Woodforest Acceptance Solutions

NMI Gateway

Executive Summary

NMI Gateway is Woodforest Acceptance Solutions' open, white-labeled, processor-agnostic payment gateway designed for merchants and partners that require flexibility, integration choice, and scalability beyond closed POS ecosystems. NMI operates as the payments infrastructure layer that connects third-party POS systems, eCommerce platforms, custom software, and devices into WAS-owned acquiring, while preserving freedom at the frontend.

NMI enables businesses to accept payments in-person, online, mobile, MOTO, recurring, invoicing, and embedded—all through a single gateway—without forcing merchants to replace the systems that already run their business.

Strategic Role in the WAS Portfolio

NMI plays the role of maximum-flexibility gateway within the WAS ecosystem. NMI expands WAS's addressable market by meeting merchants *where they are*—not where a closed platform forces them to be.

Who It's Built For

- ISOs managing diverse merchant portfolios
- Service businesses using invoicing, MOTO, and recurring billing
- eCommerce and omnichannel merchants with mixed tech stacks
- Merchants using third-party or custom POS software

Core Use Cases

- Open Gateway for Third-Party POS & Software
- Omnichannel Payment Unification
- Recurring, Subscription & Service Billing
- ISO & Partner Portfolio Standardization

Platform Differentiation

NMI is not a POS and not a closed PSP. It is a payment infrastructure layer designed for long-term adaptability. Where platforms like Stripe or Braintree often bundle gateway and acquiring, NMI keeps payments flexible—with WAS maintaining the acquiring relationship.

Partner & Merchant Value

- For merchants, NMI delivers flexibility without replatforming and scalability without vendor lock-in.
- For ISOs, it provides a single, extensible payments backbone that works across many business models.
- For WAS, it ensures acquiring control while enabling open-architecture growth.

NMI Gateway is the flexible payments backbone of the WAS portfolio—built for partners and merchants who want control today, scalability tomorrow, and no forced dependence on a single POS or ecosystem.

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1. Product Overview

What the Product Is

NMI is a white-label, processor-agnostic payment gateway used by Woodforest Acceptance Solutions to support flexible, scalable payment acceptance across multiple channels and business models. It acts as the payments technology layer that connects merchants, software platforms, and devices to WAS for secure transaction processing, reporting, and ongoing merchant management. NMI supports in-person, online, mobile, MOTO, and recurring payments, and is designed for partners who need integration flexibility, third-party POS compatibility, and the ability to scale merchants without being locked into a closed ecosystem. When sold by WAS, NMI enables partners to pair a WAS-owned acquiring relationship with a proven, industry-standard gateway—making it ideal for ISVs, ISOs, and merchants that require control, configurability, and long-term growth beyond a single POS solution.

Portfolio Strategy

NMI was added to the Woodforest Acceptance Solutions portfolio to provide a flexible, open gateway that supports third-party POS systems, custom ISV platforms, and omnichannel use cases without tying WAS to a single vendor. As a white-label, processor-agnostic solution, it allows WAS to retain the acquiring relationship while complementing proprietary products like Delta1st and Connect Express. The goal is to make NMI the default gateway for partners and merchants that need configurability, open architecture, and long-term scalability beyond closed, all-in-one solutions.

Ideal Customer Profile (ICP)

NMI works best for merchants, ISVs, and partners that need flexible payment acceptance without being locked into a single POS, software vendor, or front-end experience. The simple qualifying question is:

"Does this business need to accept payments across multiple channels, systems, or software platforms—and does not want to replace what already works?"

If yes, NMI is very likely a strong fit.

