



Billing at Wind River: How It Works

Payments. Your Way.



How Does My Billing Work at Wind River?

Deposits:

Settlement Batches will occur each day that transactions are processed. Deposits for each of the batches will be received within 2 business days.

Deposit Schedule

Day of Batch Settlement	CC Day of Deposit	ACH Day of Deposit**
Monday	Wednesday	Wednesday
Tuesday	Thursday	Thursday
Wednesday	Friday	Friday
Thursday	Monday	Monday
Friday	Monday	Tuesday
Saturday	Monday	Tuesday
Sunday	Tuesday	Tuesday

Please note: On Federal holidays, there will be a one business day delay.

**ACH Processing has a daily cutoff time of 8pm CST. If your batch settlement time is after this, it will add one business day to the ACH Day of Deposit above.

Fees:

Monthly processing fees are pulled separately from your account on file and not netted out of the deposits. They are debited for the previous month's total on the 1st of each month.

Fee Schedule Example

Processing Month	Fees Debited
April	May 1st

Other debits: There may be instances where funds are pulled from the account on file outside of the monthly fees. Potential reasons for this are outlined below:

- **Negative Batch:** This occurs when the total refunded amount exceeds the total sales amount in a batch.
 - **Example:** \$100 refund and \$70 sale, will result in a batch of -\$30.
- **Chargeback:** This occurs when a customer disputes a transaction from your business. The card brand policy is to pull the funds from the business' account and place them into a holding status until the chargeback has been resolved by the customer's issuing bank.

Monthly Statements:

Monthly statements are posted in the [Wind River Merchant Portal](#) on the 1st of each month. The statement lists the total fees deducted at the top, followed by an itemized breakdown for clarity.