Woodforest Acceptance Solutions

FreedomPay Gateway

Executive Summary

FreedomPay Gateway is WAS's enterprise payment orchestration platform for complex, multi-location environments. It operates as a POS- and device-agnostic layer above merchant systems, securely routing transactions into WAS's acquiring platform while WAS remains the acquirer of record—managing onboarding, settlement, funding, and risk. Built for scale, FreedomPay abstracts payment logic away from individual POS systems, enabling merchants to standardize payments across locations, lanes, and channels without requiring POS replacement or reintegration.

Strategic Role in the WAS Portfolio

FreedomPay fills the enterprise orchestration tier of the WAS portfolio. It is not a POS and not a lightweight SMB gateway. Instead, it enables WAS to support large, sophisticated merchants whose payment needs exceed the limits of POS-locked or single-gateway models.

Who It's Built For

- Large and multi-brand retailers
- Hospitality, travel, stadiums, and venues
- Enterprise QSR and food service chains
- ISVs and enterprise platforms managing multiple POS integrations

Core Use Cases

- Multi-POS, Multi-Location Payment Standardization
- Payments Decoupled from POS Systems
- Enterprise Scale & Resiliency
- Unattended, Mobile, and Alternative Commerce

Platform Differentiation

FreedomPay is not a payment processor and not a POS. It is a payment orchestration layer designed to manage complexity at scale. Unlike bundled gateway-and-acquirer platforms, FreedomPay remains POS- and processor-agnostic—while WAS ensures a consistent, bank-backed acquiring relationship.

Partner & Merchant Value

For merchants, FreedomPay reduces integration friction, deployment delays, and long-term technology risk as environments evolve. For partners and WAS, it enables enterprise growth without gateway sprawl, processor lock-in, or loss of acquiring control.

FreedomPay Gateway is the enterprise orchestration layer of the WAS portfolio—built for merchants whose payments have outgrown POS-bound and gateway-only models, with WAS anchoring the acquiring lifecycle behind the scenes.

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1. Product Overview

What the Product Is

FreedomPay Gateway is an enterprise-grade, commerce-orchestration and payment gateway platform that Woodforest Acceptance Solutions (WAS) leverages to support complex, multi-lane, multi-location, and multi-tender merchant environments. It serves as the transaction routing and integration layer between merchant-facing POS systems and WAS's acquiring platform, enabling secure, compliant payment acceptance across in-store, mobile, and unattended use cases. Through its connection to WAS, FreedomPay allows merchants and larger partners to utilize advanced gateway functionality—such as device abstraction, tokenization, and centralized transaction management—while WAS maintains ownership of the acquiring relationship, including merchant onboarding, underwriting, settlement, and funding, as merchants scale from single locations to enterprise deployments.

Portfolio Strategy

FreedomPay Gateway plays a deliberate role in the WAS portfolio by enabling support for larger, more complex merchant and partner environments that extend beyond a single POS model. It expands the WAS ecosystem into enterprise and multi-system use cases where merchants require POS and device flexibility, centralized transaction routing, and advanced orchestration across locations, brands, and channels. Integrated with WAS's acquiring platform, FreedomPay allows WAS to retain full ownership of merchant onboarding, underwriting, settlement, and funding while abstracting hardware and POS dependencies. This strategy ensures WAS can support sophisticated enterprise and vertical deployments—such as hospitality, retail chains, unattended, and complex tender environments—without forcing standardization or sacrificing control of the acquiring stack, strengthening WAS's ability to win and scale larger, more complex relationships.

Ideal Customer Profile (ICP)

FreedomPay Gateway works best for merchants and partners that operate complex payment environments where flexibility, scale, and centralized control matter more than a single POS solution. The simple qualifying question is:

"Does this merchant operate multiple locations, lanes, brands, or POS systems and need a unified way to manage payments?"

If yes, FreedomPay Gateway is very likely a strong fit.

