

# Insurance Credit Card Payments: What are they?

Last modified on 06/05/2025 12:44 pm EDT

Insurance Credit Card payments also referred to as Virtual Credit Cards (VCCs), are used by some payers to reimburse providers for services provided to insured patients. These credit cards replace a paper check, or EFT (electronic funds transfer).

The explanation of benefits that explain the payment on the credit card are either sent as a paper explanation of benefits (EOB) or electronic remittance advice (ERA). If they send it via ERA, you can find it in DrChrono under **Billing > Remittance Reports**.

To receive the funds on the card, the office will need to process the credit card in the same manner you do for patient payments. DrChrono has a place where you can process and post the funds received and then allocate them to each patient appointment.



Please note, that this new feature will only work if you utilize DrChrono Payments.

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