

Why are you paying for your patients' vacation?

Increasing transaction fees is the number one reason healthcare practices refuse to accept credit cards from patients. In fact, one study showed that a third of private practices don't accept credit cards for that reason. On the other hand, 63% of all Drs wish they had an easy solution to pass along these transaction fees to their patients. That's why GPA Capital is proud to offer a *Zero Cost Processing Merchant Services* program.

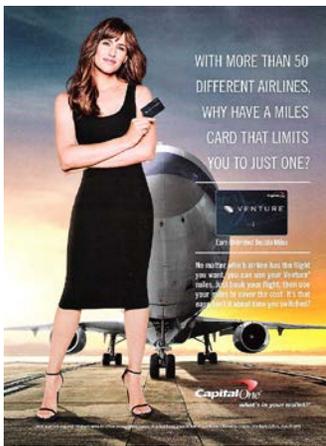


The biggest concern for many practices is that their patients' acceptance would be low.

However, the evidence is to the contrary.

Facts:

- 76% of the worlds merchants don't pay fees
- The practice of surcharging the customer to countermand the spiraling rewards fees has been in Europe for 25 years and in Australia since 2010 and it is not given a second thought
- In the U.S., gas stations, ATMs, utilities, phone/cable, car rentals, hotels, and more have surcharged for years
- Patients will not change spending habits for less than a \$5.00 service charge
- For amounts higher, patients clearly understand that they are financing their transaction and this fee is much lower than Care Credit.
- However, taking credit cards is expected by patients. This is great for you because your copays do not wind up in collection and it offers patients financing for those procedures not covered by insurance.



Reality

There is no reason to give your patients reward points so that they can take a vacation on you! Remember, it's not the banks that are paying for these rewards programs, it's you! The banks are constantly coming up new fees (57 at last count) to pass this burden right back to you.

However, in a landmark case in 2015, the laws changed and the merchant (healthcare practice) can now pass this fee on to the patient. It "does" require the utmost compliance, intelligent software and patient awareness. With accredited systems like GPA capital's, you pay nothing and can begin this process within 30 days.

Patients' acceptance is high.

This increases you bottom line (GPA Capital's Mission) while providing the patient with the choice of managing his 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.