



mPay Gateway
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Fifth Third Processing Solutions to Offer mPay Gateway's Patient Payment System to Its Health Care Customers

Minneapolis (Sept. 1, 2009) — [Fifth Third Processing Solutions](#), a premier full-service payment solutions provider, today announced that it has entered into an agreement to provide a patient payment system from [mPay™ Gateway](#) to its physician practice customers.

mPay Gateway's software solution enables health care providers to calculate the patient's share of a bill for service and obtain payment authorization before a patient leaves the office, eliminating billing hassles and reducing bad debt by up to 50 percent. The patient is actually charged only after the health care provider settles with the insurance company.

"When it comes to collecting patient payments, our health care customers are asking for a more efficient and effective process," said Donald Boeding, president of Merchant Services, Fifth Third Processing Solutions. "mPay Gateway's offering is a huge step in payment innovation and we see this partnership as an opportunity to leverage the best aspects of both organizations' industry experience."

Delinquent and uncollectible patient accounts are an increasing reality for physician practice groups. With the changing costs of health care, patients are bearing responsibility for more of their health care costs, meaning physicians must collect more from their patients.

mPay Gateway's point of care patient payment software addresses these challenges by leveraging a simple retail payment model. The mPay Gateway solution: 1) calculates the patient's payment, 2) authorizes the payment at the time of service, and 3) collects the patient's payment after the insurer has settled the claim. The system provides patients with a simpler, easier-to-understand billing process. Physicians dramatically reduce their receivables, bad debt and patient statement costs.

According to John Wallace, senior vice president for mPay Gateway, "We're thrilled to partner with Fifth Third Processing Solutions and offer our technology to bring transparency to the patient payment and collection process."

The mPay Gateway technology is available immediately to Fifth Third Processing Solutions customers.

About mPay Gateway, Inc.

mPay Gateway develops financial technology products and services to support health care's complex and unique payment environment. mPay Gateway empowers health care providers with a single-source payment solution that enables collections from patients regardless of the patient's third party payer affiliation. mPay Gateway is a PCI certified acquiring card processor. For more information, visit www.mpaygateway.com.

About Fifth Third Processing Solutions

Fifth Third Processing Solutions, LLC delivers innovative payment transaction processing and acceptance solutions to create and support complex payment strategies for merchants, businesses, and financial institutions around the world. A pioneer in card payment acceptance in the early 1970s, Fifth Third Processing Solutions is headquartered in Cincinnati, Ohio and is a joint venture with Advent International and Fifth Third Bank.

As a premier full service payment solutions provider, the Company provides servicing solutions and product engineering for financial institutions' and retailers' credit card, debit card, merchant and private label programs processing over 28.4 billion ATM and point of sale transactions and over \$292 billion in debit and credit card sales volume annually. The Company supports over 173,000 merchant and financial institution locations and 11,000 ATMs in 44 states and 11 countries. According to the Nilson Report (March 2009), the Company is the fourth largest U.S. merchant purchase transaction acquirer. Learn more at www.FTPSLLC.com.

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