Woodforest Acceptance Solutions

PAX Sierra App

Executive Summary

The PAX Sierra App is a TSYS-certified, payments-only application on PAX Android smart terminals that enables secure in-person card acceptance without a full POS system. Delivered and supported by Woodforest Acceptance Solutions, it supports EMV chip, contactless, and magstripe transactions, with processing, receipts, refunds, and settlement handled directly on the device. Designed for merchants with an existing POS, ERP, or manual workflow, Sierra modernizes card-present acceptance without requiring a system replacement, allowing legacy terminals to be upgraded while existing operations remain intact.

Strategic Role in the WAS Portfolio

PAX Sierra fills a critical role within the WAS portfolio as a **core card-present payments solution**, not a commerce or POS platform. It allows WAS and its partners to support merchants who want modern Android-based payment acceptance without adopting new business software or changing operational workflows.

Who It's Built For

- Retailers happy with their existing POS or register
- Service and field-based businesses collecting payment on site
- Cafes and light QSR environments using external registers
- B2B counters and commercial environments tied to ERP or invoicing systems

Core Use Cases

- Modernizing Legacy Payment Terminals
- Payments Without POS Replacement
- Secure, COMPLIANT Card-Present Payments
- Getting Paid at the Point of Service

Platform Differentiation

Unlike POS-centric platforms, Sierra is intentionally payments-only, eliminating menus, inventory, employee management, and app marketplaces to reduce cost, training, and operational overhead. Running on modern PAX Android hardware and processing through TSYS under WAS sponsorship, Sierra delivers secure, consistent payment acceptance without merchant-managed infrastructure or custom integrations.

Partner & Merchant Value

For merchants, PAX Sierra upgrades payment acceptance while preserving existing systems, reducing disruption and risk. For partners, it provides a dependable, processor-certified solution that supports a wide range of verticals and legacy environments—while keeping merchants anchored to WAS for future growth.

PAX Sierra is not a POS—it's a modern payment layer that lets merchants keep how they operate, while fixing how they get paid.

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1. Product Overview

What the Product Is

The PAX Sierra App is a TSYS-certified, semi-integrated payment application deployed on PAX Android smart terminals that enables merchants to securely accept in-person card payments without the complexity of a full POS system. Sold and supported by Woodforest Acceptance Solutions (WAS), Sierra delivers a PCI-compliant, reliable payment acceptance experience supporting EMV® chip, contactless (tap-to-pay), and magstripe transactions, with transaction processing, receipts, refunds, and batch settlement handled directly on the device. Designed as a payments-only solution, Sierra pairs modern PAX hardware with TSYS processing via WAS, making it ideal for merchants who already use an existing POS, ERP, or manual checkout process and want a streamlined, cost-effective way to modernize their payment acceptance without adopting full business management software.

Portfolio Strategy

The PAX Sierra App is positioned within the WAS portfolio as a core payments enablement solution, not a POS platform—giving WAS and our partners a dependable, TSYS-certified way to deliver modern in-person payment acceptance without building or maintaining a full point-of-sale system. Rather than competing with proprietary platforms like Delta1st, Sierra fills a critical role by allowing WAS to serve merchants that already operate an existing POS, ERP, or manual checkout process and simply need secure, hardware-based payment acceptance on Android terminals. By pairing Sierra with PAX hardware and TSYS processing, WAS can standardize card-present payments, migrate merchants off legacy terminals, and support a wide range of verticals without forcing them into new software workflows. Strategically, Sierra expands WAS's addressable market, protects processing volume, and gives partners a low-friction entry point for merchants not yet ready for a full POS—while still anchoring those merchants within the WAS ecosystem and creating a natural upgrade path to more advanced WAS-owned solutions over time.

Ideal Customer Profile (ICP)

The PAX Sierra App works best for businesses that need secure, modern in-person payment acceptance but do not require a full point-of-sale system. The simplest qualifying question is:

"Does this business already have a POS, ERP, or manual checkout process and just need a reliable way to accept card-present payments?"

