QUADRAPAY MERCHANT SERVICES CONSULTANCY

INTERACTIVE WORKSHEET

Dental Payment Processing Fee Audit

Fill in your current statement numbers below and compare them against typical dental-industry benchmarks in minutes.

STEP 1 — ENTER YOUR CURRENT PROCESSING NUMBERS (FROM YOUR LAST STATEMENT)

Average monthly card volume processed ($)	
Effective rate you are actually paying (total fees ÷ volume, %)	
Monthly gateway / platform fee ($)	
Chargeback fee charged per dispute ($)	
Chargebacks in the last 12 months (#)	
Early termination fee in your contract ($)	
Pricing model on file (Flat / Tiered / Interchange-plus)	

STEP 2 — TYPICAL DENTAL-INDUSTRY BENCHMARKS (FOR COMPARISON)

Line item	Typical dental-industry range
Transaction / effective rate	1% – 3% per transaction (interchange + processor markup)
Monthly gateway / platform fee	$10 – $50 / month
Setup fee	$0 (with most acquiring partners) up to a few hundred dollars
Chargeback fee	$10 – $25 per dispute
Early termination fee	$200 – $500, if the contract has one at all
Best-practice pricing model	Interchange-plus for most consumer-card-heavy practices

DISCLAIMER
Benchmark ranges are illustrative, based on general dental-industry market data, and are not a quote or a guarantee of pricing. Your actual rates depend on processing volume, average ticket size, card mix, risk profile, and the acquiring partner underwriting your account.

INTERACTIVE WORKSHEET

Savings Estimate & Red-Flag Check

Estimate your annual savings opportunity, then flag anything in your current contract worth renegotiating.

STEP 3 — ESTIMATE YOUR ANNUAL SAVINGS OPPORTUNITY

Formula: (Your effective rate – target effective rate) x annual card volume = estimated annual savings. Use 1.8% as a competitive interchange-plus target for most general dentistry practices as a starting point.

Estimated annual card volume ($)

Your current effective rate (%)

Target effective rate with interchange-plus (%)

= Estimated annual savings ($) — do the math above and enter it here

STEP 4 — CONTRACT RED-FLAG CHECKLIST

- ☐ Effective rate is materially higher than the interchange-plus benchmark above
- ☐ Pricing model is tiered or flat-rate despite mostly consumer-card volume
- ☐ Statement fees are not itemized (interchange, markup, and assessments unclear)
- ☐ Long-term contract (3+ years) with auto-renewal and no early opt-out
- ☐ Early termination fee above the $200–$500 typical dental range
- ☐ Leased terminal with a multi-year non-cancellable lease
- ☐ No confirmation of HIPAA-compliant handling of patient payment data
- ☐ No PCI DSS compliance validation or PCI fee is unusually high
- ☐ No integration confirmed with your practice management software

Three or more boxes checked? You are likely overpaying.

QuadraPay reviews dental merchant statements at no cost and shows the exact savings available with our acquiring partners.

GET FREE SAVINGS ANALYSIS