

Stop the Lies - Know the Truth about Credit Card Processing

International Payments Solutions, LLC (formerly Paymerica of Illinois, LLC) has been working with the dental industry for the past seven years to provide quality and affordable credit card processing services. During this time there have been numerous inaccuracies told to merchants by other salesmen. The credit card processing industry is very competitive and there is a serious lack of knowledge on the part of most merchants. If you talk to 10 different processing salesmen you'll get 10 different answers but each one will swear they are telling the truth. So how does International Payment Solutions, LLC differ from the rest? Our track record proves it and Leo Townsend will tell you the truth – whether you want to hear it or not! We have dentists in every state and I'm sure we have a satisfied customer somewhere near you.

The following are **FACTS**:

All credit card processing companies have the same cost. This is dictated by Visa/MasterCard and is called interchange. The only difference in what each processor charges is the amount of profit they want to generate on your account.

There is NO medical industry program offered by Visa/MasterCard. This is a sales ploy and many times this special "program" is higher than normal rates. American Express has this program with a rate of 2.25% versus their standard 3%. If you take American Express call them and ask them about the program to get this lower rate.

Ninety percent or more of processing banks will charge you a higher rate for rewards based cards but not disclose this when they are soliciting your business. International Payment Solutions, LLC does NOT charge a higher rate for these cards. Rewards based cards are by definition consumer cards, not corporate cards. We have seen people paying over 5% for their rewards cards. Do you know what you're paying?

If your staff is manually entering credit cards because patients pay by phone or mail, they MUST answer the AVS questions for Visa cards that they should be prompted for if you are set up properly. Most often the merchant is not set up for ALL of the prompts because there is a higher profit margin when you do things wrong. AVS includes address, zip and invoice/order number (the last 4 digits of the customers card). If they do not answer these questions, or you are not prompted for them, you are paying a higher than normal rate for these Visa transactions.

If you are using the credit card processing module of your dental software you are overpaying by 20-40%. Let International Payment Solutions, LLC show you how to lower your costs.

Call International Payment Solutions, LLC at 877-684-5785 for more information. For a FREE, no obligation review of your current processing statement, simply fax a copy to Leo Townsend at 815-273-2135 and he will show you how you can begin to save money today! Tell them KISCO sent you!