

[v12.450f and above] TDO Payments - Processing payments & refunds

975 [TDOKB2](#) March 13, 2026 [TDO Payments](#) 31.25K

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Requirements

- TDO version 12.450f or newer
- ValPay acct setup
- Pin Pad terminal(s) on site
- Password-protected internet network
- Ethernet Cable. Note: Users will need one Ethernet cable per device (terminal) ordered
- Internet connection

If you are having issues logging into the ValPay portal, please contact TDO support.

Processing Payments with a credit card

- Go to Ledger>Receive Payment> Enter the amount to pay>Select "Credit Card as the "Type of Payment"
- The "Use TDO Payment Services" box should be displayed. The "Use TDO Payment Services" box should be checked by default
- The "Credit Card Manual Entry" box should be displayed but NOT checked
- The Credit Card Type field should be no longer visible (for ValPay only)

Receive Payment

Patient: ValPay - P400 Test2

Date: 5/30/2024 Amount Received: \$20.00

Payment From: ValPay - P400 Test2

Type of Payment: Credit Card

Procedure Reference:

Doctor to credit: Miller

Location to credit: LO1

Date of Service to Credit: 5/30/2024

Use TDO Payment Services: ☒ Credit Card Manual Entry: ☐

Close and Save

- Select the procedure Reference, if any > Verify the Dr to credit is the right one > Verify the location to credit is the correct one > Then click Close and Save
- Click OK on the popup

TDO

Please click the ok button and follow the instructions in the pin pad.

OK

- The amount to be processed should be displayed in the Pin Pad terminal
- Process the cc payment in the pin pad by inserting the credit card in the pin pad
- Once the CC payment is successfully processed , a popup will come up on the screen indicating that the "Transaction was Approved"



- Click Ok on the popup
- The Payment Receipt should be displayed

Practice Name
Practice Address
Practice City/ST Zip
Phone

MERCHANT ID: TEST_STORE1

Sale Approved

InvoiceNumber: 58

Reference: 58

4/24/2024 12:36:42 PM

AuthCode 123456

Total \$4.00

*I AGREE TO PAY ABOVE TOTAL AMOUNT
ACCORDING TO CARD ISSUER
AGREEMENT MERCHANT IF CREDIT
VOUCHER*

THANK YOU

Processing Payments (Manual Entry) or Mail Order/Telephone Order (MOTO)

- Close the "Receipt" window
- Back in the Ledger, the payment should be recorded as a separate line item. Amount should be in the Credit Column. Running Balance should be updated. A Reference number should be created (this is a link to the receipt)
- Click on the Reference Number for the in the Ledger item. The receipt should be displayed
- Go to Main>Front Desk Tools>Credit Card Receipts. All the transactions made with Credit Cards should be listed

Follow the steps 1 through 4 from Processing Payments with a credit Card then follow the steps below:

- Select the procedure Reference, if any > Verify the Dr to credit is the right one > Verify the location to credit is the correct one
- Check the "Credit Card Manual Entry" box

Receive Payment

Receive Payment

Patient: ValPay - P400 Test2

Date: 5/30/2024 Amount Received: \$20.00

Payment From: ValPay - P400 Test2

Type of Payment: Credit Card

Procedure Reference:

