Wind River Financial – The Two-Minute Introduction

WHO WE ARE | HOW WE DO IT | HOW WE'RE DIFFERENT | OUR PARTNERS | STAYING CURRENT

WHO WE ARE

Founded in 1999 by brothers-in-law Mark Courchane and Matt Uselman, Wind River Financial is a family business providing **electronic payment services to businesses in Wisconsin and beyond.** We are the largest payment processing company headquartered in Wisconsin, and we pride ourselves on an unparalleled standard of customer service.

Mark Courchane

Matt Uselman

HOW WE DO IT

The world of payment processing changes every day, and **we stay by your side** to make sure your processing environment remains efficient and effective. Clients of Wind River Financial enjoy industry-leading customer care.

- Dedicated client care managers
- 24/7 assistance
- Activity monitoring to ensure lowest possible rate
- Data security compliance expertise
- Complete transparency and eye-level explanations
- Proactive solution development
- Respect for your hard-earned profits

It's a unique suite of services that has helped us maintain an industry-leading client retention rate throughout our history!

HOW WE'RE DIFFERENT

Wind River Financial is more than a payment processing provider; we are an *advocate* for your business.

We provide local training and customer service. We teach you how to save money, from achieving the best qualification rates to avoiding chargebacks. We offer data security compliance expertise to help protect you from breach and financial risk. We keep you informed about the industry changes that impact your business. And like you, we value transparency, responsiveness and extraordinary customer service.

In an industry that places so much emphasis on technology, Wind River Financial still understands the human element that makes every business run.

OUR PARTNERS

Wind River Financial **partners with banks and credit unions** statewide to design and implement processing solutions for the clients of those financial institutions. Banks and credit unions trust us to uphold their own standards of customer service excellence.

STAYING CURRENT

Visit our website, **www.windriverfinancial.com,** and click on the Blog icon in the lower right to access up-to-date industry information and insight.

To learn more about the Wind River difference, or for a free program assessment, call us at 866.356.0837.

Thanks for your interest in Wind River Financial!

As you read through this brochure, browse our website and talk with our expert staff, you'll soon notice some vast differences between Wind River Financial and other payment processing providers. Where client relationships seem to fade the minute you say "yes" to the other guys...at Wind River, that relationship is just getting started.

Our dedicated relationship management team means that you have direct access to local help. Our operations team keeps a close eye on your transaction activity to make sure you're getting the best possible rates. Our product development team proactively looks for more efficient and cost-effective solutions. And our in-house data security experts guide you through compliance measures to minimize your risk of a data breach.

That's the difference between a service provider and a true partner.

I invite you to look closely at all the card processing options available to you. I'm confident that once you've compared service, partnership and price side-by-side, you'll agree that Wind River Financial is an easy choice.

Best Regards,

Mark Taber
President

Vicki Ytzen

Joan Dicka

Amy McCaughn

OUR PROMISES TO YOU

Promise 1

Competitive Pricing explained clearly and honestly

We promise to lay out all the costs for our services upfront (no hidden fees) and to provide open-ended term agreements, giving you flexibility when it comes to your finances.

Promise 2

Equipment and Integration Assistance *from experienced and accessible experts*

We promise to streamline the process of integrating your new Point-of-Sale solution from start to finish, and provide expert training. Wind River offers solutions from the simple to the complex, depending on your transaction environment.

Promise 3

Personalized Customer Service from assigned relationship managers

We promise the undivided attention of an assigned relationship manager who will not only handle your accounts, but maximize and protect them.

Promise 4

Defined Service Program to improve your bottom line and minimize your risk

We promise to watch out for your best interests – to review your account, to evaluate your transactions analytically and to educate you in ways to reduce risk and cost.

TIPS FOR CHOOSING A PAYMENTS PARTNER

If you are like most businesses, you receive regular solicitations from payment processing companies—many promising savings. How do you evaluate these proposals and make the best decision for your business? How do I know the proposal—and its proposed savings—are trustworthy?

