

Maximize Savings with These Three Key Strategies

1 Prioritize Card-Present Transactions

Try to accept payments while the patient is in the office! Card-present transactions (chip, contactless, or swiped) have the lowest risk of fraud, so they're processed at lower rates compared to manually keyed-in transactions.

2 Encourage Debit Card Use

Debit cards cost significantly less to process than credit cards. Any time you can encourage patients to use debit over credit, you're saving your practice money!

3 Enter Keyed-In Card Details Accurately

If you must key in a card, always include the 5-digit ZIP code and the 3-4 digit security code (CW). This anti-fraud check reduces your costs when the information matches the cardholder's data.

Further Savings Opportunities

Take These Additional Steps to Keep Costs Low

- **HSA and FLEX Spending Cards**

These typically run as debit transactions, which means lower fees. Plus, they offer tax benefits for patients — a win-win!

- **Avoid Expensive Virtual Card Payments**

Insurance payments made via "virtual cards" are often the most costly. Whenever possible, request alternative methods like Electronic Funds Transfer (EFT).

- **VOIDS Before Refunds**

Voiding transactions the same day is cheaper than issuing a refund, as some processors still charge fees on refunds.

- **Stay PCI Compliant**

Avoid non-compliance fees, which can range from \$18.95 to \$125 per month. Maintaining compliance protects your practice from unnecessary costs.

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