

What Happened to Us: The Hidden Cost of Doing Business with Gingr

By Shawn Lioryan, Owner – Cats in the City (Portland, OR)

We didn't go looking for a fight.

We just wanted to cancel our software.

What started as a routine business decision turned into a year-long audit that uncovered silent merchant fee increases, buried notices most business owners would never see, and a broken export tool that forced us to keep paying for a platform we were trying to leave.

Altogether, it cost us over \$33,000.

We're sharing this so other Gingr users know what to look for – and so you don't have to discover it the hard way.

What We Were Promised

When we signed with Gingr in 2021, we were offered a 2.47% flat credit card processing rate, provided in writing. Gingr explicitly matched our Square rate to win our business.

That rate mattered. We operate on thin margins, and we rolled Gingr out across four locations based on that pricing.

What We Discovered Years Later

In January 2025, a merchant statement showed our effective rate approaching 5%. That didn't make sense.

So we audited everything.

Here's what the audit showed:

Merchant processing rates began increasing silently years ago.

The increases were gradual, not sudden.

The peak effective rate reached 3.73% in December 2024.

Our average rate in 2024 was 3.08%, about 0.61% higher than what we were promised.

No direct notice was ever sent — no email, no dashboard alert, no in-app message.

Gingr later pointed to "notice" buried in the back pages of monthly PDFs, accessed through a separate portal. In practice, that means the information existed but was not reasonably surfaced to a busy business owner.

What Happened When We Tried to Leave

Once we discovered the overcharges, we decided to leave Gingr.

When we tried to export our data – client records, medical notes, billing history – we were told the export tool did not work and that there was no timeline for fixing it.

We did not escalate emotionally or publicly. We waited and checked back.

The export tool was still not functional.

Paying While Locked In

Even though we were actively trying to exit – and even though Gingr knew the export tool was broken – billing continued.

For roughly eight additional months, we had to keep paying just to retain access to our own records.

That added another \$4,545 in subscription charges.

The Total Cost

Merchant fee overcharges totaled \$28,622.56.

Subscription fees during the export failure totaled \$4,545.00.

The total documented cost was \$33,167.56.

This was not discovered in a single statement. It required months of reconciliation, support records, and careful review. Most small businesses do not have the time or capacity to do that.

Why We're Sharing This

We are not a tech company. We are a cat care business.

We did not document this to create noise. We documented it because the answers we received told the story, and we reflected that record back.

We believe this matters because silent fee escalation is easy to miss, notice buried in PDFs does not meet the standard of informed consent, broken export tools create functional lock-in, and most business owners assume they are at fault when numbers do not add up.

If your rates feel high, your statements are confusing, or leaving the platform feels harder than it should, you are not imagining it.

What You Can Do

Audit your merchant statements. Divide total fees by total processed volume and compare the effective rate to what you were promised.

Locate your original rate agreement. Gingr frequently offered 2.47% to match Square and similar processors.

Test your exit tools. Confirm whether you can export all records cleanly and completely.

Talk to other users. Gingr reports having approximately 10,000 clients, and even small silent increases scale quickly.

Reach out if this sounds familiar. We have already done the work of identifying where to look and how to calculate the impact.

Closing

This is not about being angry. It is about consent.

When prices change silently, exit tools do not work, and billing continues anyway, that is not a misunderstanding. It is a structural problem.

We asked questions.

We waited.

We documented what did not change.

Now we are sharing it so other business owners can protect themselves.

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