



# Payments & Billing

Tools that process card payments, send patient statements, and offer financing so patients can pay over time. New to the category? Ask Mola — our assistant at [search.dentaltechhub.com](https://search.dentaltechhub.com) — to shortlist vendors for you first.

VENDOR	DEMO DATE	WHO YOU SPOKE WITH
<input type="text"/>	<input type="text"/>	<input type="text"/>

WHAT TO ASK ON A DEMO

TICK WHAT THEY SAY · NOTE · N/A

01 **Does it process cards inside my PMS or beside it?** Doesn't apply

Full PMS posting kills manual reconciliation — standalone means double entry.

<input type="checkbox"/> Posts to PMS	NOTES
<input type="checkbox"/> Partial sync	<input type="text"/>
<input type="checkbox"/> Standalone	<input type="text"/>

02 **Is this processing, financing, or both?** Doesn't apply

Some only fund treatment; others run the card rail — very different tools.

<input type="checkbox"/> Card processing	NOTES
<input type="checkbox"/> Patient financing	<input type="text"/>
<input type="checkbox"/> Both	<input type="text"/>

03 **Who carries the risk on a payment plan?** Doesn't apply

In-house plans put default risk on you; funded plans pay you upfront.

<input type="checkbox"/> Paid upfront	NOTES
<input type="checkbox"/> I carry risk	<input type="text"/>
<input type="checkbox"/> Guaranteed pay	<input type="text"/>

04 **What does a patient pay to finance with you?** Doesn't apply

Deferred-interest and 0% APR offers shift cost between patient and practice.

<input type="checkbox"/> True 0% APR	NOTES
<input type="checkbox"/> Deferred interest	<input type="text"/>
<input type="checkbox"/> Standard rates	<input type="text"/>

05 **How are your processing fees structured?**

Doesn't apply

Per-transaction, per-statement, and flat-rate models add up very differently.

- Per transaction
- Per statement
- Flat monthly

NOTES

  

06 **Can patients pay by text reply?**

Doesn't apply

Text-to-pay lifts collection rates over mailed statements alone.

- Text-to-pay
- Email links
- Mailed only

NOTES

  

07 **Do you mail and email statements, or one?**

Doesn't apply

Mixed practices still need paper; statement-only vendors may not mail.

- Both
- Electronic only
- No statements

NOTES

  

08 **Is the financing built for dental case sizes?**

Doesn't apply

Implants and ortho need higher limits than general elective-care programs.

- Up to \$50K+
- Up to \$25K
- Lower limits

NOTES

  

09 **What sizes do you support, solo to DSO?**

Doesn't apply

Multi-location reporting and DSO support aren't universal here.

- Solo to DSO
- Up to multi-loc
- Solo + small group

NOTES