

A modern healthcare staffing platform leverages Dwolla's Access API to accept ACH payments from medical facilities and payout directly to clinicians' bank accounts.

Synopsis

Problem: A new staffing platform needed an ACH-optimized API that was both well-documented and flexible. The ability to easily onboard both enterprise clients and doctors within Nomad Health's own platform was critical to launch, as well as the capacity to send timely payouts.

Results: With only one developer available, the staffing platform integrated Dwolla's Access API to facilitate payments from the institutions and out to the clinicians within 2 weeks. Same Day ACH functionality allowed the platform to send payouts directly to doctors' bank accounts within the same day—cutting traditional industry payout times by 3 days.

According to [Staffing Industry Analysts](#), the temporary healthcare staffing industry is projected to reach \$15 billion in revenue in 2017. [Nomad Health](#) is the first known marketplace that enables clinicians and the institutions that hire them to find each other and transact directly, without a broker. Nomad believes it can reduce healthcare staffing costs by 40%.

The Situation

Doctors use Nomad Health to find freelance clinician work, while medical facilities use Nomad Health to find temporary clinicians—removing the need for these two parties to contract a broker and instead transparently work directly with each other.

Traditional healthcare recruitment brokers are extremely expensive, and can often withhold unflattering information from clinicians regarding job opportunities. The hiring process for temporary clinical jobs involves a tremendous amount of paperwork, which can quickly become tedious and time consuming.

Nomad Health resolves many of these problems by offering a 100% online hiring and payment experience that manages all paperwork on clinicians' behalf.

The Challenges

Nomad Health wanted to launch its platform with key features that make up a premium staffing marketplace. A seamless user experience increases conversion and retention, but high dollar payments, bank account verification, and slow processing times can create both technical and usability challenges for customers.

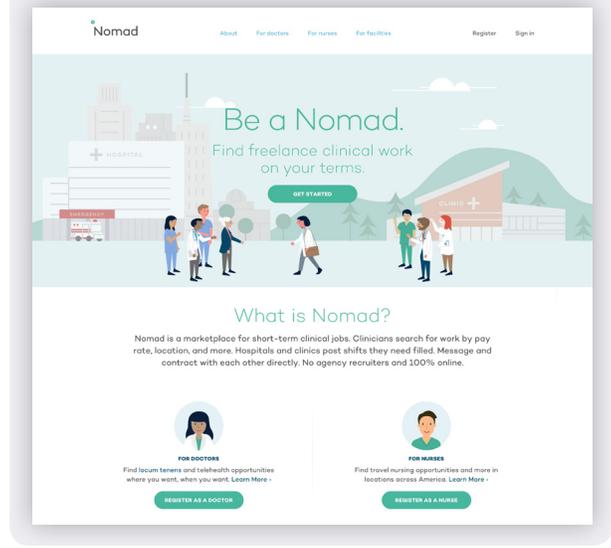
Nomad Health needed an ACH-driven API that facilitated both in-app ACH pay-ins and payouts. Requiring both medical facilities and doctors to go through an off-site registration process with another payments partner was not an option.

The staffing platform was also concerned about the traditional wait times associated with ACH transfers. A faster ACH option would allow them to more easily manage cash flow throughout the businesses and between customers, as well as delight clinicians receiving faster payouts.

“ We found Dwolla to have one of the best ACH-optimized APIs on the market. When it comes to dealing with the traditional complexities of building on top of the U.S. banking system, Dwolla's Access API wraps the power of ACH into a flexible and straightforward integration. Newly released functionality, such as Same Day ACH, has been quick and easy to implement in production. ”



ALEXI NAZEM
CEO AND CO-FOUNDER



How Dwolla Helped

Same Day ACH Payouts

Nomad Health needed a payments partner that would allow it to better manage cash flow for the business, while providing a delightful customer experience for the end user. Same Day ACH allowed Nomad Health to capitalize on both of these opportunities.