If yes, PAX Sierra App is very likely a strong fit.

- Small to Medium-sized businesses
    - Retail (Specialty retail shops, Boutiques, Convenience and general merchandise stores)
    - Service (Professional services, Healthcare reception desks, Auto, repair, and trades businesses, Field service or B2B environments)
    - Low-complexity Food & Beverage (Cafes or counter-service locations using an external POS or register)

Operational Characteristics

- Merchants that:
    - Already use a separate POS, ERP, or hosted software
    - Need standalone or semi-integrated card acceptance
    - Are upgrading from legacy swipe or EMV terminals
- Single-purpose payment environments
    - No inventory management required on the terminal
    - No employee scheduling, menus, or reporting dashboards needed
- Typical Scale
    - 1–10 terminals
    - 1–20 locations
    - Low to moderate transaction volumes
    - Minimal or no need for multi-user role management

Vertical-by-Vertical Breakdown

Retail (Small-to-Medium Boutiques, Retail Shops, General Stores)

Pain Points: Retailers already have a POS or register they're comfortable with, but their payment terminals are outdated, slow, or unreliable. Legacy terminals don't support contactless consistently, require manual batch handling, and create friction at checkout—especially during peak hours.

PAX Sierra App Solves: Sierra modernizes in-store payments with EMV and tap-to-pay on Android PAX hardware, without forcing a POS replacement. Merchants keep their existing frontend while gaining secure, fast, PCI-compliant payment acceptance managed directly on the device.

Opening Line: "Are you happy with how you ring up sales—but frustrated with how slow or outdated your payment terminals feel?"

Pain Points: Retailers are being pushed into full POS platforms they don't need, increasing cost, training time, and operational complexity just to accept payments.

PAX Sierra App Solves: Sierra delivers a lean, payments-only solution—no inventory, menus, or user management—reducing cost and disruption while still supporting modern card-present payments.

Opening Line: "Do you really want to replace your whole system just to take cards—or would a better payment layer solve the problem?"

Service (Field Services, Salons, Repair, Professional Services, Trades)

Pain Points: Service businesses often operate outside a fixed checkout counter and rely on invoicing tools, job management software, or manual workflows—while payment terminals are clunky, stationary, or unreliable.

PAX Sierra App Solves: Sierra turns PAX devices into portable, standalone payment terminals, allowing staff to collect payment wherever the service is delivered—front desk, job site, or mobile environment—without syncing issues or duplicate systems.

Opening Line: "Most service businesses I talk to don't struggle with invoicing—they struggle with getting paid quickly and cleanly. How are you taking payments today?"

Pain Points: Disconnected billing and payment tools lead to delayed payments, manual reconciliation, and frustrated customers.

PAX Sierra App Solves: Sierra enables immediate card-present payment collection at the point of service, reducing follow-ups and accelerating cash flow—without adding new software layers.

Opening Line: "How much time do you spend chasing payments that could've been collected on the spot?"

Quick-Service Food (Light QSR) (Cafes, Order-at-Counter, Small Food Operations)

Pain Points: Small food businesses don't need full restaurant POS features, but they do need fast, reliable card acceptance during busy periods. Legacy terminals slow lines and frustrate customers.

PAX Sierra App Solves: Sierra supports rapid tap-to-pay and chip transactions on compact Android devices, keeping lines moving without complex menus, modifiers, or kitchen workflows.

Opening Line: "When the line is out the door, is your payment terminal helping—or slowing everything down?"

Pain Points: QSRs are often oversold restaurant POS systems built for full service, increasing cost and training for features they never use.

PAX Sierra App Solves: Sierra offers a purpose-built payment layer—lean, fast, and focused—ideal for merchants who just need to take payments efficiently.

Opening Line: "Why pay for table management and kitchen screens if all you need is fast checkout?"

Healthcare & Professional Offices (Medical, Dental, Legal, Accounting, Admin Desks)

Pain Points: Offices rely on practice management or billing systems but struggle with secure, modern card-present payments—especially for copays, balances, or walk-in payments.

