



Case Study

How Coastal Pay Wins Against One-Size-Fits-All Payments with Merchant Central

A National Processor Built for the Long Game

Coastal Pay is a national payment processor and fintech provider headquartered in Carlsbad, California. With more than a decade of experience serving merchants of every size, the company now focuses on helping software companies integrate and monetize payments through a full suite of services, including its own in-house gateway and CRM.

Behind the scenes, Coastal Pay has relied on NMI Merchant Central (formerly IRIS CRM) as the foundation of its back office since the company entered the payments space in 2013. Co-founder and President Travis Chrisman shares how Merchant Central continues to power Coastal Pay's operations as the business and the industry evolve.

The Challenge: Beating Big Platforms at Their Own Game

From day one, Coastal Pay faced a clear strategic question. How do you compete with Stripe, Square and Adyen on ease of use, while also winning in areas where more standardized platforms often fall short? Great customer support and anything custom were obvious openings. The harder task was matching larger platforms on the operational basics: fast onboarding, clean data, transparent

residuals and seamless partner enablement.

Building all of that in-house was not realistic for a young business. Coastal Pay needed ready-built, turnkey operational infrastructure that could free its team to focus on the merchant experience instead of managing complex back-office systems.



The Challenge:

Coastal Pay set out to compete with platforms like Stripe, Square and Adyen on speed and simplicity, while differentiating through the customer support, flexibility and specialized merchant capabilities those larger providers often cannot offer.

The Results:

With NMI Merchant Central as its operational foundation, Coastal Pay centralized the workflows that power its business, including merchant onboarding, residual management, support and partner enablement. The company now has a more scalable model for growth, with 70% year-over-year revenue growth, doubling monthly deal volume and a partner network of 700+ ISOs.

“Merchants expect onboarding to be fast and easy. Merchant Central helped us deliver that simplicity while giving customers the service, flexibility and support they don’t always get from more standardized platforms.”

Travis Chrisman | Co-Founder and President, Coastal Pay



A Modular Foundation for Back Office Infrastructure

Coastal Pay has built a significant amount of its own technology, including its custom onboarding tool, Signup Link, and a full-featured CRM. But rather than building every operational workflow from scratch, the company relies on Merchant Central to power many of the back-office processes that are critical to running and scaling its payments business.

That modular approach is one of Merchant Central's biggest advantages for Coastal Pay. The company can keep using the tools it has built in-house, while plugging into Merchant Central for the capabilities it needs behind the scenes. Signup Link feeds directly into Merchant Central, where the team manages backend account activity, residuals and support workflows in one centralized platform.

Coastal Pay uses Merchant Central to manage residuals across a complex and

growing partner network. Instead of spending significant time pulling data from multiple processors and reconciling payouts manually, Coastal Pay can automate and centralize residual reporting in one platform. That gives the team better visibility, helps partners understand their earnings more clearly and creates a more scalable way to manage one of the most important parts of the ISO relationship.

Merchant Central Helpdesk also gives Coastal Pay a more organized way to manage merchant support. Support agents can see tickets, merchant details and team activity in one place, making it easier to track issues, coordinate responses and resolve requests quickly. For a company that competes on hands-on service, that visibility helps turn support from a back-office function into a real part of the customer experience.

Centralized Data Across a Growing Partner Ecosystem

As Coastal Pay has scaled, one of Merchant Central's biggest advantages is its wide range of processor integrations. Coastal Pay pulls data from Fiserv, TSYS, Elavon and multiple gateways and a wide range of onboarding systems, into one clear, centralized view.

That centralized view also supports Coastal Pay's network of more than 700

retail ISOs and agents. Through Merchant Central, Coastal Pay can share the right data with partners, support their sales activity and give them clear visibility into residuals. And as the company rolls out Business Capital, NMI's embedded lending solution, partners will also be able to see lending activity and related earnings in the same platform.

White Labeling Builds Stickiness and Helps Coastal Pay Win Larger ISOs

Merchant Central's white-label capabilities have become a key advantage for Coastal Pay in winning larger ISOs. Rather than forcing partners into another company's branded payments experience, Coastal Pay enables them to offer processing, lending and other value-added services under their own brand, with a clearer path to revenue.

