Disjointed Payment Systems and Problematic Partners Cost Time and Money

BACKGROUND

Frontier Fasteners, Inc., a renowned distributor of high-quality fastener hardware, cutting tools, and other industrial supplies, has been family-owned and operated out of Fresno, California for over 50 years.

Jim and Stacy Mooney, the husband-and-wife team at the helm, built a company that has held true to its core, family-owned values from day one. Those values include maintaining a friendly, customer-focused staff and products that readily adapt to the evolving needs of their customers.

Twelve years ago, the Mooneys made the decision to update their payment solution and integrate payments to INxSQL to drive staff efficiency and drive a more modern payment experience. They opted to leverage a gateway offered at the time by INxSQL, Frontier Fastener's ERP and inventory software solution. This option would allow them to keep their back-end payment processor, a local company they had used for years. Not long after integration was complete though, their problems began.

PROBLEM #1:

"Retail transactions slowed to anywhere from 60-90 seconds."

One goal of the Mooneys was operating on the cutting edge of technology while providing a fast and efficient experience at the point of purchase for their customers. When performance of their initial solution deteriorated, they were left waiting up to 60 to 90 seconds at the point of sale for transaction approval.

"We love our customers, but our team was coming up with topics to talk about while waiting for payment transactions to successfully authorize. We wanted to get our customers out the door so they could get on with their busy day. It was important to us to have a fast experience for them."

"It was also critical for to us to collect electronic signatures for clients that were only picking up material that we were extending credit terms to. Having signatures tightly integrated with our ERP cut down on manual duplicate processes and having so much paper in the process."

PROBLEM #2:

"We wanted to feel the love (support)."

For a company dedicated to exemplary customer service, Frontier Fastener had come to expect the same experience from its vendors.

"Our initial integration into INxSQL had three parties we would potentially have to contact whenever a problem came up regarding payments – INxSQL, the gateway provider, and the back end payment processor. We recognize the complexity with payments and software. It was really important to us to simplify getting questions to problems we needed."

RESULTS

1. **Significant improvement in retail customer experience.** Elimination of latency issues at check-out saved 240 hours in lost productivity and customer wait time each year.

2. **Support is much easier to access.** It only takes one call to our dedicated relationship manager to solve any issue.

3. **Substantial cost savings** thanks to a reduction in net effective rate, Level 2 and 3 implementation on B2B transactions, and elimination of paying multiple fees to two separate vendors.

4. **PCI compliance takes far less time.** Card data is secure and protected against a breach thanks to a turn-key solution and P2P encryption.

FRONTIER
FASTENER & INDUSTRIAL SUPPLY

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"After 12 years of frustration of dealing with a former provider, we are so happy we have a system that works now. It's safe and compliant. The costs are lower. It's all upside for us. Our support has greatly improved, and our customers have noticed a dramatic improvement at the point of purchase"

Jim & Stacy Mooney
Frontier Fasteners, Inc.

PROBLEM #3:

"Show me the money!"

"The payment industry pricing is confusing and difficult to tell what you're paying and to whom. We want to be a loyal customer, but at the same time we want confidence that our costs are managed and what we're paying is fair.

We had two separate entities we were paying to integrate payments, the interface to the software, as well as to the bank that settled funds. On top of that, we were made aware of some incentive rates for accepting payments from other businesses and wanted to validate we were taking advantage of those opportunities"

PROBLEM #4:

"Protection of our clients' data is always front of mind and difficult to manage."

"We have always been concerned with data protection, and we're aware of the risks if Frontier ever suffered a breach. Being someone running a fastener distributor, I want a partner to help simplify the PCI-DSS process as much as possible.

I also wanted a resource I could turn to when it came to bounce questions or ideas off of when it came to PCI security."

ENTER WIND RIVER PAYMENTS: INxSQL's TRUSTED PARTNER

INxSQL partnered with Wind River Payments in 2024 to offer a new payment solution to its customers. The Mooneys quickly made the decision to switch to Wind River.

WIND RIVER'S SOLUTION

"We knew right away things were going to be different with Wind River. They came to us with a multi-faceted approach that would address the variety of issues we had been having."

STEP 1:

Technology Upgrade to Speed Up Processing Time

"Wind River offered a different device driven solution that connected to INxSQL all through an internet connection. The set-up process was simple and straightforward. They also vaulted payment data that allowed returning customers a much faster experience. Wind River brought processing time down to just a couple seconds."

STEP 2:

Dedicated, Responsive Resource for All Support Issues

"Our support time was cut by at least two thirds the time. I rarely, if ever, have to call anyone, but if I do, I have the confidence that Jeff, our dedicated relationship manager at Wind River, will pick up the phone or immediately call me back to help with a problem or question. That is a huge value add and differentiator to our operations."

STEP 3:

Competitive and Accurate Pricing

"On top of being much more transparent with their pricing, Wind River offered competitive rates based on our volume and size. They reduced our net effective rate and implemented Level 2 and 3 pricing that helped us save on our B2B processing. There was an upfront investment for us to purchase hardware, but we will realize an ROI on that investment in year one."

STEP 4:

Assistance with PCI Security

"We have peace of mind around card and payment security for our business. The way Wind River implemented a turnkey compliance solution which includes Point to Point Encryption (P2PE) devices, makes us feel so much more secure. Becoming compliant has become easy thanks to the technology that Wind River and INxSQL uses."

WIND RIVER WRAP-UP

We thank Jim and Stacy for sharing their success story. We would love the opportunity to create a success story with your company too. Give us a call today and talk with one of our integrated payment experts.

Contact us today at 866-356-0837.