

Funds Flow Diagram

How patient payments move through our platform. Payments are processed by Stripe; this diagram documents the two independent revenue streams and who gets paid what.

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A. Clinical Visit Fees - Destination Charges

Step 1. Patient pays the clinic visit fee at booking or check-in (card payment).

Step 2. The MedScribe Platform (Stripe Connect) creates a destination charge with `on_behalf_of` = the clinic's connected account (e.g., NovoPath Medical).

Step 3. Stripe deducts and routes, in order:

- 1. Card processing fees - retained by Stripe / issuing banks to cover transaction cost
- 2. Application fee to MedScribe - `application_fee_amount` retained by the platform for software & AI wellness services
- 3. Net payout to the clinic - the remaining amount settles to the clinic's bank account; the clinic is the Merchant of Record for clinical services

Because the charge is created on behalf of the clinic, the clinic is the legal merchant of record for the clinical service. The platform's application fee is set to cover MedScribe's software costs plus the underlying Stripe processing fees.

B. Wellness Bot Subscriptions - Charged Directly by MedScribe

Step 1. Patient subscribes to a wellness bot plan (Basic \$20 / Pro \$75 / Premium \$149.99 billed as separate wellness and clinical legs, per month).

Step 2. The subscription is charged directly on MedScribe's Stripe account (Merchant of Record) as payment for non-clinical software and AI wellness tools.

Subscription fees pay for software features only - bots, messaging channels, and family access. They are separate from, and never bundled into, clinical visit fees.

Key Principles

- Two independent streams. Each company bills its own component: clinics charge visit fees as merchants of record; MedScribe charges subscription/software fees. There is no cross-settlement between the two.
- No PHI on payment rails. No protected health information is included in payment metadata, statements, or receipts. Billing descriptors are neutral (for example, "Telehealth Professional Services").
- Medications are never charged here. We do not sell medications. Prescriptions are filled - and paid for - at the patient's chosen pharmacy.
- Refunds. Visit-fee refunds are issued by the clinic that charged them (the merchant of record); subscription refunds follow the platform's terms of service.

Related Documents

- Telehealth Informed Consent - <https://medskrybe.com/telehealth-consent>
- Prescription Policy - <https://medskrybe.com/prescription-policy>
- Terms of Service - <https://medskrybe.com/terms>
- Privacy Policy - <https://medskrybe.com/privacy>

Payment services are provided by Stripe, a PCI-DSS Level 1 certified processor. MedScribe does not store, transmit, or process cardholder data. Questions? Contact support@medskrybe.com.