

With 21 restaurants in Northern Ireland (and six in the north of England), Windmill NI is the region's biggest Burger King franchisee. We spoke to Financial Controller Bernie Simpson about managing payments across multiple premises – and how Worldpay from FIS helps her keep payments simple and costs down.

Even with 31 years under her belt, Bernie Simpson says no two days are ever quite the same for her at Windmill NI. As financial controller of a company with a £15 million turnover, she certainly has a lot on her plate – not just financial management, but everything from premises leases to the employment contracts of the company's staff of 250.

When it comes to payments services, she's looking for good value, simplicity – "I want to feel as though I'm running one business, and not 27," she says – and a provider who doesn't, well, make a meal of things.

Different restaurants with different needs

The impact of COVID-19 has been severe on the hospitality industry and Windmill NI has been no exception. "As franchisees we've been lucky really," says Bernie. "Burger King has been very supportive."

Some restaurants closed before reopening as take-aways only as required by the regulations. Two have stayed closed because they are in shopping centers where foot traffic has dwindled. Happily, though, business in its drive-through services has held up.

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One impact of COVID-19 has been the increase in card payments as transactions – like life in general – have become increasingly contactless. "Takings used to be two-thirds cash and one-third card. Now it's closer to the other way round," she notes.

Bernie switched to Worldpay in November 2020. She describes the reasons for changing payment services providers as down to, "Lots of little things that started to add up." There had been reconciliation problems and her local support was taken away. "I got fed up dealing with them," she says.

She looked at several alternatives and concluded that, "Worldpay was the most impressive. Their pricing was competitive and, crucially, they had someone locally on the ground that I could speak to if I needed to," she says.

The restaurants use a total of 43 terminals. Most use static terminals, which connect via phone lines. Bernie says one reason for taking this slightly slower analog approach is that it reduces the amount of compliance involved across so many restaurants.

In the drive-through restaurants, terminals need to be passed through the service window to the customer in the car, so Move/5000 mobile terminals are used here. These connect directly to all three major phone networks making them both fast and reliable.

Managing the account

One of the ways that Worldpay helps her to feel she's managing one company and not dozens is the Worldpay Dashboard. Using this portal to log in to the Windmill NI account allows Bernie to easily manage things. "It's a really good management tool," she says. "We can check on daily card takings for each restaurant and keep track of what's coming in and when. It's very user friendly."

The dashboard also helps the company keep its accounts paperless. "We can download the invoices every month and send them electronically to the accounting portal where they're stored," she says.

It's also useful for troubleshooting. "It makes it very easy to track down individual transactions in the event of a query," she adds.

"It's [the Worldpay Dashboard] a really good management tool."



Great support

Bernie says the experience of working with Worldpay has been good right from the start. Switching over to the new terminals was easy. "Worldpay installed the three terminals in one shop for us in about 20 minutes with our technical guy watching. He was then able to set them up in the rest of our restaurants without any problems," she recalls.

Importantly, support was available from Worldpay when it was needed. "We ran into an issue early on with money from American Express not coming through. Worldpay helped us by also chasing them up. In the end, AmEx even provided us with some generous compensation, so it all worked out fine. It makes a big difference to be able to have a meaningful working relationship with an individual from Worldpay who's local and who's in our corner."

Into the future

So, what's next for Windmill NI? Once the pandemic passes, Bernie says they are looking to gradually upgrade the Burger King EPOS systems across all the restaurants to provide a better customer experience. "As we do, we'll be able to dispense with separate terminals and use the integrated card readers. We're talking to Worldpay about using their Worldpay Total solution to do that," she says.

Bernie says the partnership with Worldpay feels good so far and she singles out her regular local contact, Gillian Carter, for particular praise. "Whatever I've thrown at her, she's resolved it and in a timely manner," she says. "I receive great support."

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About Worldpay from FIS

Worldpay from FIS (NYSE:FIS) is a leading payments technology company that powers global commerce for merchants, banks and capital markets. Processing 75 billion transactions topping \$9T for 20,000+ clients annually, Worldpay lifts economies and communities by advancing the way the world pays, banks and invests.



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