- Mid-Market to Enterprise Merchants
    - Multi-location and multi-brand operators
    - Merchants with complex in-store, mobile, and unattended payment needs
    - Businesses that cannot standardize on a single POS but still want a consistent payments experience
- Key Verticals
    - Retail (Large specialty retail, department stores, national or regional chains)
    - Hospitality & Travel (Hotels, resorts, stadiums, venues, casinos)
    - Food & Beverage (Enterprise QSR, table-service chains, food halls)
    - Unattended & Alternative Commerce (Kiosks, vending, transit, parking, healthcare check-in)
- Operational Characteristics
    - Merchants with multiple POS systems or ISV relationships
    - Merchants with complex tender mixes (cards, wallets, gift, loyalty, alternative payments)
    - Merchants operating across dozens to thousands of lanes or endpoints
- Scale Indicators
    - Typically 20+ locations or high-lane density per location
    - Hundreds to thousands of payment devices
    - High transaction volume requiring enterprise-grade uptime, resiliency, and reporting

Within the WAS ecosystem, FreedomPay is ideal for customers who have outgrown traditional gateway or POS-locked models and instead need a payments orchestration layer—while still relying on WAS to own the acquiring relationship, manage risk, and handle settlement as they scale.

Vertical-by-Vertical Breakdown

Retail (Mid-Market & Enterprise Retail, Specialty Chains, Big-Box, Multi-Brand Operators)

Pain Points: Retailers run multiple POS systems and devices across locations, leading to inconsistent checkout experiences, fragmentation, and complex integrations when systems change.

FreedomPay Gateway Solves: FreedomPay serves as a POS- and device-agnostic gateway that decouples payments from store systems, enabling retailers to standardize payment acceptance across locations while continuing to use different POS platforms.

Opening Line: “Are you managing different POS systems across stores but still expected to deliver the same payment experience everywhere?”

Pain Points: Large retailers struggle to roll out new payment types, devices, or checkout experiences because each change requires deep POS-level development and certification.

FreedomPay Gateway Solves: FreedomPay abstracts payment logic away from the POS, enabling faster rollout of new devices and tender types with minimal POS changes—while WAS maintains underwriting, funding, and acquiring control.

Opening Line: “How long does it take your team to add or update payment capabilities across all stores today?”

Hospitality & Travel (Hotels, Resorts, Casinos, Stadiums, Venues)

Pain Points: Hospitality operators handle payments across multiple systems—front desk, mobile check-in, restaurants, bars, retail, and events—with little consistency or centralized visibility.

FreedomPay Gateway Solves: FreedomPay orchestrates payments across disparate systems and touchpoints, providing a unified payment layer regardless of where or how the guest pays. WAS handles acquisition and settlement while FreedomPay ensures continuity across the guest journey.

Opening Line: “Are your guests paying in five different systems—but your finance team reconciling it manually at the end of the day?”

Pain Points: High transaction volumes and live environments (events, peak travel) demand extreme uptime, fast authorizations, and resilient infrastructure.

FreedomPay Gateway Solves: FreedomPay is built for enterprise-grade resiliency and scale, supporting high throughput environments while WAS ensures reliable settlement and funding behind the scenes.

Opening Line: “When a lane goes down during an event, what happens to revenue in real time?”

Food & Beverage (Enterprise QSR, Table-Service Chains, Food Halls)

Pain Points: Enterprise food operators use different ordering systems (counter, kiosk, mobile, drive-thru) that each process payments differently, creating fragmented reporting and operational risk.

FreedomPay Gateway Solves: FreedomPay centralizes payment processing across all order channels, allowing merchants to add or change ordering platforms without re-engineering their payment stack—while WAS remains the acquirer of record.

Opening Line: “How many ordering systems are you running—and do they all handle payments the same way?”

Pain Points: New store openings and remodels require rapid deployment of devices and payment configurations without slowing down go-live timelines.

FreedomPay Gateway Solves: FreedomPay’s device abstraction and centralized configuration allow faster, repeatable deployments across lanes and locations, reducing store-level complexity.

Opening Line: “When you open a new location, is payments one of the last things holding you up?”

Unattended & Alternative Commerce (Kiosks, Vending, Transit, Parking, Healthcare Check-In)

Pain Points: Unattended environments require always-on payments with limited local support, high availability requirements, and strict security controls.

FreedomPay Gateway Solves: FreedomPay supports unattended and semi-attended use cases with centralized transaction routing and tokenization, reducing device-level risk while WAS manages risk, settlement, and funding centrally.

Opening Line: “If a payment device fails with no staff on-site, how quickly do you even know it happened?”

Pain Points: Operators struggle to manage payments consistently across thousands of distributed, low-touch endpoints.

FreedomPay Gateway Solves: FreedomPay enables centralized monitoring and payment orchestration across distributed devices, while WAS scales the acquiring relationship without merchant-by-merchant friction.