That makes the sales pitch stronger and the relationship stickier. As partners build more services around their own brand, Coastal Pay becomes harder to replace. It also gives Coastal Pay a scalable way to launch additional ISO brands, attract larger partners and support continued growth.



70%
YoY revenue growth



2X
Monthly deals



700+
ISO partners



10+
Years on Merchant Central

“Coastal Pay’s growth has accelerated significantly. Revenue is up 70% year over year and in just the past year we have gone from 100 deals per month to 200. That kind of momentum doesn’t happen without our 700+ ISOs, and Merchant Central gives us a centralized way to share data with them, make residuals transparent and strengthen those relationships.”

Travis Chrisman

Co-Founder and President,
Coastal Pay

Future-Proofing in an Industry That Never Stands Still

Coastal Pay builds a lot of its own software, so the team understands the ongoing cost of maintaining technology. Building a feature is only the start. The harder work is keeping systems secure, compliant and aligned with changing processor, gateway and industry requirements.

With Merchant Central, Coastal Pay does not have to manage that work alone. NMI keeps the platform current as the payments landscape changes, helping ensure core workflows, integrations and back-office processes stay up to date. That gives Coastal Pay more time to focus on serving merchants, supporting partners and growing the business.

A Final Word: Built to Last

More than a decade after Coastal Pay entered the payments space, Merchant Central remains at the center of how the company operates and grows. The platform supports the critical workflows behind the business, from onboarding and residuals management to support and partner enablement, while giving Coastal Pay the flexibility to keep building around its own model.

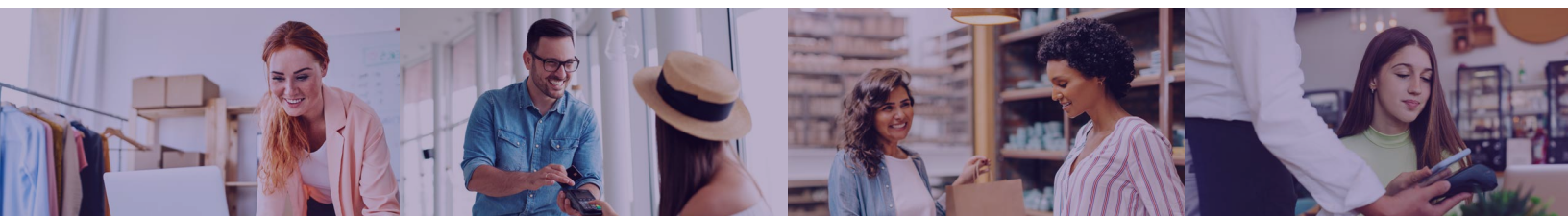
For Coastal Pay, that has meant being able to scale without becoming generic. With Merchant Central as its operational foundation, the team can focus on the service, customization and merchant experience that set the company apart from more standardized payment providers.

“Merchant Central is an important partner in our success,” concluded Chrisman.

“Merchant Central gives us a white-label advantage that companies like Stripe simply don’t offer. Our partners can bring payments to market under their own brand and create a real revenue opportunity. That is a much stronger proposition.”



Travis Chrisman
Co-Founder and President,
Coastal Pay



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NMI is powering the next era of embedded payments. Processing close to \$700 billion annually, NMI gives SaaS platforms, ISOs, PayFacs, banks and fintech innovators the modular, white-label payments infrastructure to accept, manage, price and move money through one platform.

Built for partners that want flexibility and control, NMI brings together its industry-leading gateway technology, omnichannel acceptance, merchant onboarding, underwriting, risk and compliance, A2A payments, payouts and AI-powered pricing intelligence.

From no-code simplicity to full-control APIs, NMI helps partners move faster, scale smarter and deliver better experiences to their merchants and customers, turning payments into a strategic advantage.

More than 6,000 technology partners trust NMI to power seamless payment experiences for over 1.2 million merchants across online, in-app, in-store, mobile and unattended environments. However businesses want to build the future of commerce, they can build it with NMI.

Learn more at nmi.com.