



Credit Card Processing – Don't Be Fooled By Low Qualified Rates.

Do you know the real rate you are paying for your credit card processing? Many processors will provide an extremely attractive qualified rate when they know that most transactions will not qualify at that rate. So how do you figure out your real rate?

You can determine what you are really paying by a simple analysis of your processing statement. Take the total amount of fees you are paying and divide that by the total dollar volume of the transactions you processed. The resulting number is what is called your effective rate – the average rate you pay per transaction.

Although your real rate is determined by the number and volume of transactions you process, the following example will help illustrate how your qualified rate and your effective rate can differ.

John Doe Dental Associates

Total monthly fees:	\$250
Total monthly volume:	\$10,000
Effective rate:	$\$250/\$10,000 = 0.025$ or 2.5%

If your effective rate is higher than 2%, you could benefit from the Elavon processing program.

A processing program with Elavon can be your competitive advantage. We will work with you to customize a payment processing program specifically designed for to fit the needs of your practice. But we are more than just credit card processing. We offer a comprehensive suite of products and services.

Elavon, endorsed payment processor for the CSDA, will analyze your practice and provide a customized program that clearly discloses all rates and fees. To get started, please call Liz Harpst at (865) 933-0872 or email liz.harpst@elavon.com.