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MedSpa 3-Year POS & Renewal Exit Audit (2026)

Line-by-line fee schedule breakdown for 3-to-10 provider aesthetic clinics comparing Mindbody, Boulevard, WellnessLiving, and Zenoti.

3-YEAR POTENTIAL SAVINGS
$15k – $46.5k
5-provider clinic @ $65k/mo GMV

PRIMARY COST DRIVER
70% – 85%
Card processing share of 3-yr POS TCO

SAFE NOTICE CUTOFF
60–75 Days
Ahead of 30-day renewal lock-in

EXECUTIVE 3-YEAR TCO VERDICT

On $65,000/month in card volume ($2.34M over 36 months), credit-card processing spreads (2.99% vs. 2.65% or 1.0% via Offset) plus clinical Forms & Charts bolt-ons drive a $15,000 to $46,566 three-year gap—dwarfing the monthly SaaS sticker price.

01 Audited 3-Year Cost & Fee Schedule Comparison

Cost Component	Boulevard (Prestige Annual)	WellnessLiving (Business)	Mindbody (Ultimate Benchmark)	Zenoti (Growth Benchmark)
Base Monthly Tier	$328/mo ($11,808 / 3-yr)	$199/mo ($7,164 / 3-yr)	~$549/mo (~$19,764 / 3-yr)	~$400–$650/mo ($14.4k–$23.4k)
Clinical Forms & Charts	Included ($65/mo on lower tiers)	Basic forms (SMS +$19/mo)	Often separate clinical EHR	Built-in (add-ons +$150/mo)
Card-Present Processing	2.65% + $0.15 (or 1.0% Offset)	~2.75% + $0.15 + ~$35/mo PCI	~2.99% + $0.15 custom quoted	~2.45% + $0.10 enterprise MSA
Upfront Setup / Migration	$0 mandatory setup listed	$0 + automated MB migration	Varies by order form	$2,000–$5,000 implementation
Contract & Notice Window	Mo-to-mo or 12-mo (30d notice)	12-mo auto-renew (30d notice)	12–24 mo fixed (30d notice)	12–24 mo MSA (60d notice)

02 Hidden Statement & Contract Traps to Verify First

01 Effective Processing Rate vs. Quoted Headline Rate

Divide total monthly merchant fees (including gateway, PCI, batch, and downgrade fees) by gross card volume. On $65k/mo in cards, every 0.34% spread equals $7,956 over 36 months; compliant surcharging/Offset (1.0% merchant share) cuts 3-year card drag from ~$69,966 toward ~$23,400.

02 30-Day Auto-Renewal & PCI Card-Token Hostage Trap

Most Mindbody and Zenoti agreements auto-renew for a full 12 months unless written notice lands 30–60 days ahead of the order-form expiration date. Request a PCI card-token export 60 days BEFORE sending cancellation notice so recurring memberships never lapse.

03 20% New-Client Marketplace Commission Tax

Mindbody's promoted intro network can charge up to 20% (capped at $30) on new-client bookings. Audit your client source report to verify whether existing regulars are accidentally re-booking through promoted discovery channels.

03 Step-by-Step Renewal & Migration Checklist

- [ ] **Step 1:** Pull your last 3 merchant statements and calculate true Effective Card Rate = (Total Processing + PCI + Gateway Fees) / Gross Card Volume.
- [ ] **Step 2:** Locate your signed Order Form expiration date and set a calendar alarm 75 days prior (before the 30- or 60-day auto-renewal cutoff).
- [ ] **Step 3:** Request written confirmation of PCI credit-card token export format, timeline, and fees from support BEFORE initiating cancellation.
- [ ] **Step 4:** Export CSV copies of all client profiles, active package/membership balances, gift card liabilities, and SOAP/consent PDFs.
- [ ] **Step 5:** Verify state surcharging / convenience-fee rules with your attorney or CPA before enabling any 3% client card-offset program.

04 Copy-Paste Vendor Renewal & Rate-Audit Email Script

Subject: Renewal Notice & Rate-Card Review — [Clinic Name] (Account #[ID])

Hi [Account Rep], our current order form renews on [Date]. Before we decide whether to renew or begin PCI card-token export for a migration, please send: (1) our exact effective card-present and card-not-present rate schedule, (2) a flat-fee renewal quote with auto-renewal converted to 30-day rolling terms, and (3) written confirmation of your PCI token export fee and turnaround time. Please reply by [Date + 5 business days] so we remain cleanly ahead of our 30-day notice window.

Honest Trade-Off — When Staying Still Makes Sense: Stay on Mindbody if ClassPass or Mindbody App consumer discovery drives >15% of net-new profitable visits. Stay on Zenoti if you operate 10+ locations needing cross-location gift-card accounting and franchise royalty reporting.

05 Verified Primary Sources

Boulevard Payments & Offset Schedule
https://www.joinblvd.com/payments

Zenoti Enterprise Pricing Overview
https://www.zenoti.com/pricing

WellnessLiving Public Tiers & Merchant Processing
https://www.wellnessliving.com/pricing/

Full Audited Comparison & Live Calculator
https://softwaretco.com/vs/boulevard-vs-mindbody/

Independent audit by SoftwareTCO.com. We earn referral commissions from some open partner programs (e.g., Boulevard, WellnessLiving) and $0 from Mindbody or Zenoti. Commission status never affects math.

Free Interactive Calculator
softwaretco.com/calculators/medspa-salon-software-cost/