

We've proudly partnered with Propelr to provide custom, cost-effective payment solutions that are integrated within the Cerbo platform you know and love.

## Frequently Asked Questions

**Q:** What is the main benefit for Bluefin users to switch to Propelr?

**A:** The biggest benefit most Bluefin users are seeing is cost savings, as Propelr offers a meet or beat rate lock guarantee. On top of that, Propelr's 24/7 support team is easily accessible and helpful.

**Q:** Before we make the commitment to Propelr, will you provide our projected savings after you evaluate our Bluefin contract?

**A:** Yes! When we look at a statement from a clinic, we'll review your current rates and compare them to our rates. Bluefin often hides extra fees and makes it difficult to identify those fees, but we'll review every line item to ensure we optimize your savings.

**Q:** Does Cerbo have an ownership interest in Propelr?

**A:** No; we're just strong partners that share the common goal of streamlining your practice's operations.

**Q:** Will we receive a monthly statement outlining what fees we paid relative to the charges that were made?

**A:** Yes, this is available to you via our backend, CardPointe.

**Q:** Do you support credit card surcharging?

**A:** Not at this time.

**Q:** Can you refund ACH payments, or only credit card payments?

**A:** Yes, you can do both!

**Q:** Are ACH rates less than credit card rates?

**A:** Yes!

**Q:** Are you able to demo what would be equivalent to PayConnex (Bluefin) so we can see that side of the processing experience?

**A:** Yes! A Propelr sales rep would be happy to provide a demo. Send an email to [cerbo@propelrpay.com](mailto:cerbo@propelrpay.com) to get started.

**Q:** If we make the switch from Bluefin, what hurdles will we encounter?

**A:** It should be a relatively smooth process, although you may incur a cancellation fee.

**Q:** Are we able to continue using our terminal we purchased from Bluefin?

**A:** Unfortunately, no. Your device is encrypted to Bluefin, so you'd need a Propelr device to connect to your new Propelr merchant account.

**Q:** Is there a grace period for refunding a transaction without incurring a fee?

**A:** In order to avoid an authorization fee, a refund must be completed within the same business day. If you attempt to issue refund after the batch has settled, you will be assessed an authorization fee.

**Q:** When we switch to Propelr, will all card info remain in our PT chart?

**A:** Yes! We'll just help move it on the backend.

**Q:** Does Propelr charge tokenization fees?

**A:** Nope!

**Q:** Are there credit card amount limits, such as high limits, daily limits, or monthly limits?

**A:** We don't have limits. We'll review your transaction averages during our sign up process to ensure you're all set.

**Q:** Can you configure automatic payments that charge patients without us prompting or sending a bill?

**A:** Yes, automatic bill plans can be setup in the patient portal.

**Q:** Do you have an online portal to run credit cards?

**A:** Yes, our backend portal, CardPointe, offers this functionality.

**Q:** Are transaction fees applied to both subscription payments **and** payments made on a terminal?

**A:** Yes, transaction fees apply to transactions on the terminal and subscription models.

**Q:** Does Propelr provide metric reports?

**A:** Yes, our backend offers a variety of transaction and customer-level reports to ensure your accounting is accurate and streamlined.

**Q:** Is there a fee for ACH migrations?

**A:** Nope! We don't issue ACH migration fees.

**Q:** Do failed ACH payments for memberships automatically sync as an update to Cerbo?

**A:** Not yet, but this functionality will be available in a future update.

**Q:** How does Propelr protect cardholder data?

**A:** Sensitive data is secured via PCI-certified point-to-point encryption and tokenization for a dual layer of protection.

**Q:** What are Propelr's upfront costs?

**A:** We don't issue setup fees, besides the cost of your hardware. Most clinics select the Clover Flex device, which is \$549.

**Q:** How do we avoid Bluefin's token migration fee?

**A:** While you cannot avoid Bluefin's token migration fee, you can choose to decline migrating your tokens and start fresh with Propelr.

**Q:** Do transaction fees differ when a card on file is used vs. manually entering a card?

**A:** Yes — card brand fees vary minimally based on the mode of transaction. Your Propelr sales rep will provide additional details based on your specific transaction methods.

**Q:** Are your terminals PCI compliant?

**A:** Yes! Our gateway is also PCI compliant — we go through a rigorous PCI-DSS process to review and re-assess our data security measures to ensure we're offering the highest security standards.