

The 4-Second Checkout: How integrated payment processing is transforming veterinary practices



Is your current payment processing system costing you time and money?

As credit cards become the preferred payment method for many veterinary clients, choosing a payment processing partner requires careful consideration. To help you navigate this important decision, this guide explores:

- + How rising transaction volumes are exacerbating inefficiency—and how practices can take action to improve their productivity
- + What “integration” really means and why it matters
- + How integrated credit card processing can **reduce checkout time by up to 90%**
- + How the right payment processing solutions can lead to unexpected benefits, such as **reducing checkout time to as little as 4 seconds and cutting appointment cancellations by 50%**

Discover how to save your practice time and money, and create a better staff and client experience—simply by having the right payment provider.

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Same game, new level— 3 modern challenges facing today's veterinary practice

The veterinary industry is experiencing growing pains. Shifts in pet owner demographics and their new priorities, along with the pace of technology, are redefining the veterinary experience. Old frameworks and systems—including how you accept and process payments—are straining under these new challenges, and practices are struggling to keep up.



Increased demand for veterinary care and an ongoing talent shortage:

Modern veterinary teams are scrambling for ways to increase efficiency and do more with less. A national survey included in *Finding the Time: Identifying Actions that Add Up to Meaningful Productivity Gains* confirmed that practices are struggling to meet the demand for veterinary care—**67% of respondents indicated that “improving operational efficiency” is a high or top priority.**¹



Lack of integration:

Today's veterinary teams rely on an extensive array of software applications for every aspect of their day-to-day operations, including marketing, scheduling, diagnostics, and inventory management. Limited integration between these applications frequently forces teams into time-consuming repetitive tasks like typing the same data into multiple systems.



High costs associated with quality care increase stress during financial conversations:

Delivering high-quality care is the focus of veterinary staff, yet guiding pet owners through associated financial discussions is a high source of stress for veterinary teams. **In a recent IDEXX survey, practice managers shared that they dread having conversations with clients about money.**²

2

More money, more problems— increased transactions negatively impact practice efficiency

Fueled by the strong post-pandemic demand for services, the average veterinary practice currently processes over 10,000 transactions per year (about 40 per day), a number that's projected to continue to grow.³

More transactions mean more revenue, but the increased income comes at a cost if you use a credit card processor that is disconnected from your practice management software. Common inefficiencies include:



Double Data Entry

Having to enter data multiple times can double the work required to process this payment type

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Errors

Manual data entry is a top source of payment mistakes

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Waiting

Slow processing time forces clients and staff to wait

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Reconciliation

End-of-day reconciliation time and effort extends the workday and can lead to errors

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These shortcomings can take a toll on your team's efficiency and morale, your clients, and your bottom line.

3

Credit where it's due— is it time for a new credit card processor?

So when should you consider switching to a new credit card processor?

If you answer yes to any of the following questions, it may be time to consider other options for your practice:

1. Do your credit card transactions take longer than 10 seconds to process? Yes No

2. Does your team have to manually enter payment information into the terminal and/or manually key payments back into your software? Yes No

3. Have you noticed an increase in credit card transactions over the past few years, but haven't updated your devices or payment software? Yes No

4. Are there efficiencies, such as curbside service, exam room checkout, or text-to-pay, that you cannot incorporate because of current technology limitations? Yes No

5. Do you have a contract with a payment provider coming up for renewal? Yes No

If you answer yes to even one of these, you may be surprised by how little short-term effort is actually required to make substantive, long-term change.



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A well-oiled machine—why software integration is essential for the modern practice

Software integration has been a hot topic for veterinary practices for decades and is one of the keys to unlocking efficiency gains every practice craves.



Despite claims to the contrary, integration is still an elusive goal: According to a recent IDEXX publication, *Finding the Time*, **85% of nonintegrated veterinary practices report that their various platforms and applications do not integrate well with their practice management software.**

When software and payment processors aren't integrated, they simply don't work together; oftentimes the same data must be manually reentered across multiple systems, resulting in tedious, compromised workflows and costly human errors.

