Adyen Battle Card

Competitive Sales Enablement · Internal Use Only

WOODFOREST
ACCEPTANCE SOLUTIONS
Transforming Transactions · Advancing Businesses

ABOUT ADYEN

COMPANY OVERVIEW

- Founded 2006; HQ Amsterdam, Netherlands.
- Global payment service provider (PSP) with a full-stack unified payments platform.
- Combines gateway, processing, and acquiring across online, mobile, and in-store channels.
- Serves large enterprises, global merchants, platforms, and marketplaces.
- Supports 200+ countries, 150+ currencies, 200+ local payment methods.

STRENGTHS

- Unified platform: gateway, processor, and acquirer in one stack.
- Direct acquiring licenses in multiple regions for higher auth rates.
- Strong global scale for high-volume, cross-border commerce.
- API-first architecture with advanced smart routing and fraud prevention.
- Transparent interchange++ (IC++) pricing model.

PRODUCTS / SERVICES

- Card, wallet, and local payment type acceptance.
- Unified commerce reporting (online + in-store).
- Global acquiring with intelligent routing.
- Risk management and fraud prevention tools.
- Split payments for platforms and marketplaces.
- Physical and virtual card issuing.

PRICING

- No setup or monthly platform fees.
- Per-transaction: fixed fee + interchange + scheme fees + Adyen markup.
- Limited public self-serve pricing transparency.

WEAKNESSES / PRESSURE POINTS

- Enterprise-focused model not well suited for SMBs or early-stage companies.
- Implementation complexity can be high.
- Reporting interface can feel dated.
- Limited flexibility for middle-market underwriting needs.

WHY WAS WINS

WAS DIFFERENTIATION

- Direct Visa connectivity and intelligent payment routing.
- Human-led underwriting, risk management, and U.S.-based support.
- Flexible funding, pricing, and compliance models.
- ISV-friendly own-the-payments model (not PSP commoditization).
- Strength in middle-market and complex merchant profiles.

POSITIONING TALK TRACKS

1. Adyen excels at enterprise-scale global commerce — its platform is optimized for standardization, automation, and consistency at very high volume. WAS is built for partners who need flexibility, accountability, and human underwriting as business models and risk profiles evolve.
2. WAS provides predictability and control because underwriting, funding, and risk decisions are actively managed and tailored — not governed by rigid enterprise PSP models that prioritize scale over customization.
3. For growth-stage and middle-market businesses, WAS delivers operational support because its acquiring model includes human-led underwriting, funding oversight, and escalation paths — capabilities global PSPs are not designed to provide outside of enterprise accounts.

DISCOVERY QUESTIONS

- How complex is your current payments stack to support?
- What happens when your risk profile or business model evolves?
- Who owns pricing, funding decisions, and merchant relationships today?
- Do you need enterprise global scale — or operational flexibility?
- How long does it take today to resolve funding or risk issues?

WHEN ADYEN IS A STRONG FIT

- Global enterprises with in-house payments teams.
- High-volume, standardized commerce models.
- Merchants prioritizing global optimization over flexibility.

WHEN WAS IS THE BETTER FIT

- Middle-market and growth-stage businesses.
- Partners needing tailored underwriting or funding.
- ISOs and ISVs who value ownership and human escalation.