PAX Sierra App Solves: Sierra delivers HIPAA-friendly, PCI-compliant, standalone payment acceptance without touching clinical or back-office systems, keeping payments simple and secure.

Opening Line: "Your software might manage patients perfectly—how confident are you in the payment experience at the front desk?"

B2B & Light Commercial (Wholesale Counters, Warehouses, Showrooms)

Pain Points: B2B merchants often take payments outside a traditional retail flow, using ERPs or invoicing systems that don't pair well with legacy terminals.

PAX Sierra App Solves: Sierra acts as a reliable card-present endpoint, letting merchants take payments securely while keeping all core operations in their existing systems.

Opening Line: "Are payments just one small part of a larger process for you—and getting in the way more than helping?"

NOT a good fit

- Full-service restaurants requiring table management, servers, coursing, reservations, or kitchen workflows
- Enterprise or big-box businesses with custom POS stacks, high transaction complexity, or centralized IT governance
- Businesses that need tightly integrated inventory, ecommerce, accounting, loyalty, or omnichannel sales
- Merchants looking to replace or run their entire POS system on the terminal
- High-complexity environments requiring role-based user management, employee permissions, or advanced operational reporting

Primary Use Cases

Use Case #1

Problem: Our current payment terminals are outdated, slow, and don't support modern tap-to-pay consistently, frustrating customers and slowing checkout.

Feature: The PAX Sierra App supports EMV chip, contactless (Apple Pay, Google Pay), and magstripe payments on modern Android PAX hardware.

Value: Merchants deliver a faster, more reliable checkout experience, reduce friction at the point of payment, and meet today's customer expectations without replacing their POS.

Use Case #2

Problem: We already like our POS or business software, but our payments don't integrate cleanly—or require manual workarounds.

Feature: Sierra operates as a standalone or semi-integrated payment application, allowing merchants to keep their existing systems while processing transactions securely on the terminal.

Value: Merchants modernize payment acceptance without disrupting workflows, avoiding costly POS replacements or retraining staff.

Use Case #3

Problem: Legacy terminals feel unstable and create risk around compliance, chargebacks, and failed transactions.

Feature: Sierra is TSYS-certified and PCI-compliant, handling secure transaction processing, receipts, refunds, and batch settlement directly on the device.

Value: Merchants reduce operational risk, improve transaction reliability, and gain confidence that payments are secure and processor-approved.

Use Case #4

Problem: Staff need to collect payments away from a traditional checkout counter—at the job site, front desk, or service location.

Feature: Sierra runs on portable PAX Android terminals, enabling card-present payments anywhere within the business environment.

Value: Merchants get paid faster at the point of service, improve cash flow, and eliminate follow-up invoicing or delayed collections.

High-Level Functionality

The PAX Sierra App enables businesses to accept, process, and settle secure in-person card payments directly on PAX Android smart terminals, operating as a standalone or semi-integrated payment solution rather than a full POS. It supports EMV chip, contactless (tap-to-pay), and magstripe transactions, while handling core payment functions such as transaction processing, digital and printed receipts, refunds, reversals, and batch settlement at the device level. By focusing exclusively on payment acceptance and pairing with TSYS processing through WAS, Sierra allows merchants to modernize their checkout experience and maintain PCI compliance without replacing their existing POS, ERP, or back-office systems, keeping payments simple, reliable, and easy to manage.

Positioning Statement / Elevator Pitch

Short “Walk-up” Pitch (15 Seconds)

“PAX Sierra is a modern, TSYS-certified payment app that runs on PAX Android terminals. It lets merchants accept fast, secure in-person payments—chip, tap, and swipe—without replacing their existing POS or business systems.”

Competitive Displacement Pitch (Legacy Terminals / Forced POS Replacements)

“Most legacy terminals are slow, outdated, and frustrating—and most POS vendors force you to replace everything just to modernize payments.
PAX Sierra does the opposite. It upgrades payment acceptance to Android and tap-to-pay while letting merchants keep the POS or workflow they already trust. If the goal is better payments without blowing up operations, Sierra is the cleaner solution.”

