



## Case Study

# NMI: The Platform Behind 95% of Prime Point Payments' Merchant Solutions

## Introduction

**Prime Point Payments** specializes in tech-driven payments for merchants in various sectors, including ecommerce and the high-risk space.

**Its founder, Branden Cherchio, says Prime Point Payments provides elevated service by:**

- Learning about a merchant's business
- Assessing its specific needs
- Matching it with the right payment solution through one of its partners, such as Worldpay, TSYS, Maverick or Fiserv

"We have direct relationships with a handful of top domestic acquirers,"

Cherchio said. "So, a business will come to us with a payments need, and we'll get to know that business, analyze its payment flow and its integration challenges, and then try to map that to two things. First, the bank partner that we feel would be the best match. And then the right software and hardware solutions.

"That implementation is something we really excel at. Our ability to get a merchant set up with the ideal processor and also guide them personally through that technology adoption allows us to offer a level of service and convenience that's hard to get from some of the big-name platforms in the space."



## The NMI Gateway Powers Prime Point Payments' Customers

Prime Point Payments prides itself on not only selling payments technology but also supporting frictionless implementation and ongoing use. Because the company serves a large portfolio of ecommerce and card-not-present merchants, payment gateways are a core aspect of its value proposition. The company offers a variety of gateways to ensure merchants have maximum choice, but the NMI Gateway is its go-to, powering the majority of Prime Point Payments' merchants.

"We came to NMI very organically," Cherchio said. "We service a lot of card-not-present businesses, and the gateway is a critical part of enabling our merchants. The NMI gateway won out over the others we've used based on its feature richness and ease of use. Now, I'd say NMI makes up about 95% of the gateway solutions we build for our customers."

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“We service card-present businesses, too, of course. To this day, I still love going out to meet with independent and family-owned businesses and helping them set up a POS system to streamline their operations and make the day-to-day a bit easier. With so many options on the

market, deciding on a POS system can seem daunting. We aim to learn about each business we engage with and take some of that stress away. But, for most of our merchants, the gateway really is the key piece of the puzzle that ties everything together, and it’s almost always NMI.”

## Value-Added Services Open New Revenue Opportunities and Give Merchants More Options

In addition to the NMI Gateway, many of Prime Point Payments’ merchants use NMI’s value-added extensions to solve problems ranging from transaction flexibility to card security to payments fraud and more. The ability to easily sell value-added extensions creates new residual opportunities and enables Prime Point Payments to improve the merchant experience by offering a more complete, one-stop service.

“The value-added services are really beneficial,” Cherchio said. “We’ve got subscription merchants using customer vault and tokenization and others using the virtual terminal extension. About half of our merchants use advanced fraud protection. Each one represents a chance for us to earn a little more, but, most importantly, each one takes another headache off a merchant’s plate and makes us a more valuable partner.”

NMI’s marketplace of value-added services enables Prime Point Payments to offer more complete, one-stop merchant

services. It also enables the company to put more control into its merchants’ hands — a huge benefit, especially when providing payments to independent software vendors, who often want self-serve options.

“Another great thing about NMI is that you can easily set everything up for your merchants. But, if they’re comfortable with it, you can also pass along some of that control to them,” he continued.

“That includes the ability to choose which additional features they want and toggle them on and off as they see fit. If a merchant wants to try out Kount Advanced Fraud Protection or network tokens or Payer Authentication 2.0, they can try it first. They can then deactivate anything they don’t love or need, self-directing the creation of an ideally tailored solution over time. It’s great because you’re giving them options without bombarding them with upsells, and you’re giving them an elevated level of control over their own experience.”

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## NMI Partnership Strengthens Prime Point Payments’ Merchant Services

Providing a better quality experience is key to Prime Point Payments’ value proposition. That includes both initial implementation and ongoing service and support. As an NMI partner, the company knows it can lean on NMI’s industry-best support team anytime a merchant has a more complex problem or need.

“Being able to get support quickly goes a long way in this business,” said Cherchio. “With NMI, whether you’re engaging service through the gateway portal or reaching out directly, we almost always have a solution within 24 hours. That’s a high point for us, but it goes so far beyond that.



“We had a client recently who was building out an AI chatbot from scratch, and they had some really critical questions about how payments would integrate with their software, which wasn’t complete yet. We didn’t have the answers to those very specific questions, so we reached out

to NMI. Our account manager came in, engaged with us and the client, and not only answered every question they had but also helped guide them through the best way to build their platform to integrate with payments. That’s an exceptional level of service.”

## Prime Point Payments’ Top Advice for Other Payments Technology Resellers

When asked what advice he’d give to professionals or companies just getting started in the space, Branden Cherchio focused on boosting service quality by getting deeper into products.

“I’d say take the time to really get to know the enabling technologies you’re providing to merchants,” he said. “Processing itself is relatively straightforward. But the gateway, the value-added technologies — these are extremely powerful products. The better you know them, the more value you’ll be able to squeeze out of them for

your merchants and the easier you’ll be able to integrate them into your clients’ tech stacks.

“In an industry that evolves as quickly as payments, deep product knowledge is a competitive advantage that helps you stay relevant and keep your clients on the edge of what their systems can do. So, if you’re working with a company like NMI that provides feature-rich technology, lean into that and use it to serve your merchants better and help them thrive.”

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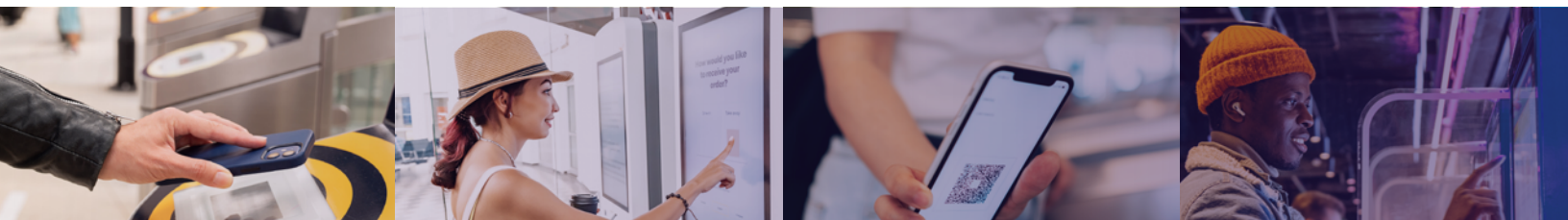
**Feature-rich, scalable gateway**



**Modular value-added services**



**Expert-backed implementation support**



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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.