Woodforest Acceptance Solutions

VISA Acceptance Tap-to-Pay

Executive Summary

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
- 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.

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1. Product Overview

What the Product Is

Visa Acceptance Tap-to-Pay (powered by the Visa Acceptance APK) is a mobile-first payment acceptance solution enabled by Woodforest Acceptance Solutions that allows merchants to accept contactless payments directly on certified Android devices—no traditional payment terminal required. It transforms smartphones into secure point-of-sale endpoints, enabling fast, EMV-compliant, in-person transactions using contactless cards and wallets while remaining fully integrated into the WAS acquiring platform. Designed for mobility, simplicity, and rapid deployment, the solution supports on-the-go, line-busting, and pop-up selling scenarios while reducing hardware friction and helping merchants start accepting payments quickly with the confidence of Visa-grade security and WAS bank-backed processing.

Portfolio Strategy

Visa Acceptance Tap-to-Pay was integrated into the WAS portfolio to give Woodforest Acceptance Solutions and our partners a simple, hardware-light way to extend in-person payment acceptance without the cost or complexity of a traditional POS. By leveraging the Visa Acceptance APK on certified Android devices, WAS can deliver a secure, EMV-compliant tap-to-pay experience that is fully anchored to our acquiring platform—without owning or managing full POS software or hardware stacks. Strategically, this solution fills a critical gap in the portfolio by enabling rapid merchant onboarding, mobile acceptance, and lightweight selling scenarios such as pop-ups, line-busting, and field services, while complementing—not replacing—full POS platforms like Delta1st. For partners, it provides an easy entry point into in-person payments and a natural upsell path into richer POS and commerce solutions as merchants grow. The end goal is clear: make Visa Acceptance Tap-to-Pay the fastest, lowest-friction way to bring new merchants into the WAS ecosystem—driving adoption, accelerating time to revenue, and strengthening WAS's position as a flexible, Visa-aligned acquiring platform built to support merchants at every stage of growth.

Ideal Customer Profile (ICP)

Visa Acceptance Tap-to-Pay (WAS-enabled) works best for businesses that need a fast, flexible way to accept *in-person contactless payments* without deploying traditional POS hardware. The simple qualifying question is:

"Does this business need to accept in-person payments today, but wants to avoid buying, managing, or replacing payment terminals?"

If yes, VISA Acceptance Tap-to-Pay is very likely a strong fit.

- Small to Medium-sized businesses
  - Mobile & On-the-Go Sellers
    - Field Services (Home repair, HVAC, plumbers, delivery, mobile technicians)
    - Event-based sellers (Pop-ups, festivals, markets, fundraisers)
  - Retail & Service Environments
    - Boutiques, service counters, salons, studios
    - Merchants needing line-busting or supplemental checkout
  - Emerging & Startup Merchants
    - New businesses needing rapid onboarding
    - Seasonal or temporary locations
- Operational Profile
  - Merchants that prioritize speed to deploy and low hardware investment
  - Single or limited staff using Android smartphones for acceptance
  - Limited or no need for full POS features (inventory, advanced reporting, multi-lane)
- Scale & Complexity Guardrails
  - Merchants of all sizes depending on the complexity of the business.
  - Best for payment-centric workflows, not a full operational management environment

Positioning Note for Partners

Visa Acceptance Tap-to-Pay is ideal as an entry-point or adjunct solution—perfect for getting merchants live quickly or extending acceptance beyond the counter. As merchant complexity grows, it creates a natural transition path into full POS platforms like Delta1st, keeping merchants anchored within the WAS ecosystem while supporting every stage of growth.

Vertical-by-Vertical Breakdown

Mobile & Field Services *(HVAC, Plumbing, Repair Services, Delivery, Home Services)*

Pain Points: Merchants rely on invoices, cash, or delayed card payments after the job is finished. Traditional terminals are bulky, expensive, or impractical to carry into the field.

Visa Acceptance Tap-to-Pay Solves: Turns an Android phone into a secure, contactless payment device, allowing technicians to accept payment immediately at the job site without extra hardware.

Opening Line: "Are your technicians finishing jobs in the field but waiting days—or weeks—to get paid?"

Pop-Up, Events, and Seasonal Sellers *(Festivals, markets, fundraisers, temporary retail)*

Pain Points: Temporary sellers don't want to invest in hardware for short-term events and need a fast, reliable way to accept payments wherever they sell.

