Talk Track

WAS Cloud

Personas

ISV Founder / Executive Persona

What they care about: Monetization, control, risk avoidance

Talk Track:
“Payments are becoming core to your product experience, but running underwriting, funding, compliance, and fraud isn’t a software company’s job. WAS Cloud lets you embed payments natively while WAS operates the financial side as the acquirer of record. You monetize payments without becoming a payments company.”

Primary Discovery Questions (Ask First)

- “How important are payments to your product and revenue today versus where you want them to be?”
- “Do you view payments as a feature, or as a strategic part of your business model?”
- “Who owns merchant onboarding, underwriting, and funding today your team, or a third party?”
- “Have regulatory or payment-related risks ever slowed down growth/roadmap decisions?”
- “As you add more customers or verticals, does your payments setup get easier, or more complex?”
- “If payments doubled in volume next year, would anything break operationally?”

Value Statements

Payments become a revenue lever, not an operational liability

You avoid hidden risk tied to underwriting, funding, and compliance

Your valuation benefits from embedded payments without regulatory exposure

Common Objections / Response Statements

“Payments aren’t core yet”
→ “That’s common. Most of our best partners came to us before payments became mission-critical so they didn’t have to unwind things later.”

“We already have a provider”
→ “That’s expected. Most of our conversations start from established setups that begin to strain once scale or monetization comes into play.”

ISV Product Owner Persona

What they care about: UX control, roadmap flexibility

Talk Track:

“You own the checkout, workflows, and roadmap. WAS stays behind the scenes. You’re not locked into a gateway UI or someone else’s product roadmap, and you don’t have to re-architect as payments expand.”

Primary Discovery Questions

1. “How integrated are payments into your core workflows today?”
2. “Where do users leave your product to complete a payment?”
3. “Who controls checkout and payment UX you or the provider?”
4. “How hard is it to add things like recurring billing, invoicing, or new payment flows?”
5. “Does your current setup limit your roadmap in any way?”

Common Objections / Response Statements

“We don’t want payments to drive our roadmap”
→ “That’s actually the benefit, payments stop dictating your roadmap and just become a native capability.”

Value Statement

Payments behave like a native feature, not a bolt-on

Checkout, invoicing, subscriptions, and flows evolve with your roadmap

You avoid re-platforming every time payments expand

ISV Engineering Lead Persona

What they care about: Clean integrations, reduced scope

Talk Track:
"One consistent API and SDK layer. Tokenized credentials. Reduced PCI exposure. Card-present and card-not-present supported without stitching together multiple gateways or processors."

Primary Discovery Questions

1. "How many systems are involved in processing a single payment today?"
2. "What PCI scope does your team currently manage?"
3. "How do you handle tokenization and stored credentials?"
4. "How difficult is it to support both online and in-person payments?"
5. "What parts of payments create the most operational load for engineering?"

Common Objections / Response Statements

"We like owning everything"
→ "That makes sense. Most teams don't want to own underwriting logic, funding workflows, or regulatory updates. We can be flexible with what elements our teams will own."

Value Statements

One integration instead of gateway sprawl

Reduced PCI scope through tokenization and secure capture

Consistent support for card-present and card-not-present workflows

Less maintenance as volume and use cases scale

ISV Ops / Finance Persona

What they care about: Funding, risk, predictability

Talk Track:

"WAS owns underwriting, settlement, and risk decisions. Funding is consistent, predictable, and aligned to bank-grade acquiring standards without you having to manage disputes or compliance."

Primary Discovery Questions

1. "How predictable is your funding and settlement today?"
2. "Who absorbs chargeback or fraud risk?"
3. "How clean is reporting across merchants and transactions?"
4. "Do payment issues ever escalate internally?"
5. "Does finance get what it needs without engineering involvement?"

Value Statements

WAS is the acquirer of record, not the ISV

Reduced exposure to fraud, disputes, and regulatory issues

Clear separation between platform operations and financial liability

Scales cleanly as merchants and volume grow

Primary Use Cases

Use Case #1

Embedded Payments Inside SaaS

Problem: Customers are pushed to third-party payments, causing friction.
Solution: Payments embedded directly in-app via WAS Cloud.
Business Value: Higher conversion, better UX, new revenue stream.

When to Use This Talk Track

- Platform already supports payments, but users leave the app
- Payments feel bolted on or external
- Product / UX concerns are present

Opening Statement

"A lot of platforms we work with reach a point where payments stop being a side feature and start becoming part of the core workflow. I want to understand how embedded payments really are in your product today."