 Nonintegrated transaction	 Integrated transaction
<ol style="list-style-type: none">1. Staff manually keys each transaction amount into the practice management software2. Staff manually enters transaction amount into the payment device3. Client swipes their card4. Payment is processed through the payment device5. Staff manually documents payment type and amount in practice management software	<ol style="list-style-type: none">1. Practice management software sends the client invoice to the payment terminal and records the transaction2. Client swipes their card3. Practice management software automatically records the payment type and amount

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Integrated payment system benefits are obvious. However, when shopping for a new credit card processor, it's important to understand the different ways it can integrate with your practice management software:

 Unauthorized Integration	 Supported Integration
<ul style="list-style-type: none">• No collaboration between the payment processor and the practice software provider• Payment processor independently “hacks” into the practice software and gains access to client data• Some may write back to the software, but carry upgrade, support, and accuracy risks	<ul style="list-style-type: none">• Developed and maintained by both the practice software provider and the payment processor• Data securely flows between the two systems with transactions automatically writing back to the client record in the practice software• Results in single data entry, accurate client payment records, and no manual end-of-day reconciliation

“I get 5 or 6 calls a month from payment processing providers.. They’ll try anything and everything to get you to say yes, whether that’s saying they can beat any rate, or claiming they can integrate with Cornerstone, even when I know that they can’t. So I don’t even entertain those options. It’s just not worth it.”

Stacy Sickles, Office Manager, Veterinary Medical Center, Iowa

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Six ways it pays to use integrated credit card processing

Changing your credit card processing system may not seem like a revolutionary act—but this simple modification has far-reaching benefits for the entire veterinary team, your clients, and your practice's bottom line. These advantages include:

1 Time savings

When it's rush hour in your reception area, everyone, including barking dogs, stressed clients, and a maxed-out team, has to wait for your credit card machine to approve each payment. How would your clients feel if you could conclude their visit more quickly? And, how relieved would your staff be?

In a small sample of in-practice observations, timed trials of 50 transactions revealed an eye-opening trend.



The practices using a supported payment integration completed credit card transactions in as little as 4 seconds.⁴ This resulted in an opportunity to reduce checkout time by as much as 90%.



What's more, in the time it took practices using disconnected payment solutions to process a single client transaction, those using a supported payment integration could check out 5 clients—or more.

“You think saving 20 or 30 seconds on each transaction wouldn't be that big of a deal, but if you're waiting for something to process while you have a client with a barking dog standing in front of you, it makes a really big difference if you can get that transaction done more quickly and seamlessly.”

Tiffany Atley, Practice Manager, Docton Animal Clinic, Ohio

2 Fewer no-shows

A sudden, unexpected gap in your schedule can be frustrating. There's no way to fill last-minute no-shows or cancellations. But there is a way you can reduce them, as well as mitigate revenue loss. From dentists and restaurants to hair salons and, yes, veterinary practices, small businesses that depend on reservations have successfully implemented cancellation or no-show fees.

It's easy to collect a deposit prior to new client appointments and scheduled procedures by sending a link to pay via email or text. **Businesses that pivot to taking pre-appointment deposits have cut their no-show rate by 50% or more.**⁵

3 Improved client satisfaction and compliance

Texting or emailing clients a payment link is an increasingly popular feature of payment processing solutions—provided that the payment writes back to the client record. While convenience is the obvious appeal, practices that have given clients the ability to pay online find that it saves them time and money in surprising ways—and even helps improve compliance.

Consider the ease with which payments can be requested and collected on delinquent accounts or for prescription pickups. For example, a client can be notified via text or email that their order is ready, which eliminates time-wasting phone tag. The payment can be collected digitally without the client having to stop at the front desk.

Benefits of this process include:

- + Clients will be more likely to pick up their items, since they are already paid for.
- + Less time is spent restocking items that are not picked up.
- + Less money is lost on prescriptions that are never picked up and have to be discarded because they cannot be restocked.

“All our new clients have to pay a deposit in order to have their first appointment scheduled. We used to have a 10% no-show rate, and by taking deposits we've reduced it to just 1–3%. We also take deposits for our common no-show clients, and it's really helped there too.”

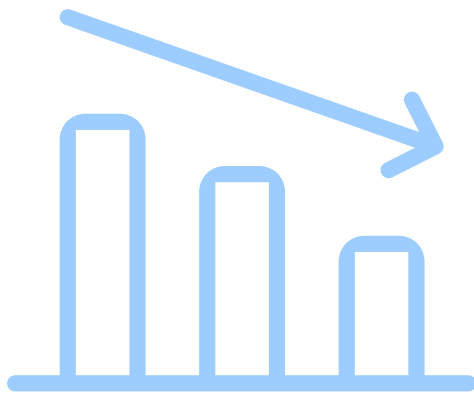
Dee Hawksley, *Office Manager, Presque Isle Animal Hospital, Maine*

4 Better flexibility for clients

There are several everyday scenarios, such as curbside service, euthanasia, disabled clients, and exam-room checkout, where your clients could benefit from alternative payment options. Consider how your clients' payment experiences can impact how they interact with your practice. Having a credit card processor with modern capabilities, such as wireless devices and contactless payment features, shows your clients you care about their experience and value their time.