- Ideal Merchant & Partner Profiles
  - Small to Mid-Market businesses that require customization and scalability
    - eCommerce and omnichannel merchants
    - Service businesses using third-party or industry-specific software
    - Merchants with recurring billing, invoicing, or MOTO needs
  - ISVs and SaaS platforms embedding payments into their own software
  - ISOs and referral partners supporting diverse merchant verticals and tech stacks
  - Multi-channel merchants accepting payments across in-person, online, mobile, and virtual environments
- Operational & Scale Characteristics
  - Merchants using third-party POS systems or custom software
  - Businesses that need tokenization, recurring billing, and API-based integrations
  - Organizations managing multiple locations, MIDs, devices, or channels
  - Merchants that have outgrown basic terminals but do not want an all-in-one POS replacement
- Typical Fit Ranges (Guidelines, Not Hard Limits)
  - Merchants with multiple payment channels (not limited to in-store only)
  - Merchants with integration or reporting complexity
  - Partners supporting heterogeneous merchant portfolios

Vertical-by-Vertical Breakdown

Retail (Boutiques, Specialty Retail, General Stores using 3rd-Party POS or eCommerce)

Pain Points: Retailers are using multiple systems—eCommerce platforms, in-store POS, and payment terminals—that don't share customer or transaction data. Reporting is fragmented, and changing POS or adding online sales often requires changing processors or gateways.

NMI Solves: NMI sits underneath the POS and eCommerce layer, allowing retailers to accept payments across in-store, online, and mobile channels using a single gateway and reporting framework. Because NMI is POS-agnostic, retailers can keep their existing systems while standardizing payments through WAS—without replatforming.

Opening Line: "Are you happy with your POS, but frustrated that payments, online sales, and reporting still feel disconnected?"

Service (Salons, Field Services, Professional Services)

Pain Points: Service businesses rely on a mix of tools for invoicing, recurring billing, virtual terminals, and on-site payments. Many POS systems are counter-centric and don't support mobile, MOTO, or pay-by-link workflows cleanly.

NMI Solves: NMI supports card-not-present, virtual terminal, recurring billing, invoicing, and mobile payments in one gateway. Payments can be accepted in the shop, in the field, or remotely—without forcing the business into a rigid POS model.

Opening Line: "How are you handling payments when the work doesn't happen behind a counter—on-site, recurring, or over the phone?"

eCommerce & Omnichannel Merchants

Pain Points: Online merchants struggle with multiple gateways across websites, marketplaces, and in-person locations, leading to inconsistent checkout experiences, tokenization issues, and poor visibility into transaction data.

NMI Solves: NMI provides a single gateway for online, in-person, and mobile transactions, with tokenization that follows the customer across channels. Merchants can add in-store acceptance or new sales channels without changing processors or rebuilding their payments stack.

Opening Line: "If you add a new sales channel tomorrow, do you need a new gateway—or can your current setup scale with you?"

ISVs & SaaS Platforms (Embedded Payments)

Pain Points: Software platforms want to embed payments but need flexibility across hardware, use cases, and merchant sizes. Many gateways limit branding, processor choice, or long-term scalability.

NMI Solves: NMI is a white-label, API-driven gateway that allows ISVs to embed payments directly into their software while leveraging WAS for acquiring, underwriting, and settlement. It supports custom workflows, multiple MIDs, and expansion without rewriting the integration.

Opening Line: "How important is it for your software to control the payments experience without being locked into a single processor or POS ecosystem?"

ISO & Referral Partner Portfolios

Pain Points: ISOs support a wide mix of merchant types, POS systems, and verticals, but closed platforms force them to manage multiple gateways and inconsistent onboarding processes.

NMI Solves: NMI gives ISOs a standardized payments backbone they can deploy across diverse merchant portfolios, while still allowing each merchant to use the front-end technology that fits their business. WAS remains the acquiring anchor, simplifying lifecycle management.

Opening Line: "How many different gateways are you supporting today just to accommodate different merchant needs?"

NOT a good fit

- Merchants seeking an all-in-one POS – Businesses that want POS, inventory, employee management, and payments bundled into a single front-end system are better suited for a dedicated POS like Delta1st.

- Full-service restaurants – Restaurants that require table management, reservations, coursing, and server workflows need a restaurant-specific POS rather than a gateway-first solution.