Discovery-Led Opening (Conversation Starter)

“Quick question—are you actually unhappy with how you run your business, or are you mainly frustrated with how payments are handled?”
“If it’s the payments piece, that’s exactly where Sierra fits.”

Reliability / Risk & Compliance Pitch

“Payments are the one area merchants can’t afford downtime, errors, or compliance risk.
PAX Sierra is TSYS-certified and PCI-compliant, handling transactions, refunds, and settlement directly on the device—so merchants get a stable, processor-approved payment experience without custom integrations or workarounds.”

Objection Responses

"I already have a POS System."	That's exactly who Sierra is built for. PAX Sierra doesn't replace your POS—it modernizes your payment acceptance. You keep the system you already trust while upgrading to faster, more secure chip and tap payments on Android hardware.
"I don't want to rip and replace what I'm using."	You don't have to. Sierra works as a standalone or semi-integrated payment layer, so merchants improve payments without changing their existing workflows, software, or staff training.
"My current terminal works fine."	Many legacy terminals technically work—but they're slow, outdated, and don't meet today's customer expectations. Sierra brings modern, reliable tap-to-pay and EMV processing, improving checkout speed and the customer experience without adding complexity.
"I only need something simple."	That's exactly the point. Sierra is intentionally payments-only—no inventory, menus, or complicated features. It does one thing extremely well: help merchants get paid quickly and securely.
"Switching hardware sounds expensive."	In most cases, replacing aging terminals costs less long-term than maintaining outdated equipment. Sierra extends the life of your payment environment by running on modern Android terminals that are easier to manage, support, and scale.
"I'm worried about security and compliance."	Payments are too important to cut corners. Sierra is TSYS-certified and PCI-compliant, handling transactions, refunds, and settlement directly on the device—so merchants reduce risk and gain confidence their payments are processor-approved.
"What happens if my business grows?"	Sierra is perfect when payments are the only problem today—and it keeps merchants anchored in the WAS ecosystem. As needs grow, there's a clean upgrade path to more advanced WAS solutions like Delta1st, without starting over with a new provider.

Key Differentiators

Comparison	PAX Sierra App	Clover	Square
Fees			
Monthly Software Fee	$9.95	Varies	Varies
Extra Features = Extra Monthly	X	Clover App Market	Square App Marketplace
Hardware Ranges	$215 - $330	$350 - $1649	$49 - $1,399
Additional Device Monthly Fee	$5.95	$9.95	Unknown
Customized Pricing Available	✓		✓
Platform & Ecosystem			
Business Size	Small – Medium	Small – Medium	Small - Medium
POS Type	Android/PAX	Android/Saas	iPad POS
Software Type	Cloud/SaaS	Cloud/SaaS	Cloud/SaaS
Merchant Services	In House	In House/3rd Party	In House
Payments & Acceptance Features			
EMV Chip (Card Present)	✓	✓	✓
Contactless / Tap-to-Pay	✓	✓	✓
Magstripe Support	✓	✓	✓
Standalone Mode (No POS)	✓		
Semi-Integrated Payments	✓	✓	✓
Tip at Sale	✓	✓	✓
Tip Adjustment	✓	✓	✓
Split Payments	✓	✓	✓
Refunds & Reversals	✓	✓	✓
Batch Settlement on Device	✓	✓	✓
PIN Debit	✓	✓	✓
EBT Payments	✓	✓	✓
FSA & HAS Card Payments	✓	✓	✓
Offline Transactions (Limited)	✓	✓	✓
Reporting			
Transaction History on Device	✓	Add on $	Add on $
Simple Reconciliation	✓	✓	✓

Key Configurations and Sales Channels

Key Configurations

The PAX Sierra App is a TSYS-certified payment application deployed on WAS-approved PAX Android hardware (such as A920, A35, A80, and A800) and configured as either a standalone payment terminal or a semi-integrated payments device alongside an existing POS or business system. Sierra is intentionally payments-only—handling card acceptance, refunds, and settlement directly on the device—without inventory, employee, or operational modules. Configuration is lightweight and standardized through WAS, ensuring consistent security, compliance, and processor certification across merchant deployments.

