

Serious Savings — Two Clinic Examples

The benefits go beyond saving time and a better patient experience. Check out the lower costs experienced by these clinics.

Savings of \$4,800 a year for 3 locations at about \$60K a month in volume

Transactional Cost Breakdown — Statement 10/2023

| Card Type | CURRENT | | | PAY JUNCTION | | |
|-------------------|--------------|--------|-------------------|--------------|--------|-------------------|
| | Count/Volume | Rate | Cost | Count/Volume | Rate | Cost |
| VMD Rate | \$45,002.56 | 1.18% | \$531.20 | \$45,002.56 | 0.75% | \$337.52 |
| VMD Auths | 32 | \$0.18 | \$5.89 | 32 | \$0.07 | \$2.24 |
| Batch | 11 | \$0.05 | \$0.55 | 11 | \$0.07 | \$0.77 |
| Monthly | — | — | \$150.00 | — | — | \$0.00 |
| Annual | — | — | \$99.00 | — | — | \$0.00 |
| VMD Interchange | — | — | \$956.45 | — | — | \$956.45 |
| VMD Pass Thru | — | — | \$90.81 | — | — | \$90.81 |
| Fee Totals | | | \$1,833.90 | | | \$1,387.79 |

Savings of \$16,766 a year for 1 location at under \$70K a month in volume

Transactional Cost Breakdown — Statement 9/2023

| Card Type | CURRENT | | | PAY JUNCTION | | |
|-------------------|--------------|--------|-------------------|--------------|--------|-------------------|
| | Count/Volume | Rate | Cost | Count/Volume | Rate | Cost |
| VMD Rate | \$45,002.56 | 4.02% | \$701.72 | \$17,440.05 | 0.75% | \$130.80 |
| AmEx Rate | \$11,750.00 | 6.36% | \$747.31 | \$11,750.00 | 1.05% | \$123.38 |
| AmEx Auth | 7 | \$0.06 | \$0.40 | 7 | \$0.07 | \$0.49 |
| Return Auth | 2 | \$0.00 | \$0.00 | 2 | \$0.07 | \$0.14 |
| VMD Auths | 73 | \$0.11 | \$8.30 | 73 | \$0.07 | \$5.11 |
| Batch | 17 | \$0.10 | \$1.70 | 17 | \$0.07 | \$1.19 |
| Monthly | — | — | \$109.90 | — | — | \$0.00 |
| Annual | — | — | \$89.00 | — | — | \$0.00 |
| AmEx Interchange | — | — | \$340.16 | — | — | \$340.16 |
| AmeX Pass Thru | — | — | \$19.58 | — | — | \$19.58 |
| Pin Debit | — | — | \$16.00 | — | — | \$16.00 |
| VMD Interchange | — | — | \$261.13 | — | — | \$261.13 |
| VMD Pass Thru | — | — | \$31.42 | — | — | \$31.42 |
| Fee Totals | | | \$2,326.62 | | | \$1,387.79 |

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