- Very small or "plug-and-play" merchants – Micro-merchants looking for the simplest possible setup with minimal configuration may find NMI more robust than necessary.

- Large enterprise retailers – National or global enterprises with proprietary payments infrastructure and complex global acquiring strategies typically exceed NMI's standard deployment model.

- Businesses expecting built-in inventory or operations tools – Merchants that want inventory, CRM, or business management natively inside the payments platform will find NMI too infrastructure-focused.

Primary Use Cases

Use Case #1

Problem: The merchant accepts payments in-store, online, and over the phone using different tools and gateways, resulting in fragmented reporting, tokenization issues, and operational friction.

Feature: NMI provides a single, omnichannel gateway supporting in-person, eCommerce, mobile, MOTO, and unattended transactions with centralized reporting and tokenization.

Value: Merchants gain a unified payments foundation across all channels without changing their POS, website, or software—reducing complexity while improving visibility and scalability.

Use Case #2

Problem: Subscription and service-based businesses struggle with failed payments, manual rebilling, and insecure storage of card data.

Feature: NMI includes native recurring billing, customer vault tokenization, and network token support for secure, automated repeat payments.

Value: Merchants improve approval rates, reduce churn and declines from expired cards, and simplify PCI compliance while creating predictable, automated revenue streams.

Use Case #3

Problem: The merchant or partner uses industry-specific software or a custom POS that doesn't align with closed, all-in-one payment platforms.

Feature: NMI is API-driven and POS-agnostic, allowing payments to be embedded into third-party POS systems, custom applications, and ISV platforms.

Value: Merchants and ISVs retain control over their front-end technology while WAS anchors the acquiring relationship—enabling flexibility without sacrificing scale or support.

Use Case #4

Problem: Businesses that take payments by phone, invoice, or remote link rely on disconnected tools or manual processes that slow cash flow and increase errors.

Feature: NMI offers a virtual terminal, hosted payment pages, pay-by-link, and invoicing functionality within the same gateway.

Value: Merchants get paid faster, reduce manual entry and mistakes, and securely accept remote payments without adding new systems or processors.

High-Level Functionality

NMI enables businesses to securely accept, route, and manage payments across multiple channels—including in-person, online, mobile, virtual terminal, recurring, and invoicing—through a single, gateway-centric platform. It functions as the payment infrastructure layer that connects third-party POS systems, eCommerce platforms, and custom software to Woodforest Acceptance Solutions for processing, tokenization, reporting, and merchant lifecycle management. By centralizing payment data and workflows without replacing front-end systems, NMI allows merchants and partners to deliver flexible checkout experiences while maintaining consistency, scalability, and control as their business and technology needs evolve.

Positioning Statement / Elevator Pitch

Short “Walk-up” Pitch (15 Seconds)

“NMI is the payments backbone for businesses that don’t want to be locked into a single POS or software platform. It lets merchants accept payments everywhere—online, in-store, mobile, recurring, and virtual—while WAS stays the acquirer and the merchant keeps flexibility.”

Competitive Displacement Pitch (Stripe and Braintree)

“Gateways like Stripe and Braintree are strong products—but they’re usually built to sell *direct*, tie merchants into specific ecosystems, or push add-on-driven pricing as complexity grows.
NMI is different. It’s a white-label, processor-agnostic gateway that lets merchants keep their POS or software, while WAS owns the acquiring relationship end-to-end.
For merchants and partners who want flexibility, long-term scale, and the freedom to evolve their technology stack without switching gateways or processors, NMI is built for that model.”

Discovery-Led Opening (Conversation Starter)

“Quick question—are you happy with your POS, but frustrated that payments, online sales, recurring billing, or reporting still feel disconnected?”
“That’s usually when we introduce NMI—it lets you keep what works while standardizing payments underneath.”