Visa Acceptance Tap-to-Pay Solves: Provides instant, tap-to-pay acceptance on a phone with minimal setup, making it ideal for short-term or mobile selling environments.

Opening Line: "Are you still renting terminals or sharing devices just to sell at weekends or events?"

Retail & Service Counters (Lightweight Environments) *(Boutiques, salons, studios, check-in desks)*

Pain Points: Checkout lines slow down during peak hours, or a single terminal becomes a bottleneck at the counter.

Visa Acceptance Tap-to-Pay Solves: Enables line-busting and supplemental checkout by allowing staff to accept payments from anywhere using a phone.

Opening Line: "When lines back up, how quickly can your staff jump in to help process payments?"

Quick-Service & Order-at-Counter Businesses *(Food trucks, kiosks, simple QSR concepts)*

Pain Points: Space constraints and hardware costs make traditional POS terminals inefficient for compact or mobile food operations.

Visa Acceptance Tap-to-Pay Solves: Delivers contactless payment acceptance in a compact, phone-based format that fits space-limited environments.

Opening Line: "Do you need a faster way to take payments without adding more hardware space?"

New & Startup Merchants

Pain Points: New businesses want to start accepting in-person payments quickly but are overwhelmed by hardware costs, long onboarding timelines, and complex POS systems.

Visa Acceptance Tap-to-Pay Solves: Offers the fastest path to live, in-person acceptance by leveraging devices merchants already own.

Opening Line: "How quickly do you need to start accepting in-person payments—with as little setup as possible?"

Enterprise & Multi-Location (Adjunct Use Case) *(Supplemental checkout, mobility, staff payments)*

Pain Points: Large environments need flexibility beyond fixed terminals for line-busting, mobility, or backup acceptance.

Visa Acceptance Tap-to-Pay Solves: Acts as an adjunct acceptance method without disrupting existing POS infrastructure.

Opening Line: "What happens if your primary terminals go down—or if you need payment mobility on demand?"

NOT a good fit

- Merchants needing full POS functionality (inventory, employee management, modifiers, reporting)
- High-volume retail environments with multiple checkout lanes
- Merchants requiring magstripe, PIN debit (PIN entry), or cash drawer support
- Businesses with complex pricing, inventory, or SKU management needs
- Restaurants requiring table service, kitchen routing, or advanced tipping workflows
- Enterprise merchants looking to replace an existing POS rather than supplement it
- Merchants without access to compatible Android devices
- Businesses operating in low-connectivity or offline-required environments
- Merchants needing custom integrations or deep ISV-embedded workflows
- Any use case where Tap-to-Pay is expected to act as a primary, all-in-one POS system rather than a payment-only solution

Primary Use Cases

Use Case #1:

Problem: We complete jobs in the field but have to invoice later or chase customers for payment, which delays cash flow and increases non-payment risk.

Feature: Visa Acceptance Tap-to-Pay allows merchants to accept contactless card and wallet payments directly on a certified Android smartphone—no physical terminal required.

Value: Merchants get paid immediately at the point of service, eliminate post-job invoicing, improve cash flow, and reduce unpaid or delayed payments.

Use Case #2:

Problem: We need to start accepting in-person payments quickly, but terminals are expensive, slow to deploy, or overkill for how we operate today.

Feature: Visa Acceptance Tap-to-Pay leverages devices merchants already own, enabling rapid onboarding through the WAS acquiring platform with minimal hardware investment.

Value: Merchants can begin accepting payments almost immediately, reduce upfront costs, and generate revenue faster without long setup timelines.

Use Case #3:

Problem: During busy periods, a single checkout point creates long lines, frustrated customers, and lost sales.

Feature: Staff can use Tap-to-Pay on mobile devices to accept payments anywhere—on the sales floor, at events, or as overflow during peak traffic.

Value: Merchants increase throughput, shorten wait times, and improve customer experience without adding registers or deploying additional terminals.

Use Case #4:

Problem: We sell at events or temporary locations and don't want to invest in or transport traditional payment hardware for short-term sales.

Feature: Visa Acceptance Tap-to-Pay turns an Android phone into a secure, EMV-compliant acceptance device that works anywhere there's connectivity.

Value: Merchants gain maximum flexibility, eliminate hardware hauling and rentals, and can scale acceptance up or down based on event needs.

