An Interview with Derek Lapis, Founder & CEO of PayLow Pro

Helping veterinary practices keep more of every dollar by rethinking payments



For many clinics, credit-card fees are an invisible tax. They nibble at margins month after month—often to the tune of five or six figures a year—while teams juggle clunky terminals, manual reconciliations, and unhappy owners. Derek Lapis, a 18-year payments veteran and founder of PayLow Pro, believes there's a better way: make payment choice transparent, integrate it into the PMS, and give practices control of their revenue again.
Below, Derek shares how Dual Pricing (also called Payment Preference Pricing) works in real life—and how veterinary hospitals from Florida to Michigan are using it to save thousands without sacrificing client experience.

Q: Derek, what inspired you to start PayLow Pro?

Derek: I've worked in payments for over 18 years, and I kept seeing how much money veterinary practices were losing to card fees—often tens of thousands per year. It never sat right with me that clinics doing such important work had to surrender so much of their revenue to the processor. I started PayLow Pro to return control to practices with a solution that's seamless, compliant, and client-friendly.

Q: What's the biggest processing challenge you see in clinics today?

Derek: The fees are crushing—and they're easy to miss because they're scattered across statements. Add in long contracts, leased or outdated equipment, and tedious refund/reporting workflows, and you have an outdated system that hasn't kept up with modern veterinary medicine.

Q: How does PayLow Pro promote savings?

Derek: We use Dual Pricing / Payment Preference Pricing. At checkout, clients see two prices: a card price (which covers the processing cost) and a cash/ACH price. If a client wants the convenience of paying by card, they choose that option; if they want to save, they choose cash or ACH. The practice collects 100% of its price either way.

Q: Will this create friction at the front desk?

Derek: That's the #1 fear, and it almost never materializes. We train teams to present the card price first so it doesn't feel like an add-on. We also equip practices with clear signage and give them the ability to waive the card price for edge cases. In our experience, fewer than 5% of clients question it—and practices routinely tell us they wish they'd switched sooner.

Q: How does it fit into the PMS and day-to-day workflow?

Derek: Integration is the key. Our overlay works with leading veterinary platforms—clinics are using it today with solutions like IDEXX Neo, AviMark, Cornerstone, ezyVet, Shepherd, etc...
With one click, the Card/ACH/Cash pricing options are displayed. Refunds, tokenization, and reporting all sync back—no double entry, no reconciliation headaches.

"Choice and transparency are the whole point. Most clients pick a card without a second thought—and your clinic stops absorbing the fee." —Derek Lapis

Q: What about contracts and upfront costs?

Derek: We don't do "gotchas." No contracts. No setup fees. We ship the equipment at no cost, handle on-site or remote installation and training, and you can keep your current processor live while you try us. If it's not a fit, send the terminals back—no penalty, no hassle.

Q: What savings are practices actually seeing?

Derek: Many clinics eliminate 100% of their card processing costs. That can mean $10,000–$20,000+ per year—and for higher-volume practices, significantly more. One urgent-care clinic we onboarded was losing about $12,500 per month; within weeks of going live, that money stayed in the practice. Savings like that fund new equipment, staff raises, or expanded services without raising fees across the board.

Q: Beyond savings, how do you support practices long-term?

Derek: We don't just ship a box. Our team installs, trains, coaches communication, and we're available for ongoing support—including sending reps on-site when needed. We see ourselves as partners, not just processors.

Q: What's next for PayLow Pro and veterinary payments?

Derek: Clinics want integrated, automated workflows—payments shouldn't be separate. We're investing in software to stay the go-to provider for top veterinary platforms. That means delivering seamless treatment-plan presenting, transparent invoicing, smart reconciliation, and AI-powered tools—at no cost to the clinic.

Q: What would you say to a clinic that's on the fence about Dual Pricing?

Run PayLow Pro next to your current processor and watch the outcome. Clients get a clear choice; you keep 100% of your price. Objections are rare, and you can waive the card price anytime. We handle install, PMS integration, training, and signage—no contract or upfront cost. Most clinics immediately free up five figures a year and never look back. If it's not a fit, you revert in minutes.

Dual Pricing in the Real World:

Pets Furst Urgent Care ~ IDEXX Neo practice

- Problem: $12,500/month in fees; surcharging /cash discounting were half-measures.
- Fix: Dual Pricing integrated with Neo; one-click totals, secure and tokenized cards-on-file, one-click refunds; optional fee-waive and keep old processor live during rollout.
- Result: Fees were eliminated overnight; minimal client objections ("non-issue" at checkout); faster repeat checkouts and refunds.

Fremont Animal Hospital ~ 40 patients/day, 7 staff

- Problem: Fees crept 2.9% → 3.5%; Clover/FD150 issues; slow reconciliation.
- Fix: PayLow Pro Dual Pricing + wireless Dejavoo + mobile app backup.
- Result: ~$2,500/month saved (~$30K/yr pace), faster closeouts and savings redirected to paying down the practice loan.

Thinking about it? Here's a simple next step:

- **Book a 15-minute demo** to see Dual Pricing inside your workflow. Test PayLow Pro alongside your current processor—no disruption, no contract, no cost.
- **Typical outcomes:** 100% fee elimination, faster reconciliation, happier teams—and clients who appreciate transparent choice.

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Q: Beyond savings, how do you support practices long-term?

Lapis: We don't just ship a box. Our team installs, trains, coaches communication, and we're available for ongoing support—including sending reps on-site when needed. We see ourselves as partners, not just processors.

Q: What's next for PayLow Pro and veterinary payments?

Lapis: Clinics want more integration and automation—payments shouldn't be a separate workflow. We're investing heavily in software so we can remain the provider with true read-and-write access across top veterinary platforms, making payments frictionless for teams and clients.

The solution also enhanced the client experience with:

- **Secure card storage:** allowing repeat clients to check out faster.
- **Self-service payment links:** reducing front-desk workload.
- **Tokenized transactions:** eliminating the need for staff to request card details.
- **One-click refunds:** making refunds instant and hassle-free.

"The NEO integration is unbelievably easy. With one click, the total is pulled into a window offering both a card and cash price," Michael Rebbecchi, DDS

The Impact: Massive Savings, No Client Pushback

In just 45 days, the clinic saved $19,000, with projected annual savings exceeding $150,000. Despite initial concerns, clients had no objections to the pricing structure.

Rather than implementing a broad price increase, the clinic offered a simple choice—pay with cash or check at the regular price, or use a card at a slightly adjusted rate. The logic was clear, and customers readily accepted it.

A Smarter Approach to Payment Processing

For Pets Furst Urgent Care, cutting $12,500 in monthly expenses wasn't just financial relief—it was a strategic shift toward a more efficient, sustainable model. Michael calls dual pricing the clear winner, eliminating fees without costs, risks, or disruptions. His advice to other clinics: A better solution exists—take the first step.

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