

Follow every insurer payment into your bank account

Owedex matches each insurer payment (the 835 from your clearinghouse) to the deposit in your bank statement. You see what landed, what is still on its way, what never arrived, and what card fees took.

Missing money found

Payments the insurer says it made that never reached your bank.

Chased until it lands

"I asked the insurer" starts a 10-business-day follow-up. The chase closes by itself when the money shows up.

Card fees exposed

Insurers that pay by virtual card take a fee. See how much, and ask for direct deposit instead.

Before you start: create your free account at app.owedex.com (Guide 0, about 2 minutes). You land in Owedex's demo office, **Bluebonnet Family Dental (made up)**. Every patient, claim and dollar in it is made up, so you can try everything without your own data.

The pictures were taken on Wednesday, October 7, 2026. The demo's dates move with today's date, so your dollar amounts and dates will be different. The steps and screens are the same.

In this guide

- 1 . Open Money to the bank
- 2 . See the money you're chasing
- 3 . Follow up
- 4 . Check your books against the bank
- 5 . Stop paying card fees

Step by step

1

Open Money to the bank

Click **Money to the bank** in the left menu. The top line says it all: what insurers say they paid, what is in your bank, what is on its way, what never arrived and what card fees took.

Your office is waiting for approval. We review every new office by hand, usually within one business day, and email maria.manager@example.com when it's ready. Until then: the demo offices and the free check on your own report. [Check again](#)

Demo · made-up data · made-up offices and patients · runs only in your browser · [Run the free check on your own report](#)

Owedex

OFFICE

Bluebonnet Family Dent

Today

Work queue

Before you send

Insurers

Results

Money to the bank 9

Estimates

Add files

Activity log

Settings

Demo data loaded

Alex (billing company)

Every view logged on this computer

Lock

Sign out

BLUEBONNET FAMILY DENTAL (MADE UP)

Money to the bank

Every insurer payment followed from the payment file (835) to the deposit in your bank. Bank statements cover Jul 9, 2026 to Oct 7, 2026.

Export CSV

Add a bank statement

Insurers say they paid **\$223,926**. **\$166,378** is in your bank, **\$55,153** is on its way and **\$1,414.08** never arrived. Card fees took **\$980.87**.

1 follow-up due: call the insurer again about money that still hasn't arrived. [See them](#)

Paid by insurers \$223,926 153 payments in payment files	In the bank \$166,378 114 payments matched to deposits	Not in the bank \$1,414 1 with no sign of the money	Card fees \$980.87 taken out of virtual card payments
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Money you're chasing

1 follow-up due

Chasing **\$1,414.08** in 1 payment. Owedex reminds you 10 business days after you ask, and closes each one by itself when the money shows up in a bank statement.

\$1,414.08 · Guardian Dental · trace SYN-EFT-880292

Insurer says it paid; not in the bank · first asked Sep 21, 2026

Follow-up due (2 business days ago): call Guardian Dental again

I followed up

Close...

In the picture: “Insurers say they paid \$223,926. \$166,378 is in your bank, \$55,153 is on its way and \$1,414.08 never arrived. Card fees took \$980.87.”

2

See the money you're chasing

Each payment that never arrived shows the insurer, amount and trace number, and when you first asked. A follow-up that's due shows in orange.

Money you're chasing

1 follow-up due

Chasing **\$1,414.08** in 1 payment. Owedex reminds you 10 business days after you ask, and closes each one by itself when the money shows up in a bank statement.

\$1,414.08 · Guardian Dental · trace SYN-EFT-880292

Insurer says it paid; not in the bank · first asked Sep 21, 2026

Follow-up due (2 business days ago): call Guardian Dental again

I followed up

Close...

In the picture: **\$1,414.08 · Guardian Dental · trace SYN-EFT-880292**. Follow-up due 2 business days ago.

