

THE "VIRTUAL" ALTERNATIVE TO THE COUNTER TOP TERMINAL

The Wind River Virtual Terminal is designed to quickly and easily process electronic payments as a replacement for the old standard countertop terminal. It can be accessed via any PC connected to the Internet - with no hardware to purchase, software to install, or separate phone line required. The Wind River Virtual Terminal is a simple and affordable solution for a small retail or mail order/phone order environment and is scalable to support large multi-location businesses.

The Virtual Terminal also provides numerous payment processing capabilities. Options like secure storage and retrieval of customer data and transaction detail, recurring and subscription scheduling, fraud controls, and enhanced reporting and reconciliation tools make the Virtual Terminal the application of choice for many merchants. And when using the Virtual Terminal with an encrypted card reader or encrypted key pad, the merchant's Payment Card Industries (PCI) security validation requirement can be reduced to just a few self-evaluation questions.

ADDITIONAL FEATURES AND BENEFITS:

Easy to Use The Virtual Terminal has user-friendly interfaces to make training and everyday navigation and transaction processing simple and easy.

Versatility for all Transaction Types

While ideal for mail order/phone order (MOTO) merchants, the Virtual Terminal also supports face-to-face transactions in the retail space. Additionally, it provides optional functionality for recurring and subscription scheduling for merchants with monthly billing requirements or membership fees.

Faster Transaction Processing The Virtual Terminal provides faster authorization and transaction response times than Dial Pay and dial up terminals. It also facilitates faster data and transaction inputs, and running repeat or additional transactions for the same customer can be accomplished by a few simple clicks.

Cost Effective When compared to other methods of payment processing, the Virtual Terminal has less upfront costs than a countertop terminal and utilizes your existing PC, freeing up counter or work space.

Scalability The Virtual Terminal is easily scalable and can be deployed and utilized across multiple locations, departments and users simply and quickly.

Security The Virtual Terminal uses the latest encryption technology to safeguard your customers' cardholder information and mitigate your risk. Additional encrypted input devices like keypads and/or magnetic stripe readers further protect everyone involved in the transaction.

Advanced Reporting The Virtual Terminal gives you quick access to information about your customers and transaction activity along with robust reporting and reconciliation tools so you can manage your business efficiently.

If you would like to explore the value the Virtual Terminal can provide your business, or if you are just looking for alternatives to your current processing environment, please call Wind River Financial today.

