



Woodforest Acceptance Solutions

WAS Cloud

Executive Summary

WAS Cloud is Woodforest Acceptance Solutions' embedded payments platform for ISVs and enterprise applications that want to build payments directly into their software without becoming a payments provider. Through a cloud-native API and SDK layer, partners control the software and user experience while WAS remains the acquirer of record—handling onboarding, underwriting, processing, settlement, funding, compliance, and risk.

Strategic Role in the WAS Portfolio

WAS Cloud serves as the strategic integration layer of the WAS portfolio—enabling software-led and embedded-payments distribution models that go beyond standalone terminals, mobile apps, or off-the-shelf POS systems.

Who It's Built For

- Independent Software Vendors (ISVs) building vertical SaaS platforms
- ERP, field service, healthcare, property management, and hospitality software
- Custom enterprise and mid-market applications
- Integrators building payments-enabled solutions for multiple merchants

Core Use Cases

- Embedded Payments Inside Software
- Offloading Acquiring, Risk, and Compliance
- Monetizing Payments Without Becoming a Payments Company
- Scaling Across Merchants, Verticals, and Channels

Platform Differentiation

Unlike gateway-only or processor-owned platforms, WAS Cloud is built on bank-backed acquiring ownership. WAS—not the ISV—controls underwriting, pricing, settlement, and compliance, while the ISV controls product design and customer experience.

Partner & Platform Value

For ISVs, WAS Cloud delivers enterprise-grade embedded payments with fewer vendors, lower risk, and a future-proof architecture. For WAS, it creates long-term platform relationships that scale merchant volume without sacrificing acquiring discipline.

WAS Cloud is not a gateway and not a POS—it is the embedded acquiring layer that powers modern software-led commerce while keeping WAS at the center of the payments lifecycle.

1. Product Overview

What the Product Is

The WAS Cloud is Woodforest Acceptance Solutions' cloud-based payment integration platform designed to power ISVs, enterprise platforms, and custom applications with secure, scalable access to WAS payment processing. It provides a modern API and SDK layer that allows partners to embed WAS payments directly into their software, abstracting acquiring complexity while maintaining full alignment with Woodforest-owned underwriting, risk, funding, and support. WAS Cloud enables card-present and card-not-present payment acceptance across web, mobile, and in-store environments, allowing partners to move faster to market, retain control of the user experience, and scale alongside their merchant base—all while leveraging WAS as the acquiring backbone.

Portfolio Strategy

The WAS Cloud is Woodforest Acceptance Solutions' strategic payment integration layer, purpose-built to extend WAS's acquiring capabilities into software-led commerce models without sacrificing control, consistency, or scalability. Designed for ISVs, enterprise platforms, and custom applications, WAS Cloud enables partners to embed WAS payments directly into their products through a modern, cloud-native API and SDK framework, eliminating reliance on third-party gateways and fragmented integrations. This approach allows WAS to retain ownership of the full payments' lifecycle, including onboarding, underwriting, risk, processing, funding, and support—while giving partners complete control over The result is a durable ecosystem play: WAS Cloud positions WAS as the long-term acquiring backbone for modern platforms, increases partner stickiness, enables new monetization and pricing models, and ensures Woodforest Acceptance Solutions remains central to the future of integrated and embedded commerce.

Ideal Customer Profile (ICP)

WAS Cloud works best for software platforms and solution providers that want to embed payments directly into their applications without becoming a payment processor themselves having to create middleware to third party gateways, . The simple qualifying question is:

“Does this platform want to control the payments experience inside their software while offloading acquiring, risk, and compliance?”

If yes, WAS Cloud is very likely a strong fit.

- **Independent Software Vendors (ISVs)**
 - Vertical-specific software providers (POS, ERP, Field Service, Property Management, Healthcare, Education, Retail, Hospitality)
 - SaaS platforms looking to monetize payments or improve platform stickiness
- **Enterprise & Mid-Market Platforms**
 - Organizations with custom or proprietary software that require embedded payments
 - Businesses modernizing legacy payment integrations or replacing gateway-dependent architectures
- **Solution Integrators & Developers**
 - Firms building custom commerce or payments-enabled applications for merchants
 - Partners needing a consistent, scalable acquiring layer across multiple clients or verticals

Common ISV Vertical Profiles for WAS Cloud

WAS Cloud is purpose-built to support software-led commerce and embedded payment models across a wide range of verticals where payments are a native function of the application—not a bolt-on.

