



Woodforest Acceptance Solutions

Delta1st POS

Executive Summary

Woodforest Acceptance Solutions' proprietary, cloud-native point-of-sale and payments platform built for small and mid-sized businesses that have outgrown basic terminals but do not require enterprise software. Fully owned and operated by WAS, Delta1st unifies POS hardware, business management software, and integrated payment processing into a single platform supporting instore, mobile, and virtual transactions.

By controlling the entire POS stack including hardware, software, roadmap, and support, Delta1st eliminates dependence on fragmented third-party vendors. Native integration with Visa Platform Connect (VPC) improves reliability, reduces processor sprawl, and enables flexible pricing and portfolio strategies. Delta1st is designed to serve as WAS's primary POS platform for SMB merchants and a long-term foundation for in-person commerce.

Target Market & Core Use Cases

Delta1st is purpose-built for independent retailers, service businesses, and quick-service food operators that rely on multiple disconnected systems to run their business. It is best suited for merchants with fewer than 20 locations and under 40 users who need simplicity, margin control, and operational visibility.

Common use cases include:

- Replacing separate POS, inventory, and payment systems with one unified platform
- Enabling mobile and handheld checkout to reduce lines and increase throughput
- Centralizing scheduling, invoicing, virtual payments, and recurring billing
- Recovering processing costs through built-in, card-brand-compliant dual pricing
- Gaining real-time insight into sales, inventory, staff performance, and cash flow

Platform Differentiation

Delta1st combines payment acceptance with inventory management, reporting, employee and labor tracking, customer management, invoicing, and mobile POS in tiered software packages that scale with merchant growth. Running on Android-based PAX hardware and a cloud-native AWS architecture, the platform delivers real-time data synchronization, automatic updates, and enterprise grade security without on-premises infrastructure. Compared to entry-level POS platforms like Square and Clover, Delta1st delivers critical functionality natively - reducing add-on costs and simplifying operations.

Partner Value

For WAS and its ISO partners, Delta1st shifts merchant relationships away from rate competition and toward platform ownership. The result is stronger merchant loyalty, improved margin control, reduced support friction, and a scalable POS foundation that grows with the portfolio.

1. Product Overview

What the Product Is

Delta1st is an all-in-one, Woodforest-owned point-of-sale and payment platform designed to help small and mid-sized businesses streamline operations and accept payments with confidence. It combines POS hardware, business management software, and integrated payment processing into a single, seamless solutions supporting in-store, mobile, and virtual transactions while scaling with a merchant's growth.

Portfolio Strategy

Delta1st was built by Woodforest Acceptance Solutions to give WAS and our partners direct control over the in person payments experience—from hardware and software to processing—without relying on third-party POS vendors. This allows WAS to control all aspects of the POS, including development, support, road maps, architecture, and full autonomy over an entire POS system. As a proprietary, cloud native POS integrated directly into Visa Platform Connect (VPC), Delta1st allows us to offer merchants a modern, scalable solution that eliminates fragmented systems, improves reliability, and enables flexible pricing models. Designed as WAS's primary POS for small and midsized businesses, Delta1st complements a multitude of merchant needs, giving partners a powerful platform they can confidently sell, deploy, and scale. The end goal is simple: make Delta1st the default merchant operating system for in person commerce—driving merchant growth, strengthening partner relationships, and anchoring WAS's long-term payments strategy.

Ideal Customer Profile (ICP)

Delta1st POS works best for independent businesses that have outgrown simple payment terminals but are not ready for expensive, complicated enterprise software. The simple qualifying question is:

“Does this business currently use multiple systems to run their operations?”

If yes, Delta1st POS is very likely a strong fit.

