1. **Swiped debit** transactions are always the **least expensive** (as low as 0.51%). Of debit cards, those issued by major banks that are **federally regulated** will yield the lowest rate. Some examples of common regulated banks include:
   a. Bank of America
   b. Chase Bank
   c. Citibank
   d. First National Bank
   e. KeyBank
   f. RBS (US Subsidiaries)
   g. U.S. Bank
   h. 1ST Bank
   i. Wells Fargo

2. A **swiped (or chip)** transaction will usually be **less expensive than a keyed** transaction for the same card. Anytime a transaction must be keyed it is important to enter **AVS** (Address Verification System) information to get the lowest possible rate on processing that card:
   a. For ‘Address’ enter **only the numbers from** the cardholder’s billing **street address**
   b. For ‘Zip Code’ enter **only** the cardholder’s **5-digit billing zip code**

3. **Rewards cards are the most expensive to process.** Unfortunately, per Visa/Mastercard regulation, no merchant can turn down a credit card payment simply because it is a rewards card. It is also illegal in many states (CA, CO, CT, FL, KS, ME, MA, OK, TX, UT) to add surcharges for processing fees. All valid tender must be accepted—the only exception being American Express, which technically runs through a separate merchant processing account. The best option may be to encourage the use of other card types and hope that patients will understand the impact of higher processing costs on your business.

4. **Encourage the use of debit cards**—like Flex Spending (FSA) or Health Savings (HSA) cards. Offices are now seeing more health/flex cards, which often run as unregulated debit. Some patients do not carry these cards if another family member uses it more frequently. If you expect a patient to return in the near future, it may be beneficial to wait and process the payment as a swiped transaction on a future appointment date.

5. **Insurance payments by credit card often process at a higher rate.** If receiving insurance claim payments by mail or e-mail, you may notice that some feature a one-time-use credit card number linked to a pre-loaded claim account. Try calling the insurance company to request payment via check as the preferred payment for “bookkeeping reasons.” Some companies will send checks instead of card payments, but only upon request. These cards are often set up to run as rewards or corporate cards. Unfortunately, per Visa/MasterCard regulation, you do have to accept this form of payment should they decline to send checks instead.

6. **Void transactions** (rather than refunding) **when possible.** Voids can only be completed during the same day and same batch as the original transaction, as they remove authorizations completely and this action cannot be performed once a batch is closed. This is especially important if a cardholder “changes their mind” about which card to use. Unlike many other processors, Best Card does not charge fees for refund transactions, however, fees are charged for any sale that processes completely. You do not pay **any** fees on a voided transaction.

**MOST OF ALL – ALWAYS CALL BEST CARD (877-739-3952) IF YOU HAVE ANY QUESTIONS ABOUT A CARD YOU ARE RUNNING OR WANT TO REVIEW YOUR RATES – WE ARE HAPPY TO HELP!**