- **Healthcare & Medical Software**
 - Practice management, patient billing, patient portals, recurring treatment payments
- **Field Services & Home Services Software**
 - Scheduling, dispatching, invoicing, mobile workforce platforms
- **Property Management & Real Estate Platforms**
 - Rent collection, HOA management, tenant and owner portals

- **Retail, ERP & Commerce Platforms**
 - ERP-driven commerce, inventory-based platforms, omnichannel retail software that accepts both in person and online payments
- **Hospitality & Service-Based Software**
 - Booking engines, reservations, memberships, subscriptions
- **B2B SaaS & Vertical Platforms**
 - Invoicing, accounts receivable, subscription billing, usage-based pricing

Ideal ISV Characteristics for WAS Cloud

- ISVs serving small to mid-market merchants, including multi-location operators
- Platforms supporting ~50 to 5,000+ downstream merchants
- Software with recurring usage and operational dependency.
- ISVs seeking:
 - Embedded checkout and native payments inside their application
 - Card-not-present and card present omnichannel acceptance
 - Recurring billing, cards-on-file, tokenization, and secure stored credentials
- ISVs that do not want to hold funds, manage settlement, or assume regulatory and compliance burden

Why This ICP Fits WAS Cloud + WAS

- The WAS Cloud provides the modern API and SDK layer that allows ISVs to embed payments directly into their platform without gateway dependency or fragmented integrations
- WAS owns and manages the acquiring relationship, including:
 - Merchant onboarding and underwriting
 - Transaction processing and routing
 - Settlement, funding, and risk management
- WAS teams actively support ISVs through:
 - Integration guidance and certification alignment
 - Scalable merchant boarding and expansion

NOT a good fit

- ISVs that do not want to embed payments directly into their software and prefer external links or standalone checkout experiences.
- Platforms that want instant, self-service merchant approvals without underwriting, compliance, or acquiring oversight.
- ISVs seeking to self-acquire, self-fund, or hold merchant funds rather than rely on WAS as the acquirer of record.
- Businesses that only need standalone payment processing, and do not operate a scalable, merchant-facing software platform.

Primary Use Cases

Use Case #1

Embedded Payments Inside ISV Software

Problem: Our customers have to leave our platform, rely on external gateways, or use disconnected payment tools to accept payments, creating friction, poor user experience, and lost revenue.

Feature: WAS Cloud enables ISVs to embed secure payment acceptance directly into their software using WAS APIs and SDKs. Payments—both card-not-present and card-present—are processed through WAS as the acquirer of record, with support for tokenization, cards on file, recurring billing, invoicing, and omnichannel workflows.

Value: ISVs deliver a seamless, in-application payment experience that improves conversion, retention, and platform stickiness while monetizing payments—all without building or operating their own acquiring infrastructure. WAS manages onboarding, processing, funding, and compliance.

Use Case #2

Reducing Acquiring, Compliance, and Operational Complexity

Problem: We want to offer integrated payments, but managing underwriting, PCI compliance, funding, chargebacks, and regulatory oversight adds significant operational burden and risk.

Feature: ISVs embed payments while WAS remains the acquirer of record, handling merchant onboarding, underwriting, settlement, funding, risk management, and compliance. WAS Cloud abstracts acquiring complexity behind a consistent, cloud-native integration layer.

Value: ISVs can confidently offer embedded payments without becoming payments experts, reducing compliance exposure and operational overhead while ensuring merchants benefit from a stable, regulated acquiring relationship with WAS.

Use Case #3

Monetizing Payments Without Becoming a Payments Company

Problem: We recognize payments as a strategic revenue opportunity, but we do not want to self-acquire, hold funds, or manage payment operations at scale.

Feature: Allows ISVs to integrate payments natively into their platform while relying on WAS to manage the full payment lifecycle. The ISV controls the customer experience and software roadmap, while WAS owns the acquiring relationship and downstream financial operations.

Value: ISVs unlock new transaction-based revenue streams and strengthen long-term merchant relationships without taking on regulatory, financial, or operational risks allowing them to focus on growing their core software business.

Use Case #4

Scaling Across Merchants, Verticals, and Channels

Problem: As our platform grows, supporting new merchant types, higher transaction volumes, and additional payment use cases becomes increasingly complex and difficult to manage in-house.