Opening Line: “How are you managing payments across hundreds or thousands of unattended devices today?”

ISVs, Enterprise Partners & Platforms

Pain Points: ISVs don't want to rebuild payment logic for every customer, POS, or hardware configuration—and don't want to become an acquirer themselves.

FreedomPay Gateway Solves: FreedomPay provides a standardized gateway and orchestration layer ISVs can integrate once, while WAS handles underwriting, compliance, settlement, and long-term merchant relationships.

Opening Line: "Are payments a strategic advantage for your platform—or a constant integration burden you're managing around?"

NOT a good fit

- Single-Location, Simple Merchants
    - One location and basic payments where a terminal or SMB POS is sufficient.
- Small Businesses Wanting an All-in-One POS
    - Merchants expecting inventory, staff, or operations management from the payment solution.
- No POS or Device Diversity
    - Standardized on one POS with no expansion or change planned.
- Early-Stage or Low-Volume Businesses
    - Too small to justify enterprise-grade gateway and orchestration.
- Expecting POS Functionality from the Gateway
    - Looking for menus, reservations, or store operations inside the gateway.
- Not Ready for Enterprise Implementations
    - Lacking resources for structured, multi-system deployments.

Primary Use Cases

Use Case #1

Problem: We operate multiple locations using different POS systems, creating inconsistent checkout experiences, complex integrations, and fragmented payments reporting.

Feature: FreedomPay provides a POS-agnostic gateway and orchestration layer that standardizes payment processing across all locations and systems while integrating directly with WAS as the acquirer.

Value: Merchants deliver a consistent payment experience everywhere, simplify integrations, and scale locations without re-engineering payments—while WAS retains full acquiring ownership.

Use Case #2

Problem: Rolling out new payment devices or tender types requires deep POS changes, long certification cycles, and delayed store launches.

Feature: FreedomPay abstracts devices and payment logic away from the POS, allowing new hardware and tender types to be enabled centrally with minimal POS changes.

Value: Merchants accelerate store openings and upgrades, reduce IT dependency, and future-proof payments without disrupting operations or funding through WAS.

Use Case #3

Problem: We accept payments across counter, mobile, kiosk, and unattended channels, but each channel processes payments differently and reports separately.

Feature: FreedomPay centralizes transaction routing, tokenization, and payments orchestration across all channels while settling through WAS.

Value: Merchants gain unified payments management, simpler reconciliation, and consistent security across every touchpoint.

Use Case #4

Problem: High-volume environments require always-on payments, but downtime or degraded performance directly impacts revenue and customer experience.

Feature: FreedomPay is built for enterprise scale and resiliency, handling high transaction volumes while WAS manages underwriting, settlement, and funding in the background.

Value: Merchants reduce risk, protect revenue during peak periods, and confidently scale locations, lanes, and transaction volume.

High-Level Functionality

FreedomPay Gateway enables enterprises to securely accept, route, and manage payments across disparate POS systems, devices, and channels through a single, centralized gateway layer. It functions as a payment orchestration platform—abstracting hardware, POS, and tender complexity—while integrating directly into Woodforest Acceptance Solutions' acquiring platform for underwriting, settlement, and funding. This allows merchants to maintain flexibility at the store and system level while centralizing payment logic, security, and transaction management, ensuring consistent, scalable payment operations as their business grows.

Positioning Statement / Elevator Pitch

Short "Walk-up" Pitch (15 Seconds)

"FreedomPay isn't a POS—it's an enterprise payment orchestration layer. It sits above any POS or device, standardizes payments across locations and channels, and connects directly to WAS for acquiring, settlement, and funding—so complex merchants can scale without re-architecting payments."

Competitive Displacement Pitch (Adyen/Stripe/WorldPay)

"Gateways like Adyen, Stripe, or Worldpay often force merchants into their processing stack or limit flexibility once complexity grows.
FreedomPay is different—it's POS- and device-agnostic, built for enterprise orchestration, and paired with WAS as the acquirer. That means merchants keep flexibility at the front end while WAS owns underwriting, settlement, and the merchant relationship. No lock-in, no replatforming, and no losing control as you scale."

Discovery-Led Opening (Conversation Starter)

"Quick question—how many POS systems, devices, or ordering channels are you running today, and are they all processing payments the same way?"