Vertical Use-Case Pitch

“NMI is ideal for merchants using third-party POS systems, service businesses with recurring or remote payments, eCommerce brands adding in-store acceptance, and ISVs embedding payments.
Anywhere flexibility, integration, and omnichannel payments matter more than an all-in-one register, NMI is the right fit.”

Objection Responses

"I already have a POS System."	That's actually ideal—NMI is designed to sit *under* your POS, not replace it. You keep the front-end system you like, while NMI standardizes payments, recurring billing, and reporting behind the scenes through WAS.
"Switching payment gateways sounds risky."	Totally fair. NMI migrations are typically lighter than POS changes because we're not touching your daily workflows—just improving how payments are routed, tokenized, and managed underneath.
"My current gateway works fine."	Most gateways work fine—until you add online sales, recurring billing, or a second location. NMI is built to handle growth and complexity without forcing you to change systems later.
"I don't want to relearn new software."	You don't have to. Your staff keeps using the same POS or checkout experience, while NMI runs in the background handling payments, tokens, and reporting through a centralized portal.
"We only take payments one way today."	NMI is scalable, not complicated. You can start with the basics and only turn on additional capabilities when your business actually needs them.
"Why not just go directly with Stripe or Braintree?"	Those gateways sell direct and often lock you into their ecosystem. With NMI, WAS owns the acquiring relationship—giving you flexibility, long-term support, and the freedom to evolve without being boxed in.

Key Differentiators

Comparison	NMI	Adyen	Checkout.com
Fees			
Monthly Software Fee	$20.00	Varies	Varies
Hardware Ranges	Supports encrypted EMV devices	Supports Adyen-certified terminals	Hardware not the core offering
Extra Features = Extra Monthly	Add on $	Add on $	Add on $
Customized Pricing Available	✓	✓	✓
Industry Specific Software			
Business Size	SMB → Enterprise, ISV-focused	Mid-market → Global enterprise	Mid-market → Enterprise
POS Type	POS-agnostic gateway + browser POS	Unified commerce	Online payments
Software Type	Cloud/hosted Gaterway	Proprietary commerce platform	API-first payment gateway
Merchant Services	In House	Acts as gateway	Acts as gateway
Features			
Virtual Terminal	✓	✓	X
Hosted Payment Pages	✓	✓	✓
Tokenization	✓	✓	✓
eCheck / ACH	✓	✓	✓
QR Code Payments	✓	✓	X
Shopping Cart Integrations	✓	✓	✓
Customer Vault	✓	✓	✓
Recurring Billing	✓	✓	✓
Webhooks	✓	✓	✓
Transaction Routing	✓	✓	✓
3-D Secure / SCA	✓	✓	✓
P2PE / Encrypted Devices	✓	✓	X
Terminal Management	✓	✓	X
White-Label Capability	✓	X	X
Multi-Processor Support per Merchant	✓	X	X
Multi-MID Transaction Routing	✓	X	X
Acquirer Independence Preserved	✓	X	X
Remote Key Injection (RKI)	✓	✓	X

Key Configurations and Sales Channels

Key Configurations

NMI is a cloud-based, processor-agnostic payment gateway that can be deployed as a standalone solution for hosted checkout, virtual terminal, and invoicing use cases, or fully embedded within POS systems, ISV platforms, and custom applications via APIs and SDKs. It supports multi-processor and multi-MID configurations, enabling flexible transaction routing across acquirers, and can be paired with encrypted EMV and contactless devices for in-person acceptance. Optional marketplace add-ons—such as fraud tools, card updater services, and recurring billing—can be enabled based on partner and merchant requirements.

Sales Channels

NMI is sold through Woodforest Acceptance Solutions' internal sales teams and approved ISO, ISV, and strategic partner channels as the gateway layer supporting the WAS acquiring ecosystem. WAS maintains ownership of merchant onboarding, underwriting, and settlement, while gateway provisioning, processor enablement, device configuration, and ongoing support are centrally managed by WAS. This model enables a white-label, controlled payments experience while preserving flexibility across processors, POS systems, and merchant segments.

