



Case Study

ISO Grows Net Revenue 290% in First Year Partnering With NMI

Overview

An independent sales organization (ISO) providing gateway processing to merchants found itself struggling with slow onboarding times, inflexible processing options and a lack of real-time customer data.

The company originally launched as a low-risk call center before evolving into a merchant services operation. By partnering with other ISOs, it was able

to leverage many of these partners' capabilities, such as support systems, to help the company scale.

However, while the ISO has grown significantly since its founding, a lack of robust reporting and merchant onboarding capabilities left its leadership team in search of a more powerful gateway solution — **a journey that eventually led to NMI.**



The Challenge

Carving out a space in merchant services has never been easy.

New merchant businesses receive an overwhelming number of offers from service providers. For most, that competition is a race to zero to win business on price alone.

In addition to pricing, the ISO's customers needed access to better reporting. None of the gateways the company tried previously offered the real-time analytics its clients needed to drive growth. A lack of reporting and value-added services meant the company's team spent hours on

the phone addressing issues rather than focusing on more strategic tasks. "It was next to impossible for our clients to make business decisions based on real-time data," a company spokesperson said.

Although the ISO tried several gateways to find the right solution, its executive team quickly realized that each option's onboarding, customization and integration options were lacking. They needed a partner with faster, more streamlined onboarding processes and a broad range of integrations that would allow them to tailor solutions to each client's specific needs.

The Problem:

An ISO specializing in gateway processing was experiencing slow onboarding times and a lack of reliable, real-time customer data.

The Solution:

After partnering with NMI, the ISO was able to access valuable business intelligence, onboard merchants five times faster and grow net revenue by 290% in the first year.

"NMI is such a valued relationship because we couldn't have done this without them."

How NMI Helped

After transitioning from its previous gateway, the ISO saw an immediate improvement. With NMI, its team can onboard merchants onto its platform in two to three minutes — five times faster than other gateway solutions.

In addition, with NMI, the company has access to a range of useful tools and integrations, including:

- **Automatic Card Updater:** A tool that automatically updates card data so merchants can minimize declined transactions
- **Customer Vault:** A feature that uses tokenization to securely store customer payment data - allowing merchants to process repeat transactions without having to house or re-collect payment data
- **Advanced Fraud Prevention:** A combination of NMI's proprietary anti-fraud solution and Kount® Fraud

Prevention, which leverages rule-based and AI-driven fraud screening and early-alert systems

- **Electronic Invoicing:** A tool that allows merchants to create an invoice, email it to customers and submit payments with just a few clicks

With nearly 90% of the company's merchants using these services, the ISO can provide its customers with more value while unlocking a recurring revenue stream.

In addition, with NMI, the ISO also has access to tools that simplify reporting for its customers and team. Merchants can customize fields to download the information they need at a particular time or set custom reports as their default. With advanced analytics, the company and its customers can access near-real-time insights to make data-driven decisions.

“We’ve grown substantially year over year. Last year, our company onboarded well over a thousand merchants and processed roughly \$300 million in volume on a little over three-and-a-half million transactions.”

The Results

Since migrating to NMI, the ISO has seen impressive results. **In its first year, the company grew its net revenue on the NMI platform from \$13,000 to over \$50,000 per month — a 290% increase.**

“We’ve grown substantially year over year. Last year, our company onboarded well over a thousand merchants and processed roughly \$300 million in volume on a little over three-and-a-half million transactions,” a company spokesperson said.

With NMI, the company's customers can access over 200 integration options, advanced reporting and more reliable

onboarding solutions. In addition, the company's team, partners and customers know they can rely on NMI to meet their payment and merchant management needs.

“NMI is such a valued relationship because we couldn’t have done this without them. It’s the relationships even more than the tech, integrations and APIs. Anytime I’ve ever needed anything — company support or client support — I get a response. In this business where speed matters, NMI has done a solid job for us,” a company spokesperson said.



290%

ISO Net Revenue Growth



1,000+

Merchants Processed YOY



\$3M+

Transactions YOY



Contact us

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NMI is a global leader in embedded payments, powering more than \$200 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.