"That's usually where FreedomPay comes in—it lets you standardize payments without forcing you to rip out the systems that already run your business."

Margin Protection / Cost Recovery Pitch

"Payment inefficiency isn't just fees—it's complexity, downtime, and slow rollouts.
FreedomPay reduces hidden costs by abstracting devices and POS integrations, while WAS delivers predictable acquiring, settlement, and funding. The result is fewer integrations to maintain, faster deployments, and lower long-term operating cost as you scale."

Vertical Use-Case Pitch

"FreedomPay was built for complex environments—multi-location retail, hospitality, enterprise food service, unattended, and large ISVs. If you operate multiple POS systems, channels, or devices but still want one payment experience, FreedomPay orchestrates the front end while WAS anchors the acquiring layer."

Objection Responses

"I already have a POS System."	That's exactly where FreedomPay fits. It doesn't replace your POS—it sits above it. FreedomPay standardizes payments across your existing POS systems and connects them to WAS for acquiring, settlement, and funding, without forcing a rip-and-replace.
"We don't want to switch payment providers."	You're not switching your front-end systems. FreedomPay separates payments from POS dependencies while WAS remains the acquirer, so you gain flexibility and scale without disrupting your operational stack or merchant relationship.
"This sounds like overkill for payments."	For simple setups, it would be. FreedomPay is designed for complexity—multiple locations, lanes, devices, or channels—where managing payments directly inside the POS becomes a bottleneck. If scale or diversification is on your roadmap, this removes future friction.
"We only use one POS today."	That works—until it doesn't. Most FreedomPay clients started with one POS and added channels, brands, or locations over time. FreedomPay future-proofs payments so growth doesn't force a costly re-architecture later, while WAS continues to manage acquiring.
"Implementation sounds complicated."	FreedomPay actually reduces long-term complexity by centralizing payment logic outside the POS. Instead of integrating payments over and over as systems change, you integrate once—then scale through the gateway with WAS handling underwriting and funding.
"Why not just use Stripe, Adyen, or Worldpay?"	Those platforms often bundle gateway and acquiring together, limiting flexibility as complexity grows. FreedomPay stays POS- and processor-agnostic while WAS owns the acquiring role—giving you enterprise orchestration without giving up control or optionality.
"What's the real business value beyond payments?"	The value is control and scale. FreedomPay reduces deployment time, lowers integration overhead, improves uptime consistency, and standardizes payments across the enterprise—while WAS delivers predictable settlement, risk management, and long-term partner continuity.

Key Differentiators

Comparison	FreedomPay	Adyen	Worldpay (FIS)
Fees			
Monthly Software Fee	Enterprise / Custom	Enterprise / Custom	Enterprise / Custom
Extra Features = Extra Monthly	Add on $	Add on $	Add on $
Hardware Ranges	POS & Device Agnostic	Limited / Approved List	Limited / Approved List
Additional Device Monthly Fee	Custom	Add on $	Add on $
Customized Pricing Available	✓	✓	✓
Industry Specific Software			
Business Size	Mid-Market – Enterprise	Mid-Market – Enterprise	Mid-Market – Enterprise
POS Type	Any POS (Abstracted)	Approved POS Only	Approved POS Only
Software Type	Gateway / Orchestration	Gateway + Acquirer	Gateway + Acquirer
Merchant Services	In House	In House	In House
Features			
POS-Agnostic Architecture	✓	X	X
Device Abstraction Layer	✓	X	Add on $
Multi-POS per Enterprise	✓	Add on $	Add on $
Centralized Payment Orchestration	✓	✓	✓
Processor-Agnostic Design	✓	X	X
Acquirer Flexibility	✓ (via WAS)	X	X
Tokenization Across Channels	✓	✓	✓
In-Store + Mobile + Unattended Support	✓	✓	✓
Faster Store / Lane Deployments	✓	X	X
Central Device Management	✓	Add on $	Add on $
Payment Logic Outside POS	✓	X	X
Enterprise Scale / High Availability	✓	✓	✓
ISV-Friendly Architecture	✓	Add on $	Add on $
Avoids Processor Lock-In	✓	X	X
WAS-Owned Underwriting & Settlement	✓	X	X
White-Label Capability	✓	X	Add on $
Enterprise Payment Orchestration	✓	✓	✓
POS Decoupling (Payment Outside POS)	✓	X	X
Multi-Brand / Multi-Concept Support	✓	Add on $	Add on $
Central Configuration Management	✓	Add on $	Add on $
Lane-Level Consistency Across Stores	✓	X	X
Rapid Store / Lane Re-Platforming	✓	X	X
Support for Legacy + Modern POS Mix	✓	X	Add on $
One Token Across In-Store & Digital	✓	✓	Add on $
Unattended & Semi-Attended Optimized	✓	✓	Add on $
Centralized Device Lifecycle Control	✓	Add on $	Add on $