5 Fewer flubs and corrections

Nonintegrated systems force your team to key invoice amounts into the card terminal. And mistakes inevitably happen—mistakes that can cost you money and eat up valuable time to fix. But integrated systems prevent those mistakes from happening in the first place. In fact, a comparison of practices with and without integrated payment processing found integrated practices experience:



60% fewer payment voids

56% fewer returns and reverse payment

55% fewer payment adjustments.⁶

“One of the things that surprised us most about emailing or texting a link to pay was how much clients appreciate it. We thought this would make our lives easier but being able to get payment out of the way for food or prescription pickups makes their life easier too.”

Des Whittall, Manager, Boat Club Road Animal Hospital, Texas

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Excellent service

Does this sound familiar?

“Sorry you had to wait. Sorry, the computer is a bit slow today. Sorry, it just takes time to connect.”

When things don't go right at checkout, your staff naturally apologizes. But what happens when things don't go right over and over again? During our timed trials of credit card processing transactions, we witnessed practices where staff continuously apologized for lengthy checkout times—in some instances apologizing to every client they served.⁴

Imagine the slow, steady impact on your team's morale when every client interaction ends with "I'm sorry." And, imagine the impression it leaves on clients.

By contrast, the checkout experience in practices using a supported payment integration with modern devices and features like tap-to-pay was prompt and friendly with many clients commenting, "That was fast!" or "Oh wow! That was easy!"

Implementing new technologies to streamline the checkout experience shows clients that you're actively investing in their satisfaction and that you respect their time. Plus, the impact on your practice reaches beyond providing great client service—it goes a long way toward building your team's confidence and boosting daily morale.

"We love Neo Payments. It makes the payment process so much easier as it allows the front desk to select Neo Payments, it sends the payment to the credit card terminal, and then as soon as payment is received it marks it as paid."

Lori Anthony, *Practice Manager*, Family Pet Health Center, Michigan

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Choosing the right credit card processor for your practice

Knowing what to look for in a credit card processing system can streamline your search by helping you identify your practice's needs and avoid being bogged down by confusing terminology and competing claims. Even if you're not currently planning to make the switch, the following guidelines can help you assess your current vendor to ensure they're still a good match for your evolving practice.

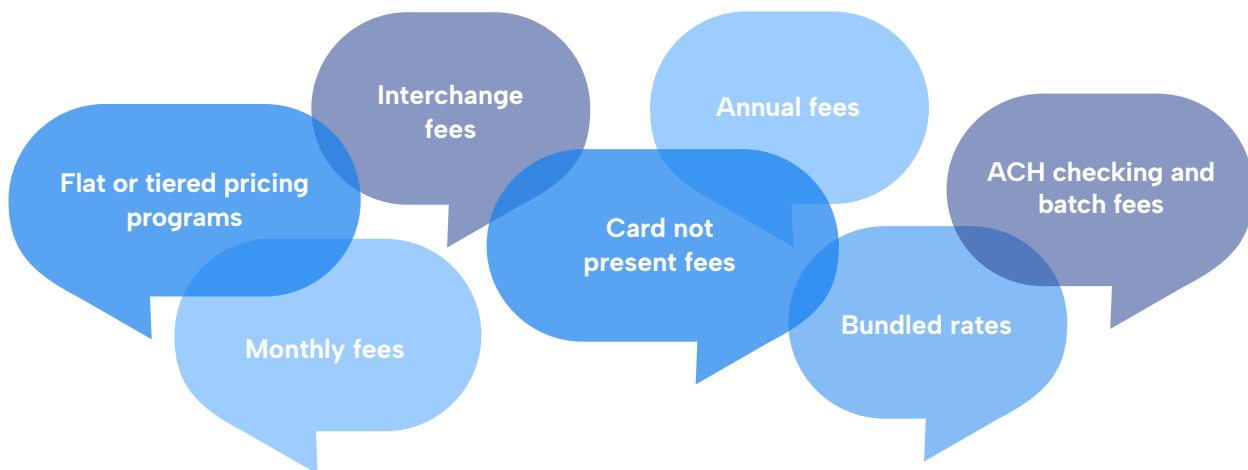
Rates are only the beginning

When practice managers and owners assess credit card processing, they typically start by looking at rates and how much money could be saved. Discussing rates is complicated since the conversation hinges on terminology and concepts that aren't part of a practice manager or owner's day-to-day experience.