Feature: The WAS Cloud provides a single, scalable payment integration that supports multiple merchants, verticals, and channels—including in-app payments, invoicing, recurring billing, and in-person acceptance—backed by WAS's centralized acquiring infrastructure.

Value: ISVs scale efficiently with a consistent payments' foundation, avoid re-architecting as they grow, and gain a repeatable embedded-payments model—while WAS and its partners benefit from long-term merchant growth and ecosystem expansion.

High-Level Functionality

WAS Cloud enables software platforms, ISVs, and enterprise applications to embed secure, scalable payment acceptance directly into their products through a single, cloud-native API and SDK framework, allowing end users to transact without leaving the software experience. It acts as the integration layer between merchant-facing software and Woodforest Acceptance Solutions' acquiring infrastructure, supporting card-present, card-not-present, recurring, invoicing, and omnichannel payment workflows. WAS Cloud abstracts payment complexity—such as device integration, transaction orchestration, and channel expansion—while WAS manages merchant onboarding, underwriting, processing, settlement, funding, risk, and compliance as the acquirer of record. By centralizing payments infrastructure behind the scenes, WAS Cloud allows ISVs to deliver a seamless, branded payment experience inside their applications, scale across merchants and use cases, and monetize payments confidently—while WAS ensures reliable transaction processing and compliant money movement at scale.

Positioning Statement / Elevator Pitch

Short “Walk-up” Pitch (15 Seconds)

“WAS Cloud lets ISVs embed card-present and card-not-present payments through a single cloud-native API and SDK, while WAS remains the acquirer of record—handling onboarding, settlement, funding, and risk. Partners retain control of the user experience and scale across merchants and channels without relying on fragmented third-party gateways.”

Competitive Displacement Pitch (Square / Clover)

Most payment integrations force ISVs into gateway lock-in and fragmented providers as they scale. WAS Cloud solves this with a cloud-native API and SDK that lets platforms embed payments directly into their product—supporting omnichannel use cases like in-app payments, invoicing, recurring billing, cards on file, and tokenization. ISVs control the software experience and roadmap, while WAS manages the full payments lifecycle—onboarding, underwriting, processing, settlement, funding, and risk—so partners can scale without stitching together multiple providers.

Discovery-Led Opening (Conversation Starter)

“Quick check—are payments fully embedded in your platform, or do users still get pushed out to pay? And are you managing multiple integrations to support different channels? We often see platforms reach a point where they need one integration for card-present and card-not-present payments—plus invoicing, recurring, and stored credentials—without taking on acquiring and risk. Is that where you’re headed?”

Margin Protection / Cost Recovery Pitch

When payments are bolted on, platforms face multiple vendors, fragmented integrations, and rising overhead that erodes margins. WAS Cloud centralizes payments through a single API/SDK layer, with WAS managing the acquiring lifecycle—reducing complexity and enabling cleaner scale. With secure orchestration, richer transaction data, and cost optimization, payments can move from a pure expense to a lever for better margins and long-term retention.

Objection Responses

“We don’t want to operate or manage payments ourselves.”	WAS Cloud lets you embed payments while WAS remains the acquirer of record, handling onboarding, underwriting, funding, settlement, and risk - so you can offer payments without operating a payments business.
“We already have a gateway and don’t want to re-architect payments.”	The WAS Cloud simplifies long-term architecture by replacing fragmented gateways with a single, scalable integration layer that supports growth without constant rework as volumes and use cases expand.
“Our platform supports multiple merchant types and verticals.”	WAS Cloud is built for multi-merchant, multi-vertical scale, using a consistent acquiring foundation that supports card-not-present, recurring, invoicing, and omnichannel workflows through one integration.
“We don’t want a provider dictating our product or user experience.”	With WAS Cloud, the ISV owns the software, workflows, and customer experience—WAS operates behind the scenes solely as the acquiring and payments backbone.
“Payments aren’t a core focus for us right now.”	WAS Cloud keeps payments simple today while giving you a future-ready foundation, so you don’t have to rebuild payments when they become strategic to revenue, retention, or scale.
“We want to avoid compliance, underwriting, and fraud exposure.”	WAS Cloud removes that burden by keeping compliance, underwriting, and risk with WAS, giving your merchants a regulated, bank-backed acquiring relationship without added platform exposure.
“We’re concerned payment costs will eat into margins over time.”	By centralizing acquiring under WAS and minimizing third-party dependency, WAS Cloud creates more predictable economics and helps protect margins as volume and complexity increase.