Doctor to credit: Miller

Location to credit: LO1

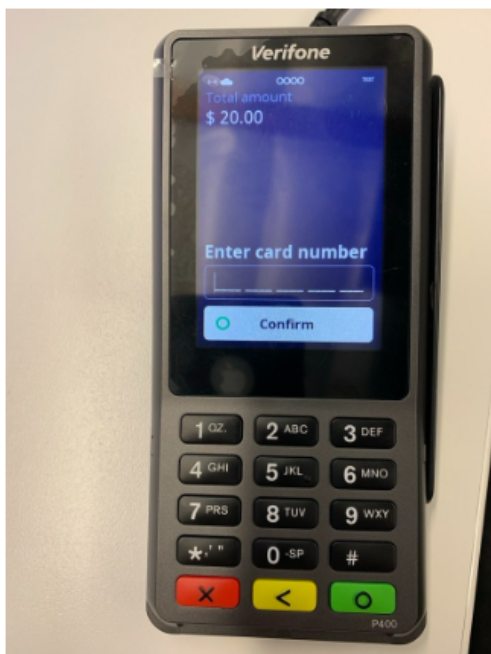
Date of Service to Credit: 5/30/2024

Use TDO Payment Services: ☒

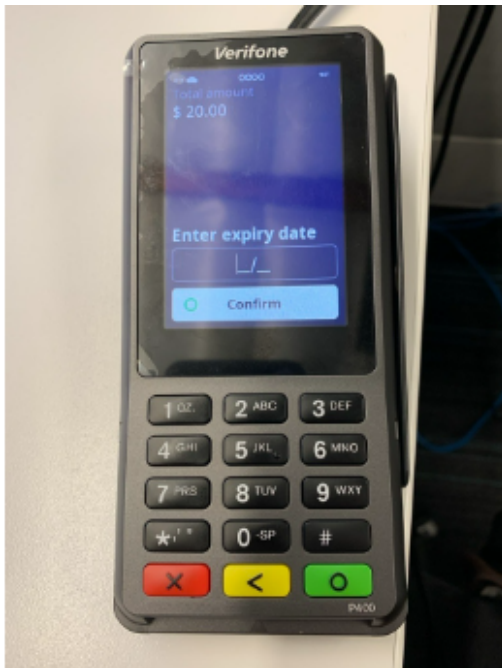
Credit Card Manual Entry: ☒

Close and Save

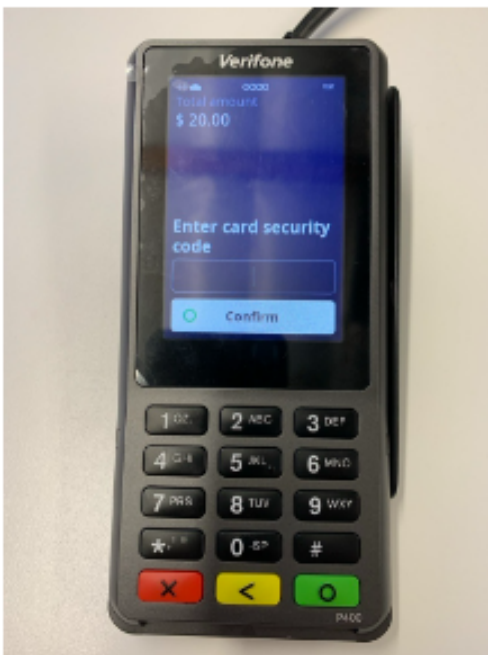
- Click "Close and Save"
- The amount to be processed should be displayed in the Pin Pad terminal. The "Enter Credit Card Number" field should be displayed on the terminal.
- Enter the Credit Card number on the terminal



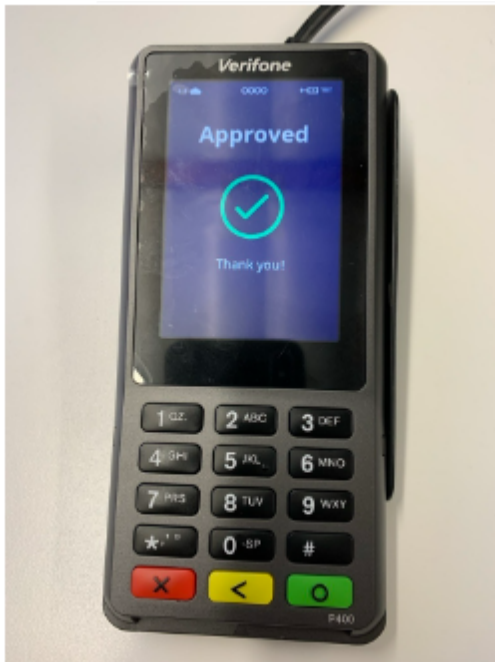
- Click the "Confirm" button
- Enter the expiration date



- Click the “Confirm” button
- Enter the Card Security code



- Click the ‘Confirm’ button
- The “Approved” message should be displayed on the terminal



- A popup will come up on the screen indicating that the "Transaction was Approved"