- **Small to Medium-sized businesses**
 - Retail (Small-to-Medium sized Boutiques, Retail Shops, General Stores)
 - Service (Field Services, Salons, Service Parlors, Cleaning Services, Lawn Care)
 - Quick-Service Food (QSR) (Small Diners, Food Trucks, Order-at-Counter Restaurants)
 - Merchants with less than 40 Users
 - Merchants with less than 20 locations
 - Merchants with less than 10,000 Products/SKU's

Vertical-by-Vertical Breakdown

Retail (Small-to-Medium sized Boutiques, Retail Shops, General Stores)

Pain points: Separate POS, inventory, and payment systems that don't communicate. Manual reconciliation. No real-time sales visibility.

Delta1st POS solves: Transactions, inventory management, reporting, and payments all inside one platform. Multiple cashiers and locations managed centrally.

Opening line: “Most retail owners I talk to are juggling a POS, a separate inventory tool, and payment terminals that don't talk to each other. Does that sound like your setup?”

Pain Points: Retailers pay for bloated POS systems loaded with features they don't use, increasing cost and complexity.

Delta1st POS Solves: Delta1st offers simplified, scalable packages designed to fit small retailers—lean where it matters, expandable when needed.

Opening Line: “Are you paying for POS features built for big box retail when all you need is speed and control?”

Service (Field Services, Salons, Service Parlors, Cleaning Services)

Pain Points: Rigid, appointment-focused POS systems that work only behind a counter and struggle with mobile or on-site payments.

Delta1st POS Solves: Delta1st is cloud-native and device-flexible, allowing service businesses to take payments in the shop, on the road, or at the customer's location using the same system—no separate apps or manual reconciliation.

Opening Line: “Most POS systems assume you're standing behind a counter all day—how are you handling payments when you're on the move or working in a non-office environment?”

Pain Points: Disconnected tools for scheduling, payments, invoicing, and customer management create extra work and missed revenue.

Delta1st POS Solves: Delta1st combines payments, customer management, PayByLink, and E-Invoicing into one platform, reducing manual steps and keeping everything in sync.

Opening Line: “Are you using one system to schedule, another to invoice, and another to take payments—or would it help if that all lived in one place?”

Quick-Service Food (QSR) (Small Diners, Food Trucks, Order-at-Counter Restaurants)

Pain Points: Long lines during rush periods because traditional POS systems are fixed to the counter and slow down order flow.

Delta1st POS Solves: Delta1st supports mobile and handheld ordering, allowing staff to take orders and payments anywhere—reducing bottlenecks and improving throughput.

Opening Line: “When your line backs up during the rush, are you stuck with one register—or can you take orders and payments anywhere?”

Pain Points: Systems built for full-service restaurants force QSRs to pay for features they don't need, adding complexity and cost.

Delta1st POS Solves: Delta1st offers tiered packages and modular functionality tailored to quick-service environments—lean, fast, and purpose-built.

Opening Line: “Are you paying for restaurant POS features you'll never use, or do you want something built for quick service?”

NOT a good fit

- Full Service Restaurants for full table management, servers, reservations, etc.
- Enterprise level business (Walmart, Nordstroms, Target, etc.)
- Businesses needing seamless communication between online and instore sales/inventory.

Primary Use Cases

Use Case #1

Problem: We constantly run out of popular items, don't know what's in stock, and only realize issues after sales are lost.

Feature: Delta1st includes native inventory tracking, low-inventory alerts, barcode scanning, and vendor-linked purchase orders built directly into the POS.

Value: Merchants gain real-time visibility into stock levels, reduce stockouts and over-ordering, and make smarter purchasing decisions—protecting revenue and reducing waste.

Use Case #2

Problem: We're using one system to schedule, another to invoice, and another to accept payments—everything is disconnected and slow.

Feature: Delta1st combines calendar scheduling, POS checkout, virtual terminal, pay-by-link, and e-invoicing in a single platform.

Value: Merchants eliminate manual steps, reduce errors, and get paid faster—while staff works from one system instead of three.

Use Case #3

Problem: Card processing fees are cutting deeply into our margins, and pricing transparency is becoming an issue.

Feature: Delta1st offers fully compliant dual pricing (card price shown first, automatic cash discount at checkout), configured directly in the POS.

