



Case Study

Integrity Turnkey Enables Small Businesses Through Partnership With NMI



Introduction

Integrity Turnkey Business Solutions offers small-business support services and is headquartered in Riverside, CA, with east coast operations based in Danbury, CT. It provides business enablement services that simplify the journey of opening, operating and growing a small business, including access to a network of like-

-minded business owners and professional services such as expert consulting, marketing, accounting and payroll. It also offers payment processing and a complete set of merchant services, streamlining one of the most complex areas of small business operations.



The Challenge

Integrity Turnkey serves a wide variety of small businesses in both business-to-business (B2B) and business-to-consumer (B2C) environments. It needs payment solutions that can effectively serve the needs of its sellers in all verticals, from doctors to restaurants to automotive

shops and everything in between. While its previous payment gateway worked well in the early days of Integrity Turnkey's payment operations, the company ran into a wall when a client asked for a very specific payments feature.

The Problem:
Integrity Turnkey Business Solutions needed a payment gateway that could better serve the modern needs of its small business clients. As business models changed, new sales channels opened, and the payments industry evolved, Integrity Turnkey's old gateway was no longer offering the capabilities required to keep the firm at the cutting edge of payment services.

How NMI Helped

Integrity Turnkey's team initially contacted NMI for help with their client's subscription payment needs.

However, they soon realized that the NMI Gateway and other NMI products could offer even more value to their clients.

The Solution:
After partnering with NMI, Integrity Turnkey gained the technology it needed and a partner invested in its success and growth. With a new gateway, together with NMI Payments, Integrity Turnkey can now offer small business owners complete, modern, one-stop payments.

“We had a client that wanted a payment link or button on their site that would allow customers to quickly and easily sign up for a subscription with recurring payments. I couldn't find that as a stock option in our gateway at the time. Then, when I went looking for a solution, I couldn't find it as a stock feature of *any* gateway – until I came across NMI.”

Paul J. Anderson | CEO and Cofounder of Integrity Turnkey



Unparalleled Launch Assistance

To ensure Integrity Turnkey's journey started on the right foot, the team was assigned a partner launch manager who took personal responsibility for ensuring a smooth, efficient rollout.

"One of the things that really stood out right away was the assistance from the launch manager," said Paul. "It went way beyond anything I'd experienced with our

previous gateway provider, and frankly, that level of personal attention is not the norm in the payments industry. NMI is a big company, but that experience felt like I was working with a small boutique provider because it was so personal and so attentive to our needs. It really set the tone for the future relationship and made rolling out the new gateway simple."

White-Label Payments To Put Integrity Turnkey's Brand First

One thing that set the NMI Gateway apart was the opportunity for white-label branding. As part of the launch process, Integrity Turnkey's gateway offerings were designed to match its branding, and its logo was inserted in place of NMI's. That not only helped build loyalty and brand awareness with Integrity Turnkey's clients, but also provided the team with a sense of fulfillment.

"The white labeling was a huge selling point," said Paul. "And when I saw it after they'd designed it for me, I was wowed. It gives you such a measure of personal pride seeing your branding on something you know is top quality. White labeling has become so important that I consider it an absolutely necessary feature."

Complete, Flexible, Omnichannel Payment Services for Merchants Selling Online, In-Store and Everywhere Else

With NMI, Integrity Turnkey gained access to not just a gateway but also a complete set of payment services that can fulfill a wider variety of small business needs. That includes the ability to connect to over 200 payment processors, a complete line of hardware options for in-person sales, online and ecommerce payment options, value-added services like fraud management and enhanced security and much more.

"Needless to say, we got that one business set up with their subscription button," said Paul. "But I was quickly using NMI products to serve the vast majority of our clients. Even just the user interface — it's so easy to use that it not only makes our clients' lives easier, but it makes things easier for us as well. It's an easy sell, and more importantly, it delivers an enormous amount of value to our clients in their own operations. Ultimately, that's all that matters."

The Result

Partnering with NMI has enabled Integrity Turnkey to offer a more complete, more flexible set of payment solutions to small business clients, which has helped them land more business.

"I can definitely say NMI has been a major contributor in helping us close more deals," said Paul. "And not even just more deals but also larger deals that cover more services."

"NMI Payments is just one more thing we can offer our clients to ensure they're getting the ideal solution for their needs, I love how easy it is to onboard merchants, and we're looking forward to getting even more signed up with NMI Payments accounts."



For example, we had a school come to us that was using a patchwork set of payment solutions from multiple providers. They were managing all these different processors and vendors, but through NMI, we got them set up with the Gateway, a virtual terminal, Bill Connect for their

QuickBooks integration and Ingenico hardware for their in-person payments. That gave them everything they needed in one place, simplifying their business and making us so much more valuable to them as a partner. That's a big thing NMI has done for us."

The Future

In addition to selling the NMI Gateway and related services, Integrity Turnkey is also using NMI Payments to provide clients with payment processing and merchant IDs (MIDs) issued directly from NMI.

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Along with the complete set of services it now has access to through the NMI Gateway and NMI Payments, Integrity Turnkey also has the knowledge that its needs will be covered regardless of where the industry moves in the future, thanks to NMI's status as a leader in payments technology development.

"One thing I saw early on was the innovation," said Paul. "NMI is always pushing the boundary and looking for new ways to provide value to us. Like its tap-to-mobile solution. That's not a capability a lot of small [independent sales organizations]

ISOs can offer merchants, so right away, that's a differentiator that makes us stand out. It's a good feeling knowing they, and by extension, we will always be a leader — always on the cutting edge. And, personally, I'm really excited about the opportunity to use our partnership to help provide NMI with guidance on what kinds of innovations companies like ours need for the future."

The true partnership with NMI — built on two-way communication and aligned interests — has been transformative for Paul. He explains, "It's changed the way I look at this industry. I used to feel like everything in payments was so separate. Processing, gateways, next-gen solutions — everything. Now, it feels holistic. And that makes a material difference in the quality of service we can provide to our clients. It's rare to find a partner that can provide that, and even rarer to find one that's this engaged and invested in our success. But now we've got one, and it's helping us elevate small, community-based businesses and entrepreneurs. I love that."

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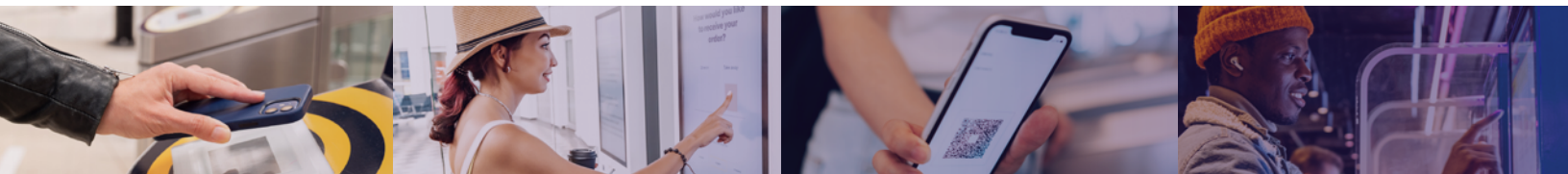
Flexible, omnichannel solutions



Increased deal success and larger contracts



Custom branding and white-label solutions



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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.