

### ***Introduction***

Like all merchant processors, Wind River Financial must underwrite the risk associated with each account it establishes and supports. To complete this underwriting, we require information most merchants consider confidential and proprietary, including financial statements, social security number, and driver's license. We recognize you may have questions or concerns about sharing this information. We would too, which is why we created this document to provide context and understanding.

### ***Why is This Information Required?***

Wind River Financial requires this information for two central reasons.

- 1. We are providing unsecured credit to you.** Wind River Financial is liable for the Visa and MasterCard fees of all merchants each month, as well as all credits and chargebacks for up to 120 days. Since we collect these fees on the second business day of each month, we are essentially providing thousands of businesses with unsecured loans for up to 30 days. Should these fees not be paid, Wind River Financial must still pay Visa and MasterCard—and unlike a bank, we do not secure this “loan” with any collateral. Therefore, understanding each merchant’s ability to pay these fees is critical to the health of our business.
- 2. We must meet regulatory requirements.** Wind River Financial, like all merchant processors, must comply with both federal law and Visa/MasterCard rules and regulations. For example, federal law requires all providers to positively identify the principles of every business at the time an account is established and to conduct due diligence such as completing a credit check and other risk based inquiries. Completing these checks is not optional and the information we require is necessary for us to comply with these regulations.

### ***What Information is Required?***

<b>Information Required</b>	<b>Details</b>
<b>Social Security Number</b> of the principle shareholder, member or primary owner of the company.	This information is used to complete a valid credit check, a mandatory requirement as described above.
<b>Business Financials</b> for prospects processing over \$1M.	Business financials are the best indicator of your company’s financial health, and therefore your ability to pay your fees.
<b>Personal Financial Statements*</b> for the principle shareholder, member or primary owner of the company for sole proprietors	These statements help Wind River understand the relative strength of the personal guaranty.

\* Note: C-Corporations may not be required to submit a personal guaranty and/or personal financial statements.

**Frequently Asked Questions**

Question	Answer
<b>Are Wind River's underwriting requirements unique?</b>	No, Wind River's underwriting requirements are consistent with other leading providers in the industry. Be cautious of other providers who claim that all or some of this information is unnecessary.
<b>I process with my bank and they don't require all of this information. Why does Wind River?</b>	Banks are required to have the same financial controls in place for their merchant processing program. The only difference is that your bank can access the financial information they need through their existing relationship with you.
<b>I didn't have to provide all of this information to my current provider when I set-up my account with them. What has changed?</b>	Regulation in the credit card industry has grown in recent years, and both banks and the card associations require more stringent controls than in the past. For example, processors must now complete a credit check for any account it establishes in order to comply with requirements of the USA Patriot Act.
<b>Is Wind River singling me out to provide unique information?</b>	No, Wind River Financial applies its underwriting requirements consistently across all businesses.
<b>How does Wind River Financial maintain the confidentiality of my information?</b>	Wind River Financial takes its responsibility to maintain the confidentiality of its customers seriously. Your information is reviewed by only those Wind River employees who have a need to know, and it is stored in a secure environment.
<b>Does asking for this information suggest that Wind River does not trust me and my business?</b>	Not at all. Rather, by asking for this information, Wind River Financial is being prudent about managing risk across thousands of merchants. In order to manage this risk at an acceptable level, we must use a consistent set of underwriting standards. These standards are vital to the long term health of our business—and they make it possible for us to continue offering you the service and support you want.