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2. Product Capabilities

Feature	Ability	Description
White-Label Gateway	✓	Fully brand the gateway UI, hosted payment pages, emails, and merchant dashboards under the partner's brand.
Multi-MID Support	✓	Manage and board multiple merchant IDs under a single gateway relationship with consolidated reporting.
Hosted Payment Pages	✓	Accept payments via NMI-hosted checkout pages and payment buttons without requiring a shopping cart.
Virtual Terminal	✓	Key-enter card and bank transactions securely through a browser-based virtual terminal for MOTO use cases.
Collect.js Tokenization	✓	Securely collect card and bank data in the browser and return single-use payment tokens without exposing sensitive data.
Payment Token Vault	✓	Store tokenized payment credentials for future transactions, subscriptions, and recurring billing.
Credit & Debit Card Acceptance	✓	Process Visa, Mastercard, Discover, American Express, JCB, Diners Club, and UnionPay transactions.
ACH / eCheck Payments	Add on $	Accept U.S. and Canadian bank account payments for one-time or recurring transactions.
Apple Pay	✓	Enable Apple Pay through Collect.js for eligible processors with native tokenized support.
Google Pay	✓	Accept Google Pay automatically through Collect.js without additional merchant setup.
Recurring Billing	✓	Configure and manage recurring and subscription-based payments across cards and ACH.
Automatic Card Updater	Add on $	Automatically update expired or replaced card credentials to reduce payment failures.
Invoicing / E-Invoicing	✓	Generate and send invoices to customers and accept payments directly from invoice links.
Batch Processing	✓	Upload and process large volumes of transactions via file-based batch submissions.
Webhooks / Transaction Notifications	✓	Receive near real-time transaction status updates and automate downstream workflows.
Advanced Reporting	✓	Access configurable transaction, settlement, and operational reports across payment channels.
Multi-Currency Support	✓	Process transactions in multiple currencies based on processor and acquirer support.
Transaction Routing	✓	Route transactions across processors or MIDs to optimize approval rates or business logic.
Customer-Present Cloud	✓	Run a browser-based EMV POS without local software or device drivers.
EMV & Contactless Support	✓	Support EMV chip and NFC/contactless transactions across certified devices.
Payment Device SDKs (iOS/Android)	✓	Integrate encrypted mobile card readers into native mobile applications.
Payment Device SDKs (Windows/Linux)	✓	Integrate PC-based applications with a wide range of certified payment terminals.
Terminal Management System (TMS)	✓	Remotely manage, update, and maintain payment terminals including firmware updates.
Remote Key Injection (RKI)	✓	Securely inject cryptographic keys into payment devices remotely without a physical KIF.
PCI P2PE Support	✓	Enable point-to-point encryption solutions to minimize PCI scope and protect card data end-to-end.
PCI DSS Level 1 Compliance	✓	Operates as a PCI DSS Level 1 certified platform, meeting the highest security standards.
Fraud Prevention Tools	Add on $	Apply gateway-level fraud rules and monitoring to reduce unauthorized transactions.
Kount® Fraud Integration	Add on $	Integrate advanced third-party fraud scoring via the NMI marketplace.
Gateway Marketplace	✓	Enable value-added services such as fraud tools, invoicing, and text-to-pay via marketplace extensions.
125+ Shopping Cart Integrations	✓	Integrate with 125+ ecommerce platforms including WooCommerce and custom carts.
API-First Architecture	Add on $	Set monthly/annual recurring payments
Sandbox & Emulator Tools	Add on $	Send marketing/notifications to customers
Merchant Central (IRIS CRM)	Add on $	Split (cash & card) / split by items