Beyond rates, there are additional factors that help to define the right credit card processing partner for your practice: things like speed, efficiency, service, flexibility, convenience, and accuracy.

Deciphering contract terms

There's more to determining what a credit card processing vendor charges than just their stated rate. The following fees represent additional costs that can quickly add up, but are often obfuscated behind an alluringly low rate:



To pinpoint your practice's real costs, you need to review the contract terms carefully. Here are five key areas to bear in mind:



Additional fees

Additional fees may be found in a credit card processor's contract terms and can include early termination fees, terminal leases, additional fees for payment types, and combining fixed rates with per-transaction fees. There may also be auto-renewal clauses that involve additional termination fees or other penalties.



Price hikes

Price increases are common practice, so it's important to ensure your contract outlines how price increases are handled.



Price structure

The structure of the price terms may be subject to change. If there's a lot of leeway in how your pricing is structured and the vendor has latitude to change terms as they deem appropriate, be aware this could have a significant impact on your costs.



Marketing clauses

Some credit card processors include a clause about using your business in their marketing. Ensure you are comfortable letting them share details about your business in their marketing.



Clear, explicit terms

Terms of a credit card processor's offering should be professionally presented in the form of a legal agreement—accept nothing less and watch out for verbal or simple emails as these may be unenforceable should issues occur.

When it comes to veterinary credit card processing, there's no lack of providers with competitive rates to earn your business. But when you dig a little deeper, additional value can emerge from the relationship between your credit card processor and your practice. Consider nonmonetary features and benefits, such as convenience, speed, accuracy, flexibility, efficiency, and service, that will shape your practice's daily workflows and long-term satisfaction.



Making the move from your current provider to a supported payment processor can clearly benefit your team and your clients. But with all the other priorities competing for your attention—not to mention your worries about potential downtime or your team’s reaction to having to learn something new—it’s tempting to put off change and stick with the status quo.

We get it. We’ve helped thousands of veterinary practices navigate this change. And it starts by asking yourself, “Will our practice be better off if we...”

- + **Reduce human error** and end-of-day reconciliation headaches
- + **Save time** within every client interaction
- + **Cut down on no-shows** and cancellations
- + **Simplify checkout** for quick drop-ins like food or prescription pickups
- + **Increase client satisfaction and loyalty** by offering more modern, flexible payment options

IDEXX Veterinary Software partners only with credit card processors who share our commitment to delivering exceptional service to your practice and clients. If you’re using an IDEXX practice management software platform, you can be confident that there is a deeply integrated and fully supported payments experience available for your practice—and that a faster, more accurate payment processing experience is possible.

At IDEXX, we love providing modern technology solutions and helping your practice smoothly transition to using them: from walking you through an easy-to-understand rate analysis and setting up your new payment devices, to training your team and ensuring you have everything you need to hit the ground running. You'll know what to expect at each step in the process, and you can depend on minimal disruption to you, your team, and your clients.



“Neo Payments has helped us give clients a better visit because it has made us faster. It saves us 20 minutes to half an hour throughout the day.”

Dr. Lisa Wilson, *DVM Owner*, Brandon Animal Hospital, Roanoke, Virginia

[Learn more](#)



“The time saved allows us to focus more on serving the needs of our customers and their pets. The systems work so well together that we rarely need to call customer support. When we do, the service teams are friendly, knowledgeable, and quick to resolve any issues.”

Daniel Shults, *Operations Manager* at Quartet Veterinary Emergency Hospital and Quartet Veterinary Hospital

[Learn more](#)

Cornerstone

“We used to have to enter the transaction amount into the payment terminal, then go into Cornerstone and do it again when the transaction was complete. But once we stopped doing double entry, checkouts became a minute to two minutes faster. Plus, when end-of-day processing runs in Cornerstone, I can verify all the credit card transactions at once.”

Stacy Sickles, *Office Manager* at Veterinary Medical Center

[Learn more](#)

Sources

1. Finding the Time publication claim (data on file)
2. Data on File, IDEXX Laboratories
3. Data on File, IDEXX Laboratories
4. Data on File, IDEXX Laboratories
5. Timely.com <https://www.gettimely.com/blog/proven-strategy-to-reduce-no-shows/>
6. Data on File, IDEXX Laboratories

Additional Resources

IDEXX Publication: **Finding Time**

IDEXX Webinar: **Money Talks: De-Stressing Cost Convos With Clients**

Cornerstone Payments Website: **IDEXX Cornerstone Integrated Payments**

Neo Payments Website: **IDEXX Neo**

ezyVet Payments Website: **ezyVet Payments**