



Product Summary

Delta1st POS

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.