Woodforest Acceptance Solutions

Verifone Connect Express

Executive Summary

Verifone Connect Express is a payment-only, card-present solution for merchants that need fast, secure in-store acceptance without a full POS. Delivered by WAS, it combines certified Verifone hardware, an on-device payment app, and WAS acquiring into a simple, terminal-centric experience. EMV, contactless, and magstripe transactions—along with sales, refunds, and batch settlement—are handled entirely on the device, with no POS software, integrations, or added operational tooling.

Strategic Role in the WAS Portfolio

Connect Express fills the pure "take cards" slot in the WAS portfolio. It is intentionally positioned below platforms like Delta1st and separate from semi-integrated solutions like PAX Sierra.

Who It's Built For

Connect Express is ideal for merchants with minimal operational complexity, including:

- Small retail and convenience locations
- Service businesses (salons, barbers, repair, professional offices)
- Food trucks, cafés, and limited-menu counters
- Professional front desks (medical, dental, legal)

Core Use Cases

- Simple In-Store Card Acceptance
- Eliminating Unused POS Overhead
- Secondary & Supplemental Payment Lanes
- Reduced PCI Scope & Simpler Compliance

Platform Differentiation

Unlike POS platforms, Connect Express is not a business operating system. There are no APIs, no inventory, no reporting dashboards, and no omnichannel features. That limitation is intentional.

Partner & Merchant Value

For merchants, Connect Express delivers predictable costs, quick deployment, and an easy-to-learn checkout flow. For partners, it provides a clean, defensible solution for payment-only use cases—without forcing unnecessary upgrades or complexity.

Verifone Connect Express is not a POS and not semi-integrated—it is the right solution when the only job is getting paid.

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1. Product Overview

What the Product Is

Connect Express is a standalone, WAS-supported payment acceptance solution designed to help merchants securely accept card-present payments with simplicity and confidence. It combines Verifone payment hardware, a certified on-device payment application, and integrated Woodforest Acceptance Solutions acquiring into a single, streamlined solution focused exclusively on in-store payments. Connect Express enables merchants to accept EMV chip, contactless, and mag-stripe transactions directly on the terminal without requiring point-of-sale software, business management tools, or system integrations. Built for straightforward payment environments, Connect Express supports merchants that need reliable, compliant payment acceptance without the complexity of a full POS platform, making it ideal for fixed-location checkout, secondary lanes, or payment-only use cases where speed, security, and operational simplicity are the priority.

Portfolio Strategy

Connect Express was positioned in the WAS portfolio to support payment-only merchants without forcing a full POS where it isn't needed. It standardizes card-present acceptance using certified Verifone hardware and an on-device payment app that connects directly to WAS acquiring—no third-party POS or integrations required. By keeping processing, security, and settlement on the terminal, Connect Express reduces complexity, PCI exposure, and support overhead. It is intentionally not a merchant operating system, but a utility-grade payment foundation that complements Delta1st—covering simple, secondary, and payment-only use cases while preserving WAS's long-term portfolio strategy.

Ideal Customer Profile (ICP)

Connect Express works best for businesses that need simple, reliable, card-present payment acceptance without the complexity of a full POS system. It is ideal for merchants that have not outgrown standalone terminals or intentionally want to avoid business-management software. The simple qualifying question is:

"Does this business only need to accept payments, with no need for inventory, users, or operational tools?"

If yes, Connect Express is very likely a strong fit.

- Small businesses and payment-only environments
  - Retail (Convenience stores, gift shops, kiosks, pop-up retail)
  - Service (Salons, barbershops, repair services, professional services)
  - Food & Beverage (Food trucks, cafés, counter-service concepts with simple menus)

- Supplemental / Secondary Use Cases
  - Additional lanes, backup terminals, mobile or temporary locations

- Merchants with minimal operational complexity
  - Typically, 1–3 terminals
  - Single-location or limited footprint
  - Low SKU or item complexity
  - No need for inventory management, employee controls, or reporting
  - Preference for on-device transactions, refunds, and settlements

Positioning reminder:
Connect Express is the right solution when the merchant says *"I just need to take cards."*
When they say *"I need to run my business,"* that is a Delta1st conversation.

Vertical-by-Vertical Breakdown

Retail (Boutiques, Gift Shops, Small Retail Stores, Kiosks)

Pain Points: Retailers are using outdated or overly complex POS systems when they only need to accept payments. Systems are slow, expensive, and filled with features they don't use, creating unnecessary cost and confusion at checkout.

