

# From Fee Frustration to \$30K Annual Savings

A One-Vet Practice's Journey to  
Big Savings with Dual Pricing

## ABOUT THE CLIENT

Since the 1960s, Fremont Animal Hospital has been a trusted name in pet care throughout Fremont, Michigan. Privately owned for over six decades, the clinic is now operated by Dr. Breuker, a dedicated veterinarian who has worked at the hospital since 2009 and officially took ownership in 2021.

Today, the practice sees 30–40 patients per day, supported by a small but mighty team of seven staff members. While nestled in a rural community, the hospital also serves employees from large nearby business headquarters in the area.

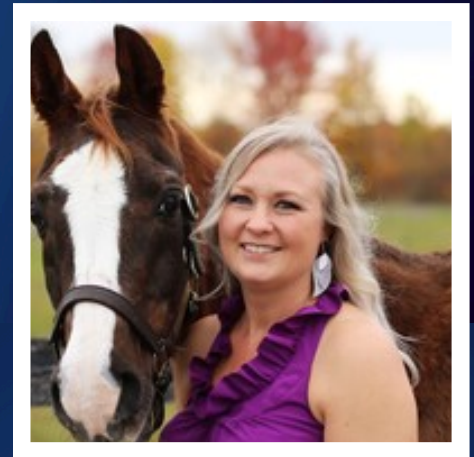
Dr. Breuker not only provides veterinary care and manages her team of technicians and front desk staff, but also manages the financials and daily operations—making efficiency and cost control critical to the clinic's continued success.

## THE CHALLENGE

Fremont Animal Hospital had been using Bank of America's merchant services, which were included as part of their practice purchase. While the service initially offered competitive rates, interchange fees increased steadily, rising from 2.9% to 3.5% over the next four years and significantly cutting into profitability.

The processor provided Clover and FD150 terminals, but these devices brought their own ongoing challenges, including unreliable battery life and limited signal range—especially problematic in a large building or when payments had to be taken outside during the Covid pandemic. They also lacked an easy way to find transaction data, making reconciliation a time-consuming task that often required overtime to track and match transactions. Additionally, poor support and limited offline functionality added to the frustration. Faced with rising costs and inefficient tools, Dr. Breuker knew it was time for a change.

“ When I bought the practice, we went with the low rate offered by our loan provider, but over time they kept creeping up, cutting into our profits. On top of that, the Clover and FD150 terminals were unreliable and frustrating to use—I knew we had to find something better. ”



### The Customer

Dr. Marie Breuker D.M.V.  
Fremont Animal Hospital  
Fremont, Michigan

### The Challenge

Rising interchange fees—from 2.9% to 3.5%—were cutting into profits, while outdated Clover and FD150 terminals suffered from poor connectivity, no PMS integration, and a slow, frustrating reconciliation process that sometimes required overtime.

### The Solution

In May 2025, Fremont Animal Hospital switched to PayLow Pro Dual Pricing, installing wireless Dejavoo terminals and using the PayLow Pro mobile app for backup when internet service goes down.

### The Results

- ▶ Average savings of \$2,500 per month.
- ▶ Faster reconciliation with easily accessible transaction data.
- ▶ Positive client reception, with more customers opting for cash or check—especially for large procedures.
- ▶ Extra funds allocated to staff raises, healthcare benefits, and accelerated loan repayment.

# THE SOLUTION

## PayLow Dual Pricing + Dejavoo terminals + Wireless Mobile App

In May 2025, Dr. Breuker was introduced to PayLow Pro's Dual Pricing solution through her office management vendor. Dual Pricing is a payment model that displays and offers two prices for every service or product—one for customers paying with cash or check and another slightly higher price for those using credit cards, with the difference covering the cost of card processing. This revolutionary approach to card processing allows businesses to maintain profitability without absorbing rising processing fees, while still giving clients a transparent choice in how they pay. Though initially cautious about how clients might perceive the change, Dr. Breuker was excited about the potential savings.

## Setup & Implementation

Implementation was fast and intuitive. Fremont Animal Hospital selected two wireless Dejavoo terminals to enable flexibility throughout the building. The standout feature? Dr. Breuker installed the PayLow Pro app on her personal phone, giving her a critical backup option in case of Wi-Fi outages. The equipment worked seamlessly right out of the box with a true plug-and-play setup, and the staff quickly adapted—easily learning how to operate the system and explain the cash/check versus card pricing to clientele. Customer response exceeded expectations. Most clients were already familiar with card fees from other businesses, and not a single client was upset.

“I knew it was going to be huge for the clinic. “We needed to save money, and this was the answer.”