Key Configurations and Sales Channels

Key Configurations

FreedomPay is deployed as an enterprise-grade payment gateway and orchestration layer that sits above the merchant's existing POS systems and payment devices. It is configured to support multi-location, multi-lane, and multi-POS environments, with centralized transaction routing, tokenization, and device abstraction. When paired with Woodforest Acceptance Solutions, FreedomPay integrates directly into WAS's acquiring platform, with configurations tailored to the merchant's operational complexity, channels (in-store, mobile, unattended), and scalability requirements—without requiring POS replacement.

Sales Channels

FreedomPay is sold through WAS internal enterprise sales teams and strategic partner channels targeting mid-market and enterprise merchants. WAS manages merchant onboarding, underwriting, pricing, settlement, and funding, while FreedomPay is positioned as the gateway layer enabling complex deployments. Implementation, provisioning, and ongoing support are coordinated through WAS and approved implementation partners to ensure enterprise-grade rollout and long-term platform continuity.

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2. Product Capabilities

Feature	Available	Description
POS-Agnostic Gateway	✓	Processes payments across multiple POS systems without requiring POS replacement.
Payment Orchestration Layer	✓	Centralizes transaction routing and logic across stores, lanes, and channels.
Device Abstraction	✓	Decouples payment devices from POS software to simplify deployments and swaps.
Multi-Location Support	✓	Manages payments consistently across hundreds or thousands of locations.
Multi-Lane / High-Lane Environments	✓	Built to support enterprise environments with large lane counts per location.
Multi-POS per Merchant	✓	Allows multiple POS platforms to operate under a single payment framework.
Central Configuration Management	✓	Enables centralized setup of payment behavior across the enterprise.
Tokenization	✓	Replaces sensitive card data with secure tokens for reduced PCI scope.
Cross-Channel Token Vault	✓	Uses the same token across instore, mobile, and unattended channels.
In-Store Payments	✓	Supports traditional attended checkout environments.
Mobile Payments	✓	Enables payments via mobile or handheld devices tied into the same gateway.
Unattended / Kiosk Payments	✓	Supports self-service, kiosk, transit, and unattended commerce environments.
EMV / Contactless Acceptance	✓	Supports chip and NFC payments across certified devices.
Digital Wallet Support	✓	Accepts modern wallets such as Apple Pay and Google Pay.
Centralized Transaction Routing	✓	Routes transactions intelligently without POS-level configuration.
Enterprise-Grade Uptime & Resiliency	✓	Designed for high availability in mission-critical environments.
Failover & Redundancy	✓	Reduces downtime risk by supporting resilient gateway architectures.
Faster Store Rollouts	✓	Minimizes POS certification and speeds new store or lane launches.
Reduced POS Certification Cycles	✓	Keeps payments stable even as POS software changes.
Support for Legacy + Modern POS Mix	✓	Allows older and newer POS systems to coexist.
Centralized Device Management	Add on $	Provides oversight and lifecycle management for payment devices.
ISV Enablement	✓	Allows ISVs to integrate once and scale across multiple merchant environments.
White-Label Capability	✓	Supports reseller and partner branding models where applicable.
Processor-Agnostic Architecture	✓	Avoids locking merchants into a single processor long-term.
WAS Acquirer Integration	✓	Connects directly to WAS for underwriting, settlement, and funding.
Centralized Reporting	Add on $	Provides enterprise-level transaction reporting across all endpoints.
Reconciliation Support	Add on $	Simplifies reconciliation across channels and systems.
M&A / Store Acquisition Readiness	✓	Enables rapid onboarding of acquired locations without re-platforming.
Security & PCI Scope Reduction	✓	Reduces merchant PCI burden through gateway-level security controls.
Enterprise Tender Support	Add on $	Supports complex tender strategies where required.
Long-Term Architecture Stability	✓	Prevents reintegration as POS systems or devices change over time.