Key Differentiators

Benefits	WAS Cloud	Competitors
Key Differentiators		
Who owns the acquiring relationship?	WAS	Provider Owned
Embedded payments model for ISVs	Purpose-built for ISV embedded payments with multi-merchant support	Often optimized for fast start; long-term control varies
Integration support (beyond the API)	WAS owned and managed	Varies
Certification & readiness governance	Structured sandbox → certification → production readiness model	Varies
Pricing stability / control	WAS controls acquiring relationship; gateway + modules structured as monthly + per-item + add-ons.	Varies
Visa-native gateway + Visa ecosystem alignment	CyberSource positioned as Visa-native/owned gateway; WAS runs Visa-aligned acquiring on VPC.	Not always
Authorization optimization when routed via VPC	10% higher approval rates, intelligent retry, decline recovery	Varies
First-line support model	WAS provides first-line ISV/merchant support; escalates to CyberSource/Visa as needed.	Often ticket-based
Capabilities & Benefits		
Payments Acceptance & Checkout		
REST Payments API	✓	✓
Hosted checkout option	✓	Varies
Recurring billing / subscriptions	✓	Varies / Add-on \$
Invoicing / Pay-by-Link workflows	✓	Varies
ACH / eCheck support	X	Varies / Add-on \$
Omnichannel support	✓ / Card -Present require additional integration	Varies
Tokenization, Stored Credentials, Lifecycle (Huge for ISVs)		
Token Management Service (TMS)	✓	Varies
Network tokenization	X	Varies / Add-on \$
Reduced PCI scope via tokenization/secure capture	✓	Varies
Account Updater / credential refresh	✓	Varies / Add-on \$
Fraud, Risk, and Authentication		
Decision Manager (fraud engine)	✓	Varies / Add-on \$
Fraud Management Essentials	✓	Varies
3DS / Payer Authentication	✓	Varies / Add-on \$
Reporting, Ops, and Scale (Where ISVs win/lose)		
Multi-merchant reporting for platforms	✓	Varies
Consolidated reporting	✓	Varies

Why This Wins ISVs (what to say out loud)

- WAS owns the acquiring relationship (onboarding, underwriting, settlement, funding, risk) so ISVs don't become a payments operator.
- WAS Cloud provides enterprise gateway + tokenization + fraud so ISVs don't build/maintain a gateway stack.
- Token strategy is built-in (TMS) to protect stored credentials and reduce PCI friction.
- ISV enablement is supported beyond the API (playbooks/SME support/certification model called out in WAS materials).
- Visa-aligned rails (VPC) provide optimization benefits when used (approval-rate/routing/retry claims captured in internal deck).

Key Configurations and Sales Channels

Key Configurations

WAS Cloud is delivered as a proprietary, cloud-native payment integration layer that enables ISVs, enterprise platforms, and custom applications to embed WAS-powered payments directly into their software while Woodforest Acceptance Solutions controls the underlying acquiring relationship. The solution supports multiple deployment models—including pure API-driven cloud integrations, semi-integrated card-present workflows, and device-enabled in-app payment experiences—based on the ISV's architecture, user experience, and payment channels. ISVs can enable card-not-present and omnichannel payment acceptance alongside optional capabilities such as tokenization, stored credentials, recurring billing, invoicing, pay-by-link, ACH/eCheck support, fraud controls, payer authentication, and account updater services. The WAS Cloud centralizes payment orchestration, device interaction, and channel expansion through a single API and SDK framework, while WAS manages merchant onboarding, underwriting, processing, settlement, funding, risk, and support as the acquirer of record. This flexible model allows ISVs to embed payments natively, reduce operational and compliance burden, and scale confidently across merchants, verticals, and commerce channels as their platform evolves.

Sales Channels

WAS Cloud is sold through Woodforest Acceptance Solutions' internal sales teams and approved ISV, ISO, and strategic partner channels, with merchant onboarding, underwriting, acquiring, settlement, funding, and ongoing operational support centrally managed by WAS. WAS works directly with ISVs throughout discovery, integration, certification, and go-live to ensure payments are embedded correctly within the partner's platform and workflows. While ISVs and partners lead distribution and the end-customer relationship, WAS remains the acquirer of record, providing consistent compliance, risk management, and operational governance across all onboarded merchants.