High-Level Functionality

Visa Acceptance Tap-to-Pay enables businesses to accept secure, in-person contactless payments directly on certified Android devices without the need for traditional payment terminals. The solution focuses exclusively on payment acceptance—allowing merchants to process EMV-compliant tap transactions from cards and digital wallets—while remaining fully integrated into the Woodforest Acceptance Solutions acquiring platform. By eliminating dedicated hardware and simplifying deployment, Visa Acceptance Tap-to-Pay gives merchants a fast, mobile, and flexible way to take payments wherever business happens, while keeping transactions secure, streamlined, and easy to manage within the WAS ecosystem.

Positioning Statement / Elevator Pitch

Short “Walk-up” Pitch (15 Seconds)

“Visa Acceptance Tap-to-Pay lets merchants accept secure, contactless payments directly on an Android phone—no terminals, no extra hardware. It’s the fastest way for WAS merchants to start taking in-person payments wherever they do business.”

Competitive Displacement Pitch (Traditional Terminals / Mobile Readers)

“Traditional terminals and mobile readers add hardware costs, setup delays, and operational friction. Visa Acceptance Tap-to-Pay removes the device entirely - turning a certified Android phone into a secure, Visa-compliant point of acceptance. If a merchant wants speed, mobility, and fewer devices to manage, Tap-to-Pay is the simpler alternative.”

Discovery-Led Opening (Conversation Starter)

“Quick question—today, how easy is it for you to take in-person payments outside of your main checkout or office?”
“If you could accept tap payments directly on a phone, without buying terminals, would that help your business move faster?”

Margin Protection / Cost Recovery Pitch

“Hardware is one of the most overlooked costs in payments—terminals, replacements, rentals, and spares all add up.
Visa Acceptance Tap-to-Pay reduces or eliminates that expense by letting merchants accept payments on devices they already own, improving margins without changing how customers pay.”

Objection Responses

"I already have a POS system."	That's perfect — Tap-to-Pay isn't meant to replace a POS. It works alongside what you already use, giving you mobile, terminal-free payment acceptance anywhere your business happens, without disrupting your existing setup.
"I don't want to add another system to manage."	That makes sense. Visa Acceptance Tap-to-Pay is intentionally lightweight. There's no inventory, menus, or workflows to manage — it's simply a secure way to accept payments on a phone while WAS handles the processing behind the scenes.
"My terminal works fine."	Most terminals do — until you need flexibility. Tap-to-Pay isn't about replacing what works; it's about giving you an option when a terminal isn't practical, whether that's field work, events, or peak-time overflow.
"Switching or adding technology sounds complicated."	That's exactly what Tap-to-Pay avoids. There's no terminal deployment, no cabling, and no training curve. If your staff knows how to use a smartphone, they already know how to use Tap-to-Pay.
"I don't want to buy more hardware."	You don't have to. Tap-to-Pay turns certified Android devices you already own into a secure payment solution, eliminating terminal purchases, replacements, and rentals altogether.
"Is this secure enough for in-person payments?"	Absolutely. Tap-to-Pay is built on Visa's acceptance standards and uses EMV-compliant, contactless technology. Transactions are encrypted and processed through WAS, offering the same security customers expect at any tap terminal.
"This sounds too simple for my business."	Simplicity is the point. Tap-to-Pay is designed for speed, mobility, and low friction — and when your business needs more advanced features, it naturally pairs with full POS solutions like Delta1st within the WAS portfolio.

Key Differentiators

Comparison	VISA Acceptance Tap-to-Pay	Stripe Tap-to-Pay	Square Tap-to-Pay
Fees			
Monthly Software Fee	$0	$0	$0
Hardware Options	Android NFC Device	iOS	iOS or Android
Additional Device Monthly Fee	$0	$0	$0
Customized Pricing Available	✓	X	X
Platform & Architecture			
Business Size	Small – Enterprise	Small – Enterprise	Small - Medium
POS Type	Android Tap-to-Pay	iOS Tap-to-Pay	iOS / Android
Software Type	Visa Acceptance APK	Apple Native	Square Native
Acquirer Control	Direct Acquirer (WAS)	PSP-dependent	Square-only
Merchant Services	In House (WAS)	3rd Party	In House
Core Acceptance Features			
Contactless Payments	✓	✓	✓
EMV Compliance	✓	✓	✓
Apple Pay / Google Pay	✓	✓	✓
Terminal-Free Acceptance	✓	✓	✓
PIN Debit	X	X	X
Offline Payments	X	Limited	Limited
Tips at Sale	Limited	Limited	✓
Refunds	✓	✓	✓
Reporting / Analytics	✓	Limited	✓
Operational & Portfolio Value			
Fastest Time to Live	✓	✓	✓
Terminal (Phone) Replacement	✓	✓	✓
Scales Into Full POS	✓ (Delta1st POS)	X	✓ (Square POS)
Bank-Backed Acquiring	✓	X	X
White-Label / Partner Sell	✓	X	X