Connect Express Solves: Connect Express provides simple, fast, in-store card acceptance without POS software, inventory tools, or system integrations. Payments, refunds, and settlements are handled directly on the terminal, reducing cost, complexity, and training requirements.

Opening Line: "Many small retailers I work with are paying for POS systems they barely use when all they really need is a fast, reliable way to take payments. Is that the case for you?"

Service Businesses (Salons, Barbershops, Repair Services, Professional Services)

Pain Points: Service-based merchants don't need inventory or advanced reporting but are often stuck with POS platforms designed for retail or restaurants. This leads to longer checkout times and unnecessary software fees.

Connect Express Solves: Connect Express delivers a clean, payment-only experience that fits service workflows. Merchants can check customers out quickly without managing menus, SKUs, or backend systems.

Opening Line: "I hear from a lot of service businesses that their POS feels like overkill for simply checking customers out. Would you prefer a setup that's just focused on taking payments?"

Food Trucks & Simple Food Concepts (Food Trucks, Cafés, Limited-Menu Counters)

Pain Points: Mobile and small food operators need speed and reliability but don't want complicated POS systems that require setup, updates, and staff training—especially in mobile or temporary environments.

Connect Express Solves: Connect Express allows operators to accept card payments anywhere using a standalone terminal with no POS dependencies. It supports fast transactions, simple workflows, and easy redeployment across locations or events.

Opening Line: "Food trucks I work with usually want payments to be fast and hassle-free, without managing menus or software. Would that kind of setup make things easier for you?"

Professional Offices (Medical, Dental, Legal, Accounting, Consulting)

Pain Points: Professional offices often process payments outside their core billing systems and don't want POS software layered on top of their practice-management tools.

Connect Express Solves: Connect Express fits cleanly into office environments by acting as a standalone payment endpoint. Staff can process in-person payments without introducing POS software or disrupting existing workflows.

Opening Line: "Most professional offices tell me they don't want a POS system—just a secure way to accept payments at the front desk. Is that what you're looking for?"

Secondary Lanes & Supplemental Use Cases (Backup Terminals, Pop-Ups, Events)

Pain Points: Merchants need additional or temporary payment devices without duplicating full POS systems or increasing software costs across every lane or location.

Connect Express Solves: Connect Express acts as a flexible, payment-only terminal that can be deployed quickly for pop-up locations, or temporary use without licensing or integration overhead.

Opening Line: "Many merchants add extra lanes or event setups and don't want to pay for another full POS. Would a payment-only terminal solve that problem?"

NOT a good fit

- Full-Service Restaurants - Businesses that require full table management, coursing, servers, modifiers, tipping workflows, reservations, or kitchen integrations. These merchants need a true restaurant POS, not a payment-only terminal.
- Enterprise-Level or Multi-Location Chains - Large regional or national businesses (e.g., big-box retail, large franchises) that require centralized reporting, user hierarchies, advanced controls, and enterprise-grade system integrations.
- Omnichannel or Inventory-Driven Businesses - Merchants that need real-time communication between in-store and online sales, inventory synchronization, order management, or customer profiles across channels.
- Merchants Seeking Business Management Software - Any business looking for inventory management, employee permissions, multi-user workflows, analytics, or operational reporting beyond basic payment activity.
- Merchants Replacing a POS System - If the merchant is actively looking to replace Square, Clover, Toast, or another POS to “run their business,” Connect Express is not the right solution—this should transition to a Delta1st conversation.

Primary Use Cases

Use Case #1

Problem: We don’t need a full POS system—our current solution is expensive, overcomplicated, and filled with features we never use just to accept card payments.

Feature: Connect Express provides a standalone, on-device payment application running on certified Verifone hardware, allowing merchants to process EMV, contactless, and mag-stripe payments without POS software, inventory tools, or integrations.

Value: Merchants dramatically reduce cost and complexity, eliminate unnecessary software, and get a faster, easier checkout experience focused purely on accepting payments.

Use Case #2

Problem: Checkout is slow and clunky for a service business—we don’t sell products, manage inventory, or need reporting tools, but our POS forces us through extra steps.

Feature: Connect Express enables quick, card-present transactions directly on the terminal, with simple purchase, refund, and settlement workflows designed for service environments.

Value: Staff checks customers out faster, reduces friction at the counter, and avoids managing systems that don’t match the way the business operates.

Use Case #3

Problem: We need payment acceptance for pop-ups, events, food trucks, or additional lanes, but adding full POS systems everywhere is costly and unnecessary.

Feature: Connect Express operates independently on the terminal, making it easy to deploy, redeploy, or relocate devices without POS setup, licensing, or integration requirements.