2. Product Capabilities

Limitations

- **No merchant-facing POS application by default** - WAS Cloud is an integration layer, not a turnkey POS. It requires an ISV application, ERP, or approved POS solution to provide the merchant-facing user interface and business workflows, rather than offering a standalone POS experience out of the box.
- **Card-present acceptance requires an enabled device or POS layer** - While WAS Cloud supports in-person payments, card-present transactions require an associated device integration or semi-integrated POS workflow using WAS-certified hardware or approved Cloud/Desktop integrations; WAS Cloud alone does not serve as a terminal UI.
- **Not designed as a plug-and-play SMB payment solution** - WAS Cloud is intentionally built for embedded, multi-merchant, and scalable platform use cases. Implementations require development effort, integration review, and certification, making it less suitable for one-off merchants or ultra-low-volume use cases.
- **Feature availability depends on configuration and enabled services** - Capabilities such as ACH/eCheck, advanced fraud tools, payer authentication, account updater, network tokenization, or omnichannel workflows must be explicitly enabled and configured as part of the WAS Cloud solution and may not be included by default in all deployments.
- **White-labeling applies to payment experiences, not the platform layer** - WAS Cloud supports branded and embedded payment experiences within an ISV or partner application but does not provide a fully white-labeled standalone WAS Cloud admin console or merchant management UI.
- **Merchant onboarding timelines are governed by acquiring standards** - Because WAS remains the acquirer of record, merchant activation timelines are subject to underwriting, compliance, and risk review rather than instant self-service approvals or aggregator-only onboarding models.
- **Optimized for repeatable, platform-scale deployments** - WAS Cloud delivers the most value for ISVs and platforms onboarding multiple merchants with repeatable workflows; it may be more infrastructure than necessary for temporary sellers, single-merchant scenarios, or short-term payment needs.

User Personas

WAS Cloud supports role-based access across ISVs, partners, and downstream merchants, with visibility aligned to platform architecture and merchant hierarchy. While ISVs and merchants operate efficiently within their environments, WAS governs payment, risk, underwriting, and settlement controls as the acquirer of record—ensuring sensitive functions remain secure.

Examples of User Roles and Controls

- **ISV Product Owner / Platform Owner**
(Full visibility into payment capabilities, configuration strategy, and commercial alignment)
Responsible for deciding how WAS Cloud is embedded into the software platform, which payment capabilities are enabled (e.g., tokenization, recurring billing, invoicing, fraud controls), and how payments align to the ISV's product roadmap and monetization strategy. Typically does not manage day-to-day transaction operations.
- **ISV Developer / Technical Lead**
(Technical access without financial control)
Has access to APIs, SDKs, sandbox environments, credentials, and technical documentation needed to integrate and maintain WAS Cloud. Focuses on payment flows, device integrations (if applicable), lifecycle management, and certification requirements, without access to merchant funding, pricing, or underwriting data unless explicitly required.
- **ISV Operations Administrator / Platform Ops**
(Operational visibility without acquiring authority)
Manages merchant onboarding workflows, configuration changes, troubleshooting, reporting access, and coordination with WAS support teams. Supports day-to-day platform operations but does not control underwriting decisions, settlement rules, or acquiring policies.
- **Partner / ISO Platform Manager (Where applicable)**
(Oversight across multiple merchants or ISV deployments)
Oversees merchant portfolios, reporting visibility, and operational performance across one or more WAS Cloud-enabled platforms. Works closely with WAS on onboarding, escalation, and growth initiatives while maintaining clear separation from sensitive acquiring and risk controls.
- **Merchant Owner / Administrator (Downstream of ISV)**
(Full visibility into their own payment activity)
Uses the ISV's software to manage business operations while accessing transaction data, reports, and payment settings relevant to their account. Relies on WAS for secure payment processing, settlement, funding, and compliance, without exposure to platform-level or integration-level controls.

- **Merchant Finance or Back-Office User**

(Financial and reporting access only)

Responsible for reviewing transactions, reconciling deposits, managing refunds, and handling chargebacks or reporting. Has no access to system configuration, integration settings, or platform-level payment controls.