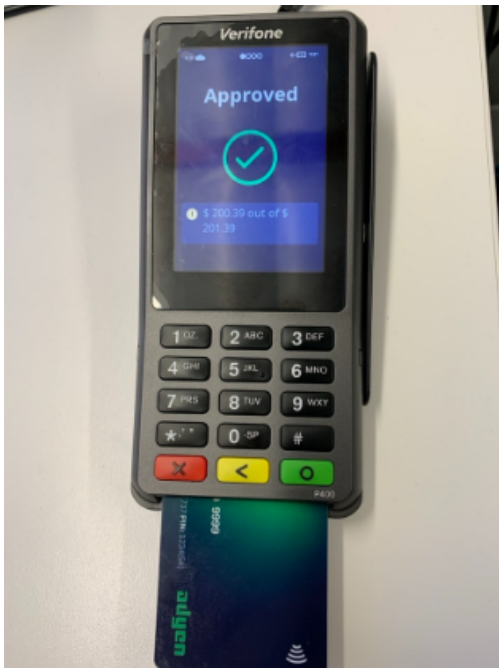


- Click Ok on the popup
- The Payment Receipt should be displayed

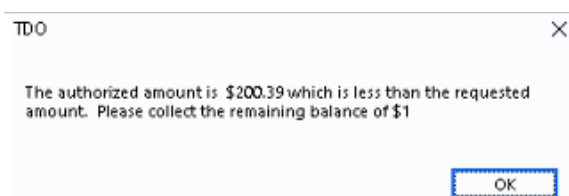
Partial authorization

To reduce the number of transactions that are declined due to insufficient funds, allowing partial authorization has been implemented. With this, a request is sent to the issuer to authorize the available amount when the card's balance is not enough for the full amount. Users can then let the patient pay the remainder with another card or in cash.

When the issuer supports partial authorizations and the transaction succeeds, the terminal shows "Approved" plus a warning that mentions how much was paid, out of the requested amount.



- Because the transaction is approved, the warning may be overlooked, and the patient may leave without having paid the full amount. Therefore, it is very important to ensure that the staff is aware and let the patient know that there is an amount remaining to be paid.
- In TDO, a popup message should be displayed indicating that a partial amount was authorized to alert the staff and collect the remaining amount.
 - In TDO12's patient ledger, the system will automatically record online payments processed through the patient portal under the Doctor based on the last Doctor that a valid transaction was assigned to.
 - Valid transactions include credit adjustments, and debit adjustments
 - Ledger items such as Ledger Notes where the entry is posted to Dr. 0 will fall under step a



- In the Ledger, the record of the payment should display the allowed amount.

Tokenization

This feature is implemented in 12.453f and newer.

Initial Tokenization Setup

Note: In order to configure the tokenization, there should be an initial payment made.

- Go to Ledger>Receive Payment> Enter the amount to pay>Select "Credit Card as the "Type of Payment".
- The "Use TDO Payment Services" box should be displayed. The "Use TDO Payment Services" box should be checked by default

Use TDO Payment Services: ☒

- The "Credit Card Manual Entry" box should be displayed but **NOT** checked

Credit Card Manual Entry: ☐

- The Credit Card Type field should be no longer visible (for ValPay only)
- The "Initialize Recurring Payment" box should be displayed

Receive Payment

Patient: Test ValPayPP

Date: 8/8/2024 Amount Received: \$25.00

Payment From: Test ValPayPP

Type of Payment: Credit Card

Procedure Reference:

Doctor to credit: Pay

Location to credit: LO1

Date of Service to Credit: 8/8/2024

Use TDO Payment Services: ☒ Credit Card Manual Entry: ☐

Initialize Recurring Payment: ☐

Close and Save

- Check the "Initialize Recurring Payment" box

Receive Payment

Receive Payment

Patient: Test ValPayPP

Date: 8/8/2024 **Amount Received:** \$25.00

Payment From: Test ValPayPP

Type of Payment: Credit Card

Procedure Reference:

Doctor to credit: Pay

Location to credit: LO1

Date of Service to Credit: 8/8/2024

Use TDO Payment Services: ☒ **Credit Card Manual Entry:** ☐

Initialize Recurring Payment: ☒

Verbal Consent Obtained: ☒ 8/8/2024

Consent Given by:

Relation:

Recurring Token Expiration:

Close and Save

Note: it is required by Adyen to get a verbal consent (as a minimum) to use the tokenization from whoever is making the payment

- Check the “Verbal Consent Obtained” box
- Enter in the name of the person giving consent
- Enter the relation
- Enter the “Recurring Token Expiration” date

Receive Payment

Receive Payment

Patient: Test ValPayPP

Date: 8/8/2024 Amount Received: \$25.00

Payment From: Test ValPayPP

Type of Payment: Credit Card

Procedure Reference:

Doctor to credit: Pay

Location to credit: LO1

Date of Service to Credit: 8/8/2024

Use TDO Payment Services: ☒ Credit Card Manual Entry: ☐

Initialize Recurring Payment: ☒

Verbal Consent Obtained: ☒ 8/8/2024

Consent Given by: ValPayPP Test

Relation: Self

Recurring Token Expiration: 9/8/2024

Close and Save

If using MOTO (aka manual entry) please check the “Credit Card Manual Entry” box before clicking the “Close and Save” button.

