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- **Qureshy Foot & Orthotic Clinic, located in North Oshawa, offers specialized chiropody care for all age groups**
- **The clinic is a family-owned business, started by lead chiropodists Zunara Qureshy, and her husband Nabeel Qureshi, in November 2021**
- **They have been with Moneris since opening their clinic, and are currently using Moneris Go**

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**I think any business looking to expand or accept payments needs to have a solid solution in place. Based on my research of other payment processors in the market, I found Moneris to be the most reliable and I think that's why we went with it. And having BMO refer us and stay with us as our banking partner has been really valuable.**

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—Nabeel Qureshi, Co-owner,  
Qureshy Foot & Orthotic Clinic



# Background

Zunara Qureshy is a registered chiropodist – a healthcare provider specializing in diseases and disorders of the foot. She studied chiropody in Toronto and has years of experience in the field as a foot-care specialist across various private and community clinics. Zunara is a huge advocate for foot health and is committed to providing her patients with personalized management and treatment, that will help them achieve their goals. So, when she moved into her new Oshawa residence with her husband Nabeel Qureshi in 2018, the couple was surprised at the lack of services available for chiropody. “We felt like these services weren’t really provided in nearby areas. And the few services that were provided, were run by older clinics that didn’t really appeal to the new generation or demographic moving into the neighbourhood,” she said.



While working for various clinics has been a rewarding experience, Zunara felt like running her own clinic could give her more flexibility to offer a wide array of personalized treatments and services. According to her husband, “Zunara was working really hard across different clinics, but felt like she couldn’t provide a full scope of services – at least not what she would have wanted to provide had she run her own business. The effort she put in versus the return wasn’t there. So, when we moved [to Oshawa] we seriously considered opening our own clinic. Plus, we felt like the area really needed that type of care.”

Operating their own clinic would give Zunara the opportunity to provide more focused care to their new community, and it would bring a necessary refresh to existing chiropody and podiatry services in the neighbourhood. When they started the process, Zunara and Nabeel first approached the Bank of Montreal (BMO) for a business loan and worked with them to build a business plan. They were also very enthusiastic about wanting to build their clinic from scratch, and so they brought an architect on board to help them custom design the space. It was really important to the couple that they create a modern and inviting environment for their patients.







# Purpose

Zunara and Nabeel's Oshawa community has been supportive and receptive since the couple opened the clinic in 2021. "We've been able to track the data on where our patients are coming from. Many have come from friends and family referrals. There are also a lot of people who see our sign in the plaza and come into the clinic to ask us questions," said Nabeel. They've also received a lot of feedback from their patients, who really like the idea of the clinic running as a small business. "Our patients always tell us how much they appreciate that the clinic started as a family business by a wife and husband duo. They're also surprised when they find out that my wife is the owner because it makes them feel really special to be treated directly by the person who owns the clinic." Nabeel says that their patients value that connection with their chiroprapist. It shows that the clinic isn't only interested in providing a service to them, but that they really care.

The clinic has a total of six staff members, "The office environment is really friendly, and we have a great clinic overall. I'd say that we're really transparent with our patients. We work as a team, and everyone is able to provide input on things like how we can improve, or how the office should be run," said Nabeel.