Value: Merchants recover processing costs, improve gross margins, and stay card-brand compliant—without confusing fees or surcharges.

Use Case #4

Problem: Checkout bottlenecks during peak periods cause long lines, frustrated customers, and lost sales.

Feature: Delta1st supports Android/PAX mobile POS, handheld ordering, split payments, and tip-at-sale, allowing staff to take orders and payments anywhere.

Value: Faster transactions increase throughput, improve customer experience, and allow merchants to serve more customers without adding registers.

High-Level Functionality

Delta1st enables businesses to accept, manage, and reconcile payments across multiple channels—including in-person, virtual terminal, and invoicing—within a single platform. It combines payment acceptance with core POS and business management capabilities such as product or service setup, reporting, and daily operations. This allows merchants to offer flexible checkout experiences to their customers while keeping transactions, data, and workflows centralized and easy to manage.

Positioning Statement / Elevator Pitch

Short “Walk-up” Pitch (15 Seconds)

“Delta1st isn’t just a register—it’s an all-in-one business platform. We combine payments, inventory, scheduling, invoicing, labor tracking, and cost-recovery pricing into one POS—so merchants stop paying for add-ons and start running smarter.”

Competitive Displacement Pitch (Square / Clover)

“Square and Clover are great at taking payments—but merchants usually outgrow them once operations get real.

Delta1st includes inventory, purchase orders, scheduling, pay-by-link, e-invoicing, labor tracking, and dual pricing natively, instead of charging for dozens of add-ons.

If a merchant wants control of margins, simpler operations, and fewer vendors, Delta1st is built for that from day one.”

Discovery-Led Opening (Conversation Starter)

“Quick question—are you using one system for payments, another for scheduling, another for invoicing, and still trying to manage inventory in spreadsheets?”

“That’s exactly why Delta1st exists. We bring all of that into one POS, so merchants spend less time managing systems and more time running the business.”

Margin Protection / Cost Recovery Pitch

“One of the biggest things merchants tell us is processing fees are crushing margins.

Delta1st has built-in, card-brand-compliant dual pricing, which lets merchants recover processing costs transparently—without confusing surcharges or compliance risks.

Most POS systems don’t support that natively. We do.”

Vertical Use-Case Pitch

“Whether you’re retail, quick-serve, or service-based, Delta1st adapts.

Mobile POS, barcode scanning, inventory alerts, purchase orders, scheduling, billing, and recurring payments are all built in—no separate apps, no rekeying data.”

Objection Responses

“I already have a POS System.”	That’s great — most of our clients did too. The difference is Delta1st isn’t just a POS. It’s a Business Operating System that also handles invoicing, receivables, reporting, and field service management. Many businesses switch because they want everything working together in one system.
“Switching systems sounds like a headache.”	That’s completely understandable. Delta1st was designed specifically to avoid painful migrations. The system is intuitive, and our onboarding process is structured so businesses transition without operational disruption.
“My current system works fine.”	Most systems work fine — until the business grows. The real question is whether your system helps you run the entire business or just process transactions. Delta1st gives you full operational visibility and simplifies control across every part of your operation.
“I don’t want to learn new software.”	That’s exactly why Delta1st exists. Most business software becomes complicated over time. Delta1st was designed to be powerful yet simple to use — business owners and their staff can learn it quickly and use it confidently every day.
“What if my business grows?”	That’s where Delta1st shines. The system was designed to support growth — whether you add employees, locations, service teams, or more complex billing. It scales with you.
“I only need something simple.”	Absolutely — and that’s one of the strengths of Delta1st. The system is simple enough for small businesses but powerful enough to grow with you. You’re not paying for complexity you don’t need today.