Stage	Seller Role	What to Say	Who to Loop In
Discovery	AE	Embedded payment fit	Product
Technical Fit	AE + SE	Architecture + scope	Engineering
Commercial	AE	Monetization & margins	Partnerships
Integration	Partner	APIs & certification	WAS Tech

3. Architecture & Technical Summary

High-Level Architecture Diagram

WAS Cloud is a cloud-native API and SDK platform that separates merchant-facing software from backend acquiring operations, with WAS controlling processing, settlement, and risk. Payment data flows securely from the ISV or approved POS into WAS Cloud, where transactions are orchestrated through WAS's centralized, Visa-aligned acquiring infrastructure. Tokenization reduces PCI scope for card-not-present use cases, while card-present payments are enabled through WAS-certified devices—allowing ISVs to embed enterprise-grade payments without managing gateways, hardware certification, or acquiring complexity.

Ecosystem Fit

WAS Cloud serves as Woodforest Acceptance Solutions' embedded payment integration layer for ISVs, ERP platforms, and custom software applications that require direct access to WAS acquiring services. WAS Cloud enables secure, scalable payment acceptance within merchant-facing software while all transactions are acquired, processed, and settled through WAS as the acquirer of record, leveraging Visa-aligned rails such as Visa Platform Connect (VPC) where applicable. Within the broader WAS ecosystem, WAS Cloud complements turnkey ISV solutions by supporting software-led and embedded-payments distribution models, allowing platforms to deliver branded payment experiences without owning the acquiring relationship. This structure ensures ISVs gain enterprise-grade, bank-backed payments with full control over their product experience, while WAS maintains centralized governance over underwriting, risk, funding, compliance, and long-term payments strategy across the ecosystem.

System Requirements

- ISV, ERP, or SaaS platform capable of REST-based API and/or SDK integration
- Reliable internet connectivity for real-time transaction processing, communication, and reporting
- WAS Cloud sandbox and production credentials provisioned by Woodforest Acceptance Solutions
- Secure environment for managing API keys, tokens, and webhooks
- Merchant-facing software or approved POS layer to present the payment experience
- WAS-supported and certified device integrations required for card-present use cases

Certified Platform

- VPC - Visa Platform Connect

Security & Compliance Summary

- WAS-managed PCI DSS-compliant acquiring environment with sensitive payment data handled, tokenized, and secured within WAS-controlled infrastructure rather than ISV systems, reducing ISV PCI scope and exposure.
- Cloud-native, highly available architecture built on enterprise-grade infrastructure with redundancy, monitoring, and centralized operational oversight managed by WAS.
- End-to-end encryption and secure key management protecting transaction data in transit and at rest across API, device, and network interactions.
- Tokenization and stored credential support to minimize handling of raw card data, support cards-on-file and recurring use cases and further reduce compliance burden for ISVs and merchants.
- Integrated fraud and risk controls available through WAS-supported configurations, including fraud management tools and payer authentication, aligned with card-network security requirements.
- Continuous compliance governance aligned with card-network, bank, and regulatory standards, with underwriting, risk monitoring, and policy enforcement centrally managed by WAS as the acquirer of record.
- Role-based access and permission controls across ISV, partner, and merchant users, ensuring appropriate visibility without exposing sensitive acquiring, funding, or risk controls.
- Centralized incident response and escalation handled through WAS, coordinating with network, processor, and technology partners to ensure timely resolution and regulatory alignment.

4. Product Configuration & Options

Customizable Settings

- **Payment Methods & Transaction Types**
 - Enable or disable supported payment methods such as credit, debit, card-not-present, and card-present transactions based on the ISV's use case and merchant profile.
 - Configure supported transaction types including authorizations, captures, sales, voids, refunds, pre-authorizations, and recurring transactions to align with platform workflows and business logic.
- **Deployment & Integration Configuration**
 - API-Driven Cloud Integration: Fully embedded payments within the ISV or ERP application using WAS Cloud APIs and SDKs for complete UX and workflow control.
 - Semi-Integrated Card-Present Workflows: ISV application controls the transaction flow while payment credentials are entered on WAS-certified devices.
 - Device-Enabled In-App Experiences: Cloud-managed terminal interactions for in-person payments coordinated through WAS Cloud.
- **Tokenization & Stored Credential Management**
 - Enable tokenization and stored credentials to securely manage customer payment data and reduce PCI exposure.
 - Configure token usage across repeat, recurring, subscription, and invoice-based transactions.
 - Define stored-credential rules for cardholder-initiated and merchant-initiated transactions.
- **Fraud & Risk Controls**
 - Enable and configure fraud screening and risk controls based on merchant type, transaction profile, and risk tolerance.
 - Apply velocity checks, risk scoring, and decision logic through WAS-supported fraud configurations.
 - Define handling and escalation rules for flagged or high-risk transactions.