Value: Merchants gain flexibility to accept payments anywhere, quickly scale up or down, and support temporary or secondary use cases without added operational burden.

Use Case #4

Problem: We're concerned about PCI compliance and don't want card data touching our computers, networks, or business systems.

Feature: Connect Express handles all payment processing, encryption, and transaction logic directly on the device, keeping sensitive card data off merchant systems.

Value: Merchants reduce PCI scope, improve security posture, and simplify compliance while maintaining a reliable, card-brand-compliant payments experience.

High-Level Functionality

Connect Express enables businesses to accept, process, and settle secure, card-present payments directly on a standalone terminal without relying on POS software or business management systems. It supports in-store payment acceptance—including EMV chip, contactless, and mag-stripe transactions—while handling refunds, settlements, and basic transaction activity entirely on the device. By keeping payment processing, security, and transaction logic on the terminal itself, Connect Express simplifies operations, reduces PCI exposure, and removes the need for system integrations. This allows merchants to offer a fast, reliable checkout experience focused solely on accepting payments, while WAS maintains a consistent, compliant acquiring and funding model behind the scenes.

Positioning Statement / Elevator Pitch

Short "Walk-up" Pitch (15 Seconds)

"Connect Express is the fast, payment-only solution for merchants who just need to take cards—without buying a full POS. It's a standalone terminal experience that supports EMV, tap, and swipe, with simple on-device sales, refunds, and settlement—backed by WAS acquiring and Verifone hardware for a reliable checkout."

Competitive Displacement Pitch (Basic Terminals / SwipeSimple-type solutions)

"Basic terminals take payments, but they stop there—and many 'simple' tools still create friction with setup, training, and support. Connect Express gives merchants the same easy payment flow, plus practical smart-terminal upgrades like a product catalog, discounts, barcode scanning, and email receipts—without requiring a full POS system. And because support can be handled end-to-end (hardware, software, and merchant services), merchants avoid the 'vendor ping-pong' that happens with solutions that rely on third-party help desks."

Discovery-Led Opening (Conversation Starter)

"Quick question — are you looking for a true POS system, or do you really just need a simple way to accept card payments in-store (and maybe take it mobile) without extra software? If it's payment-only, Connect Express is built specifically for that: quick checkout, minimal setup, and everything handled right on the terminal."

Margin Protection / Cost Recovery Pitch

"Most merchants don't realize they're paying for software complexity they don't use just to accept payments. Connect Express keeps costs predictable by focusing on what the merchant needs: secure, card-present acceptance on a smart terminal with practical features like quick sale, discounts, and digital receipts—without layering on a full POS platform. The win is simple: lower total solution cost + easier operations, while still getting a modern checkout experience."

Vertical Use-Case Pitch

"Connect Express is a great fit for trade, service, retail, and simple QSR environments where the merchant wants speed at checkout, not a complicated POS rollout. Whether it's a countertop lane, a mobile line-buster setup, or a secondary/backup device, Connect Express delivers quick, efficient card acceptance with both mobile and stationary capability—so merchants can take payments wherever the customer is."

Objection Responses

“I already have a POS System.”	That makes sense — and many of our Connect Express merchants do too. Connect Express isn’t trying to replace a POS; it’s designed for payment-only use cases like secondary lanes, backup terminals, or simple checkout scenarios where running a full POS would be unnecessary and expensive.
“Switching systems sounds like a headache.”	That’s exactly why Connect Express exists. There’s no system migration, no data transfer, and no retraining on business software. It’s a standalone terminal—plug it in, connect it, and start taking payments without disrupting how you already run your business.
“My current terminal works fine.”	If it’s working, that’s great. Where merchants usually hit friction is speed, reliability, or support. Connect Express gives you modern EMV and contactless acceptance, simple on-device refunds and settlements, and a solution that’s fully supported end-to-end—without adding complexity.
“I don’t want to learn new software.”	You won’t have to. Connect Express is intentionally designed to feel like a straightforward payment terminal, not a POS system. Most merchants and staff are comfortable using it in minutes because everything happens directly on the device with minimal steps.
“What if my business changes later?”	That flexibility is built into the WAS portfolio. Many merchants start with Connect Express because they only need payments today—and if their needs change down the road, they can seamlessly transition to a full POS solution like Delta1st. You’re not locking yourself into complexity before you need it.
“I only need something simple.”	That’s exactly the point. Connect Express is built for merchants who say, *“I just need to take cards.”* You get fast checkout, secure payments, and basic transaction functions—without paying for inventory, users, or software features you don’t need.
“What about PCI and security?”	That’s one of the biggest advantages of Connect Express. All payment processing and encryption happens on the terminal, so sensitive card data never touches your computers or systems. That significantly reduces PCI scope and simplifies compliance for your business.