Receive Payment

Receive Payment

Patient: ValPayPP Test

Date: 8/9/2024 Amount Received: \$200.00

Payment From: ValPayPP Test

Type of Payment: Credit Card

Procedure Reference: D0364 - Cone Beam CT Scan

Doctor to credit: Pay

Location to credit: LO2

Date of Service to Credit: 8/9/2024

Use TDO Payment Services: ☒

Initialize Recurring Payment: ☒

Credit Card Manual Entry: ☒

Verbal Consent Obtained: ☒ 8/9/2024

Consent Given by: ValPayPP

Relation: self

Recurring Token Expiration: 8/13/2024

Close and Save

- Click “Close and Save”
- Click “OK on the Popup

TDO

Please click the ok button and follow the instructions in the pin pad.

OK

- Process the payment using the terminal
- Once the transaction is approved, the receipt should be displayed.

Note: The receipt should have the credit card number partially masked. Also, a note indicating that the recurring payment was authorized should be displayed at the bottom of the receipt

CreditCardReceipt

Practice Name
Practice Address
Practice City ST Zip
Phone

MERCHANT ID: TEST_STORE1

Mastercard 510006 **** 0002 315

Patient Name: V. Token
Sale Approved
InvoiceNumber: 315
Reference: 315
8/8/2024 1:09:06 PM
AuthCode 123456
Total \$80.00

I AGREE TO PAY ABOVE TOTAL AMOUNT
ACCORDING TO CARD ISSUER
AGREEMENT MERCHANT IF CREDIT
VOUCHER
THANK YOU

Recurring payment consent authorized by ValPay Token starting
8/8/2024 ending 10/31/2024

Page: 1 Filtered

Note: once the stored credit card information has reached the expiration date, it is no longer visible in the list of credit cards.

Making a payment using the Recurring Payment

This feature is implemented in 12.453f and newer.

- Go to Ledger>Receive Payment> Enter the amount to pay>Select "Credit Card as the "Type of Payment".
- The "Use Recurring Payment" box should be displayed

Receive Payment

Patient: Valpay Token

Date: 8/8/2024 Amount Received: \$25.00

Payment From: Valpay Token

Type of Payment: Credit Card

Use Recurring Payment: ☐

Procedure Reference:

Doctor to credit: Pay

Location to credit: LO1

Date of Service to Credit: 8/8/2024

Use TDO Payment Services: ☒ Credit Card Manual Entry: ☐

Initialize Recurring Payment: ☐

Close and Save

- Check the 'Use Recurring Payment' box
- Select the credit card on file from the dropdown

Receive Payment

Patient: Valpay Token

Date: 8/8/2024 Amount Received: \$25.00

Payment From: Valpay Token

Type of Payment: Credit Card

Use Recurring Payment: ☒ Mastercard...0002

Procedure Reference:

Doctor to credit: Pay

Location to credit: LO1

Date of Service to Credit: 8/8/2024

Use TDO Payment Services: ☒ Credit Card Manual Entry: ☐

Initialize Recurring Payment: ☐

Close and Save

Note: Patients can have more than one credit card stored as long as they are properly configured, and an initial payment is made.

