Law Firm Billing: 5 Steps for How to Accept Card Payments

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Today's tech-savvy clients expect that the companies they do business with will accept card payments—making it easy for them to pay by debit or credit card. That's true whether they're buying a new coat or hiring a lawyer. If your law firm billing process doesn't include the option to accept card payments, you could be missing out on clients.

Debit and credit card usage is increasingly common among consumers and businesses. By offering clients the flexibility and convenience of paying with a debit or credit card, your firm will enjoy multiple benefits, including:

- Getting paid faster.
- Simplifying your law firm billing process.
- Improving collections rate and cash flow.
- Saving time by avoiding manual cheque and cash transactions.
- Creating a client-centred experience.

Accepting debit and credit cards also opens up the world of automated payments to your firm. Given the typical size of a legal bill, clients value the option of breaking up the bill into several smaller payments. In fact, the *2021 Legal Trends Report* found that consumers ranked whether a law firm offered payment plans as one of the most important factors for hiring a law firm.

As an added benefit, offering payment plans has the potential to increase access to justice. By giving clients the flexibility to pay over a longer period of time, you can help make legal services more accessible to those who need them most.

If you're new to the online payments for lawyers ecosystem, accepting card payments is a good place to start. Adding a debit card or credit card option doesn't have to involve a huge organisational change. Follow these five steps, and you'll soon be reaping the benefits of accepting card payments.

1. Confirm that your firm or practice can accept card payments

Before you start evaluating law firm card processing providers, make sure to review the PCI compliance and other compliance guidelines to confirm that how you accept card payments is in line with the standards and regulations in place.

Depending on the size and structure of your firm, you may require buy-in from partners and firm management. But considering that firms who do accept card payments are creating a distinct competitive advantage for themselves, buy-in isn't likely to be a stumbling block.

2. Decide how you'll take online card payments at your law firm

Debit or credit card payments can be accepted online or in person. The online approach, using cloud-based law firm card processing software, such as Clio Payments, simplifies bill payment for your clients because they can pay from the comfort of their home, on their laptop, or on-the-go using their smartphone.

Being able to accept card payments online is also much faster and more efficient for your law firm. As part of your law firm billing process, you can add click-to-pay links to your website and in client communications, including invoices, providing greater flexibility and convenience for clients—and improving your collections rate and cash flow.

If you wish to accept cards in person, you'll need to purchase a debit/credit card reader to process payments. Clients tap, insert, or swipe their cards to complete the transaction.

3. Find a law firm card processing provider

Due to ethics rules, selecting a law firm card processing provider involves an extra layer of complexity compared to other businesses. Law firms need a card processing solution that recognises and accounts for the difference between client accounts and operating accounts.

Critically, the card processing system must not allow chargebacks on client accounts nor take processing fees from client accounts.

Integration with your legal practice management system is also a key consideration that should inform your selection process. By integrating your card processing solution with your practice management system, you can ensure the collections process is fast, automated, and convenient—for both you and your clients.

For example, Clio Payments, built within the robust Clio Manage infrastructure, creates a client-centred payment experience by enabling clients to pay their bills by card or set up automated payments using their card. Plus, you get paid faster, improve your collection rates, and boost efficiency within the firm. In addition, Clio helps you navigate chargebacks (if and when they arise).

4. Get your law firm card processing solution running

With the right law firm card processing provider, setting up your debit and credit card processing software (ideally integrated with your legal practice management software) should be a simple process. For peace of mind, be sure to select a solution provider that offers reliable customer support and training to assist you if you have any questions.

Once the software is up and running, you can send electronic invoices with “pay now” buttons. Additionally, activating click-to-pay links on your website and in client emails is a breeze. Sophisticated solutions like Clio Payments will automatically post clients’ card transactions to the appropriate matter or account, and sync records with your accounting platform to eliminate errors and save time.

5. Inform your clients that you now accept card payments

Don’t forget to spread the word that your firm is now accepting card payments. Promote the news through your social media channels, update messaging on your website (be sure to highlight the “pay now” button), and add the card payment option to your invoice template.

Consider emailing your client list informing them that you’ve expanded payment options to include card payments. Signage in the reception area of your office is also helpful for alerting clients that you now accept card payments.

Accepting additional payment methods

The benefits of accepting debit and credit cards extend to other online payment methods, such as Pay by Bank payments. Accordingly, your ideal payment processing provider will be able to accept multiple payment methods.

Clients appreciate the flexibility and convenience of having multiple options for paying their bills online without having to visit your office. In addition to creating a customer-centred payment experience, you’ll be able to reap the efficiency and cash flow rewards of secure digital payments, whether debit card, credit card, Apple Pay, Google Pay or Pay by Bank transfer.

Clio Payments: The best way to accept card payments as part of your law firm billing

By integrating Clio Payments with Clio Manage, we’ve created a secure, efficient, and client-centred law firm billing and collections ecosystem that enables clients to pay with a debit card or credit card, by Apple Pay and Google Pay, or Pay by Bank transfer, while automating back-end processes at the firm, such as updating billing records.

With the ability to accept debit and credit cards, you can set up flexible payment plans for your clients, accept client accountpayments, and be confident that you're compliant with trust accounting rules.

At Clio, we've made things easy with convenient "pay now" buttons and simple, transparent pricing across all forms of payment. Unlike other law firm card processing providers, we've opted not to charge additional fees.

With our simple setup process, you can get started with Clio Payments in as little as six minutes! And if you have any questions, our 24/5 customer support team with dedicated payment specialists is ready to help.

Start accepting card payments at your law firm today

Whether you're a lawyer in a sole practice or a large law firm, it's impossible to deny the benefits of accepting debit cards and credit cards—for both you and your clients. And with the right card processing provider, the setup doesn't have to be difficult. Get started with Clio Payments today!

Note: Clio Payments is available to customers in Australia.

Frequently asked questions

How to accept card payments in a law firm?

Accepting card payments at your law firm shouldn't be difficult. Consider investing in a law firm card processing system, such as Clio Payments, to simplify setup time and costs.

What happens when a law firm is called on behalf of credit card companies?

If a client pursues a chargeback, a law firm may either accept the chargeback or fight it through the process of representation. In representation, the firm submits evidence to the "issuing bank"—the bank that issued the credit card—that the transaction was valid and the chargeback claim should be overturned.

About Clio

Clio is the global leader in legal AI, powering legal work across the profession, from law firms of every size to corporate legal teams, government agencies, and courts. Its Intelligent Legal Work Platform unites the business and practice of law, connecting the people, information, and processes behind legal work. Clio's AI brings the context together with legal sources drawn from Clio Library, a growing collection of more than one billion legal documents. Over 400,000 legal professionals in more than 130 countries rely on Clio to run their legal world. Learn more at www.clio.com.