



To Whom It May Concern,

I have had the pleasure of working with David Ross from Paperless Payments for over 15 years. His professionalism and knowledge of the credit card industry are impressive and his customer service is unparalleled. I first met David when we owned our fertility practice in midtown Manhattan. He was able to set up our account quickly and efficiently, while providing very competitive merchant fees which was important to a small, independent fertility practice like New York Fertility Services. He was available for training our staff and always responded swiftly to any questions we had with the understanding of how important it was to be able to process credit card payments for services rendered.

When I relocated back to Southern California and started working with Global Premier Fertility to buy existing practices as well as build new fertility practices in strategic markets, I immediately contacted David to handle our credit card needs for all of our fertility practices. He met our requests with his usual friendly, can-do attitude and set up the accounts in a very timely manner with merchant fees that were reasonable and credit card processing equipment that was easy to use and to integrate with our electronic medical records.

I highly recommend David Ross from Paperless Payments for any business that needs credit card processing for payments. There are few people in business today that you can count on as completely as David to fulfill your business needs. Please don't hesitate to contact me with any questions or for a further endorsement of his work.

Sincerely,

Teresa Randolph
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