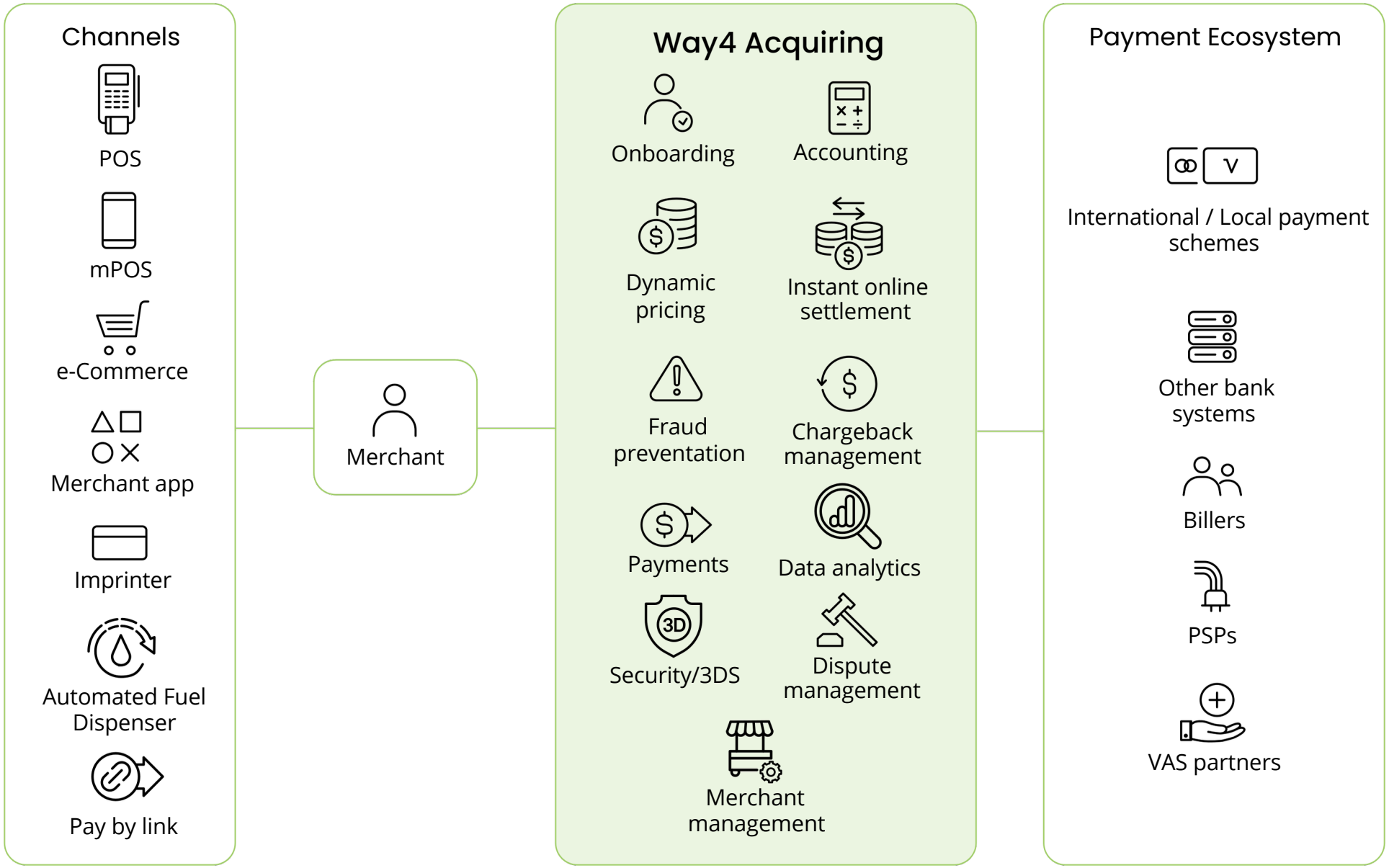
Merchant Acquiring

Power any merchant acquiring service across channels with flexibility, speed, and intelligent control.




Channels
POS
mPOS
e-Commerce
Merchant app
Imprinter
Automated Fuel Dispenser
Pay by link
Merchant
Way4 Acquiring
Onboarding
Accounting
Dynamic pricing
Instant online settlement
Fraud preventation
Chargeback management
Payments
Data analytics
Security/3DS
Dispute management
Merchant management
Payment Ecosystem
International / Local payment schemes
Other bank systems
Billers
PSPs
VAS partners

Why Way4 Merchant Acquiring?

The **Way4 all-in-one omnichannel acquiring platform** delivers digital-first experiences for merchant acquirers and payment providers. It provides instant merchant onboarding, dynamic pricing, real-time processing, universal payment acceptance, and real-time settlement and reporting — all powered by risk and fraud analytics, automated dispute management, and an AI-driven data intelligence platform built for scale. Its composable architecture, configurable business rules and workflows, and high availability ensures flexibility, scale, and resilience.

