



Product Summary

VISA Acceptance Tap-to-Pay

Visa Acceptance Tap to Pay is a mobile, payment-only solution enabled by Woodforest Acceptance Solutions that allows merchants to accept EMV-compliant contactless payments directly on certified Android devices - no traditional hardware required. Fully integrated into the WAS bank-backed acquiring platform, WAS retains ownership of underwriting, processing, settlement, funding, risk, compliance, and support. Built for speed and mobility, Tap to Pay offers the fastest path to in-person acceptance while maintaining a Visa-aligned acquiring relationship.

Strategic Role in the WAS Portfolio

Visa Acceptance Tap-to-Pay was added to the WAS portfolio to address lightweight and mobile in-person acceptance scenarios where traditional POS hardware is impractical or unnecessary. It serves as an entry point or adjunct solution - complementing, not replacing, full POS platforms like Delta1st.

Who It's Built For

- Mobile and field service businesses
- Pop-up, event, and seasonal sellers
- Retail and service counters needing line-busting
- Food trucks, kiosks, and space-constrained environments

Core Use Cases

- Getting Paid Immediately in the Field
- Fastest Path to In-Person Acceptance
- Line-Busting and Supplemental Checkout
- Temporary and Mobile Selling Environments

Platform Differentiation

Unlike terminal-based or aggregator-only tap solutions, Visa Acceptance Tap-to-Pay is built on Visa acceptance standards and anchored to a direct, bank-backed acquiring relationship with WAS. Transactions are encrypted, EMV-compliant, and processed through WAS infrastructure, with no sensitive card data stored on the device.

Partner & Merchant Value

For merchants, Tap-to-Pay eliminates hardware costs, accelerates time to revenue, and delivers secure mobile acceptance with minimal training. For partners, it serves as a fast-onboarding tool that expands addressable use cases while keeping merchants within the WAS ecosystem.

Visa Acceptance Tap-to-Pay is not a POS - it's the fastest way into the WAS platform, with a natural progression into Delta1st as operations grow.