Limitations

- No Native Buy Now, Pay Later (BNPL) – NMI does not natively support BNPL options such as Affirm, Klarna, Afterpay, or Zip; support is dependent on downstream processor capabilities.
- No Consumer-Facing Wallet or App – NMI does not provide a branded consumer wallet, buyer app, or saved-payment experience outside of merchant-initiated checkout flows.
- No eCommerce Storefront Builder – NMI does not include tools to build or host an online store, manage catalogs, or create consumer-facing websites; it relies on third-party carts and platforms.
- No Proprietary POS Software – NMI is not a POS application and does not provide native retail, restaurant, or vertical-specific POS workflows such as table management or inventory logic.
- Feature Availability Varies by Processor – Some payment methods and capabilities (e.g., Apple Pay, ACH, debit routing) depend on processor support and are not universally available across all integrations.
- Advanced Capabilities May Require Add-Ons – Fraud tools, automatic card updater, Merchant Central (IRIS CRM), and boarding automation require additional licensing or value-added services.
- Limited Native Business Intelligence – While NMI provides strong operational reporting, advanced analytics, forecasting, and insight tools require external systems or CRM integrations.
- Hardware Is Third-Party Dependent – NMI does not manufacture hardware; device capabilities, certifications, and availability depend on supported third-party terminal vendors.
- Configuration Complexity for Enterprise Use Cases – Multi-MID routing, processor orchestration, and device management provide flexibility but typically require more upfront configuration and support than single-stack PSPs.

User Personas

With a fully white-label, role-based gateway and optional integration with Merchant Central (IRIS CRM), NMI enables partners to define granular access and permissions across the entire payments' lifecycle. Roles can be configured for internal teams, external partners, and merchants based on responsibilities such as technical integration, merchant management, risk, or reporting. This flexibility allows each user to interact only with the parts of the gateway relevant to their role.

Examples of User Role Permissions

- ISO / Partner Executive (FULL access) - Oversees the payments program, including processor relationships, gateway configuration, marketplace services, pricing structures, and portfolio-level reporting.

- ISO / Partner Operations or Risk Manager - Manages merchant onboarding workflows, processor enablement, fraud tools, device provisioning, and transaction monitoring, with limited access to commercial or contract-level settings.

- ISV / Platform Product or Engineering Owner - Integrates NMI APIs and SDKs into software platforms, manages tokenization, payment flows, and processor routing logic, and configures supported payment methods.

- Merchant Business Owner or Controller - Uses the gateway to process payments, manage stored payment credentials, run reports, configure checkout or invoicing options, and oversee daily transaction activity.

- Merchant Back-Office Admin - Handles reconciliations, refunds, reporting, and operational tasks without access to gateway-level configurations, processor routing, or security keys.

- Customer Support or Finance User - Views transaction history, payment statuses, and reporting data to support customer inquiries or accounting needs, with no access to payment acceptance settings or sensitive configurations.

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3. Architecture & Technical Summary

High-Level Architecture Diagram

NMI is a cloud-native, AWS-hosted payment gateway that acts as the central transaction and orchestration layer between merchants, applications, payment devices, processors, and acquirers. All payment processing, tokenization, routing, reporting, and device management are handled securely in the cloud, while POS systems, ecommerce platforms, and payment devices simply transmit encrypted payment data to the gateway. This architecture enables real-time transaction processing across online and in-person channels, centralized reporting across multiple merchant IDs and locations, and the flexibility to scale without managing local infrastructure or being locked into a single processor or technology stack.

Ecosystem Fit

NMI serves as Woodforest Acceptance Solutions' primary, processor-agnostic payment gateway and embedded commerce enablement layer for ISOs, ISVs, and enterprise merchants. NMI-enabled transactions flow through the WAS acquiring ecosystem while leveraging NMI's cloud-based gateway to orchestrate payments across multiple processors, devices, and channels—allowing WAS to stay close to the transaction without locking merchants or partners into a single processor, POS, or integration model.

