Data Flow & Subprocessors

EMRfi · Version 2026-09

Data flow, step by step

1. **Provider creates a financing session** (portal or API). Sent to EMRfi: balance amount, provider's reference number, optional patient reference and description. Stored by EMRfi; patient reference encrypted.
2. **Provider delivers the link** to the patient. If sent through EMRfi (text or email), the destination phone/email is stored encrypted and used once. Providers may instead deliver the link through their own systems, in which case EMRfi stores no contact information.
3. **Patient opens the page** at emrfi.com/pay/… in the provider's branding, reads the disclosure, and acknowledges it (recorded with timestamp and IP).
4. **Patient completes payment or financing** on a Stripe-hosted element embedded in the page. The patient chooses a lender (Affirm or Sunbit); application data goes from the patient's browser to Stripe and that lender. EMRfi receives only the outcome.
5. **Funds settle** to the provider's Stripe connected account, then to the provider's bank on Stripe's payout schedule. EMRfi's fee is collected by Stripe as an application fee.
6. **EMRfi notifies the provider** by signed webhook and portal status. The provider posts the payment in its own billing system.

What never transits EMRfi

Patient names, dates of birth, addresses, government IDs, diagnoses, encounter details, insurance information, card numbers, bank numbers, credit application data, credit decisions.

Subprocessors (entities that may handle data on EMRfi's behalf)

Entity	Purpose	Data	Location
DigitalOcean, LLC	Application and database hosting	All EMRfi-held data (encrypted fields as described)	United States
MailerSend (MailerLite Ltd.)	Email and SMS delivery of payment links and codes	Destination phone/email, message content (provider name, amount, link)	EU/US

Independent recipients (not subprocessors; receive data directly from the patient under their own terms)

Entity	Purpose
Stripe, Inc.	Payment processing, provider verification, payouts
Affirm, Inc.	Credit application, decision, and loan servicing
Sunbit, Inc. (loans issued by TAB Bank)	Credit application, decision, and loan servicing

Retention

Session records (amount, reference, outcome): 7 years. Patient contact fields: purged 30 days after the session resolves. Request logs: 90 days. Backups: 14 days.

Changes

Subprocessor changes are posted at https://emrfi.com/privacy with 30 days' notice to providers.