Flexible business models on Way4 empower acquirers to serve every segment — from global retail chains and SMEs to e-commerce platforms, fuel networks, HoReCa, airlines and mass transit.

Way4 supports **universal payment acceptance:** B2C and B2B cards, accounts, wallets, e-money, vouchers, tokens, and coupons — extending to **A2A and instant payments, embedded payments,** and emerging instruments like **CBDC** and **crypto** acceptance.

Omnichannel acquiring on Way4 unites **POS, mPOS, Android smart POS, SoftPOS, e-commerce, contactless, in-app, chatbot, and automated fuel dispenser channels** in the same ecosystem. Built-in support for **Mastercard Click to Pay, Visa Acceptance Platform, and Numberless Checkout** ensures a seamless and secure checkout experience.

The platform's **advanced tokenization and mobile commerce suite** — including **Digital Credentials & Tokenization 2.0, Tap to Phone, 3DS 2.X, HCE, OEM NFC wallets (Apple Pay, Google Pay, Samsung Pay), QR payments, and Alipay** — helps acquirers expand their digital ecosystems confidently and securely.

Value-added services (VAS) extend profitability through **multi-currency and cross-border acquiring, BNPL, interchange++ and dynamic pricing, merchant financing, recurrent and tip payments, loyalty, merchant cards, digital wallets, and account updater capabilities.**

Comprehensive AI-driven analytics provide interchange fee prediction, optimal MSC calculation, and profitability insights at multiple levels – up to a particular merchant.

The enterprise-grade architecture supports **multi-tenant models, multi-level merchant hierarchies, and multi-bank schemes** with flexible risk, pricing, and reporting configurations. Certified by **Visa, Mastercard, Amex, Diners Club, JCB, and UnionPay,** Way4 complies with **PCI DSS, PCI SSF, PCI SSC** standards, and 99,9999% high availability, including geo-clustering.

Available on-premise, cloud, SaaS, or in a hybrid model, allows acquirers to launch new merchant services in as little as two months through the **Way4 Acquiring Start** solution package.

Way4 Merchant Acquiring **Business Models**

Way4 brings every acquiring channel and business model into a single, intelligent ecosystem—enabling acquirers to design, launch, and scale merchant services faster than ever before.



Omnichannel acquiring on Way4 unites POS, e-commerce, and mobile channels, enabling acquirers to manage merchants, pricing, settlement, and analytics across all interaction points.



Digital wallet and e-money acquiring supports acceptance of **Apple Pay, Google Pay, Samsung Pay, Alipay, M-PESA,** and other global and local wallets — empowering merchants to meet consumer demand for fast, convenient, and secure payments.



A2A and instant payments acceptance allows merchants to receive funds **directly from "customer" accounts in real time,** reducing transaction costs and improving cash flow. **Real-time clearing and settlement** capabilities extend this advantage to merchants and acquirers managing high transaction volumes.



BNPL (Buy Now, Pay Later) acquiring integrates with instalment payment providers, offering merchants flexible financing options that increase conversion rates and average ticket size.



CBDC and crypto-card acceptance future-proofs acquiring for the **digital currency era,** integrating central bank digital currencies and regulated crypto-linked payment instruments within the same acquiring infrastructure.



Micropayment acquiring with transaction aggregation optimizes processing fees for low-value transactions while ensuring scalability for high-volume merchants.

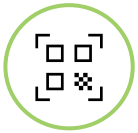


Acquiring for PSPs, payment aggregators, and facilitators supports **multi-tenant and white-label models,** empowering partners to manage sub-merchants with full control over **onboarding, pricing, and compliance.**



Mass transit acquiring combines NFC and QR-based acceptance with intelligent authorization logic to accelerate passenger throughput and ensure **seamless fare collection.**

Way4 Merchant Acquiring **Business Models**



SME acquiring and merchant wallets provide QR-based payments as a cost-effective alternative to POS terminals, with **instant settlement** that helps small businesses replenish inventory and maintain liquidity.



Marketplace acquiring enables flexible transaction routing among platforms, sellers, and buyers, supporting **split settlements, multi-party commissions, and transparent reporting.**



Fleet and corporate card acquiring supports fuel, travel, and purchasing cards, delivering specialized controls and reporting for **business spend management.**



Advanced currency management through **Multi-Currency Pricing (MCP)** and **Dynamic Currency Conversion (DCC)** enables merchants to offer payments and settlements in multiple currencies on both POS mobile.



Agent and sub-agent banking models facilitate hierarchical networks for **airtime top-ups, cash-in/ cash-out,** and **financial inclusion services** — particularly valuable in developing markets.



Loyalty and co-branded merchant programs transform transactions into engagement opportunities, using real-time data to deliver **rewards, bonuses, and cross-merchant campaigns.**



Value-added services (VAS) — including **merchant loans, tokenization, proprietary currencies, and closed-loop prepaid programs** — help acquirers extend their ecosystem and deepen merchant relationships.