



Product Summary

Authorize.net Gateway

Authorize.net is a Visa-owned payment gateway that enables secure card-not-present and digital payments across online checkout, invoicing, virtual terminal, ACH/eCheck, and recurring billing. When offered by Woodforest Acceptance Solutions, Authorize.net functions strictly as the gateway layer, while WAS retains ownership of underwriting, pricing, settlement, funding, and long-term merchant support. Designed for businesses that need proven digital payment acceptance without a full POS or commerce platform, it delivers tokenization, fraud controls, stored credentials, and broad integrations through one of the most widely adopted gateways in the market.

Strategic Role in the WAS Portfolio

Authorize.net fills the baseline digital acceptance role in the WAS portfolio. Rather than competing with POS platforms or enterprise commerce stacks, it provides a trusted, low-friction gateway option for online, keyed, and recurring payments - keeping merchants inside the WAS ecosystem while minimizing onboarding and implementation complexity.

Who WAS is Built For

- eCommerce and digital-first merchants
- Professional services and B2B billing environments
- Healthcare, dental, and wellness practices
- Membership, subscription, and recurring-revenue businesses
- Merchants accepting phone, mail-order, or invoice payments

Core Use Cases

- Online & Digital Payment Acceptance
- Invoicing, Phone, and Keyed Payments
- Recurring Billing & Subscriptions
- Secure Storage of Customer Payment Data

Platform Differentiation

Unlike bundled gateway-processor platforms, Authorize.net is gateway-only. This separation allows WAS to control acquiring, pricing, funding, and merchant support - avoiding vendor lock-in while preserving long-term flexibility. Authorize.net focuses intentionally on digital acceptance, not POS, inventory, or omnichannel operations. It excels when merchants want clean, proven functionality without enterprise orchestration or custom builds.

Partner & Merchant Value

For merchants, Authorize.net offers a stable, familiar gateway with powerful digital payment capabilities - without giving up their processing relationship. For partners, it provides a low-risk, easy-to-sell solution that aligns with real-world SMB and mid-market needs.

Authorize.net is not a POS, and it is not the processor - it is the gateway layer that enables secure digital payments, backed by WAS as the long-term acquiring partner.