Limitations

- No Native POS or Back-Office Functionality – FreedomPay does not provide inventory, employee management, scheduling, menus, reservations, or operational POS features.

- No All-in-One Merchant Operating System – FreedomPay is a payment orchestration layer and must sit alongside an existing POS or commerce system.

- Not Designed for Single-Location or Simple Merchants – Merchants with one location, one POS, and basic payment needs typically do not see enough value to justify a gateway deployment.

- No Merchant-Facing App Marketplace – FreedomPay does not offer an open app store or merchant-selectable add-ons like SMB POS platforms.

- Enterprise-Style Implementations Required – Deployments require coordination, configuration, and planning; it is not a plug-and-play or self-serve onboarding model.

- Additional Costs for Advanced Capabilities – Features such as advanced reporting, device management, and specialized configurations often require add-on licensing.

- No Direct Consumer-Facing Tools – FreedomPay does not provide customer discovery, marketing marketplaces, loyalty management, or consumer engagement platforms.

- Not a Replacement for eCommerce Platforms – While it supports payment orchestration, FreedomPay does not offer an online storefront, product catalog, or website-building tools.

- Limited Value Without POS Diversity or Scale – If a merchant does not operate multiple POS systems, devices, channels, or locations, FreedomPay's abstraction benefits are reduced.

- Complexity May Exceed ISV or SMB Readiness – Smaller organizations without technical or operational resources may struggle to support enterprise-grade gateway deployments.

User Personas

FreedomPay Gateway is designed for businesses operating complex, multi-system payment environments. Rather than focusing on employee-level roles, FreedomPay supports enterprise business personas that benefit from centralized payment orchestration while continuing to use existing POS and commerce systems.

Examples of Business User Personas

- ISVs & Enterprise Platforms
    - Software providers embedding payments into their platforms who want a single gateway integration that scales across many merchants while WAS manages underwriting, settlement, and funding.
- Enterprise Retailer (Multi-Location / Multi-Brand Operator)
    - Businesses operating dozens to thousands of stores using multiple POS systems that require consistent payment processing, centralized routing, and long-term flexibility without POS replacement.
- Hospitality & Venue Operators (Hotels, Resorts, Stadiums, Casinos)
    - Organizations processing payments across front desk, concessions, mobile, kiosks, and retail environments that need one payment layer across all guest touchpoints.
- Enterprise Food & Beverage Chains (QSR, Food Halls, National Brands)
    - Multi-unit restaurant groups running counter, drive-thru, kiosk, and mobile ordering systems that require unified payments without forcing standardization on a single POS.
- Unattended & Alternative Commerce Providers
    - Businesses operating kiosks, vending, parking, transit, healthcare check-in, or other unattended environments that require always-on, resilient payment processing at scale.
- Mid-Market Businesses Scaling to Enterprise Complexity
    - Organizations that started with one POS or processor and now face growth through expansion, franchising, or acquisition—requiring payment abstraction before complexity becomes a blocker.
- Merchants with M&A or Re-Platforming Activity
    - Businesses acquiring new locations or brands with different POS systems that need rapid onboarding without re-engineering their payments stack.

3. Architecture & Technical Summary

High-Level Architecture Diagram

FreedomPay Gateway is a cloud-native, enterprise payment orchestration platform that sits above a merchant's POS systems and payment devices rather than inside them. Merchant POS applications communicate with FreedomPay through a secure integration layer, while card data is captured directly on certified payment devices and never touches the POS—significantly reducing PCI scope. FreedomPay centrally routes transactions to the processor and acquiring platform, where Woodforest Acceptance Solutions manages underwriting, settlement, and funding. This decoupled architecture allows merchants to run multiple POS systems, devices, and channels under a single payment layer, supports real-time transaction flow across locations, enables resilient, high-availability processing, and allows stores, lanes, and even entire brands to scale or change systems without re-architecting payments—delivering flexibility, security, and long-term stability without on-site infrastructure management.