System Requirements

- Internet-connected device or app capable of securely transmitting payment data to NMI gateway
- Certified third-party payment hardware (optional) for EMV and contactless in-person acceptance
- Web or mobile browser environment for hosted checkout, virtual terminal access, and invoicing
- Reliable internet connectivity via broadband, Wi-Fi, Ethernet, or cellular data

Certified Platform

- TSYS – Total System Services

Security & Compliance Summary

- Multi-region, highly available cloud deployment
- PCI DSS Level 1–certified environment
- Point-to-Point Encryption (P2PE)
- Remote Key Injection (RKI)
- Encryption and tokenization of sensitive payment data
- Role-based access controls with audit logging
- High-availability architecture with rapid failover

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4. Product Configuration & Options

Customizable Settings

- Payment Methods & Acceptance Rules
  - Enable or disable individual payment types (credit, debit, ACH/eCheck, digital wallets) by merchant, MID, or processor.
  - Configure transaction types (sale, auth-only, capture, refund, void) based on business and risk requirements.

- Processor & Transaction Routing
  - Configure multi-processor and multi-MID routing rules to direct transactions based on card type, amount, location, or business logic.
  - Support processor failover and optimization strategies without changing integrations.

- Tokenization & Stored Credentials
  - Define token usage rules for one-time, recurring, or vault-stored payment credentials.
  - Configure customer vault preferences for card and bank account storage.

- Fraud & Risk Controls
  - Customize gateway-level fraud rules (velocity checks, AVS, CVV, country restrictions).
  - Enable third-party fraud tools and scoring services through the NMI marketplace.

- User Roles & Permissions
  - Create custom users with role-based access to gateway features (transactions, reporting, device management, API keys).
  - Restrict access to sensitive configurations such as security keys, routing logic, or processor settings.

- Checkout & Payment Experience
  - Customize hosted payment pages and Collect.js implementations to match branding and UX requirements.
  - Configure invoicing, payment links, and receipt delivery options (email or hosted view).

- Reporting & Data Visibility
  - Control report access and visibility by user, merchant, or location.
  - Configure export formats and reporting views for transactions, batches, and settlements across multiple MIDs.

- Notification & Webhook Configuration
  - Define webhook endpoints and event types for transaction, batch, and payment status events.
  - Customize notification behavior for operational and system events.

Optional Modules

- Merchant Central (IRIS CRM)
- TurboApp Gateway & Processor Boarding
- Advanced Fraud Prevention (Rules Engine / iSpy)
- Kount® Fraud Integration
- Automatic Card Updater
- Network Tokens
- Text-to-Pay / Payment Links
- Electronic Invoicing Enhancements
- Surcharging / Convenience Fee Programs
- Level II / Level III Data Processing
- Unattended & Self-Service Payments
- Remote Key Injection (RKI) Services
- PCI P2PE Solutions
- Terminal Management & Device Monitoring

White-Labeled Components (Only available for Wholesale Resellers)

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

NMI is designed as a fully white-label payment gateway, enabling partners to resell and present the platform as their own branded payments solution while NMI operates as the underlying infrastructure. The gateway's functionality remains consistent, but the entire merchant-facing experience can be branded to align with the partner's identity.

Customizable items include:

- Gateway Branding
  - Company name displayed throughout the gateway
  - Partner-specific logos
  - Custom color schemes and visual styling

- Hosted Payment Experiences
  - Branded hosted checkout pages
  - Branded payment links and invoices
  - Custom payment page domains (where applicable)

- Merchant Portals & Dashboards
  - White-labeled merchant login portals
  - Branded transaction reports and exports
  - Partner-branded navigation and UI elements

- Customer Communications
  - Branded payment confirmation pages
  - Custom email templates for receipts, invoices, and notifications
  - Partner name and contact details on customer-facing messages

- API & Integration Layer
  - Payments surfaced under the partner's brand within embedded application.
  - Tokenization and payment flows fully hidden behind partner-owned UX

- Optional Merchant Central (IRIS CRM) Branding
  - White-labeled onboarding flows, applications, and dashboards
  - Partner-branded merchant agreements and e-signature experiences

Hardware Options

- Countertop & Lane Devices
  - Ingenico Lane/3000
  - Ingenico Lane/3600
  - Ingenico Lane/5000
  - Ingenico Lane/7000

