



Case Study

IntegralPay Elevates Its High-Risk Merchant Services With NMI's White-Label Solutions

Introduction

IntegralPay is a merchant services company headquartered in Hallandale Beach, Florida. Since 2016, IntegralPay has been providing merchant accounts, ecommerce technology and value-added services to online sellers. While the company serves a wide range of industries, its specialty is serving medium- and high-risk merchants — a class that traditionally struggles to find affordable and reliable payment services.

The Challenge

Since IntegralPay focuses primarily on ecommerce merchants, a big part of its business involves offering online payment gateways. The company wanted a [white-label gateway](#) that it could sell as its own without having to take on the costs and headaches of developing one in-house.

“When we started out, we had to deal with multiple gateways provided by different acquirers and ISOs, and that required a ton of different integrations,” said Jeffrey Alami, IntegralPay’s Chief Technology Officer. “In a lot of cases we didn’t even have access to things like reporting and

IntegralPay uses a combination of strategic partnerships with payment providers and technology platforms and the development of its own in-house systems.

That allows them to offer an elevated payments experience in verticals most competitors can’t serve effectively.

the tech side, which we needed in order to be able to help our clients effectively. That obviously wasn’t cutting it, so we decided we needed our own gateway so we could simplify things and improve the experience.”

But, there was a catch — two, in fact. First, IntegralPay excels in serving high-risk merchants. That requires them to work with a large number of payment processors to ensure merchants can always be successfully placed despite their high-risk profiles.

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Jeffrey Alami | IntegralPay’s Chief Technology Officer



The Problem:

IntegralPay faced a significant challenge in managing multiple payment gateways for their high-risk merchant clients. They’d tried various white-label solutions, but while the tech was there, ease of integration, support and reliability were not. They needed a gateway partner that could truly enable them instead of just supplying them with software.

The Solution:

IntegralPay chose NMI to provide its new white-label gateway as well as a variety of other value-added merchant services. With NMI, IntegralPay got a gateway and a true partner — enjoying all the benefits of having the industry’s most reliable team in its corner. That led to new opportunities, more business and better end-client experiences.

So, any gateway their team chose needed to integrate seamlessly with as many payment processors as possible, ensuring IntegralPay wouldn't run into conflicts where they could sell processing but not their gateway or vice versa.

Second, the high-risk space is traditionally a shaky area of payment processing. Payments companies are generally risk averse. To deliver its merchants the highest quality, most consistent payments experience possible, IntegralPay needed a gateway partner that went beyond tech and offered rock-solid reliability and best-in-class support.

How NMI Helped

IntegralPay ultimately chose NMI to power its gateway sales.

The NMI gateway offered IntegralPay the flexibility, modularity and choice to truly customize their solution; as an industry-best platform with full white labeling,

Fast, Easy Integration With Payment Processors and Merchant Software

On the tech side, the NMI gateway was an easy choice. It offers an enormous number of integrations with everything IntegralPay needs — hundreds of payment processors and a variety of shopping cart systems, customer relationship management (CRM) platforms and much more.

In addition, NMI's developer portal offers pre-built no-code, low-code SDKs and APIs in a sandbox environment. This offers a flexible, modular approach that streamlines and expedites integration while allowing developers to choose how and where they want to embed payment solutions.

"We'd tried a number of white-label gateway providers," continued Alami. "They all offered good tech, but in every case, they lacked the organization and infrastructure needed to become partners we could really lean on. And we can't have that because our entire ethos is that we do high-risk better. We offer those merchants a level of service they're not used to. For us to offer that stability, we need our tech partners to offer it, too. Finding that was a real challenge."

IntegralPay was able to put its own brand front and center. The NMI gateway also offered critical solutions that had been missing from IntegralPay's previous gateway partnerships — frictionless integration and incredible backing.

"In many cases, our clients have their own custom CRM or software platform," said Alami. "So, we're using NMI's APIs to integrate the white-label gateway and many of NMI's other services into our clients' software. To date, it's been great. There's been no issue at all. The documentation is thorough and incredibly clear, and the products are well-designed with simple integration in mind. Some of our clients even have CRMs with the NMI module built in, which makes things even easier because then it's plug and play."

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The Stability and Reliability of a Partner With 20+ Years Leading Payments Innovation

In addition to industry-leading tech, NMI provides IntegralPay with access to one of the most experienced, reliable and effective teams in the industry while enabling them to monetize their payment solutions from day one.

“NMI has been one of the most reliable partners we’ve ever had,” Michael Maisonet, IntegralPay’s General Manager, said. “The commissions are great, and we definitely love that. But it’s the reliability that really stands out to me. Whether it’s payouts always happening on time

or the incredible customer service we get — immediately — whenever we need it. Right from the start of our relationship, everything has just always worked. And that’s more than you can say for a lot of this industry sometimes.”

Alami added, “At the end of the day, organization, reliability and human capital make or break this business. Great tech is key, of course. But, it’s the less tangible aspects that make a truly great partner, and in those aspects, NMI delivers big time.”

The Result

Since adopting NMI for white-label gateway and value-added extensions, IntegralPay has seen strong growth in the number of merchants using a wider set of its integrated services.

“We’ve had a lot of success with our clients and our white-labeled NMI products,” said Alami. “At peak, we’re processing something like 300,000 transactions per month and our clients are constantly opening up new accounts and plugging into new NMI services. Some of our biggest clients rely heavily on the benefits of our partnership with NMI, including having multiple processors on one account and using add-ons like account updater, customer vault and others. That kind of scope of services combined with the ease

of getting our clients setup is why we continue to turn to NMI.”

“We’re a boutique company, so it’s really important we keep our clients sticky,” said Maisonet. “The best way to do that is to make every piece of the puzzle connected. We’re providing our merchants with processing, gateways, value add-ons and more, and the white-label gateway and NMI’s other services have really enabled us to do that in a seamless, frictionless way. That makes a difference to the quality of experience our clients enjoy, but it also makes us a more ingrained part of their operations and their success, which makes our relationships last longer. It’s pretty hard to overvalue that.”

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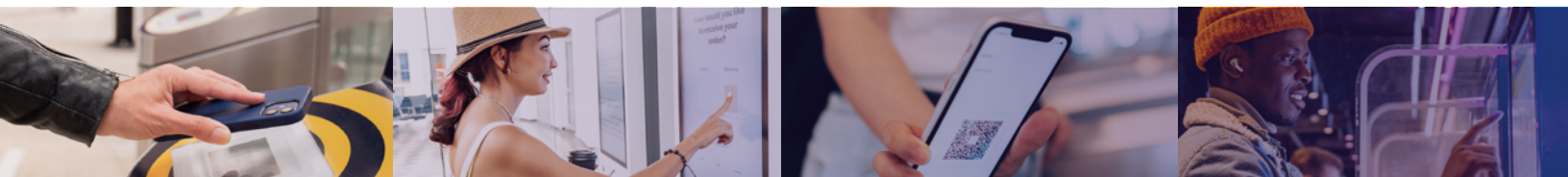
Seamless integration and customization



White labeled solutions



Unmatched reliability



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NMI is a global leader in embedded payments, powering more than \$203 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.