- Dr. Marie Breuker, DVM

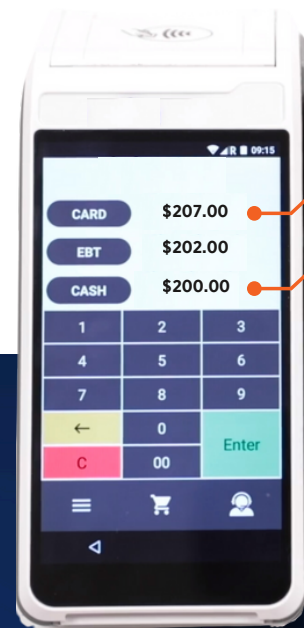
## Choice + Transparency + Flexibility

The training emphasizes the importance of effectively communicating dual pricing, underscoring the principles of choice and transparency. By presenting clients with two distinct price options – one inclusive of card fees and one for cash transactions sans fees – and prominently displaying these options at checkout, the practice aimed to empower their clients while streamlining their financial operations. The provision of a fee waiver option catered to clients unwilling to accept added fees, ensuring client satisfaction alongside significant cost savings.

Two price options.

Card price covers fees.

Cash price gives a discount.



“It’s the best thing that’s ever happened to me—I can check people out using my phone’s data. It’s a lifesaver when the internet goes down. We’re saving thousands and running smoother than ever. I tell everyone—it’s absolutely worth it.”

- Dr. Marie Breuker, DVM

## Things to consider:

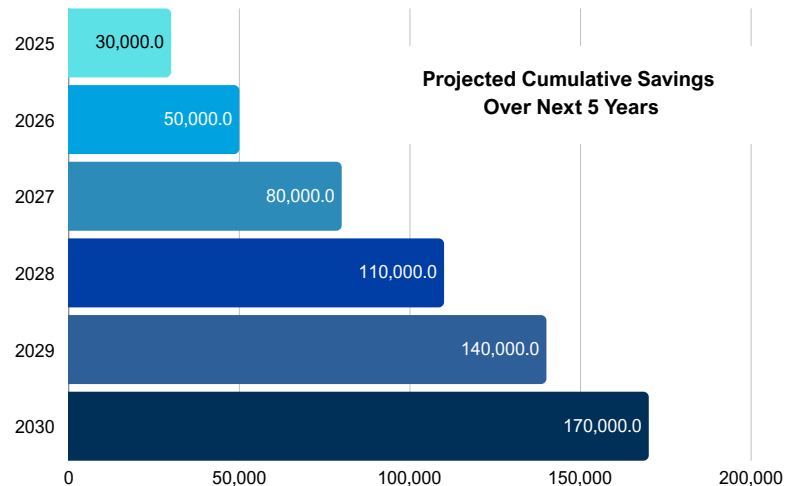
Patient management systems for veterinarians start at \$700 per month. However, with PayLow Pro's complimentary integration, practices can easily recover this expense through monthly savings on fees. This is a feature Fremont Animal Hospital is looking forward to taking advantage of when they integrate their Vetspire PMS with their payment platform.



# THE RESULTS

## FINANCIAL IMPACT

Since adopting PayLow Pro in May 2025, Fremont Animal Hospital has already saved approximately \$7,500. They are on track to save around \$20,000 by year-end, with projected annual savings of \$30,000 in the years ahead. As the practice continues to grow and process more transactions, these savings are expected to increase even further.



## OPERATIONAL EFFICIENCY

From an operational standpoint, the new system has greatly improved efficiency. Transaction lookups are now instant and straightforward, making reconciliation quick and accurate. The addition of remote payment links has made it possible to securely collect payments for weekend medication orders, improving both convenience and cash flow. The practice has also seen a noticeable increase in customers choosing to pay by cash or check, providing greater payment flexibility and reducing processing costs even further.

## CLIENT SATISFACTION

Client satisfaction has remained high throughout the transition. There has been no negative feedback regarding the dual pricing model, and customers have expressed appreciation for the transparent pricing options. Many have taken advantage of the lower rates offered for cash and check payments, especially for larger expenses like surgeries.

Fremont Animal Hospital's journey shows how smart, scalable payment solutions can have an immediate and significant financial impact—without disrupting customer satisfaction or daily operations. With offline backup capabilities, intuitive equipment, and industry-specific support, PayLow Pro delivered the transformation this solo-practice owner needed.

## CONTACT

- ✉ [info@paylowpro.com](mailto:info@paylowpro.com)
- 📞 1.833.FEES CUT (833.333.7288)
- 🌐 [www.paylowpro.com](http://www.paylowpro.com)