- Mobile & Wireless Terminals
  - Ingenico Link/2500
  - Ingenico Move/5000 (Wi-Fi / Cellular variants)

- Compact / SDK-Based Readers
  - ID TECH VP3350 (Mobile card reader for iOS/Android integrations)

- Unattended / Self-Service Devices
  - Ingenico Self/3000
  - Ingenico Self/4000
  - Ingenico Self/5000
  - Ingenico Self Modular

3rd Party Integration Options

- Shopping Carts & eCommerce Platforms - WooCommerce, Magento, Shopify (via integrations), BigCommerce, OpenCart, and 100+ additional carts
- POS & Software Platforms (ISV Integrations) - Retail, restaurant, and vertical-specific POS systems integrated via NMI APIs and device SDKs
- Accounting & Back-Office Tools - QuickBooks integrations and accounting data exports
- Fraud & Risk Providers - Kount®, iSpy fraud tools, AVS/CVV services, velocity and rule-based fraud controls
- CRM & Merchant Management - Merchant Central (IRIS CRM) for onboarding, underwriting, residuals, and portfolio management
- Payment Methods & Wallets - Apple Pay, Google Pay, ACH/eCheck networks, and network token services (availability varies by processor)
- Hardware & Device Manufacturers - Ingenico, Verifone, ID TECH, PAX (via NMI device certification and SDKs)
- Unattended & Self-Service Platforms - Kiosk, vending, parking, and EV-charging system integrations
- Developer & Platform Tools - REST APIs, webhooks, sandbox environments, mobile SDKs (iOS/Android), and Windows/Linux SDKs

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5. Operational Processes

Transaction Methods

- Card-Present (CP)
- Card-Not-Present (CNP / MOTO)
- eCommerce / Online Payments
- In-App / Embedded Payments
- PIN Debit / EBT Payments
- FSA & HSA Card Payments
- ACH / eCheck Payments
- Recurring / Subscription Payments
- Invoicing & Payment Links

Reporting Overview

NMI Reports

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

Report Types	Description of Report
Transaction Detail	View individual transaction records with amounts, payment method, status, and authorization data.
Transaction Summary	Summarize transaction volume and value grouped by date, MID, or payment type.
Daily Activity	Break down all transactions processed on a specific day for end-of-day reconciliation.
Batch Summary	View settled batches with totals, counts, and batch close details.
Batch Detail	Drill into individual transactions included within a specific batch.
Deposit Funding	Track funding amounts and settlement activity from processors to merchant bank accounts.
Refund Activity	View issued refunds, amounts, references, and refund statuses.
Void Activity	Identify voided transactions and associated volumes.
Authorization Activity	Report on approved, declined, and errored authorizations.
Decline Analysis	Analyze declined transactions by reason, processor response, or card type.
Payment Method Mix	View transaction volume and value by card type, wallet, or ACH.
ACH / eCheck Activity	Report on bank payments, statuses, and settlement outcomes.
Recurring Billing Activity	View scheduled recurring transactions and their processing results.
Subscription Status	Track active, paused, cancelled, and failed subscriptions.
Stored Credential Usage	Report on tokenized and vaulted payment credentials used in transactions.
Customer Vault	View customer payment profiles and stored payment methods.
Invoicing Activity	Report on invoices issued, paid, outstanding, or expired.
Payment Link Activity	Track payments made through hosted links or emailed payment requests.
Multi-MID Consolidation	Aggregate transaction and volume data across multiple merchant IDs.
Fraud Screening Results	View transactions flagged or blocked by gateway-level fraud rules.
Chargeback Activity	Track chargebacks, retrieval requests, and dispute statuses.
User Activity	Audit actions performed by gateway users and administrators.
Terminal Activity	View transactions and activity by device, terminal, or location.
Export & Reconciliation	Export transaction, batch, and settlement data for accounting or reconciliation systems.

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.