1. Contract vs. At-Will: Many providers require a contracted term agreement, while others offer at-will arrangements that give you the flexibility to leave at any time.

2. Rate Structures: Every merchant service provider has the same underlying Interchange rates and rate categories from Visa, Discover, and MasterCard. How providers ultimately present this pricing to you can vary significantly.

3. Equipment: Providers typically offer a variety of equipment or Point of Sale (POS) processing options. Be sure the solution you choose is a good match for your needs.

4. Fees: There are two basic categories of fees in payment processing—transaction fees and everything else. It is important to have full disclosure of all rates and fees prior to choosing a processor so you can understand what your total costs will be.

5. Service: Service is often overlooked—until you have a bad experience. As with any on-going service relationship, it is important to work with someone you trust to be responsive and helpful.

6. Security: Ask your processing candidates if they have dedicated, in-house PCI experts; who their compliance partner is; and whether an additional layer of breach protection is offered to complement the compliance program.

PCI PARTNER PROGRAM

Doug Buan

PCI Partner is the Wind River Financial program designed to help you comply with the Payment Card Industry Data Security Standard (PCI –DSS). It combines the information security and compliance services of Trustwave,® the breach protection services of Royal Group Services® (RGS), and the security expertise of Wind River Financial.

WIND RIVER FINANCIAL CAN GET YOU PCI COMPLIANT IN 6 EASY STEPS:

STEP 1: Wind River Financial will pre-register you in the program

STEP 2: Visit the PCI Partner Trustwave Portal at pci.trustwave.com/windriverfinancial

STEP 3: After you answer a few questions online, you'll be directed to complete one of 4 Self Assessment Questionnaires (SAQ)

STEP 4: Depending on your processing environment, Trustwave may conduct scans of your network in order to detect vulnerabilities

STEP 5: Once you've successfully completed steps 3 and 4 you will be issued a certificate of compliance

STEP 6: You may require additional scans later to validate ongoing compliance

"Wind River Financial helped us identify and correct several points of possible access into our system, and we now comply with industry standards. We, and our members, see certification as crucial to doing business with credit cards today."

- Megan Leadholm, Continuing Education Coordinator, Wisconsin Nurses Association

PROVEN SUCCESS

DOUGLAS STEWART COMPANY CASE STUDY

THE SITUATION

In 2009, the Chief Operations Officer and Credit Manager at Douglas Stewart Company identified three related problems in the company's transaction environment:

1. The company wasn't getting the best rates and those rates were increasing
2. Manual card entry was consuming about 40 hours of manpower each week
3. Douglas Stewart Company was working toward PCI compliance by discontinuing on-site card data storage, but in the meantime was at risk of a security breach and significant financial liability

Credit Manager Pat Niglis first contacted the company's incumbent processing partner, but to no avail. "They weren't very helpful," according to Pat. "They were married to a specific platform that didn't solve our problem, and they presented no other solutions."

"Wind River was really able to demonstrate the cost savings for us and they had people on the project team that could address any issue."

• Chuck Hulan, COO, Douglas Stewart Company

THE WIND RIVER FINANCIAL SOLUTION

Wind River Financial assembled a team of in-house specialists to understand and assess the processing environment at Douglas Stewart Company. Through collaboration and careful planning, Wind River Financial designed and implemented a comprehensive solution that included:

- Remote Data Storage…that moved sensitive credit card information to a third-party host and saved Douglas Stewart Company over $200,000 of investment.
- Payment Application-ERP Integration…that automated data entry and increased productivity by 40 hours/ week.
- PCI Compliance…to meet industry requirements, protect the company's brand and reduce risk.
- Level 3 Data…that qualified Douglas Stewart Company for lower interchange rates and reduced fees.
- Improved Service Model…to build confidence and trust so that Douglas Stewart Company can focus on winning and retaining customers.

DOUGLAS STEWART COMPANY PROJECT TEAM

Matt Tomlinson

Dennis Driver

Dave Faliski

Amy Berendes

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