Key Differentiators

Comparison	Delta1st	Clover	Square
Fees			
Monthly Software Fee	\$9.95 - \$45.95	\$14.95 - \$310+	\$0 - \$149.00
Extra Features = Extra Monthly	Included	Clover App Market	Square App Marketplace
Hardware Ranges	\$250 - \$1,299	\$350 - \$1649	\$49 - \$1,399
Additional Device Monthly Fee	\$5.95	\$9.95	Unknown
Customized Pricing Available	✓		✓
Industry Specific Software			
Business Size	Small – Medium	Small – Medium	Small - Medium
POS Type	Android/PAX	Android/SaaS	iPad POS
Software Type	Cloud/SaaS	Cloud/SaaS	Cloud/SaaS
Merchant Services	In House	In House/3 rd Party	In House
Features			
Register Features	✓	✓	✓
Virtual Terminal	✓	✓	✓
Inventory Tracking	✓	✓	✓
Customer Management	✓	✓	✓
Vendor / Purchase Orders	✓	Add on \$	Add on \$
Appointment Scheduling	✓	Add on \$	✓
Employee Management	✓	✓	✓
Timecards / Labor Cost	✓	Add on \$	Add on \$
Discounts	✓	✓	✓
Split Payments	✓	✓	✓
Real-Time Cloud Reporting	✓	✓	✓
Marketing Notifications	✓	✓	Add on \$
Loyalty Programs	✓	Add on \$	Add on \$
Multi-Location Management	✓	✓	✓
Multi-Language Options	✓		
24/7/365 Customer Support	✓	✓	✓
E-Invoicing	✓		✓
SMS/Email Receipts	✓	✓	✓
Recurring Payments	✓	✓	✓
Barcode Scanning	✓	✓	✓
Dual-Pricing	✓		
Reconciliations	✓	✓	✓
Tip Adjustment	✓	✓	✓
Variants / Add-ons / Modifiers	✓	✓	✓
Pre-Authorization	✓	✓	✓
White-Labeling	✓	Add on \$	

Key Configurations and Sales Channels

Key Configurations

Delta1st is a cloud-based POS platform deployable as a fixed in-store system or mobile POS, running on WAS-provided PAX hardware. It can be configured as a standalone terminal or a fully integrated POS, with software tiers selected based on merchant needs.

Sales Channels

Delta1st is sold through WAS internal sales teams and approved ISO/partner channels, with centralized provisioning, hardware fulfillment, and ongoing support managed by WAS.

2. Product Capabilities

Feature	Package			Description
	Xpress	Lite	Enhanced	
Max Products	0	1,000	10,000	Max amount of SKU's
Max Users	1	3	40	Max number of users
Max Devices	1	3	20	Max number of devices
Appointment Scheduling			✓	Calendar scheduling for resource/provider
Barcode Scanning			✓	Scan barcodes for product being sold
Custom Tax Fields		✓	✓	Custom tax field to meet one off taxes
Customer Management			✓	Store customer information
Discounts		✓	✓	Special, Per item, Per transaction discounts
Dual-Pricing		✓	✓	Separate payment prices for cash vs. card
E-Invoicing			✓	Send out invoices for services
Employee Management		✓	✓	Manage employee information/schedules
Add-Ons/Variants			✓	Products modifications/variations
Kitchen Receipts		✓	✓	Send itemized kitchen receipts
Timecards/Labor Cost		✓	✓	Run reports on timecards/labor cost
Void/Returns	✓	✓	✓	Line-item return or full transaction returns
Low Inventory Alerts			✓	Receive alerts when inventory is low
Loyalty Program			✓	Offer reward programs for repeat customer
Custom Menus		✓	✓	One-touch custom menus for fast checkout
Misc. Item Entry	✓	✓	✓	Custom item name and price entry for POS
Multi-Location			✓	Manage multi-locations from admin login
Registers		✓	✓	Track registers and starting balances
Custom Price Fields		✓	✓	Custom prices for VIP customers
Print/SMS/Email Receipt	Print	✓	✓	Print from device or SMS/Email receipts
Product Management		✓	✓	Import products for POS touch selection
Product Categories		✓	✓	Categorize products into specific categories
Product Departments			✓	Create departments to tie product to
Purchase Orders			✓	Seamlessly transfer orders to available
QSR		✓	✓	Quick service restaurant capability
Reconciliations			✓	Confirm drawer/store amounts (+ or -)
Reporting	✓	✓	✓	Multiple operational reports available
Role Permissions			✓	Customizable permissions for users
Recurring Payments			✓	Set monthly/annual recurring payments
Marketing Notifications			✓	Send marketing/notifications to customers
Split Payments		✓	✓	Split (cash & card) / split by items
Store Transfers			✓	Transfer inventory to other locations
Tip at Time of Sale	✓	✓	✓	Tip on device before payment is processed
Tip Adjustment		✓	✓	Tip on receipt and enter at end of shift
Vendor Management			✓	Add all vendors product is bought from
Virtual Terminal			✓	Manually enter card info on web portal
Web Reporting	✓	✓	✓	Advanced web portal reporting
White-Labeling	✓	✓	✓	Reseller's ONLY (logo & color schemes)
Pre-Authorization		✓	✓	Open bar tabs by confirming card is valid

