Sales Cheat Sheet

NMI Gateway

30-Second Positioning

NMI Gateway is Woodforest Acceptance Solutions' open, white-labeled, processor-agnostic payment gateway.

It acts as the payments infrastructure layer beneath third-party POS systems, eCommerce platforms, and custom software—allowing merchants and partners to accept payments across in-person, online, mobile, MOTO, invoicing, and recurring use cases without replacing what already works.

✅ Ideal Customer Profile (ICP)

Core Qualifier

- Business needs to accept payments across multiple channels, systems, or software platforms and does not want to rip and replace existing technology

Best-Fit Segments

- ISOs managing diverse merchant portfolios
- ISVs and SaaS platforms embedding payments
- eCommerce and omnichannel merchants
- Service businesses (invoicing, MOTO, recurring)

Operational Profile

- Mixed payment environments (CP + CNP + recurring)
- Needs tokenization, vaulting, or APIs
- Wants gateway flexibility without processor lock-in
- Has outgrown basic terminals but doesn't want a full POS

🚫 Not a Good Fit

- Merchants wanting an all-in-one POS with inventory and staff management
- Full-service restaurants needing table service workflows
- Plug-and-play micro-merchants seeking the simplest setup
- Global enterprises with proprietary payments infrastructure
- Buyers expecting operational tools inside the gateway itself

5 Qualifying Questions

1. Do you take payments more than one way (online, in-person, recurring, invoicing)?
2. Are payments tied to a POS or platform you don't want to replace?
3. Do you need tokenization or stored credentials for repeat billing?
4. Are you supporting multiple merchants, MIDs, or systems?
5. Do you want flexibility without being locked into Stripe-style ecosystems?

5 Disqualifying Red Flags

1. "We want a POS that runs the business."
2. "We only do simple countertop payments."
3. "We don't need online, recurring, or remote payments."
4. "We require built-in inventory and operations tools."
5. "We want the most basic setup possible."

What the Product Is vs Is Not

✅ What NMI Gateway IS

- A white-label, processor-agnostic payment gateway
- Sits *under* POS systems, carts, and custom software
- Supports CP, CNP, eCommerce, MOTO, invoicing, recurring
- API-driven with tokenization and vaulting
- Anchored to WAS acquiring, settlement, and funding

🚫 What NMI Gateway IS NOT

- A POS system
- A closed, all-in-one PSP ecosystem
- A storefront or website builder
- A restaurant or retail operations platform
- A simple SMB terminal replacement

Core Messaging Guardrail

NMI gives you gateway flexibility without giving up acquiring control.
Merchants keep their POS or software, WAS keeps merchant relationship, and payments scale.

Primary Use-Case Anchors

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

Competitive Framing (Approved)

- Closed PSPs: Gateway + acquiring bundled together
- NMI + WAS: Open gateway + bank-anchored acquiring
- Lead with flexibility, ownership, and long-term scalability

When to Pull in Product / Technical Teams

- Recurring, subscription, or invoicing is central
- ISV or API integration is required
- Multi-MID or multi-processor routing is discussed
- Gateway consolidation for partner portfolios is a priority

Internal Sales Anchor (Use This Line)

"NMI is the flexible payments backbone—keep your POS, keep your software, and let WAS run acquiring behind the scenes."