SECURE STREAM

CASE STUDY

# Veterinary Hospital

## QUICK LOOK

A hidden equipment lease and a duplicate merchant account were costing this veterinary hospital thousands each month — until a closer look, and a switch to dual pricing, turned things around.

**$2,875.00**
*Average Monthly Savings*

**$34,500+**
*Estimated Annual Savings*

## The Problem

This veterinary hospital came to Secure Stream Consulting already processing payments through CardConnect on an interchange-plus program priced at 90 basis points — a reasonable rate on paper. Underneath that relationship, though, were costly issues working against the practice that weren't easy to spot from the outside.

An equipment lease signed in 2023 with a **$350/month base** fee, plus $4.95/month per device across 3 Clover devices (2 Clover Minis and 1 Clover Flex) — an **additional $14.85/month in device fees** layered on top.

The leased equipment itself was worth roughly $2,200, but the payoff to buy out the lease and keep it came to nearly $9,500 — **more than four times its actual value.**

Two separate merchant accounts were open under the practice's name. One had gone quiet — inactive and unused — **yet it was still generating charges every month.**

Taken together, this veterinary hospital was paying for equipment it didn't fully own, locked into a lease that was costly to exit, and covering an account that wasn't doing anything for them.

## The Diagnosis

When Samantha reviewed the hospital's processing statements and lease agreement, she identified exactly where the cost was piling up:

An inactive merchant account still generating monthly charges with no activity behind it.

A hardware lease structured so its ongoing fees and payoff amount far outweighed the value of the equipment itself.

A 90-basis-point interchange-plus rate on their active CardConnect account that still left room for meaningful savings.

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## The Solution

Working alongside the hospital's team, Samantha:

**Negotiated the lease payoff down by more than 75%.** The lease couldn't be waived entirely, but the cost to exit it dropped significantly.

Identified and **closed the inactive merchant account** that had been quietly generating charges.

Transitioned the hospital off its interchange-plus program with CardConnect and onto **a straightforward dual pricing model.**

The result was a smooth transition to a new processing setup, without the hospital's team needing to manage the technical or contractual complexity on their own.

## The Results

Average savings of approximately **$2,875 per month.**

One clear, predictable dual pricing structure in place of a tangle of lease fees, per-device charges, and a duplicate account.

Estimated **annual savings of $34,500** or more.

### In their words:

*Partnering with Secure Stream Consulting has been a game-changer for our hospital. Samantha quickly identified an overlooked merchant account and leasing program that were draining hundreds of dollars each month.* ***Thanks to her, we made a smooth transition to a new processing system, and we're now saving thousands every month.*** *Samantha is* ***always available, quick to respond,*** *and* ***truly dedicated to our success.*** *We feel fully supported and can't recommend her services enough.*

**- Veterinary Hospital Client**

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**Let's Partner Today!**

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