Receive Payment

Patient: ValPayPP Test

Date: 8/9/2024 Amount Received: \$60.00

Payment From: ValPayPP Test

Type of Payment: Credit Card

Use Recurring Payment: ☒ [Dropdown: Mastercard...9999, Visa...0008]

Procedure Reference: [Empty]

Doctor to credit: Pay

Location to credit: LO2

Date of Service to Credit: 8/9/2024

Use TDO Payment Services: ☒ Credit Card Manual Entry: ☐

Initialize Recurring Payment: ☐

Close and Save

- The “Delete Selected Recurring Payment” button should be displayed. This button is available in case the user wants to delete the recurring payment configured previously

Receive Payment

Patient: Valpay Token

Date: 8/8/2024 Amount Received: \$25.00

Payment From: Valpay Token

Type of Payment: Credit Card

Use Recurring Payment: ☒ Mastercard...0002

Procedure Reference: [Empty]

Doctor to credit: Pay

Location to credit: LO1

Date of Service to Credit: 8/8/2024

Use TDO Payment Services: ☒ Credit Card Manual Entry: ☐

Initialize Recurring Payment: ☐

Delete Selected Recurring Payment Close and Save

- Click Close and Save
- If the transaction is approved, this popup should be displayed. Note: the payment should be made automatically using the credit card on file



- Click 'OK' on the popup
- The invoice should generate. Note: the last 4 digits of the card number should be displayed on the invoice and there should also be a note at the bottom stating that the payment was a recurring transaction.

A screenshot of a 'CreditCardReceipt' window. The window title is 'CreditCardReceipt'. It contains the following information:

Practice Name
Practice Address
Practice City ST Zip
Phone

MERCHANT ID: TEST_STORE1

Mastercard 0002

Patient Name: V. Token
Sale Approved
InvoiceNumber: 318
Reference: 318

8/8/2024 5:03:41 PM
AuthCode 050724

Total \$25.00

*I AGREE TO PAY ABOVE TOTAL AMOUNT
ACCORDING TO CARD ISSUER
AGREEMENT MERCHANT IF CREDIT
VOUCHER*

THANK YOU

Recurring payment

At the bottom, there is a status bar with 'Page: 1' and a 'Filtered' checkbox.

- In the ledger, the payment should be recorded as a separate line item. The amount should be in the Credit Column. Running Balance should be updated. A reference number should be created (this is a link to the receipt). The description of the payment should be "PP" which is an abbreviation of "Payment Plan" which is also known as "stored payment (token)"

Receive Payment

Patient: Valpay Token

Date: 8/8/2024 Amount Received: \$25.00

Payment From: Valpay Token

Type of Payment: Credit Card

Use Recurring Payment: ☒ Mastercard...0002

Procedure Reference:

Doctor to credit: Pay

Location to credit: LO1

Date of Service to Credit: 8/8/2024

Use TDO Payment Services: ☒ Credit Card Manual Entry: ☐

Initialize Recurring Payment: ☐

Close and Save

- The “Delete Selected Recurring Payment” button should be displayed. This button is available in case the user wants to delete the recurring payment configured previously.

Receive Payment

Patient: Valpay Token

Date: 8/8/2024 Amount Received: \$25.00

Payment From: Valpay Token

Type of Payment: Credit Card

Use Recurring Payment: ☒ Mastercard...0002

Procedure Reference:

Doctor to credit: Pay

Location to credit: LO1

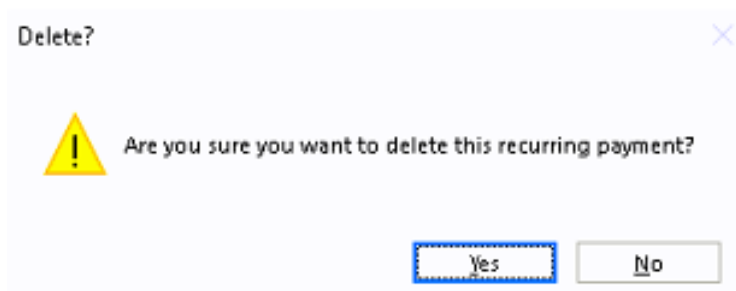
Date of Service to Credit: 8/8/2024

Use TDO Payment Services: ☒ Credit Card Manual Entry: ☐

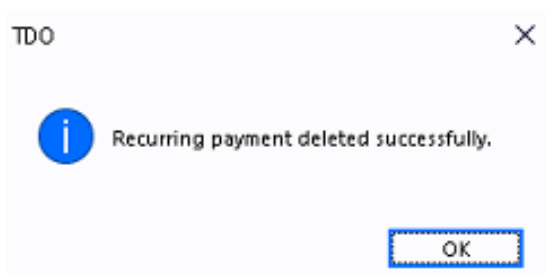
Initialize Recurring Payment: ☐

Delete Selected Recurring Payment Close and Save

- Click “Delete Selected Recurring Payment” button
- Click “Yes” on the popup to delete the selected recurring payment



- A popup should be displayed confirming that the recurring payment has been deleted. **Note:** a record of the recurring payment is still available in the “PatientPaymentToken” table.