Visa Acceptance Tap-to-Pay wins when the conversation is about:

- Speed to onboard
- Eliminating hardware
- Mobility
- Acquirer trust + pricing flexibility
- A clean upgrade path into Delta1st

It should NOT be positioned as:

- A POS
- A Square replacement
- A feature-rich commerce platform

Instead:

"Tap-to-Pay is the fastest way into the WAS ecosystem — Delta1st is where merchants go when operations grow."

Key Configurations and Sales Channels

Key Configurations

Visa Acceptance Tap-to-Pay is a mobile, payment-only acceptance solution delivered through the Visa Acceptance APK and deployable on certified Android devices. It requires no dedicated payment terminal or POS hardware and is configured solely for EMV-compliant, contactless payment acceptance. The solution is designed to be lightweight by intention—focused on fast deployment, secure tap transactions, and mobility—while remaining fully integrated into the WAS acquiring and processing environment. Configuration is minimal, allowing merchants to begin accepting in-person payments quickly without complex setup, hardware procurement, or operational dependencies.

Sales Channels

Visa Acceptance Tap-to-Pay is sold through WAS internal sales teams and approved ISO / partner channels as a rapid onboarding or supplemental acceptance solution. Provisioning and merchant setup are managed centrally within the WAS ecosystem, with processing, pricing, and merchant services support handled directly by WAS. The product is strategically positioned as an entry-point or extension within the WAS portfolio, creating a natural upgrade path into full POS and commerce solutions such as Delta1st as merchant needs and complexity grow.

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2. Product Capabilities

Limitations

- Payment-Only Solution – Visa Acceptance Tap-to-Pay is designed strictly for in-person payment acceptance and does not function as a full POS or business management system.
- No Inventory or Product Management – The solution does not support item catalogs, SKU management, stock tracking, or inventory alerts.
- No Employee or Labor Management – There are no tools for staff roles, timecards, scheduling, or labor cost reporting.
- No Built-In Invoicing or Billing Tools – Tap-to-Pay does not support invoicing, recurring billing, pay-by-link, or AR workflows.
- No Open App Marketplace or Add-Ons – Merchants cannot install third-party apps or extend functionality through plug-ins or app stores.
- No Public APIs or Custom Integrations – Visa Acceptance Tap-to-Pay does not offer APIs, webhooks, or ISV-level integration capabilities.
- No Magstripe, Chip Insert, or PIN Debit – Acceptance is limited to contactless EMV tap payments only; swipe, chip insert, and PIN entry are not supported.
- No Offline Payment Processing – Requires an active internet connection; transactions cannot be stored or processed offline.
- Limited Checkout Customization – Does not support modifiers, variants, advanced tip configuration, or complex checkout workflows.
- No eCommerce or Online Storefront – There is no native support for online stores, product catalogs, or unified in-person + online commerce.

User Personas

Visa Acceptance Tap-to-Pay is intentionally designed with minimal configuration and limited user roles, focusing on fast deployment and simple payment acceptance rather than complex permission structures. Unlike full POS platforms, Tap-to-Pay does not support customizable roles, permissions, or layered access controls. User access is primarily limited to those who can accept payments versus who manages the merchant account through WAS.

