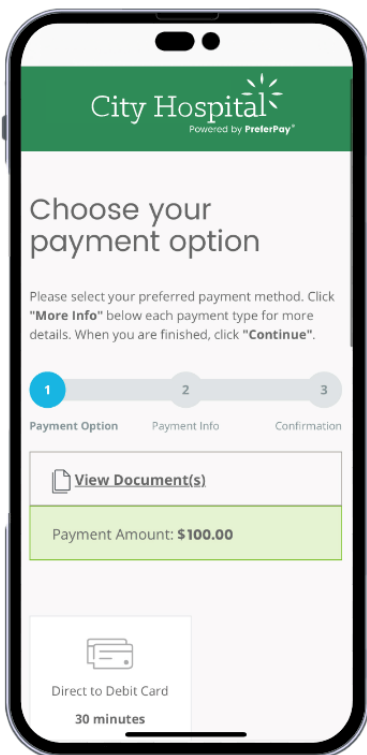# How it works: Patient refunds

### Step 1.

Refund information identified in the healthcare organization's EHR is sent to Commerce through Application Programming Interface or Secure File Transfer Protocol

### Step 2.

Patients connect with PreferPay® mobile-optimized portal to collect account information



### Step 3.

Portal authenticates patient and solicits payment mode preference

### Step 4.

Payment issued on organization's behalf
[Card icon, ACH download icon, eCheck icon, checkbook icon]

### Step 5.

Commerce reconciles payment and provides reporting back to organization

### Step 6.

Commerce owns and manages escheatment