Pay-By-Text

With “Pay-by-text”, users will be able to send an automated SMS payment request to patients who have outstanding balances.

This feature is implemented in 12.453f and newer.

Requirements:

- Cloud Services
- “Comms +”
- An initial point-of-sale payment with tokenization parameters must be made. See [Tokenize point-of-sale payment](#) for configuration.
- The patient chart must not have any open insurance claims in order for the patient to show up in the batch results

How it works

- Make sure there is a Valid Reply configured in Communication Menu>Valid Reply Designer.
Example:



- Make sure there is an SMS template with an allowed reply configured.

Name*
Payment with Token Test

Category
Financial Reminders

Default for query

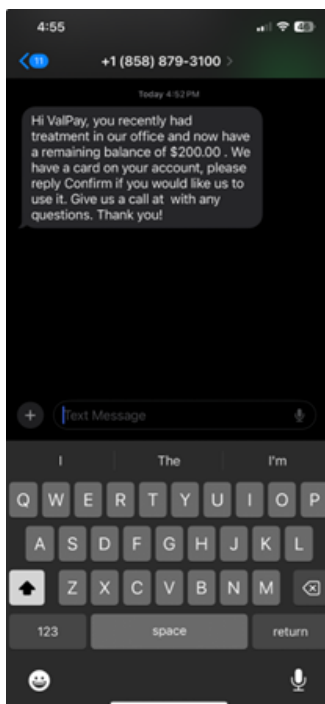
Allowed Replies
Charge token

Text*

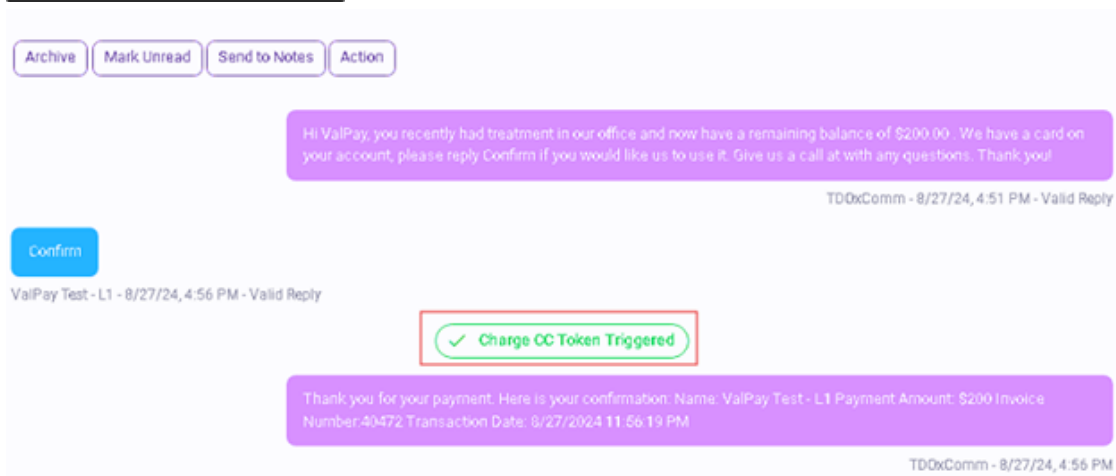
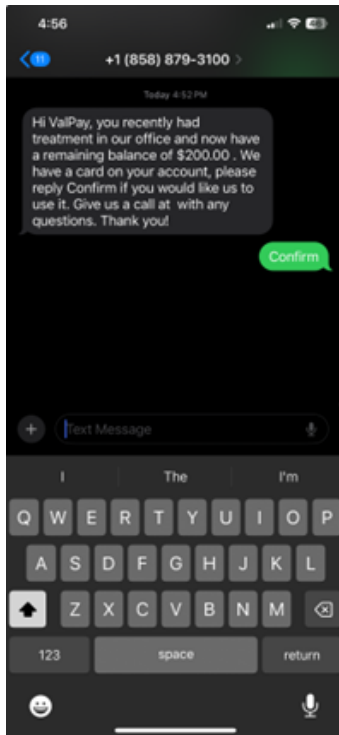
Hi <<PatientFirstName>>, you recently had treatment in our office and now have a remaining balance of <<TotalOwed>> . We have a card on your account, please reply Confirm if you would like us to use it. Give us a call at <<PracticePhone>> with any questions. Thank you!

