



Product Summary

NMI Gateway

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
- Embedded & White-Label Payments
- 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 re-platforming 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.