Limitations

- No Open App Marketplace – Delta1st does not offer a third-party app store or merchant-selectable add-ons.
- No Public APIs or Custom Integrations – Delta1st does not provide public APIs, webhooks, or custom integration capabilities for merchants.
- No Buy Now, Pay Later (BNPL) – Delta1st does not support BNPL options such as After-Pay, Klarna, or Affirm.
- No eCommerce Storefront Builder – Delta1st does not offer a native online store, catalog sync, or ecommerce website functionality.
- No Consumer Discovery or Booking Marketplace – Delta1st does not provide customer discovery, booking marketplaces, or review-driven traffic tools.
- Rigid Feature Packaging – Delta1st features are bundled by predefined software tiers with limited à-la-carte customization.
- EBT and FSA/HSA cards are not supported.
- ACH/E-Check payments are not native within the Delta1st POS.
- QR-code payment links are not supported.

User Personas

With fully customizable roles and permissions for specific users. Delta1st offers the merchant the ability to create roles and permissions based on the level of accessibility the employee should have. As many roles as needed can be created and applied to specific employees/users.

Examples of User Role Permissions

- Business Owner (FULL access to all system features and operational needs)
 - Back-office Admin/Manger (Might have slightly less capabilities like not being able to change product pricing, view profits, change user permissions)
 - Cashier/General Employee (Would not have access to view reports, profits, change pricing, edit user information, purchase orders, etc.)
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3. Architecture & Technical Summary

High-Level Architecture Diagram

Delta1st is cloud-native on AWS, meaning the system doesn't rely on local servers or complicated on-site technology. Payments, reporting, inventory, and business data are managed securely in the cloud, while the POS device simply handles the card interaction. This allows transactions, reports, and updates to sync in real time across devices and locations, enables automatic updates without downtime, and delivers high reliability, security, and scalability—so merchants can grow and operate confidently without managing IT infrastructure.

Ecosystem Fit

Delta1st serves as Woodforest Acceptance Solutions' primary POS platform for small and medium-sized businesses. All Delta1st transactions run on Visa Platform Connect (VPC) rails using Delta1st's proprietary Pay SDK, getting merchants closer to the transaction and payment than ever before.

System Requirements

- Android-based PAX hardware. (Payment Terminals)
- Android smart device with NFC compatibility for Tap-to-Glass functionality. (Personal Smart Device)
- Internet connectivity via Wi-Fi, hotspot, or cellular data.