<<PracticeName>>

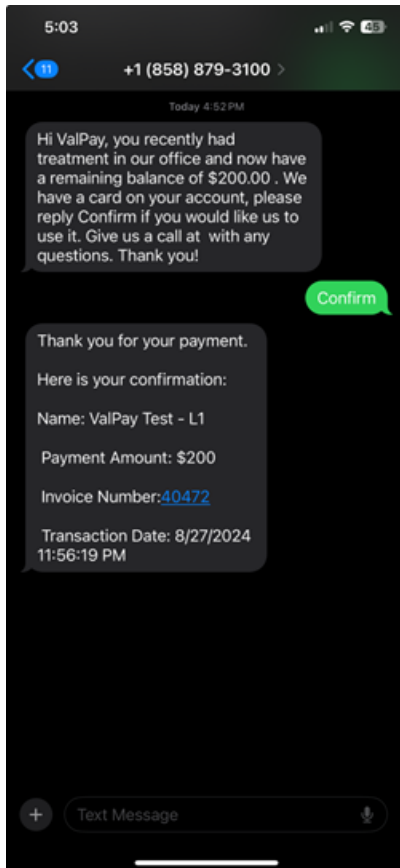
- Send a text message either using Single, Batch or Automated SMS.
- Once the SMS is received, the patient can reply using the 'Valid reply' specified.



- Once the patient replies to the SMS, the Valid Reply will trigger the payment action using the credit card on file.



- A text message of the receipt will be sent with details of the payment.



- A Payment confirmation will also be sent by email to the patient.
- A Payment notification will be sent to the office (email address configured in Edit Doctor Information).
- In TDO, the online payment will be recorded in the Ledger with a link to the receipt.

OE101 - Quality Centered Endodontics
0235 Lusk Blvd #1
PO Box 000
Brisbane CA 94005
558-558-3636

MERCHANT ID: TEST_STORE1

Mastercard 9999

Patient Name: V. Test - L1

Sale Approved

InvoiceNumber: 40472

Reference: 40472

8/27/2024 4:56:19 PM

AuthCode 044803

Total \$200.00

*I AGREE TO PAY ABOVE TOTAL AMOUNT
ACCORDING TO CARD ISSUER
AGREEMENT MERCHANT IF CREDIT
TOUCHER*

THANK YOU

- A (locked) note will be generated in the Patient Notes page indicating that an online payment has

been processed.

The screenshot shows a software window with a light blue border. At the top, there are radio buttons for 'Tooth' and 'Patient' (selected), and checkboxes for 'Private' and 'Administrative'. To the right are buttons for 'New Note' and 'Delete Note'. Below these is a 'Date:' field showing '8/27/2024' and a 'Micro Note:' dropdown menu. A 'Select Notes' button is also present. The main area is a large text box containing the text: 'Online Payment using ValPay \$200.00 paid on 8/27/2024 11:56:19 PM for Patient (120831) ValPay Test - L1.' At the bottom, there is a 'Category:' dropdown set to 'Financial/Insurance Note', a 'Hide Note' checkbox, and a 'Show on web to referring' checkbox. A 'Note Locked' status is indicated. The 'Comment by:' field shows 'tdoadmin' and a 'Manual Entry' checkbox.

Users can now send a personalized link to patients to pay their balance without logging in to the patient's portal. This link will redirect the patient to enter the credit card number

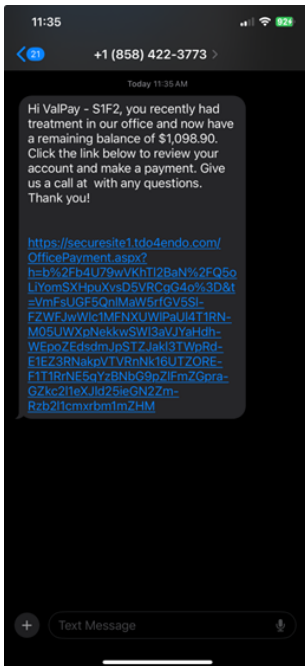
This feature is implemented in 12.453p and newer.

