Empowering Agents, Accurate Payouts: How FLO Scaled With Merchant Central

A People-First Company Needs Tools to Match

Based in Columbia, South Carolina, **FLO Business Solutions** is an independent sales organization (ISO) providing payment processing and business services to 8,000+ merchants across multiple verticals such as hospitality, restaurants, grocery stores and ecommerce retailers. In addition to payments, FLO offers point-of-sale systems, payroll, HR, marketing and small business lending — delivering on its promise to be a one-stop shop for small businesses.

At the heart of FLO's operations is a deep belief in relationships — both with customers and with the independent agents that form the backbone of FLO's payment operations. In fact, FLO bills itself as a "people technology company," emphasizing the importance of people and relationships. To empower those agents and support its own leadership team, FLO turned to Merchant Central to manage onboarding, lead tracking, and crucially, monthly residuals.

From Day One: A Strategic Bet on Merchant Central

"We've been using Merchant Central as our primary CRM since day one," said Brandon Haile, FLO's President and Co-Founder. "We're in there constantly and it's become core to how we run the business."

Having spent decades in the payments industry, Haile and co-founder Jimmy Moore had seen the shortcomings of

legacy tools firsthand and made a conscious decision to avoid the typical startup tech stack of spreadsheets and off-the-shelf CRMs. Guided by trusted industry contacts, they prioritized investing in infrastructure built specifically for payments.

The Problem:

FLO Business Solutions needed a better way to manage residuals and agent payouts. Traditional spreadsheets and generic CRMs were inefficient, error-prone and lacked the transparency essential for building agent trust.

The Solution:

By adopting NMI Merchant Central, FLO replaced outdated processes with an all-in-one platform purpose-built for payments. The company streamlined operations, strengthened agent relationships and positioned itself for long-term growth.

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"We did our due diligence of course, but nothing came close to the payments-specific utility Merchant Central offered, and I knew we'd just end up switching later if we didn't get it right the first time. Merchant Central was a great fit for both our immediate needs and our long-term vision."

Fast, Accurate Residuals Reporting

FLO uses Merchant Central to manage its monthly residuals. The platform automatically aggregates processor reports, applies agent splits, calculates payouts and presents everything in a clean, intuitive, user-friendly dashboard. The result: fast, accurate and fully transparent residuals reporting — accessible to both agents and FLO's executives in just a few clicks.

"I remember being an agent and getting those massive monthly spreadsheets breaking down my residuals. There was no clarity, and verifying anything meant hours of manual work", said Haile. "Merchant Central completely solves that problem. Now I can pay agents on time, every time, down to the penny — and they can see the breakdown themselves, anytime."

With a growing portfolio and team, FLO relies on this transparency to maintain trust and accountability at scale.

"When you're small, keeping on top of everything is easy," said Haile. "But fast forward four years, and we're at the point now where we can't afford to be reactive. The depth of reporting from Merchant Central, and the transparency it offers, enable us to be proactive. Instead of waiting for agents to call me, I can look in the system and see exactly what's happening. I can call them and say 'Hey, see this deal we talked about last week. Do you need help with that?'"

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Transparency That Builds Loyalty

Merchant Central doesn't just help FLO operate more efficiently — it enhances agent satisfaction and retention. With permission-based access, agents can also tap into their earnings, deal history and sales tools, enabling them to operate more effectively as independent businesses.

"A lot of our agents log into Merchant Central every day," said Haile. "It's a bit of a running joke around here that they all use it on the 20th or the 21st when it's time to get paid, but I'd say most are using the tools much more frequently, if not daily. With the residuals alone, the fact that they can log in from their phone, their ipad or desktop, whenever they want, and see the full details of their earnings and every deal they've done with us; that's more than just a tool or a report. It allows us to offer them the peace of mind that comes with knowing where things stand. That's a huge differentiator in this industry and one that not a lot of other ISOs can offer."

For FLO, these strong relationships are a competitive advantage. In a saturated market where top agents have options, trust and operational excellence are key to keeping them on board.

Building Beyond Residuals

After years of using Merchant Central for residuals reporting, FLO is now expanding its use of the platform to take advantage of its full feature set — including onboarding through TurboApp, lead management, centralized document storage, sales materials and much more.

"When we started out with Merchant Central, we just used the residuals tab, and that was more than enough to make it worth it," said Haile. "Now we're using it across the board. We've even recently rolled out the NMI Gateway to give our agents more processor options to work with."

His advice to other ISOs: adopt early, go deep and get the full value.

"Don't treat Merchant Central like a basic CRM. The more you invest in implementing everything it offers, the more time you save and the more value you give your agents. It's all about creating that one-stop shop to make everyone's lives easier. If my agents can monitor their residuals, board merchants and access all their sales docs and lead information in one place — and place deals across the several different processors we partner with, all within the same platform — that's a big advantage. It's convenient, it makes them more money and it keeps them onboard."

A Final Word: Empower Your People

"We're a tech company, but we're a people-first tech company. At the end of the day, our success depends on how well we support our people," concluded Haile. "Merchant Central helps us do that — efficiently, accurately and at scale."
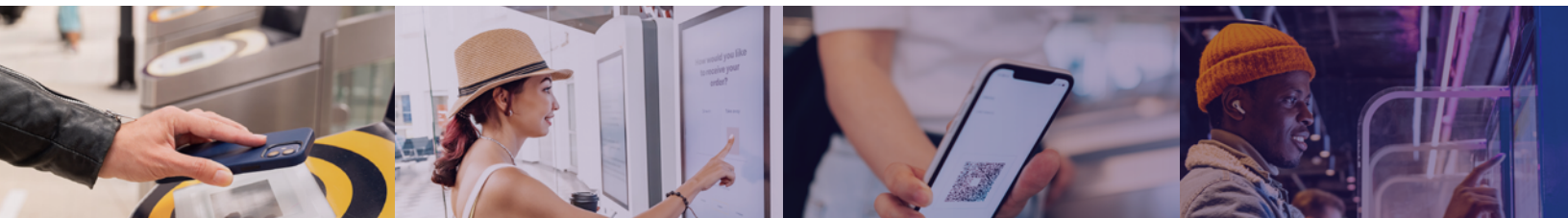
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President and Co-Founder of FLO Business Solutions

Payments-Centric Residuals Management

Transparent Agent Payouts

Streamlined Operations

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NMI is a global leader in embedded payments, powering more than $440 billion in payment volumes every year. From our industry-leading payment gateway technology to our seamless merchant acquiring, underwriting, onboarding and management platform, we enable our partners across the entire payments ecosystem. We help our partners deliver frictionless payment solutions to their customers, offering modularity, flexibility and choice, wherever and however consumers want to pay — online, in-store, in-app, mobile and unattended. And we're constantly innovating, empowering ISOs, software vendors and payment professionals as they embrace the future of fintech.