Certified Platform

- VPC - Visa Platform Connect

Security & Compliance Summary

- Multi-AZ AWS deployment
 - AWS WAF, Guard Duty, and CloudTrail
 - Bastion host for secure access
 - Recovery Time Objective (RTO): 5–15 minutes
 - Near-zero Recovery Point Objective (RPO)
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4. Product Configuration & Options

Customizable Settings

- **Tax Rules (State, Local, Silo, and Custom Taxes)**
 - Fully editable and customizable to meeting specific states tax requirements.
 - This configuration is store-specific and supports multi-location businesses, ensuring that each store applies the appropriate tax rates based on its individual location and state requirements.
- **Discounts (Per Item, Per Transaction, and Special Discounts)**
 - **Per Item Discounts:** Automatically apply a predefined discount to specific items when configured conditions are met, such as item type, quantity, or promotion rules, without requiring cashier intervention.
 - **Per Transaction Discounts:** Automatically apply a discount to the entire transaction once requirements are met, such as minimum purchase amount or qualifying items, ensuring consistent discounts across the full sale.
 - **Special Discounts:** Allow staff to manually apply customizable, pre-configured discounts to individual items or the full transaction at checkout.
- **User roles and permissions**
 - Customizable roles and permissions for specific users. Create roles and permissions based on the level of accessibility the employee should have.
- **Receipt & Branding Options**
 - Custom receipt logos, Email and SMS receipt configuration, Toggle receipt delivery methods (print, email, text)
- **Loyalty & Marketing (Enhanced Package ONLY)**
 - Custom loyalty programs, including reward type (discount or free item)
 - Ability to create, edit, or remove loyalty programs
 - Basic notification and campaign controls
- **Reporting & Dashboard Configuration**
 - Dashboard widgets configurable by metric (sales, tax, tips, averages)
 - Report export options for transactions and summaries
 - Store-level visibility for multi-location reporting

Optional Modules

- Dual-Pricing Functionality
- Delta1st Package (Xpress, Lite, Enhanced)

White-Labeled Components (Only available for Wholesale Resellers)

Delta1st can be white labeled to meet branding needs as a certified wholesale-reseller.

This includes the ability to resell Delta1st as a unique Resellers POS (Example: ABC POS). The functionality of Delta1st would remain the same but would be branded to fit the resellers' needs as far as logos and color schemes to present it as their very own.

Customizable items include:

- Company Logo
- Branded Color Schemes

Hardware Options

- PAX A77
- PAX A920 Pro
- PAX Elys bundle

3rd Party Integration Options

- Twilio SMS Messaging: Once a Twilio account has been created directly with Twilio, the Account ID, Special Key, and Phone number can be added into Delta1st under Company App Settings → SMS Settings. This gives merchants the ability to send Notifications and Receipts via SMS through the Twilio Integration.

5. Operational Processes

Transaction Methods

- Card-present transactions (primary)
- Keyed transactions via virtual terminal (MOTO)
- E-Invoicing / Recurring Payment transaction (customer keyed transaction)

Reporting Overview

Delta1st Reports

All reports can be filtered to show specific date periods, store locations, users, products, transaction statuses, etc.)

Report Types	Description of Report
Dual-Pricing Revenue	Show additional revenue from Dual-Pricing program to offset card processing fees
Discounted Sales	See what discounts were used and the volume associate with those discounts
Product QOH	Run Product QOH (Quantity on Hand) reports on inventory availability
Customer Sales	View customer sales (especially useful for repeat customer data)
User Sales	View user/employee sales and the number of tips they received
Sales History	View sales for past dates and period to give better ideas of inventory needs
Daily Sales	A daily report that breaks out all payment types for end of day reporting
Tax Collected	Show taxes collected for end of year tax purposes or whenever needed
Invoice History	Show detailed information on invoices, their statuses, and payments received
Timecard	Pull timecard information for specific date ranges
Labor Cost	Pull labor cost information for specific date ranges
Package Report	Shows what packages are being bought over others and what they include
Service Usage	Determine what services are being provided the most
Recurring Billing	Show the automatic recurring payments for a period and their statuses
Memberships	Pull to view the active number of memberships and totals for each individually
Membership Billing	Reflects the statuses (approved/decline) for all recurring billing payments

Elevate Reporting and CyberSource Reporting are also available. See the Payments 101 section for further details and what reports can be generated.

Operational Constraints

Constraints vary by software tier and enabled features.