WOODFOREST ACCEPTANCE SOLUTIONS®

Sales Cheat Sheet

WAS Cloud

30-Second Positioning

WAS Cloud is Woodforest Acceptance Solutions' embedded payments platform for ISVs and enterprise software providers.
It lets partners build payments directly into their applications through cloud-native APIs and SDKs—while WAS remains the acquirer of record, handling underwriting, risk, processing, settlement, funding, and compliance. Partners own the software, UX, and roadmap; WAS owns the payments lifecycle.

✅ Ideal Customer Profile (ICP)

Core Qualifier

- Platform wants to embed payments inside software but does not want to become a payments company

Best-Fit Partners

- Independent Software Vendors (ISVs) building vertical SaaS
- ERP, healthcare, field service, property management, hospitality platforms
- Mid-market or enterprise applications with proprietary software
- Integrators building multi-merchant, payments-enabled solutions

Operational Profile

- Supports ~50 to 5,000+ downstream merchants
- Recurring usage and strong platform dependency
- Needs card-not-present and/or card-present support
- Wants to monetize payments without holding funds or managing compliance

🚫 Not a Good Fit

- ISVs that prefer external checkout links instead of embedded flows
- Platforms seeking instant, self-service onboarding with no underwriting
- Providers that want to self-acquire, self-fund, or hold merchant funds
- One-off merchants or non-software-led sales motions

5 Qualifying Questions

1. Do you want payments fully embedded in your software experience?
2. Do you want to control UX and monetization—but offload acquiring risk?
3. Are you juggling gateways, processors, and vendors today?
4. Do you need to support multiple merchants, products, or verticals?
5. Is payments becoming strategic to retention, revenue, or stickiness?

5 Disqualifying Red Flags

1. "We just need a terminal or simple processing."
2. "We don't want to embed payments."
3. "We want instant approvals with no underwriting."
4. "We want to be the acquirer ourselves."
5. "This is a single-merchant use case."

What the Product Is vs Is Not

✅ What WAS Cloud IS

- An embedded acquiring layer for software platforms
- Cloud-native APIs & SDKs for card-present and card-not-present flows
- Supports tokenization, cards-on-file, recurring, invoicing, omnichannel
- Bank-backed acquiring where WAS remains acquirer of record
- Built for multi-merchant, scalable platform models

🚫 What WAS Cloud IS NOT

- A payment gateway only
- A POS system or merchant-facing UI
- A plug-and-play SMB product
- A self-service aggregator model (Stripe/Square-style)
- A way for ISVs to avoid underwriting or compliance

Core Messaging Guardrail (Critical)

WAS Cloud is not a gateway and not a POS—it is the embedded acquiring layer.
The ISV owns the experience. WAS owns underwriting, pricing, settlement, funding, risk, and compliance.

Primary Use-Case Anchors

- Embedded Checkout: Native in-app payment flows
- Offloaded Acquiring: WAS handles onboarding, risk, compliance
- Multi-Merchant Scale: One integration across merchants and verticals
- Omnichannel Expansion: CNP today, CP tomorrow—same foundation

Competitive Framing (Approved)

- Gateways: Solve transactions, not acquiring ownership
- Aggregators (Stripe/Square): Fast start, limited control at scale
- WAS Cloud: Bank-backed acquiring + embedded UX = long-term platform control

When to Pull in Product / Solutions

- Architecture or API/SDK scope is discussed
- Card-present enablement or device strategy is needed
- Tokenization, recurring, or stored credentials are core
- CyberSource, fraud tools, or Visa Platform Connect matter

Internal Sales Anchor (Use This Line)

“WAS Cloud lets ISVs own the experience and revenue—without owning payments risk.”