SECURE STREAM

CASE STUDY

Veterinary Urgent Care

QUICK LOOK

When repeated requests to switch pricing models went unanswered, this urgent care practice found a partner who made the change happen — and picked up new tools along the way.

$1,470.41	$17,600+	Interchange-Plus
Monthly Savings	*Est. Annual Savings*	*New Pricing System*

The Problem

This veterinary urgent care practice was processing payments through PayJunction on a flat-rate model: 2.92%, with an additional 0.75% any time a payment ran on a saved card on file. For a practice that relies on saved-card and recurring payments as a routine part of urgent care visits, that added cost showed up often.

The team recognized the pricing wasn't competitive for their volume and reached out to PayJunction more than once to ask about moving to an interchange-plus model — one based on actual card-network costs rather than a flat markup. Despite those requests, the switch never happened.

The Diagnosis

When Samantha reviewed the practice's processing statements and PayJunction's pricing structure, she identified:

A flat 2.92% rate running well above what an interchange-plus structure would cost for their transaction mix.

An extra 0.75% specifically on saved-card-on-file transactions — a payment type urgent care practices depend on regularly.

A practice that had already asked for better pricing and simply hadn't been given a path to get it.

CASE STUDY

Veterinary Urgent Care

The Solution

Working with the practice, Samantha:

- Moved the practice onto an interchange-plus pricing model.
- Added the ability to send payment links by text and set up payment plans for clients — both at no extra cost.
- Kept the practice integrated with its existing practice management system, so day-to-day workflow stayed the same.
- Removed the added cost on saved-card-on-file transactions entirely.

The Results

At PayJunction's flat 2.92% rate, that volume **would have cost $4,378.49** in fees.

With the new interchange-plus structure, **the same volume cost $2,908.08.**

That's a **savings of $1,470.41** for the month — a **33.6% reduction** in processing cost.

Projected **annual savings of approximately $17,644.86** at this volume level.

Saved-card-on-file payments no longer carry any added cost, and the practice gained text-to-pay links and payment plans at no extra charge — all while keeping full practice-management integration.

For this practice, the change meant more than a lower rate — **it meant finally getting the pricing structure they'd been asking for**, plus tools that made day-to-day payments easier for their team and their clients.

SAMANTHA STRAUSS, CPP
SECURE STREAM
samantha@securestream-consulting.com
securestream-consulting.com

Let's Partner Today!

1-864-918-7111