Owedex · Money to the bank · made-up demo data · app.owedex.com

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3

Follow up

Call the insurer with the trace number, then click **I followed up**. Owedex sets the next follow-up 10 business days out. When a later bank statement brings the money in, the chase closes by itself and the money counts as recovered.

Money you're chasing

1 open

Chasing **\$1,414.08** in 1 payment. Owedex reminds you 10 business days after you ask, and closes each one by itself when the money shows up in a bank statement.

\$1,414.08 · Guardian Dental · trace SYN-EFT-880292

Insurer says it paid; not in the bank · first asked Sep 21, 2026

Asked Oct 7, 2026 (2 times) · follow up Oct 21, 2026 in 10 business days. Owedex closes it by itself when the money shows up in a bank statement.

[I asked again](#)
[Close...](#)

Use **Close...** with a reason if the money arrived elsewhere, the insurer never paid, or the posting was wrong.

4

Check your books against the bank

With Open Dental connected, Owedex also checks every insurance payment posted in Open Dental against your deposits. It shows payments posted but never deposited, and deposits that were never posted.

Open Dental vs your bank

4 to fix

Owedex checked **113** insurance payments posted in Open Dental (Jul 9, 2026 to Oct 7, 2026) against the deposits in your bank. **109** are in the bank; **1** isn't due yet or waits for you to confirm a card payout.

Posted, but the money never arrived **\$2,331.48**

Open Dental says these were received. No deposit brought them in. A lost or stolen check, a payment sent to another account, or a posting made in error: each one is money the books say you have.

\$1,414.08 · Guardian Dental · trace SYN-EFT-880292

Posted as paid Sep 4, 2026 · on the insurer's payment file · 16 business days past due

Posted in Open Dental and paid by Guardian Dental on the 835, but no deposit brought it in. Call Guardian Dental with trace SYN-EFT-880292; until it arrives, the posting says money is here that isn't.

Asked Oct 7, 2026 (2 times) · follow up Oct 21, 2026 in 10 business days. Owedex closes it by itself when the money shows up in a bank statement.

[I asked again](#)
[Close...](#)

\$917.40 · BCBS of Texas Dental · check 4031877

Posted as paid Sep 2, 2026 · no payment file: a paper check or a manual posting · 15 business days past due

Posted in Open Dental as received from BCBS of Texas Dental (check 4031877), but no deposit of \$917.40 reached the bank. If it's a paper check, find it and deposit it; if it never came, the posting is wrong.

[I asked the insurer](#)

Once you've looked for the check or asked the insurer.

In the bank, but not posted in Open Dental **\$955.89**

The insurer paid and the money arrived, but nobody recorded it. Until it's posted, those claims look unpaid and patients' balances are wrong.

\$955.89 · BCBS of Texas Dental · trace SYN-EFT-880094

Paid Aug 20, 2026 · deposited Aug 21, 2026 (\$955.89)

BCBS of Texas Dental paid \$955.89 (trace SYN-EFT-880094) and it reached the bank on Aug 21, 2026, but it isn't posted in Open Dental. Post it from the payment file so the claims close.

5

Stop paying card fees

Card fees by insurer shows each insurer that pays by virtual card, what it cost you, and about how much that is a year. Click **Ask for direct deposit** for a letter asking that insurer to pay by direct deposit (EFT/ACH), which has no card fee.

Card fees by insurer

\$980.87

Insurers that pay by virtual credit card leave the processing fee to you. At this rate that's about **\$3,934 a year** (91 days of bank statements). You can ask each insurer to pay by direct deposit (EFT/ACH) instead, which has no card fee.

Insurer	Card payments	Paid	Fees	Fee	
Cigna Dental	13	\$19,036.64	\$666.30	3.5%	Ask for direct deposit
United Concordia	13	\$8,987.64	\$314.57	3.5%	Ask for direct deposit

In your own office: add your bank statement (CSV or Excel from online banking, QuickBooks or Xero) in **Add files**. Account numbers are never kept.