Key Differentiators

Comparison	Connect Express	Clover	Square
Fees			
Monthly Software Fee	$9.95	Varies	Varies
Extra Features = Extra Monthly	X	Clover App Market	Square App Marketplace
Hardware Ranges	$395	$350 - $1649	$49 - $1,399
Additional Device Monthly Fee	$5.95	$9.95	Unknown
Customized Pricing Available	✓		✓
Industry Specific Software			
Business Size	Small – Medium	Small – Medium	Small - Medium
POS Type	Verifone Android	Android Saas	iPad POS
Software Type	Cloud/SaaS	Cloud/SaaS	Cloud/SaaS
Merchant Services	In House	In House/3rd Party	In House
Core Payment Capability			
Card Present Payments	✓	✓	✓
EMV / Contactless	✓	✓	✓
PIN Debit	✓	✓	✓
FSA & HAS Payments	✓	✓	✓
EBT Payments	✓	✓	✓
Keyed Transactions (MOTO)	✓	✓	✓
On-Device Refunds & Voids	✓	✓	✓
Tip at Sale	✓	✓	✓
Tip Adjustment	✓	✓	✓
Split Payments	✓	✓	✓
Pre-Authorization	✓	✓	✓
Checkout & Terminal Features			
Quick Sale / Amount Entry	✓	✓	✓
Product Buttons (Limited)	✓	✓	✓
Barcode Scanning	✓	Add on $	✓
Discounts	✓	✓	✓
Receipt Printing	✓	✓	✓
SMS / Email Receipts	✓	✓	✓
Settlement from Device	✓	✓	✓
Reporting & Security			
Transaction History	✓	✓	✓
Settlement Reports	✓	✓	✓
Reconciliation Tools	✓		
PCI Scope Reduction	✓	✓	✓
Hardware-Level Security	✓	✓	✓

Key Configurations and Sales Channels

Key Configurations

Connect Express is a standalone, terminal-based payment acceptance solution designed for secure, card-present transactions without POS software or business management systems. It runs on WAS-supported Verifone hardware and is configured as a payment-only terminal, handling EMV chip, contactless, magstripe, refunds, and settlements directly on the device. Connect Express does not require software tiers, integrations, or back-office configuration, making it ideal for fixed checkout locations, mobile or temporary environments, and secondary or backup lanes where simplicity, speed, and PCI reduction are the priority.

Sales Channels

Connect Express is sold through WAS internal sales teams and approved ISO/partner channels, with centralized provisioning, boarding, and device fulfillment managed by WAS. Hardware is pre-configured and deployed through WAS-controlled processes, and merchant onboarding, acquiring, funding, and ongoing support are handled within the WAS ecosystem—ensuring a consistent, compliant payments experience without reliance on third-party POS vendors or app marketplaces.

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2. Product Capabilities

Limitations

- No APIs or Integrations – Cannot integrate with POS systems, accounting tools, or external software.
- No POS or Business Management Tools – No inventory, customer management, or employee features.
- No eCommerce or Omnichannel Support – Card-present transactions only; no online or remote payments.
- No Advanced Reporting – Reporting is limited to on-device transaction and settlement summaries. Reports are intended for reconciliation, not business analytics or performance management.
- No Loyalty or Marketing Tools – Does not support rewards programs, promotions, or customer messaging.
- No Buy Now, Pay Later (BNPL) – Financing options like Affirm, Klarna, or Afterpay are not supported.
- No ACH or E-Check Payments – Bank transfer payments are not supported.
- No QR Code or Pay-by-Link Payments – Payments must be completed directly on the terminal.

User Personas

Connect Express uses simple, terminal-level controls rather than full role-based user management. Access is managed through basic passcodes and on-device permissions, with no configurable roles, workflows, or back-office administration.

Examples of User Role Permissions

- Business Owner / Merchant Principal - Full access to all terminal functions, including purchases, refunds, settlements, basic transaction history, device settings, and passcode management. Responsible for daily operations and overall payment activity.
- Manager / Supervisor - Access to transaction processing, refunds, and settlements, with limited access to device settings. Typically manages end-of-day settlement and assists staff with payment-related issues.
- Cashier / Front-Line Employee - Access limited to processing sales, tips, and card-present transactions only. No access to settlement, settings, passcodes, or historical payment data beyond the active transaction.

