

## FAQs: Helping Suppliers Get Started with BIP

Memorial Hermann Healthcare System is partnering with American Express to introduce an industry leading approach to automate payment to its suppliers. This new process will remove manual Accounts Payable steps for Memorial Hermann and automate the payment process, resulting in accelerated cash flow for the supplier. Most important for suppliers, there is a smooth on-boarding process with easy-to-use tools and real people you can contact for support. There is no fee to enroll in the program.



### What is Buyer Initiated Payment?

Buyer Initiated Payment (BIP) is an electronic solution in which Memorial Hermann can pay you electronically, rather than issuing you paper-based checks. Think of BIP as the second-half – the “Payment” piece – of the new Electronic Invoice Presentment and Payment solution.

### How does BIP benefit suppliers?

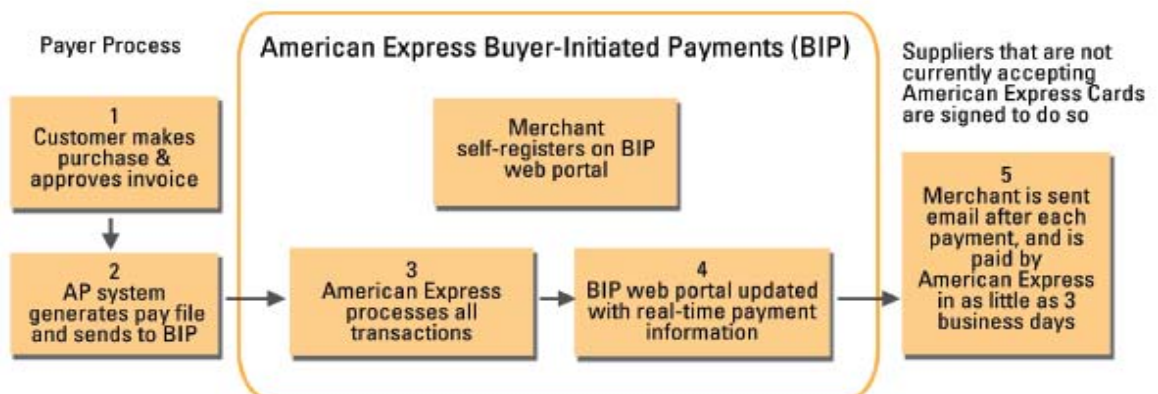
BIP makes it easier for Memorial Hermann to pay you. With the American Express BIP solution, you will:

- Reduce billing and collection costs
- Potential for faster payments
- Fast, more reliable invoice submission
- Automated payment notification and tracking
- Reduce time and dollars spent on paper invoice creation, printing and postage
- Receive Card payments without having to use point-of-sales equipment

### How does BIP work?

BIP automates the payment process, meaning it eliminates the need for processing and creating paper check payments. Once Memorial Hermann receives your invoice, via OB10 in the new process, the hospital will approve the invoices to pay and notify American Express through a special payment data file; then American Express will remit funds directly to you and deposit payment into your bank account.

The following chart illustrates the process flow of your invoice submission and payment to you:



## How do suppliers enroll in the Memorial Hermann program?

Whether or not you accept American Express cards today, all suppliers are welcomed to the BIP program and enrolling is easy – it takes approximately 5 minutes to enroll in the BIP tool.

If you are an existing American Express merchant, please be ready to provide your merchant account number and merchant category code (MCC). If you do not yet have an American Express account, the enrollment team can assist you in establishing a new merchant account prior to enrolling in the settlement tool. Contact the American Express Supplier Enablement Team (SET) at 877-299-4456.

Here are the following steps to enroll in the Memorial Hermann BIP program:

1. If you have not already been contact by American Express, you can reach out to the Supplier Enablement Team at 877-299-4456 to begin the enrollment process. Or you may submit an email to [s2supplierenablement@aexp.com](mailto:s2supplierenablement@aexp.com). Please state you are a supplier for Memorial Hermann in your email.
2. New merchants first need to receive a merchant number and MCC; existing merchants may use their current American Express merchant account, or have a separate account number created for reconciliation purposes (recommended). There is no additional fee for a separate account.
3. Once you have your merchant account number, SET will provide your enrollment code which is your password to get started.
4. Have your enrollment code handy and visit the supplier enrollment website at <https://www.paymentharbor.com/eft/ProcessVendor/Main.aspx> (this process takes about 5 minutes) in the Memorial Hermann BIP program.
5. Your enrollment will be placed in Pending Status, at which time Memorial Hermann and American Express will review and activate your new BIP profile. You will receive an email confirmation when this is complete. That's it!

On behalf of Memorial Hermann, American Express will deposit funds via ACH into your designated bank account (minus the American Express discount rate). However, unlike traditional "plastic cards," no swipe equipment is required with BIP. As a participant in Memorial Hermann's overall initiative, you will receive payment terms of 20 days, versus 50 days if you elect to send paper invoices and receive checks.

## What training and support is available to suppliers?

You can review the enrollment process in the Training presentation here, which also includes how to activate your BIP email notifications and how to set up other users once you've enrolled:



BIP User Guide.pdf

If you have any questions or issues once enrolled, you can also contact the BIP Customer Support / Help Desk at 866-735-9402 or send an email to [phsupport@harborpayments.com](mailto:phsupport@harborpayments.com).

We look forward to partnering with you in support of Memorial Hermann's fiscally and environmentally responsible initiative to automate their Accounts Payable process. We are committed to delivering value to both Memorial Hermann and their suppliers. Thank you.