Ecosystem Fit

FreedomPay Gateway serves as Woodforest Acceptance Solutions' enterprise-grade payment orchestration layer for complex, multi-system merchant environments. It sits above merchant POS systems and payment devices, enabling WAS to support mid-market and enterprise merchants that require flexibility across multiple locations, lanes, channels, and POS platforms. Through its direct integration with WAS as the acquirer of record, FreedomPay allows WAS to retain ownership of underwriting, settlement, funding, and the merchant relationship while abstracting POS and device complexity at the edge. Within the WAS ecosystem, FreedomPay complements WAS-owned solutions like Delta1st and Connect Express by addressing higher-complexity use cases—ensuring WAS can scale seamlessly from SMB merchants to enterprise operators without forcing POS standardization or sacrificing long-term platform control.

System Requirements

- Compatible POS or Commerce System
  - POS, ERP, or commerce platform capable of integrating with a payment gateway.
- Certified EMV / NFC Payment Devices
  - Payment terminals approved for use with the FreedomPay gateway.
- Reliable Internet Connectivity
  - Wired, Wi-Fi, or approved cellular connectivity for transaction processing
- FreedomPay Integration Layer (Middleware)
  - Applicable connector or client software to route transactions securely.
- WAS Merchant Credentials
  - Merchant ID, terminal IDs, and gateway credentials provisioned by WAS.
- PCI-Compliant Environment
  - Encrypted payment flow where card data never touches the POS.

Certified Platform

- VPC - Visa Platform Connect

Security & Compliance Summary

- PCI-Validated Point-to-Point Encryption (P2PE)
- Tokenization of Cardholder Data
- POS Removed from PCI Scope
- End-to-End Encryption (In-Transit & At-Rest)
- Enterprise-Grade, High-Availability Architecture
- Centralized Payment & Security Controls
- EMV & Contactless (NFC) Compliance
- Configurable Fraud & Risk Controls
- Compliance Managed Through WAS Acquiring Framework

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4. Product Configuration & Options

Customizable Settings

- Payment Routing Rules
  - Configure how transactions are routed across locations, lanes, channels, or environments.
  - Supports centralized logic so changes are applied enterprise-wide without POS updates.
- Device & Lane Configuration
  - Assign, enable, or reassign certified payment devices by store, lane, or channel.
  - Supports large multi-location and high-lane environments.
- Tokenization & Data Usage Rules
  - Configure how payment tokens are generated, stored, and reused across channels.
  - Enables consistent token use for returns, recurring payments, or cross-channel transactions.
- Channel Enablement (In-Store, Mobile, Unattended)
  - Control which payment channels are active per location or environment.
  - Allows businesses to expand or restrict payment methods without changing POS systems.

- Tender & Payment Type Enablement
  - Enable or disable specific payment types (card, contactless, digital wallets) by deployment.
  - Ensures consistent acceptance rules across the enterprise.

- Offline / Store-and-Forward Controls *(where supported)*
  - Configure whether and how transactions are handled during connectivity disruption.
  - Helps balance customer experience and risk tolerance.

- Security & Risk Thresholds
  - Configure fraud, transaction, and authorization controls aligned to business risk policies.
  - Centralized settings reduce store-by-store inconsistencies.

- Reporting & Data Access Controls *(often add-on)*
  - Configure reporting views and access across brands, regions, or locations.
  - Supports enterprise-level visibility without exposing unnecessary detail.

- Brand & Merchant Hierarchy Configuration
  - Group stores, concepts, or locations under a unified payment framework.
  - Ideal for multi-brand operators and organizations growing through acquisition.

Optional Modules

- Advanced Reporting & Analytics
- Centralized Device Management
- Unattended / Kiosk Enablement
- Offline / Store-and-Forward Processing
- ISV / Platform Enablement Tooling
- White-Label / Partner Branding Options
- Advanced Fraud & Risk Controls
- Expanded Cross-Channel Token Vault
- Enterprise Deployment & Implementation Services

White-Labeled Components (Available for Enterprise & Partner Deployments)

FreedomPay Gateway can be white-labeled for approved enterprise partners, ISVs, and wholesale-style resellers where payments are embedded into a broader platform or solution. The underlying gateway functionality remains the same, but select customer-facing and partner-facing elements can be branded to align with the reseller or platform's identity, while WAS continues to own underwriting, settlement, and the acquiring relationship.