- **Payer Authentication (3D Secure)**

- Enable payer authentication (3DS) where required or desired for card-not-present transactions.
- Configure authentication rules by transaction type, geography, card brand, or risk profile to balance security and conversion.

- **Recurring Billing & Subscription Settings**

- Configure billing frequency, lifecycle rules, retry logic, and payment timing for recurring or subscription models.
- Support recurring, installment, subscription, and usage-based billing using stored credentials.

- **User Roles & Permissions**

- Define role-based access for ISV administrators, developers, operations users, merchant administrators, and finance users.
- Control access to transactions, refunds, reports, configuration settings, and operational tools to limit exposure of sensitive functions.

- **Reporting & Data Visibility**

- Configure transaction-level, merchant-level, and multi-merchant reporting views.
- Enable report exports (CSV, dashboards, summaries) with visibility governed by role or hierarchy.

- **Funding & Operational Settings**

- Select merchant funding options such as standard or next-day funding (where eligible) in alignment with WAS underwriting policies.
- Configure settlement behavior, batch timing, and operational controls, all managed by WAS as the acquirer of record.

Optional Modules

- Tokenization & Stored Credentials
- Fraud & Risk Management Controls
- Payer Authentication (3D Secure / 3DS)
- Account Updater Services
- Recurring Billing & Subscription Management
- Virtual Terminal (MOTO Support)
- Pay-By-Link & Invoicing
- Enhanced Reporting & Data Exports
- Webhooks & Event Notifications
- Card-Present Enablement Via WAS-Certified Device Integrations

Hardware Options

- Optional card-present hardware through WAS-supported solutions
In-person payments are supported only when CyberSource is paired with WAS-approved POS software or WAS Cloud integrations that manage device control.
- WAS-certified payment terminals (when card-present is needed)
Eligible Android-based PAX terminals or other WAS-certified devices can be used when the ISV integrates CyberSource with WAS Cloud or another WAS card-present layer.
- Desktop App can be white labeled to match the merchant or ISVs colors, logos, fonts, etc.

5. Operational Processes

Transaction Methods

- Card-Not-Present (CNP) payments
- eCommerce / digital checkout
- Invoicing & Pay-by-Link payments
- Marketplace & platform payments
- Card-present payments (via WAS-supported integrations only)

Reporting Overview

WAS Cloud Reports

Reports can be customized by date range, merchant, transaction type, payment method, and risk status, with role-based visibility for ISVs and merchants. ISVs can access platform-wide, multi-merchant views, while merchants are limited to their own data, ensuring clean separation and scalable reporting across embedded payments environments.

Report Types	Description of Report
Transaction Detail	Provides line-item visibility into individual transactions, including amounts, payment method, authorization status, and timestamps.
Transaction Summary	Aggregates transaction activity over a selected time period to show total volume, counts, and trends.
Settlement & Funding	Shows when transactions are settled and funded, including deposit timing, amounts, and associated batches.
Batch & Reconciliation	Helps reconcile authorized and captured transactions against settlement batches and funding deposits.
Refund & Void	Tracks refunded and voided transactions, including original transaction references and refund status.
Chargeback & Retrieval	Provides visibility into disputes, retrieval requests, chargeback stages, and outcomes.
Fraud & Risk	Displays fraud scores, decisions, rule triggers, and trends for transactions reviewed by fraud tools.
Token & Stored Credential	Shows tokenized payment credentials and their usage across recurring or repeat transactions.
Recurring Billing & Subscription Activity	Tracks scheduled billing activity, successful charges, retries, and failures for subscriptions.
Multi-Merchant / Platform-Level	Allows ISVs to view transaction and performance data across all onboarded merchants in a single view.
Authorization & Decline Analysis	Analyzes approval and decline rates, including issuer response codes and decline reasons.

Elevate Reporting and CyberSource Reporting are also available. See the Payments 101 section for further details and what reports can be generated.

All reports that are present in the ISV's software will still be readily available. These reports are value-added by selecting the WAS CyberSource ISV Integration as the payment gateway.

Operational Constraints

Constraints vary by software tier and enabled features.