

Zero-Cost Credit

- Latest trend keeps you from “eating” merchant fees
- Pass on your full cost when consumers choose credit cards
- Receive 100% of the amount of your sale
- Pay only for the debit cards you accept



GPA offers solid financial solutions to meet the provider’s needs rather than trying to make a practice or facility fit the financial system. Unlike other firms, we provide a wide variety of financial solutions, one of which is our Zero-Cost Credit Card Processing.

Month after month, your merchant services clips takes 2.5 to 4% off the top of your earnings for giving your patients the convenience of using a credit card. This decreases your cash flow and gives them cash rewards.

Patients’ acceptance is high

This increases your bottom line at the same time providing the patient with the choice of managing their payment methods. Passing this cost on to the patient is now “common place” with the acceptance of airline bag fees, courier fuel surcharge, “convenience fees” on line payments.



The Rules Have Changed

New rules allow merchants to add a fee for the use of credit cards.

This applies to all credit cards, but debit cards are not part of the rule change.

How is this done?

Our patent-pending technology ensures regulatory compliance by determining whether a given card is a credit card or a debit card before the transaction is processed. Zero-Cost Credit automatically applies a fee whenever a credit card is swiped or entered so that you receive 100% of the amount of your sale.

Note: This can only be done when the merchant is in strict compliance with the new rules because... **PENALTIES ARE SEVERE**

Zero-Cost Credit increases consumer fairness.

Credit cards cost more to accept than cash or debit cards. Under the old rules, merchants were not able to add fees for the use of credit cards, so they passed on this cost to all customers.

When all customers bear the cost of credit cards, the average credit card user receives a subsidy of \$1,133 each year from customers who choose cash or debit.¹



¹ Federal Reserve Bank of Boston, “Who Gains and Who Loses from Credit Card Payments?” Public Policy Discussion Paper No. 10-03, 2010.