Discovery Questions

- "When a customer pays today, do they stay inside your application, or get pushed elsewhere?"
- "How much control do you have over the checkout experience?"
- "Do payments feel like a native part of your workflow, or an external step users tolerate?"

Problem Reframe (Mirror Back)

"What I'm hearing is that payments technically work, but they're not fully integrated into how users experience your product, and that creates friction and limits how much value payments can add."

WAS Cloud Positioning

"WAS Cloud is designed specifically for this moment. It allows you to embed payments directly into your application, checkout, invoicing, and subscriptions. While WAS stays behind the scenes as the acquirer of record.

You control the user experience completely, and we operate the acquiring, funding, and compliance layer."

Validation Close

"If payments lived fully inside your workflows and felt native to users, would that materially impact product adoption or stickiness?"

Use Case #2

Monetizing Payments Without Risk

Problem: Payments are valuable, but compliance and funding risk are heavy.
Solution: WAS acts as acquirer of record while ISV controls UX and pricing.
Business Value: Payments become revenue, not liability.

When to Use This Talk Track

- Leadership discussing payments as revenue
- Fear of compliance / risk / operational burden
- Founder or finance stakeholder involved

Opening Statement

“Most ISVs eventually realize payments can drive meaningful revenue, but very few want to operate a payments business. Does that tension sound familiar?”

Discovery Questions

- “Are payments something you want to monetize more intentionally?”
- “Who owns underwriting, funding, and compliance today?”
- “Has your team ever hesitated to push payments deeper because of risk concerns?”

Problem Reframe

“That’s the tough part payments are valuable, but the moment you start owning funding or underwriting, you inherit real financial and regulatory exposure.”

WAS Cloud Positioning

“WAS Cloud solves that by keeping WAS as the acquirer of record.

You embed payments and participate economically, but underwriting, settlement, compliance, chargebacks, and risk stay with us—not your balance sheet.”

Validation Close

“Would it be meaningful if payments generated revenue without introducing new financial or regulatory risk into your business?”

Use Case #3

Scaling Across Merchants & Verticals

Problem: Gateway sprawl creates operational drag as platforms scale.
Solution: One integration supporting many merchants and workflows.
Business Value: Scale without rebuilding payments.

When to Use This Talk Track

- Multi-merchant platforms
- Rapid growth or expansion
- Gateway sprawl or complexity complaints

Opening Framing

“Scaling payments is usually less about volume and more about complexity. I’m curious how your payments setup behaves as you add more customers or use cases.”

Discovery Questions

- “How many merchants or entities do you support today?”
- “Does onboarding a new merchant feel repeatable—or bespoke?”
- “How many different payment workflows or providers are you managing right now?”

Problem Reframe

“As platforms scale, we often see payments turn into a patchwork—multiple gateways, custom flows, and operational exceptions.”

WAS Cloud Positioning

“WAS Cloud gives you a single, durable integration that supports multiple merchants, verticals, and workflows under one acquiring model.

You don’t rearchitect payments every time the platform grows—WAS absorbs that complexity.”

Validation Close

“If adding merchants or expanding into new verticals didn’t require payment rework, how much easier would growth planning be?”

Use Case #4

Omnichannel Expansion

Problem: Adding in-person or invoicing payments breaks existing systems.
Solution: WAS Cloud supports omnichannel enablement under one acquiring model.
Business Value: Payments expand cleanly with the product.

When to Use This Talk Track

- Platform adding in-person payments
- Interest in invoicing, pay-by-link, or subscriptions
- Complaints about disconnected channels

Opening Framing

"Most platforms start with one payment channel and then expand—online first, then invoices, maybe in-person later. How has that evolution looked for you?"

Discovery Questions

- "What payment channels do you support today?"
- "If you added a new channel tomorrow, how disruptive would that be?"
- "Are reporting and settlements unified—or split by channel?"

Problem Reframe

"What often happens is each new channel introduces a new provider, new reporting, and new complexity."

WAS Cloud Positioning

"WAS Cloud supports omnichannel expansion under a single acquiring foundation.

Online, invoicing, recurring, and in-person payments can all be enabled through the same embedded integration, without fragmenting operations."

Validation Close

"If new payment channels didn't add new systems or reconciliation headaches, would that accelerate your roadmap?"