



Product Summary

WAS Platform

Woodforest Acceptance Solutions (WAS) is a bank-backed, end-to-end merchant acquiring and commerce enablement platform built for ISOs, ISVs, banks, and enterprises that require ownership, scale, and control across the full payments lifecycle. Unlike processors, gateways, or PayFac models that fragment accountability, WAS owns and manages the entire acquiring relationship—onboarding, underwriting, processing, risk, settlement, funding, reporting, and support - under a single, unified platform.

Operating on Visa-aligned acquiring rails through Visa Platform Connect (VPC), with supplemental TSYS support for specific use cases, WAS routes transactions closer to issuing banks, improves authorization performance, and reduces intermediary dependency. This architecture enables consistent governance, cleaner data, faster issue resolution, and long-term portfolio stability as partners expand across in-person, mobile, virtual, invoicing, and embedded payment channels.

Who WAS is Built For

- ISOs and payment organizations building and managing merchant portfolios
- ISVs and software platforms embedding payments without becoming processors
- Banks and financial institutions offering payments without owning infrastructure
- Mid-market and enterprise merchants requiring stability, governance, and visibility

Core Use Cases

- Eliminating Fragmented Payment Stacks
- Embedded Payments for ISVs Without Operational Burden
- Portfolio Ownership for ISOs and Payment Companies
- Payment Infrastructure for Merchants Where Margins Matter

Platform Differentiation

WAS separates the delivery layer (POS, gateways, virtual payments, ISV integrations) from the acquiring layer, allowing partners to evolve frontend experiences without re-architecting payments beneath them. WAS actively sells *with* partners through structured sales enablement, white-label options (where eligible), and a defined partner lifecycle that reduces failed launches and merchant churn.

Partner Value

By operating as the single acquiring owner across channels and solutions, WAS enables partners to scale confidently without becoming payment experts. The result is stronger merchant relationships, cleaner operations, reduced compliance exposure, and a durable payments foundation built for long-term growth.

WAS is not a tool you plug in - it's an acquiring platform you build on.