



Fearless by Design. Innovative by Nature.

Powering a leading U.S. payments provider with a unified, multi-processor gateway

Client Background

The client was a growing U.S.-based payment solutions provider focused on enabling merchants to accept both digital and in-store payments within a highly competitive and processor-fragmented market. To differentiate itself, the company sought to offer a unified payment platform capable of supporting multiple processors while handling both card-present and card-not-present transactions at scale.

As the organization evolved, it was acquired by a larger payments ecosystem provider, further validating the strength and scalability of the platform it had built.

Business Challenge

Merchant acquiring and transaction processing within the U.S. payments ecosystem are dominated by a small number of large processors. Each processor operates with distinct integration standards, routing rules, and operational requirements.

The client operated in an environment where merchants often needed to work with different processors depending on region, industry, or business preferences. This landscape introduced several challenges:

- Fragmented processor integrations increased onboarding and operational complexity
- Transaction routing was static and tightly coupled to individual processors
- Reporting, reconciliation, and support workflows varied by processor
- Scaling required maintaining multiple processor-specific integrations, slowing innovation

To address these challenges, the client required a unified payment gateway that could simplify processor integration, improve operational efficiency, and support both card-present and card-not-present payment flows.



Business Objectives

The client set out to build a modern payment gateway that could:



Integrate with multiple major U.S. processors



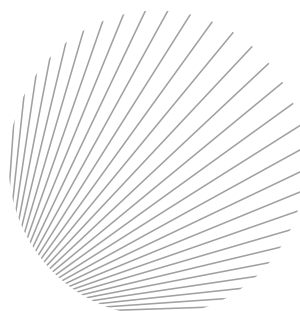
Support both card-present and card-not-present payment flows



Allow merchants to choose their preferred processor



Onboard merchants based on regional or business-specific requirements



Why ThoughtFocus

The client engaged ThoughtFocus to design, build, and launch the solution from the ground up. ThoughtFocus brought deep domain expertise across the U.S. payments ecosystem, including merchant onboarding workflows, EMV certifications, and processor-specific integration requirements. With more than 15 years of experience building end-to-end payment platforms, ThoughtFocus was selected as a long-term technology partner.



Solution

Delivered by ThoughtFocus

ThoughtFocus designed and built a complete, enterprise-grade payment processing platform exposed through a unified gateway layer.



A Complete Payment Gateway

The gateway served as the central transaction processing layer. It received transactions from merchants, formatted transaction data appropriately, and routed transactions to the designated processor.



Multi-Processor Connectivity

ThoughtFocus developed processor connectors for multiple major U.S. processors. Each processor operated with distinct message formats and processing rules, and the connectors enabled dynamic routing based on merchant preference or regional requirements.



Card-Present Payment Support

The platform supported common in-person payment use cases across industries such as retail and hospitality, including:

Magnetic stripe swipe

EMV chip transactions

Tap and contactless payments

Apple Pay and Google Pay

ThoughtFocus successfully completed EMV L3 certification using supported card reader devices, positioning the client among a limited set of providers offering both multi-processor support and card-present functionality.



Card-Not-Present Payment Support

The solution also supported digital and remote commerce use cases, including:

Online checkout payments

Tokenized transactions

Mail Order/Telephone Order (MOTO)

This enabled merchants to operate seamlessly across both physical and digital channels.





Merchant Onboarding System

ThoughtFocus built a flexible merchant onboarding system that allowed merchants to be assigned to processors based on business type or regional requirements. This capability became a key market differentiator for merchants operating across multiple regions.



Long Term Development and Support

ThoughtFocus supported the platform from initial development through go-live and post-acquisition transition. The engagement spanned multiple years and involved a dedicated engineering team supporting ongoing enhancements and operational stability.



Operational Impact and Platform Outcomes

Following launch, the platform operated as a fully functional multi-processor payment gateway supporting both card-present and card-not-present transactions at scale. It enabled efficient merchant onboarding and supported stable transaction volumes.

By consolidating processor integrations behind a single gateway layer, the solution:

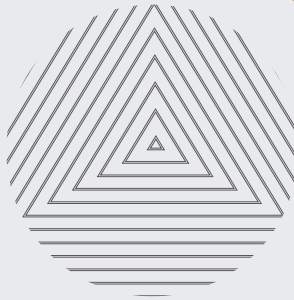
- Reduced integration complexity
- Streamlined merchant onboarding
- Lowered operational overhead
- Improved time to market

The centralized architecture provided greater control over processor integrations and improved adaptability as the platform scaled. Following acquisition, the gateway continued to operate as a stable processing layer within a larger payments ecosystem.



Conclusion

This engagement demonstrates ThoughtFocus's ability to design and deliver large-scale, enterprise-ready payment platforms that address real-world operational and business requirements. By engineering a unified, multi-processor gateway supporting both in-person and digital payments, ThoughtFocus enabled the client to enter the market with a scalable solution that met a clear industry need and continued to deliver value through acquisition and ecosystem integration.



ThoughtFocus is a U.S. headquartered consulting and technology engineering firm with a presence across five countries. We bring deep industry expertise, strong engineering capabilities, and a culture of innovation to help organizations solve complex business challenges and deliver measurable outcomes. With offices in the U.S., India, the Philippines, Costa Rica, and Mexico, we partner with global enterprises across financial services, including banking, capital markets, insurance, lending, mortgages, and payments, as well as manufacturing sectors. Our focus is on helping clients move from process heavy operations to intelligent, outcome driven enterprises.

Ready to turn complex technology challenges into business-ready outcomes?

Connect with ThoughtFocus to explore how we can help.

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