TIPS FOR CHOOSING A PAYMENTS PARTNER
If you’re like most businesses, you receive regular solicitations from payment processing companies. How do you evaluate those proposals and make the best decision for your business? Here are few things to look for:

• CONTRACTS VS. AT-WILL AGREEMENTS: will you be penalized for terminating the relationship?

• RATE STRUCTURES: beware of “bundled” pricing that can mask your fee structure

• EQUIPMENT: good technology can make for a seamless processing program

• FEES: beyond processing fees, be sure to get any other fees in writing

• SERVICE: there’s a big difference between a helpline and a dedicated Relationship Manager

• SECURITY: look for in-house expertise, compliance support and extra breach protection

“Not only do we like having it be a local business and something that’s locally owned; we also like having the personal experience, where the people understand what our ultimate objective is.”

– Ben Lindberg, Waunakee Remodeling

SERVICE PROMISE

Most merchant/processor relationships go on autopilot the moment you “sign up,” but at Wind River Financial, real service is just beginning. Here is Wind River’s After the Handshake Service Promise:

1. AN ASSIGNED RELATIONSHIP MANAGER: direct line access to someone who knows you and your business.

2. AROUND-THE-CLOCK SUPPORT: a 24-hour Help Desk complements the service you receive from your Relationship Manager.

3. QUALWATCH: a unique qualification monitoring program ensures that you’re always obtaining the proper interchange categories and getting the best rates.

4. REGULAR ACCOUNT REVIEWS: beyond qualification monitoring, regular reviews can identify opportunities to improve your program, save money, or utilize new technologies.

5. PROACTIVE SERVICE: regular service check-ins help to create an ongoing dialogue in the best interests of your business.

6. DATA SECURITY: in-house experts support you in achieving and maintaining data security and breach protection.

7. TRAINING AND IMPLEMENTATION SUPPORT: whether you’re a new client or long-standing partner, Wind River is happy to provide training and guidance to you and your staff.

Learn more about Wind River Financial’s exclusive After the Handshake Service Promise at www.AfterTheHandshake.com

Meet WIND RIVER FINANCIAL, OUR PAYMENT PROCESSING Partner

5305 Buttonwood Drive • Madison, WI 53718
phone 866.356.0837 • fax 608.243.9490
www.windriverfinancial.com
WE’RE PROUD TO PARTNER WITH WISCONSIN-BASED WIND RIVER FINANCIAL, a family-owned electronic payments company, to offer payment acceptance and processing programs to our valued business clients. However you accept payments – in-store, online, by phone, by mail, or in the field, Wind River Financial can help.

WHY WIND RIVER FINANCIAL?
Wind River Financial is unique in the world of payment processing. They work hard to understand your business, develop a customized program, and provide industry-leading service and support.

Count on Wind River Financial for:
• Local expertise
• State-of-the-art technology
• Assigned Relationship Managers
• Fair, transparent and sustainable pricing
• At-will agreements – no contracts!
• Industry information you can use

Plus, instead of looking for ways to take your money, Wind River Financial helps identify ways that you can save money in your payment acceptance program!

PRODUCTS AND SERVICES
Wind River Financial will work with you to design and implement a customized, competitively-priced payment acceptance and processing program. Depending on your processing environment, that unique solution might include:

• **Point of Sale** hardware and software, including terminals, wireless and mobile options and virtual terminals
• **Online and E-Commerce Solutions**
• **Mobile Platforms** for in the field payment acceptance
• **Multiple Payment Methods**, such as credit/debit, ACH, gift cards, electronic billing and Level III processing
• **PCI-DSS Data Security** recommendations to protect your customers’ data and your company’s reputation

Your new electronic payments program also comes with training and support directly from Wind River Financial’s expert team. Wind River boasts more Certified Payments Professionals (CPP®), as designated by the Electronic Transactions Association, than any other Wisconsin processor!

“Value for me -- value for Baker Tilly -- is working with someone to help solve an issue...not to be presented with a cookie cutter approach. And that’s the difference between a strategic partner like Wind River and just another vendor.”

– Allan Smith, Baker Tilly

“Your proactive approach was something that made me stand up and take notice. They have been really proactive in helping us decrease our qualification rate for our catalogue – our online business. Knowing that they’re watching is very valuable to me.”

– Kim Fredrickson, University Bookstore

“Value for me -- value for Baker Tilly -- is working with someone to help solve an issue...not to be presented with a cookie cutter approach. And that’s the difference between a strategic partner like Wind River and just another vendor.”

– Allan Smith, Baker Tilly

“Your proactive approach was something that made me stand up and take notice. They have been really proactive in helping us decrease our qualification rate for our catalogue – our online business. Knowing that they’re watching is very valuable to me.”

– Kim Fredrickson, University Bookstore