Requirements:

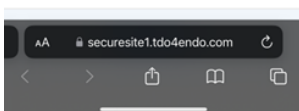
- Cloud Services
- "Comms plus"

How it works:

- Make sure there is an SMS template with the token: <<ValPayByLink>>. **Note:** the URL link is only valid for 30 days.
- Send a text message either using Single, Batch or Automated SMS
- A copy of the sent SMS should be displayed in the "Sent" box in comms. This SMS should displayed the URL link to the patient portal
- Once the SMS is received, click on the URL link. **Note:** the token created in the url contains the patient's ID so it should always line up correctly. The URL link is valid for only 24 hrs.
- Patients with Balance and Pay token - must have CC Tokenized on file for patients with a balance to show.



- The “Make Payment” window should be displayed



- Enter the amount to pay
- Click on “Make Payment”
- Enter the Credit Card information

11:42

endodontics
OF SAN DIEGO

Home | Admin | Referring Doctors | Patients

Make an Office Payment

Cards

All fields are required unless marked otherwise.

Card number
1234 5678 9012 3456

Expiry date
MM/YY

Security code
3 digits

Name on card
J. Smith

Pay \$1.00

Cancel

secureSite1.tdo4endo.com -- Private

- Click Pay \$XXX.XX
- Once the payment is processed, the payment details should be displayed

1:21

Make an Office Payment

Payment Successful

Thank you for your payment.
You will receive an email confirmation shortly.

Name:
VolPay Test - L1

Patient ID:
120831

Payment Amount:
\$15.00

Card:
Mastercard

Invoice Number:
40915

Transaction Date:
2024-07-11T12:13:59.310

Remaining Balance:
\$60.91

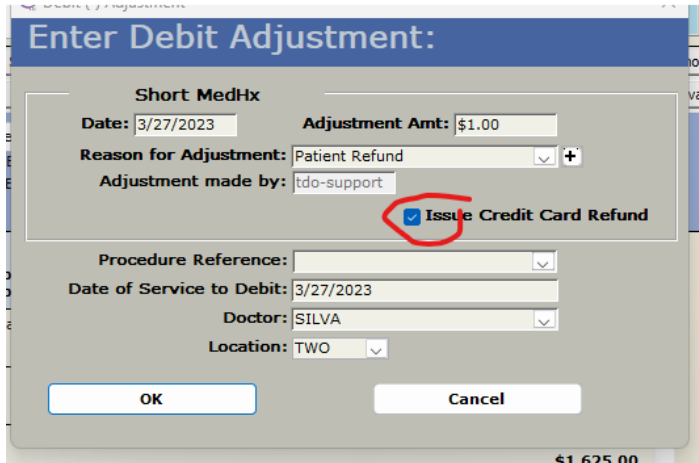
Make New Payment

secureSite833.tdo4endo.com

- A Payment confirmation will also be sent by email to the patient
- A Payment notification will be sent to the office (email address configured in Edit Doctor Information)
- In TDO, the online payment will be recorded in the Ledger
- A (locked) note will be generated in the Patient Notes page indicating that an online payment has been processed.

Note: If you have the TDO/Quickbooks Sync, please skip to the next section: Processing Credit Card Refunds with the Quickbooks Sync

Go to Debit Adjustment and follow the same standard steps as before with other credit card merchants



Processing Credit Card Refunds with the Quickbooks Sync

If you have the Quickbooks sync in TDO, it is very important to use the issue check in QB box in TDO any time money is moving. If you forget to click the box it will not generate the debit in the checking account that is required for the balance to match. NEVER create a check in QB because it is missing after the sync. That creates a duplicate debit on the patient chart and will generate a mismatch. Transactions created in QB do not transfer back to TDO.

Please make sure that both **ISSUE CREDIT CARD REFUND** and **ISSUE CHECK IN QUICKBOOKS** are checked when issuing a refund.

Please refer to the following article which explains issuing credit card refunds with the TDO/Quickbooks Sync:

[Issue Check in QuickBooks](#)

Processing Credit Card payments for Virtual Insurance Cards

Go to Ledger>Receive Insurance Payment, or go to Insurance Tools>Receive Payment (for Bulk payments)

[Insurance - Bulk Payment Processing](#)

Online URL: <https://kb.tdo4endo.com/article.php?id=975>