Customizable components include:

- Partner / Platform Branding
  - Company or platform name presented as the payment experience layer
  - Custom logos where applicable
- User-Facing Portal Branding *(where enabled)*
  - Branded portals or dashboards used by operators, partners, or support teams
- Documentation & Customer-Facing References
  - Co-branded or private-labeled payment documentation and materials for partner-led deployments
- ISV / Platform Payment Experience
  - Payments embedded invisibly into an ISV or enterprise platform, presenting FreedomPay as part of the platform rather than a third-party gateway
- Support & Operational Framing
  - Ability to position payments as part of a unified partner or platform offering, with WAS and FreedomPay operating behind the scenes

Hardware Options

Castles

- Castles S1L2
- Castles S1P
- Castles S1P2
- Castles S2L

Ingenico

- Ingenico Lane/3000
- Ingenico Lane/3600
- Ingenico Move/5000

Verifone

- Verifone Victa Series

Equinox

- Equinox Luxe 8500i
- Equinox Luxe 6000m

PAX

- PAX Android-based EMV terminals

How Third-Party Integrations Work with FreedomPay Gateway

The Simple Way to Explain It to a Client

"FreedomPay doesn't force you to rip out or replace your existing systems. Instead, it sits *on top* of your POS and devices as a payment orchestration layer. You integrate payments once with FreedomPay, and from there it securely connects your POS, devices, and payment flows to Woodforest Acceptance Solutions as the acquirer."

How Integrations Actually Work (High Level)

- POS & Commerce Systems Integrate to FreedomPay
  The merchant's POS, ERP, or commerce system connects to FreedomPay rather than directly to a processor.
- Payment Devices Connect Directly to FreedomPay
  Card data is captured on certified payment devices and sent straight to FreedomPay, keeping sensitive data out of the POS.
- FreedomPay Orchestrates the Transaction
  FreedomPay handles encryption, tokenization, routing, and processing logic centrally.
- WAS Manages the Acquiring Layer
  Transactions are settled, funded, and underwritten by Woodforest Acceptance Solutions, maintaining full ownership of the merchant relationship.

Why This Matters to the Merchant (Value Framing)

- They can keep their existing POS systems
- They can run multiple POS platforms under one payment framework
- They avoid re-integrating payments every time technology changes
- Payments stay consistent, secure, and scalable across locations and channels

What FreedomPay Integrates With

Sales-friendly way to say it: "FreedomPay is POS-agnostic and works with hundreds of enterprise and mid-market commerce systems."

Common integration categories include:

- Retail and hospitality POS systems
- ERP and commerce platforms
- Enterprise ISV solutions
- Mobile, kiosk, and unattended environments

(Exact integrations vary by deployment and certification.)

What FreedomPay Is NOT

- It is not an app marketplace
- It is not a plug-and-play SMB tool
- It does not replace POS business functionality
- Integrations are planned and enterprise-grade, not self-serve

How a Sales Agent Should Position It

"FreedomPay is ideal when payments are becoming complex—multiple locations, multiple systems, or growth on the roadmap. It solves the payment problem once and lets everything else evolve without breaking payments."

5. Operational Processes

Transaction Methods

- Card-Present Transactions (EMV / NFC)
- Mobile & Handheld Card-Present Transactions
- Unattended / Self-Service Transactions
- Card-Not-Present (CNP) Transactions
- Token-Based Follow-On Transactions

Reporting Overview

FreedomPay Gateway Reports

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

Report Types	Description of Report
Transaction Activity	View all processed transactions across locations, lanes, and channels.
Authorization Results	See approved, declined, and errored transactions with response details.
Settlement Summary	High-level view of settled transactions aligned to WAS funding cycles.
Funding Detail	Visibility into deposits, amounts funded, and settlement timing.
Exception & Error Tracking	Identify failed, reversed, or incomplete transactions.
Token Usage	Monitor tokenized transactions and follow-on payment activity.
Cross-Channel Payments	View transactions processed across instore, mobile, and unattended channels.
Device Performance	Track transaction volume and activity by device or lane.
Location & Store Activity	Compare transaction volume and patterns by store or location.
Tender Type Breakdown	Analyze cards, contactless, and wallet usage trends.
Refund & Reversal Activity	Track refunds and reversals across the enterprise.
Reconciliation Support Data	Data used to assist with internal reconciliation processes.
Operational Volume Trends	Identify peak periods, volume changes, and growth patterns.

- **All Reports through the POS are still available using the FreedomPay Integration.**
- **Elevate Reporting and CyberSource Reporting are also available through WAS. See the Payments 101 section for further details and what reports can be generated.**

Operational Constraints

Constraints vary by software tier and enabled features.