



THE AUTO REPAIR SHOP PAYMENT COST GUIDE

WHAT MOST SHOP OWNERS DON'T
REALIZE ABOUT CARD FEES

BY LIFELONG MERCHANT SERVICES

WHY THIS MATTERS

Auto repair shops process **large-ticket transactions.**

\$300 repairs.

\$800 brake jobs.

\$2,000 engine work.

That means payment processing fees matter more than most owners realize.

A small rate difference can equal **tens of thousands per year.**

Yet most shop owners never calculate their **true effective rate.**



WHERE PROCESSING COSTS INCREASE

Premium Rewards Cards

Customers often pay large repair bills with high-reward cards. These cards carry higher interchange fees.

Manual Card Entry

Keying in cards increases cost and fraud risk.

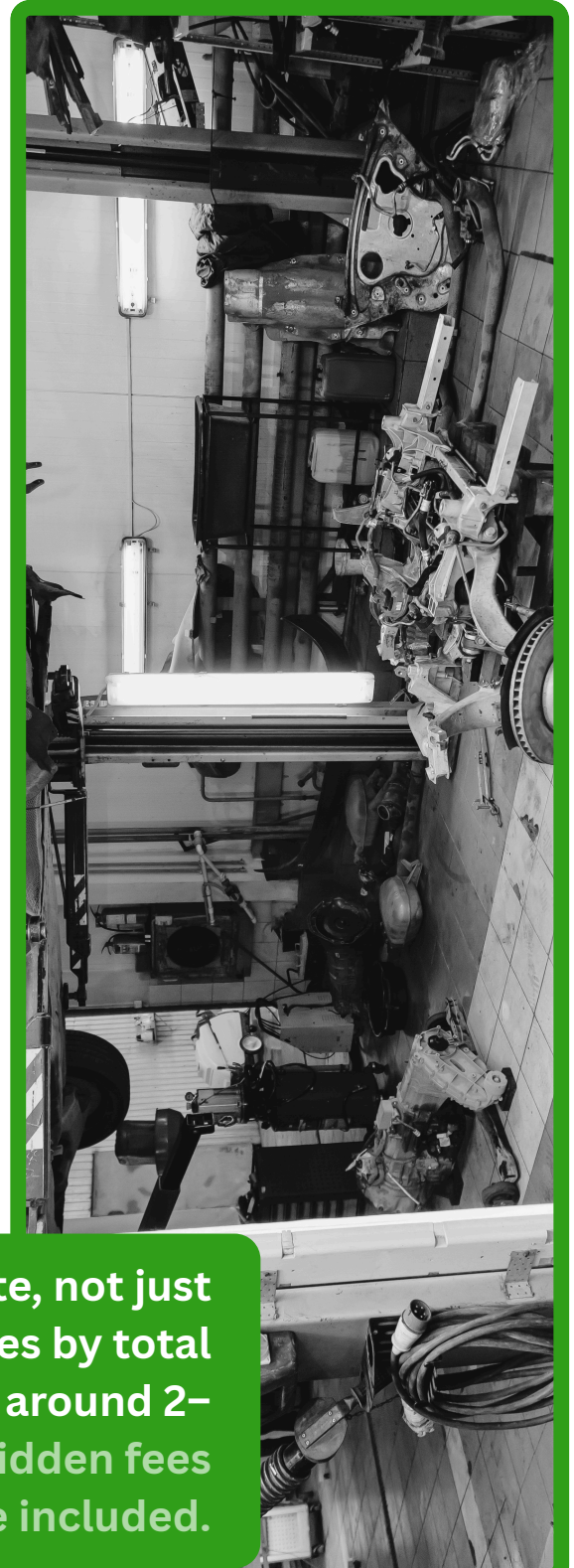
Hidden Processor Fees

Statements often include:

- PCI fees
- Batch fees
- Monthly platform fees
- Statement fees

Many owners never notice them.

Look at your effective processing rate, not just individual fees. Divide total processing fees by total card volume. Many shops believe they pay around 2–3%, but their real rate is often higher once hidden fees are included.



Lack of Rate Monitoring

Most owners know their quoted rate.
Very few track their **true effective rate**.

THE AUTO SHOP PAYMENT FRAMEWORK

CLARITY

Understand what you actually pay.

CONTROL

Reduce unnecessary risk and manual transactions.

STRATEGY

Choose the right processing structure.

The goal is not just lower rates. The goal is predictable, transparent payment systems that eliminate unnecessary fees and reduce manual transactions.



QUICK PAYMENT COST CHECKLIST

- Calculate effective rate monthly
- Minimize keyed transactions
- Use chip or contactless payments
- Review statements quarterly
- Avoid layered software fees

Protecting even **0.5% of processing cost** can dramatically improve shop profitability.

Most auto repair shops process **large ticket transactions**, which means even small fee differences have a major impact. A shop processing \$60,000 per month in cards could lose thousands per year from unnoticed rate increases, hidden fees, or unnecessary keyed transactions.

Regularly reviewing payment performance helps shop owners maintain visibility, reduce avoidable costs, and keep more of the revenue their shop earns.

The businesses that keep more profit don't guess at fees — they design their payment flow intentionally.



LIFELONG POS *POWERED BY RATE* *REMOVER* HELPS **AUTO REPAIR** **SHOPS:**

- Analyze payment processing costs
- Reduce unnecessary fees
- Simplify large-ticket transactions

BOOK A DEMO TO SEE HOW MUCH YOUR SHOP COULD SAVE

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