Setting Up Office-Level Merchant ID / Payment Routing for Patient Statements

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Overview

If your practice group has more than one office or operates under more than one tax entity, each office can now be connected to its own **merchant account** for patient statements and payments. When a statement is generated, it automatically routes to the correct merchant for that office — for hosted payment links, QR codes, and text-to-pay — instead of relying on a single practice-wide default.

This keeps payments from being misrouted to the wrong merchant account and reduces the manual reconciliation work that comes with fixing this after the fact.

> Note: If your practice only uses one merchant account for the whole practice group, you don't need to configure anything — statements will continue to use your practice-wide default merchant automatically.

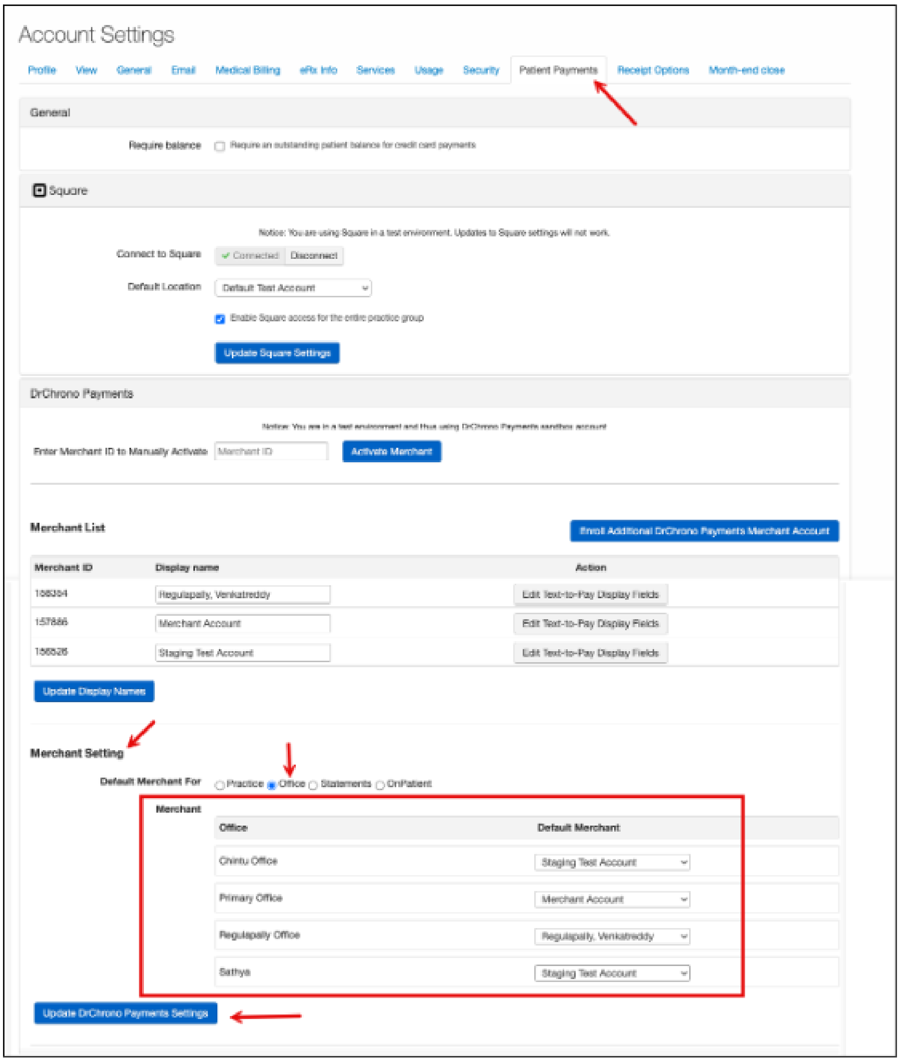
Configuring Office-Merchant Mapping

1. Navigate to **Account Settings > Patient Payments**.

2. Within the **Merchant Setting** section, select the radio button **Office**.

3. For each office, select the merchant account that should be associated with statement payments.

4. Save your changes.



You can edit or remove an office merchant mapping at any time.

Please note: Archived merchant accounts can't be assigned to an office.

How DrChrono Picks the Merchant for a Statement

When a statement is generated, the merchant is selected using the following order:

- The **merchant mapped to that office**, if one is configured.
- If no office mapping exists, the practice's **statement-specific default merchant account**, if one is configured.
- If neither is configured, the practice's **overall default merchant account**.
- If none of the above are configured, statement generation is blocked (see below) rather than guessing.

Whichever merchant account is selected is saved on the statement itself, so every payment path tied to that statement — hosted payment link, QR code, or text-to-pay — stays consistent with the merchant account assigned.

If Statements Are Blocked Due to Missing Merchant Configuration

Before a batch of statements is generated or sent, DrChrono checks that every office involved has a valid merchant account configuration. If a required merchant account isn't configured (or is invalid), the statement batch is stopped before anything goes out, and an error message tells you which office is missing a merchant account.

1. Navigate to **Office Settings > Patient Payments** and assign a merchant account to the office named in the error.

2. Re-run the statement batch.

> Note: Statements are never sent with an ambiguous or missing merchant account. If you see this error, no statements in that batch went out yet — you simply need to fix the merchant account mapping and try again.

Frequently Asked Questions

Do I need to set this up if my practice only has one merchant account?

No. If every office should use the same merchant account, you don't need to configure anything — the merchant account used is the practice-wide default.

What happens to statements that were generated before this feature existed?

They're unaffected. Merchant account routing for specific offices is only applied to statements generated after office-level configuration is enabled.

Can two offices share the same merchant account?

Yes. Office-merchant mapping doesn't require every office to have a unique merchant account — you can map multiple offices to the same merchant account.

Who can configure office-merchant account mapping?

This is managed from within Settings alongside other office and billing configuration, so staff with access to make changes to settings are able to configure office-level merchant accounts.

Related Articles

- Setting Up and Generating Office-Based Patient Statements
- Creating and Managing Patient Statements
- How Office-Based Statements Appear to Patients in the Patient Portal (OnPatient)