Examples of User Personas

- Business Owner / Primary Account Holder
    - Full visibility into transactions through WAS reporting tools
    - Manages the merchant account, pricing, funding, and support relationships
    - Typically provisions devices and authorizes who can accept payments
    - Uses Tap-to-Pay as a fast, low-overhead acceptance method for the business

- Mobile Worker / Field Staff
    - Uses a certified Android device to accept contactless payments only
    - No access to reports, pricing, settlement data, or account configuration
    - Ideal for technicians, service staff, or on-site employees collecting payment in the field

- Event or Temporary Seller
    - Limited, short-term use of Tap-to-Pay during events, pop-ups, or seasonal sales
    - Focused purely on speed and ease of accepting payments
    - No back-office or configuration responsibilities

- Supplemental Checkout Staff
    - Uses Tap-to-Pay as an overflow or line-busting tool alongside a primary POS
    - Accepts payments only, no access to merchant configuration, reporting, or operational tools

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3. Architecture & Technical Summary

High-Level Architecture Diagram

Visa Acceptance Tap-to-Pay uses a lightweight, cloud-based architecture built on Visa's acceptance technology and the WAS acquiring platform, enabling secure, contactless payment acceptance on certified Android devices without traditional terminals or local infrastructure. The Android device runs the Visa Acceptance APK and handles only the EMV tap interaction, while transaction authorization, processing, settlement, and reporting are managed in real time through WAS's backend systems. This hardware-free, cloud-managed design allows for rapid deployment, strong Visa-grade security, and high reliability, giving merchants a simple and scalable way to accept in-person payments anywhere while keeping all activity centralized within the WAS ecosystem.

Ecosystem Fit

Visa Acceptance Tap-to-Pay serves as Woodforest Acceptance Solutions' **mobile, payment-first entry point** for in-person acceptance, extending the WAS ecosystem beyond traditional terminals and full POS platforms. Transactions are processed through WAS's acquiring infrastructure and Visa acceptance rails, keeping merchants securely anchored to the WAS payments stack while removing hardware friction. Positioned as a lightweight complement to platforms like Delta1st, Tap-to-Pay accelerates merchant onboarding, supports mobile and supplemental use cases, and creates a natural progression from simple acceptance to full POS adoption as merchant needs grow—strengthening portfolio cohesion while expanding WAS's reach across more selling environments.

System Requirements

- Certified Android smart device with NFC capability
- Visa Acceptance APK installed on the device
- Active internet connectivity (Wi-Fi, hotspot, or cellular data)
- No dedicated payment terminal or external hardware required

Certified Platform

- VPC - Visa Platform Connect

Security & Compliance Summary

- EMV® contactless compliant for secure tap transactions
- PCI MPoC (Mobile Payments on COTS) compliant
- Visa-certified Tap-to-Pay acceptance solution
- End-to-end encryption and tokenization of card data
- No sensitive cardholder data stored on the device
- Secure, cloud-based authorization and settlement through WAS acquiring infrastructure
- Device and application security enforced through Visa certification standards

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4. Product Configuration & Options

Customizable Settings

- Transaction Amount Entry
  - Merchants can manually enter the sale amount on the device prior to a payment.
  - No itemization, product catalogs, or modifiers are supported.

- Basic Transaction Controls
  - Ability to process sales and refunds within supported Visa acceptance rules.
  - No advanced logic such as discounts, tips configuration, or split payments.

- Device-Level Enablement
  - Certified Android devices must be approved and enabled for Tap-to-Pay use.

Hardware Options

- Certified Android smartphones or tablets
  - Must support NFC (Near Field Communication)
- Merchant-owned or partner-provided devices
  - Merchants can use devices they already own (if certified)

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5. Operational Processes

Transaction Methods

- Contactless EMV card payments (tap-only)
- Digital wallets (Apple Pay, Google Pay, Samsung Pay, and other NFC wallets)
- In-person sale transactions
- Refunds (processed back to the original payment method)

Reporting Overview

VISA Acceptance Tap-to-Pay 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 Report	Provides individual Tap-to-Pay transactions, including date, time, amount, and transaction status, allowing merchants to review and reconcile payments.
Daily Batch / Settlement Report	Summarizes transactions by business day, showing total processed volume and settled amounts to help merchants confirm deposits and daily activity.
Funding / Deposit Report	Displays funds deposited to the merchant's bank account, including deposit dates and amounts, supporting cash-flow tracking and bank reconciliation.
Transaction Status Report	Shows approved, declined, refunded, or voided transactions, giving merchants insight into payment outcomes and exception handling.
Refund Report	Lists all refunds processed through Tap-to-Pay, including original transaction references and refund amounts, supporting audit and customer support needs.
Basic Volume Summary Report	Provides high-level views of total transaction volume over a selected period (daily, weekly, or monthly), useful for performance monitoring.

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.