

## Unifying Payments Environments for a Better Customer Experience

### BACKGROUND

Founded in 1985, Belmar Pharma Solutions has become a leader in customized wellness, specializing in compounded hormone therapies for both men and women. Working closely with healthcare providers across the country, their 503A compounding pharmacies and 503B outsourcing facilities deliver tailored treatments to patients in all 50 states.

According to Kevin Burrus, chief information officer for Belmar, the company has grown rapidly in the last five years through a series of strategic acquisitions. While the acquisitions added value to the Belmar portfolio, Burrus says they also introduced new challenges. "Each acquisition came with its own payments processors and pharmacy management systems." That left Belmar supporting six different pharmacies — some with multiple locations — and two manufacturing facilities operating across four distinct environments.

This fragmented infrastructure created operational inefficiencies and made it difficult to deliver a consistent customer experience. Burrus knew he wanted to create a single environment to support patients and providers across the entire organization — and the first step was to streamline payments processes.

### MULTIPLE SYSTEMS LED TO REDUCED EFFICIENCY AND INCREASED COMPLIANCE RISK

#### **Problem #1: Operational Inefficiencies**

Belmar's fragmented payments infrastructure, with multiple outdated and disconnected systems, created significant inefficiencies. Patients and providers had to manually re-enter payment details for every transaction, increasing time and effort. Managing these separate systems also led to added administrative burden and complicated reconciliation processes.

#### **Problem #2: Customer Experience Challenges**

"Customers should have a seamless experience from location to location," says Burrus. Instead, a single Belmar customer — whether patient or provider — might have to enter their credit card information three or four times. "That's frustrating for our customers, and it makes reconciliation complicated."

#### **Problem #3: Compliance and Security Risks**

Some pharmacies relied on outdated payment systems, increasing compliance risk and exposing the organization to potential security vulnerabilities.

#### **Problem #4: Provider Resistance**

Belmar's existing payments provider was unwilling to help design or support a solution that would improve efficiency and deliver a unified customer experience, leaving Belmar to seek alternatives.

### RESULTS

"With Wind River Payments' help, I've been able to achieve what I set out to — tokenizing cards and routing transactions where they need to go. This was a critical step toward implementing a single platform and delivering a consistent customer experience for patients and providers alike."

#### **Key outcomes included:**

- Single tokenization across all locations
- Centralized billing profiles with intelligent transaction routing
- Seamless FSA/HSA acceptance with proactive gateway transition planning
- PCI-compliant tokenization, reducing compliance risk

#### **For Belmar, this solution also led to:**

- Reduced overhead costs for Belmar
- Time savings for staff
- Improved reconciliation processes

“*From the tokenization to simplifying payments and reconciliation to navigating gateway changes — Wind River Payments just understands pharmacy operations so deeply that they were able to develop a tailored solution that met all our needs.*”

**Belmar**  
PHARMA SOLUTIONS

~ Kevin Burrus  
Chief Information Officer

## A STRATEGIC PARTNER FOR A SIMPLIFIED PAYMENT ENVIRONMENT

### Step 1: Leveraging Existing Partnerships and Expertise

The answer came from one of the pharmacies Belmar had recently acquired, which had been working with Wind River Payments.

"We sat down with the Wind River Payments team to talk through all our challenges and everything we hoped to achieve," Burrus says.

### Step 2: Introducing Secure Tokenization for Unified Payments

Wind River then demonstrated how its technology and gateway integration could store card information as tokens under a unique customer ID tied to a location, while still allowing those cards to be used at peer locations.

"Knowing that just simplified everything," says Burrus. "[Wind River's] industry expertise was essential. The way they mapped everything out for us allowed me to clearly communicate what processes we needed to put in place with our pharmacy management system provider."

### Step 3: Designing Centralized Billing Profiles for Complex Structures

Wind River set up central billing profiles that could intelligently route transactions through multiple bank accounts. This solution supported Belmar's complex corporate structure and allowed for clear communication of required workflows with their pharmacy management system provider.

### Step 4: Implementing a Phased Migration and Proactive Payment Guidance

Wind River managed the rollout using a phased migration strategy, tokenizing cards and consolidating systems in small groups to minimize disruption.

They also provided expert guidance on managing HSA/FSA cards, addressing issues like gateway changes and regulatory syncing, which improved communication with patients and prevented payment problems during the transition.

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*"I really like the solutioning we get with Wind River Payments. The team is always available when we reach out, ready to answer our questions."*

~ Kevin Burrus  
Chief Information Officer,  
Belmar Pharma Solutions



## SOLUTION IMPLEMENTATION

Belmar began with its three largest locations, which Burrus says handle the most complex prescriptions. This significantly reduced overhead by eliminating the need to manage and pay for multiple systems, while also improving reconciliation and making it easier for customers to place orders under one Belmar umbrella.

From his standpoint, developing and implementing the solution has saved him time personally. "I am so happy we now have a steady state solution that just works—I can't ask for more than that," he says. Belmar plans to merge four more locations by June 2026 and will also begin evaluating additional Wind River Payments solutions, such as

card-on-file updating, which systematically refreshes payment details when cards are lost, stolen, or expire.

"I really like the solutioning we get with Wind River Payments," says Burrus. "The team is always available when we reach out, ready to answer our questions. It's refreshing when so many technology companies today have complicated ticketing systems that often leave you feeling lost." Wind River Payments' responsive support, pharmacy industry expertise, and commitment to long-term relationships have made them an invaluable partner in Belmar's journey.

## WIND RIVER WRAP-UP

Wind River appreciates Kevin sharing his Belmar Pharma Solutions success story. We would love the opportunity to create a success story with your software company too. Give us call and talk with one of our integrated payment experts.

**Contact us today at 866-356-0837.**