SafeSave Unlocks Nonprofit Payment Growth With NMI Gateway

Introduction

SafeSave is the integrated payments division of Pennsylvania-based SofterWare, a technology company that provides customer relationship management (CRM) software to nonprofit organizations across the United States and Canada. With more than 150 employees, SofterWare has been serving nonprofits since 1981, and SafeSave has been providing payment solutions to nonprofit software providers for nearly 20 years.

In 2016, SafeSave became a registered payment facilitator (PayFac), which allows it to help its customers better monetize their payments — a crucial advantage in the nonprofit sector, where every penny counts.

The Challenge

With decades of experience providing CRM software to nonprofits, SofterWare saw a growing opportunity to support nonprofit software developers with embedded payments. When SofterWare first launched SafeSave in the early 2000s, the company operated through a direct integration with one of the world's largest payment processors. While this got SafeSave up and running, as the company grew, it soon became clear that relying on a single processor had major drawbacks.

Being tied to a single processor meant SafeSave had limited control over its own payments business, which made it difficult to negotiate better rates and negatively impacted its pricing and profitability. Additionally, SafeSave could only offer a single set of payments products to its ISVs, which wasn't enough to meet the diverse needs of its customers. If a customer had any issues with the processor, their only options were to accept the service SafeSave had on offer or go elsewhere — not a great position for SafeSave or its customers.

Finally, under its partnership arrangement, SafeSave was carrying the full burden of security and compliance, which made things harder for both the company and its merchants.

The Problem:

SafeSave had a direct integration with a single major payment processor, which limited its ability to support its software vendors (ISVs). This lack of flexibility impacted SafeSave's pricing and service options for its customers. SafeSave needed to take more control over its processing, provide more options for its customers and reduce the burden for integration, security and compliance.

The Solution:

SafeSave put the processor-agnostic NMI gateway at the center of its operations, which allowed it to work with multiple acquiring partners. This gave its customers more choice, improved service and also reduced the heavy burden of compliance by transferring much of the scope onto NMI.

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> **Dan Colbeth** | Director of Integrated Payment Services at SofterWare

"SafeSave basically acts like a consultant for software providers and ISVs, helping them find the right payment solutions and the right ways to integrate them," said Dan Colbeth, Director of Integrated Payment Services at SofterWare. "Our customers want to monetize payments, but it's tough when you're responsible for all the security and integration challenges, especially with so many data breaches happening these days. They absolutely do not want to take on responsibility for that, and frankly, neither do we! So we needed a way to shift some of that burden elsewhere."

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How NMI Helped

Looking for a better way to serve payments to software providers, SafeSave partnered with NMI to gain flexibility and reduce compliance burdens.

The processor-agnostic NMI gateway offered everything SafeSave needed from a new solution and core partner.

Access to More Processor Choices

NMI's processor-agnostic solutions allowed SafeSave to choose from the hundreds of processing partners that seamlessly integrate into the NMI Gateway. That gave SafeSave the freedom to partner with multiple processors, which allowed it to offer a wider set of payment services to its ISVs, as well as solutions better tailored to merchants' unique needs. Better still, in cases where merchants had an issue with a service, SafeSave no longer risked losing them. Instead, the merchant could simply switch to one of SafeSave's other processors without losing functionality or service quality.

Having access to hundreds of processors also gave SafeSave a level of control and bargaining power they could not have achieved under a single direct processor integration. SafeSave could access better rates, improve its pricing and boost profitability. It also enabled SafeSave to make the leap to becoming a PayFac, opening up an even greater level of control and profitability.

Cross Border Flexibility

Serving nonprofit software providers in both the U.S. and Canada, SafeSave needed a payment solution that worked well in both countries, especially since such solutions were few and far between. With NMI, SafeSave was finally able to access a platform that worked well across all merchants, regardless of where they were located. More importantly, working with NMI allowed SafeSave to offer the ideal processing partners for merchants in each country instead of trying to force everyone through a one-size-fits-all journey. That flexibility enabled SafeSave to thrive and grow on both sides of the border.

Reduction of Scope in Security and PCI Compliance

NMI's payment technologies strongly focus on built-in security and **payment card industry (PCI) compliance**. By letting NMI shoulder the requirements for both, SafeSave reduced the compliance burden for itself and its merchants.

"Partnering with NMI has been incredibly beneficial because integration, security and PCI compliance are top priorities from the start," said Colbeth. "When I recently went through the full PCI self-assessment questionnaire — a daunting 148 pages and 360-something questions — I was relieved to find that many items were outside our scope thanks to NMI taking on much of the compliance burden. It was a huge relief, and that reduction in scope is invaluable to us."

Unparalleled Support and True Partnership

NMI is known in the payments industry for its best-in-class support. Working with NMI provided SafeSave with a true partner that was ready to help drive its goals and growth, no matter where the company's journey would take it.

"NMI had our back in a lot of important ways, both in a direct support relationship but also in the role of a strategic advisor," said Colbeth. "On the support side, there are a couple of people on the NMI team who have really been our advocates. They've been available to us at the drop of a hat every single time we've needed them, and I don't know if we could've reached the point we're at without them.

"On the strategic front, we've had direct access to some of the senior leadership at NMI," continued Colbeth. "For instance, recently, we onboarded a new customer that was truly omnichannel, with a significant card-present footprint. Historically, card-present hasn't been a major part of our business, accounting for less than 1% of our fees, so this was a new area for us. We immediately realized we needed better capabilities to support these types of merchants, but as our new customer scaled, suddenly that need became very urgent. NMI's executives played a key role in helping us ramp up our expertise and adapt rapidly to meet this challenge. They were a huge part of the reason we were able to adapt so successfully."

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The Result

By partnering with NMI, SafeSave and SofterWare were able to break free of the limitations that were holding them back and unlock the flexibility and support they needed for growth. With access to a wider range of processors, more control over its operations and best-in-class service for its merchants, SafeSave now processes over *$3 billion* in payments volume annually. SafeSave also expanded its capabilities beyond card-not-present, enabling it to offer a frictionless omnichannel service to software platforms and ISVs regardless of how or where they take payments.

"We've made some really great strides with the help of NMI, who have really focused on SafeSave and what we need to grow our business," said Colbeth. "That kind of attention and support is rare, and it's extremely valuable for us. We're now talking about what our customers' evolving pain points look like and what our long-term goals are, and NMI is working with us one-on-one to build a road map to get us there. NMI has become a true partner, helping us plan for the future and meet our customers' evolving needs. That's something we've never really had before in a partner."
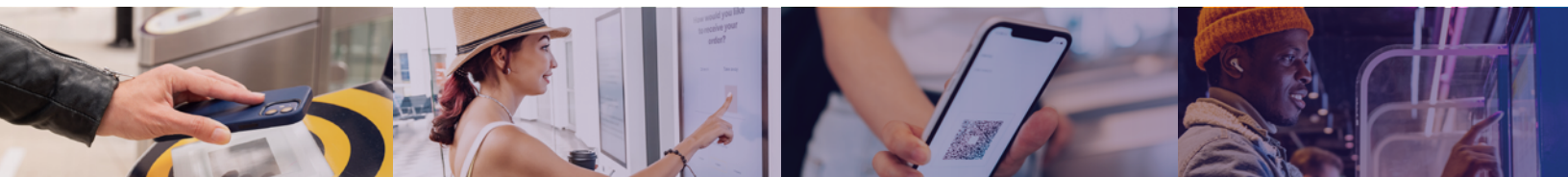
Expanded capabilities

Frictionless omnichannel service

Over $3 billion in annual volume