Solution: Nomad Health entered into a fixed structure with predictable variable fees to access Dwolla's Access API and send programmatic Same Day ACH payouts to clinician's bank accounts. This allowed Nomad Health to automate premium payouts to its doctors at a speed that put them far ahead of traditional brokers.

Outcome: Nomad Health was able to integrate Same Day ACH payouts functionality in as little as 4 hours with one developer. With Same Day ACH, doctors now receive payments in as little as the same day, approximately 3 days faster than traditional temporarily staffed clinicians receive payment.

Automation and High Volume Payments

Nomad Health needed to integrate with a payment provider that made receiving high dollar ACH payments a seamless functionality of its staffing platform, without creating extra work for partnering medical facilities that would be initiating the payments into the platform.

Solution: Nomad Health used Dwolla's Access API to integrate a smooth onboarding experience for its medical facilities. Working with Dwolla's in-house risk and compliance team, Nomad Health was able to increase its transaction limits to make receiving high dollar ACH payments simple.

Outcome: The flexibility of the Access API allowed the team at Nomad Health to circumvent time spent on manual medical facility onboarding tasks. The ability for medical facilities to programmatically send ACH payments into the platform via the API allowed the team to bypass the need to set up expensive wire transfers outside the platform, ensuring a quick and simple payment process.

Payouts-Only Accounts

Nomad Health knew that sending users to third-party platforms to connect their bank accounts reduced conversion and stickiness. They needed a solution that allowed its doctors to connect bank accounts, manage payment preferences, and get updates all on its platform.

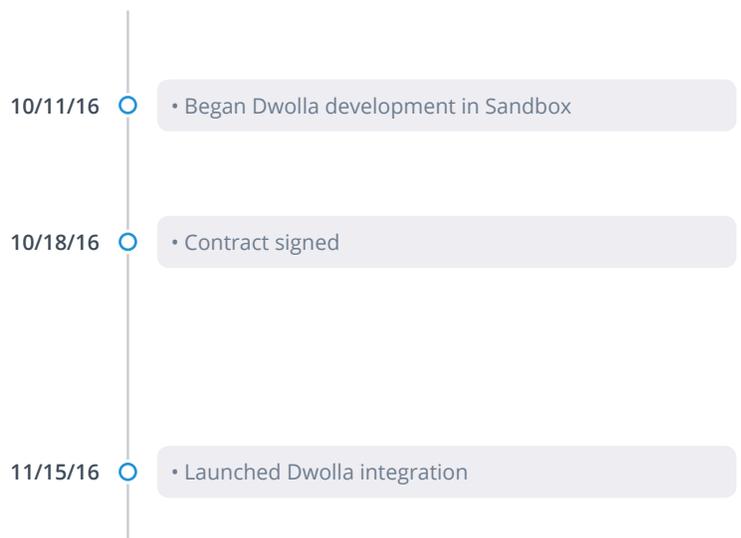
Solution: Nomad Health leveraged Dwolla's Access API and white label capabilities to integrate receive-only accounts. The narrow RESTful API makes it simple to programmatically and securely connect payouts receivers (i.e. clinicians) to their bank accounts within the platform's payouts and registration processes, manage their preferences, and receive updates directly from Nomad Health.

Outcome: By configuring and customizing its doctor onboarding experience to seamlessly collect and verify financial information, Nomad Health offers payments within its branded platform as a critical function of its services. This allowed the platform to bypass the traditional hurdles associated with manual onboarding of payouts-only receivers.

Features Used

Access API	✓
Event-based webhooks	✓
Instant bank account verification	✓
Compliance services (e.g. KYC, OFAC, etc.)	✓
Increased limits	✓
Same Day ACH withdrawals	✓
Next Day transfers	✓
Account balances	✗
Custom bank statement entries	✓
Payouts-only entities	✓

Timeline



Integration is simple. To get started contact: partners@dwolla.com.



For more information, review our API documentation at developers.dwolla.com or visit dwolla.com.