Sales Channels

The PAX Sierra App is sold through WAS internal sales teams and approved ISO / partner channels, with merchant onboarding, terminal provisioning, TSYS configuration, and lifecycle support centrally managed by Woodforest Acceptance Solutions. This bank-led delivery model allows partners to offer flexible pricing, modern Android hardware, and a clean upgrade path to other WAS platforms—while WAS maintains control over compliance, risk, and ongoing support.

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2. Product Capabilities

Limitations

- No POS or Business Management Software – PAX Sierra is a payment application only and does not include inventory management, menus, employee management, reporting dashboards, or business workflows.
- No Open App Marketplace – Sierra does not offer a merchant-selectable app store or third-party application marketplace like Square or Clover.
- No Public APIs or Custom Integrations – Sierra does not support public APIs, webhooks, or custom merchant-built integrations beyond supported semi-integrated payment use cases.
- No eCommerce or Omnichannel Capabilities – Sierra does not provide online storefronts, product catalogs, inventory sync, or unified online/in-store sales reporting.
- No Buy Now, Pay Later (BNPL) – Sierra does not support BNPL options such as Affirm, Klarna, Afterpay, or similar consumer financing tools.
- Limited Reporting Scope – Reporting is transaction-level and device-based only; there are no advanced analytics, dashboards, or operational insights.
- No ACH / E-Check Payments – Sierra supports card-present transactions only and does not natively process ACH or e-check payments.
- No QR-Code or Pay-by-Link Payments – Payments must be card-present; QR-based, link-based, or remote checkout options are not supported.

User Personas

Because the PAX Sierra App is a standalone / semi-integrated payment application (not a full POS), user access is intentionally simple and limited, focusing on secure payment acceptance rather than operational management. Sierra is designed for environments where few users need access and the primary goal is fast, reliable payment processing.

Examples of User Role Permissions

- Business Owner / Operator (Primary decisionmaker and financial owner)
  - Uses Sierra to accept payments, view transaction history, perform refunds, and manage daily settlement
  - Values simplicity, reliability, and compliance over feature depth
  - Does not need inventory, reporting dashboards, or employee tools on the terminal

- Front-Desk Staff / Cashier (Retail associates, reception staff, counter service employees)
  - Uses Sierra to process card-present transactions (chip, tap, swipe)
  - Limited interaction beyond entering amounts, accepting payments, and issuing receipts
  - No access to business analytics or system configuration

- Service Technician / Field Staff (On-site service providers, mobile staff, technicians)
  - Uses portable PAX hardware running Sierra to collect payment at the point of service
  - Benefits from fast payment acceptance without logging into complex systems
  - Focused on getting paid immediately, not managing business data

- Administrative / Accounting Support (Limited Interaction)
  - May interact indirectly with Sierra data for reconciliation or batch confirmation
  - Relies on processor or WAS reporting rather than terminal-based analytics

3. Architecture & Technical Summary

High-Level Architecture Diagram

The PAX Sierra App uses a device-centric, processor-certified architecture where payment acceptance and transaction processing occur directly on PAX Android smart terminals, with secure connectivity to TSYS processing through Woodforest Acceptance Solutions (WAS). The terminal handles all card-present interactions—including EMV chip, contactless, refunds, reversals, and batch settlement—without relying on local servers or merchant-managed infrastructure. Sierra does not operate as a cloud POS; instead, it acts as a secure payment endpoint, while settlement, compliance, and processor communication are managed through the TSYS backend. This architecture minimizes complexity, reduces integration risk, supports fast deployments, and ensures high reliability and PCI compliance—allowing merchants to modernize payment acceptance without managing software platforms, databases, or on-site IT systems.

