

Chapel Hill Pediatric Psychology Credit Card on File Program (CCOF)

All clients are required to have an active credit card on file prior to beginning services and during treatment.

What is Credit Card on File (CCOF)?

CCOF is a system where we keep credit card information on file with a PCI compliant third party to process balances. The credit card information is NOT kept on file in our office or on any of our computers. We use a gateway that is completely HIPAA compliant as required by law. The secure gateway allows us to process payments and refunds, but we are not permitted to view or retrieve your credit card information. The CCOF program helps make payments easy and saves everyone time.

Here's How It Works:

CHPP's agreement of services requires payment at time of service and CCOF makes this seamless. We will run your credit card on the day of the appointment for the estimated charge for your visit. If there is an adjustment needed based on the receipt of your insurance explanation of payments (EOP), which is typically received several weeks after filing a claim, or if the type or length of the appointment changes, we will refund or charge your credit card for any difference. Refunds for overpayment will be made back to the same credit or debit card on file.

Should you need to change your payment card on file, simply call our office.

Whenever your credit card is used for a charge or a refund is applied, the email address on file with the credit card will receive an email receipt of the transaction. You can obtain a more detailed receipt by contacting our office.

What if I have questions about the charge?

We will always work with you to ensure you understand your charges and answer any questions you may have regarding your financial responsibilities. The person who schedules the appointment will be responsible for that day's appointment. Multiple cards can be on file for the same client account.

What if I want to pay by cash or check?

All clients are required to keep an *active* credit card on file. If you have an in-office appointment, you may pay by check or cash when checking in for your appointment and your credit card on file will not be charged. If your appointment is remote and you have a sufficient credit on your account to cover the appointment charge, then your credit card on file will not be used.