# Why Moneris?

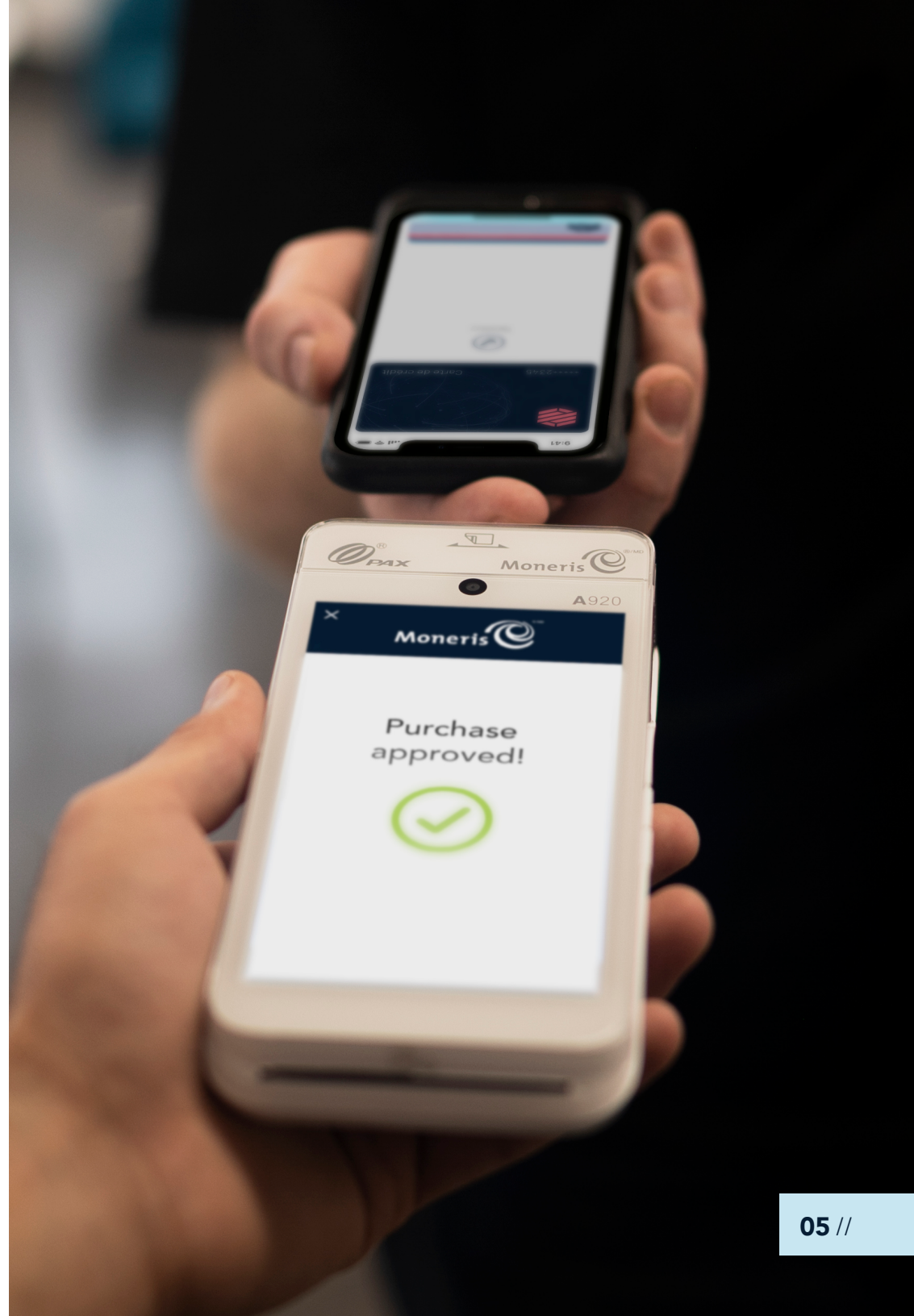


**We started our business with BMO. They helped us build a solid business plan, and in the process, recommended we work with their payment processing partner, Moneris. So, we decided to go ahead with it, and we've stuck with them ever since.**



—Nabeel Qureshi, Co-owner,  
Qureshy Foot & Orthotic Clinic

When the clinic first opened, Nabeel and the team opted to go with Moneris, using a plug-in terminal to process payments. He recalled having a simple and pleasant onboarding experience. Their equipment was sent to the clinic, and the device itself was straightforward to set up.





A few months after the clinic opened, the team ran into an unexpected challenge. “I think about three to six months into the business, we experienced an internet outage and one of the first things we noticed was that we couldn’t process payments because the unit was hardwired to the internet. And with the device we had, we didn’t have portal access at the time where we could take payments online and track everything,” said Nabeel.

When the discussion came up to find a practical solution, one of the receptionists recalled a terminal they were using at one of their previous workplaces. The machine they used was wireless, and internet outages didn’t impact their ability to process payments. Rather than seeking out an alternative solution from a competing processor, Nabeel decided to do more research and reached out to his contact at Moneris. “They introduced their newest terminal at the time, Moneris Go, which was both wireless and had a 4G/LTE connection. With this terminal, we wouldn’t be impacted by power outages, and we could take payments online by simply logging into the Moneris Go portal.”

The clinic has since had a smooth experience processing payments. For any issues that have come up, Nabeel has been really impressed with how customer service supported him. “I remember having to contact tech support for a card-not-present issue. The whole experience was very pleasant. The person I spoke with was quite knowledgeable. They knew exactly what needed to be done and they took care of it.”





# Looking forward

Zunara and Nabeel have learned a lot from this experience, but they know there's still room for improvement – which they hope to bring to future locations. They've had discussions of expanding, first within Oshawa and later potentially exploring options in Toronto. "We can target a different market there and that way, we wouldn't be necessarily competing with our current location," said Nabeel. "But opening a new location is a bit of a longshot. It's quite an investment and we would want to build and design it, just like our current office." As for right now, their goal is just to increase their patient load, and continue spreading awareness about the importance of foot-health care to their community.





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