Ecosystem Fit

The PAX Sierra App serves as Woodforest Acceptance Solutions' core card-present payment application for merchants that do not require a full POS system but still need secure, modern in-person payment acceptance. Sierra runs directly on PAX Android smart terminals and processes transactions through TSYS rails under WAS sponsorship, anchoring merchants firmly within the WAS acquiring ecosystem without forcing a POS replacement. By focusing exclusively on payments—chip, tap, refunds, and settlement—Sierra complements WAS's broader portfolio by expanding reach to legacy POS, ERP-driven, and payments-only environments, while creating a natural on-ramp to WAS-owned platforms like Delta1st as merchant needs evolve.

System Requirements

- PAX Android Payment Terminals
- TSYS-Certified Sierra Application
- Internet Connectivity (Wi-Fi, Hotspot, Cellular)
- Power Source (For charging and constant battery life)
- WAS Merchant Account

Certified Platform

- TSYS – Total System Services

Security & Compliance Summary

- PCI DSS–compliant, TSYS-certified payment application
- Card data encrypted at the point of interaction (P2PE / device-level encryption)
- EMV® Level 1 & Level 2 certified for chip transactions
- Contactless payments compliant with NFC / network card-brand standards
- Secure key injection and device authentication managed through PAX and TSYS
- No cardholder data stored on the terminal or merchant systems
- Bank-sponsored processing under Woodforest Acceptance Solutions (WAS)
- Centralized terminal boarding, controls, and risk oversight managed by WAS

4. Product Configuration & Options

Customizable Settings

- Gratuity / Tip Settings
    - Enable or disable tipping at checkout
    - Configure tip prompts (percentage or fixed amount, where supported by processor configuration)
- Receipt Options
    - Enable printed receipts
    - Enable digital receipts (email or SMS, device-dependent)
- Operator / Clerk IDs (Basic)
    - Optional operator or clerk ID entry for transaction attribution
    - Supports simple tracking, not role-based permissions
- Payment Method Controls
    - Enable or disable payment types (credit, debit, contactless) based on processor configuration
    - Cashback enablement for debit (where allowed)
- Device & Network Settings
    - Configure Ethernet, Wi-Fi, or cellular connectivity
    - Set language, date/time, and regional settings on the device
- Security Controls
    - Password protection for refunds and reversals
    - Secure access to settings menus

Hardware Options

- PAX A77
- PAX A920 Pro
- PAX A80

5. Operational Processes

Transaction Methods

- Card-Present Sales (Credit & Debit) – EMV chip, contactless (NFC), and magstripe
- Tap-to-Pay / Contactless Payments – Including NFC cards and mobile wallets
- Manual Keyed Entry – Card number manually entered on the terminal (restricted use; processor rules apply)
- Offline Transactions (Store-and-Forward) – Limited offline capability depending on terminal and processor configuration

Reporting Overview

PAX Sierra App Reports

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

Report Types	Description of Report
Transaction History	Displays a chronological list of completed transactions on the terminal, allowing merchants to view transaction details, reprint receipts, and initiate refunds or voids.
Current Batch Summary	Shows all approved transactions since the last batch settlement, helping merchants confirm successful payments before closing the batch.
Batch Settlement (Totals)	Provides a summary of total sales, refunds, tips, and counts for a completed settlement batch, used for daily reconciliation.
Clerk / Operator Totals	Aggregates transaction totals by operator or clerk ID when enabled, offering lightweight transaction attribution without full employee reporting.
Card Type Summary	Breaks down transactions by card brand or payment type (e.g., credit vs debit), useful for understanding tender mix.
Tip Adjustment / Tip Summary	Lists tipped and untipped transactions and supports reviewing or adjusting gratuities for applicable merchant types.
Last Transaction	Displays the most recent completed transaction, often used to confirm whether a customer payment was successfully processed.
Reprint / Receipt Detail	Allows merchants to reprint customer or merchant receipts for specific transactions.

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.