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3. Architecture & Technical Summary

Connect Express keeps payment processing on the terminal, not in a POS or cloud system — reducing PCI scope and setup complexity.

High-Level Architecture Diagram

Connect Express is a terminal-centric payment solution running directly on certified Verifone hardware, meaning it does not rely on cloud-hosted POS systems, local servers, or merchant-managed infrastructure. All payment interaction, encryption, and transaction handling occur securely on the device itself, while authorization, settlement, and funding are processed through Woodforest Acceptance Solutions' acquiring platform. By keeping card data isolated to the terminal, Connect Express minimizes PCI scope, reduces technical complexity, and eliminates the need for software installation, integrations, or system maintenance—delivering a fast, reliable, and secure checkout experience for merchants who simply need to accept card-present payments without managing IT infrastructure.

Ecosystem Fit

Connect Express is Woodforest Acceptance Solutions' payment-only offering for merchants that need simple, secure card-present acceptance without a full POS system. Transactions run on Visa Platform Connect (VPC) acquiring rails, allowing WAS to retain direct control over authorization, settlement, and funding while limiting processing to certified Verifone terminals. Within the WAS portfolio, Connect Express supports standalone and secondary payment use cases, ensuring merchants receive the right level of functionality without added software or operational complexity.

System Requirements

- Certified Verifone payment terminal
- Connect Express payment application installed on the terminal
- Internet connectivity via Wi-Fi or cellular
- Power source (AC power or built-in battery, depending on device)

Certified Platform

- VPC - Visa Platform Connect
- TSYS – Total System Services

Security & Compliance Summary

- PCI PTS–Certified Verifone Hardware
- Point-to-Point Encryption (P2PE) at the Terminal
- Card Data Never Touches Merchant Systems
- Secure Key Injection and Key Management
- Reduced PCI Scope for Merchants
- Transactions Processed via WAS Acquiring on Visa Platform Connect (VPC)
- On-Device Settlement and Secure Session Handling
- Continuous Monitoring and Network Controls Managed by WAS

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4. Product Configuration & Options

Customizable Settings

- **Tax Settings (Single Tax Rate)**
  - Merchants can configure one flat tax rate that applies to all transactions.
  - Designed for simplicity; does not support multi-tax rules, location-based taxes, or item-level tax variance.
- **Discounts**
  - Per Item Discounts: Merchants can create and apply predefined discounts to individual items configured on the terminal.
  - Per Transaction Discounts: Discounts can be applied to the full sale at checkout.
  - Manual Discounts: Cashiers can select from pre-configured discounts during checkout when permitted.
- **Tips & Gratuity**
  - Tip Prompt Configuration: Enable or disable tip prompts at checkout.
  - Tip Suggestions: Configure preset tip amounts as percentages or flat dollar values.
  - Tip Adjustment: Allow post-transaction tip adjustments where applicable.
- **Receipt Settings**
  - Receipt Header Customization: Add merchant name, contact details, or custom messaging.
  - Receipt Delivery Options: Enable printed receipts, email receipts, or both.
- **Payment & Checkout Controls**
  - Enable or disable cash back on debit transactions.
  - Configure split payments for applicable transactions.
- **Terminal Security Settings**
  - Passcodes for manager-level actions (refunds, settlements, settings).
  - Control access to sensitive functions directly on the terminal.

Hardware Options

- Verifone T650M (Mobile)
- Verifone T650C (Countertop)
- Verifone T650P (Portable)
- Verifone M440

5. Operational Processes

Transaction Methods

- Card-present transactions (primary)
- EMV chip transactions
- Contactless (NFC) transactions
- Magstripe swipe transactions
- Manually keyed transactions (MOTO / manual entry)

Reporting Overview

Connect Express 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 Report	Displays a list of completed transactions processed on the terminal, including amount, card type, and date/time. Used for quick lookups, reprints, refunds, and voids.
Daily Sales Report	Summarizes total sales activity for a selected day. Provides a high-level view of volume without advanced analytics or breakdowns.
Settlement (Batch) Report	Shows the results of daily batch settlement, including totals by payment type. Used to confirm that transactions were successfully closed and submitted for funding.
Sales Summary Report	Provides aggregate totals for sales activity by transaction type (sales, refunds, voids). Designed for simple reconciliation and end-of-shift review.
Refund & Void Report	Lists refunded and voided transactions processed on the terminal. Helps merchants track adjustments made to prior sales.
Tip Adjustment Report	Displays transactions that include tips or post-sale tip adjustments. Commonly used by service-based businesses to review gratuity activity.

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.