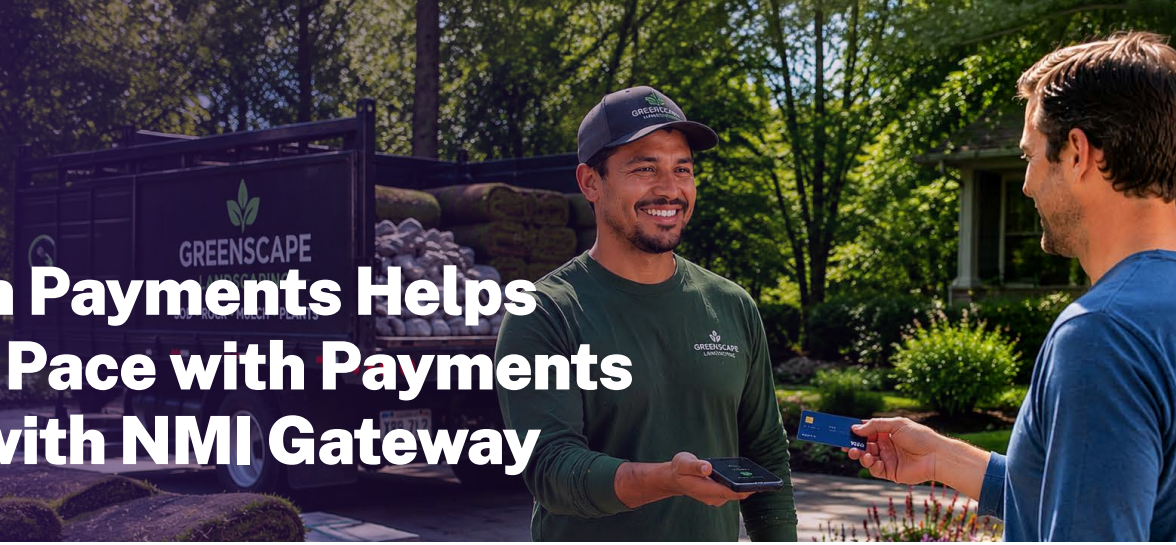




Case Study

How Canyon Payments Helps SMBs Keep Pace with Payments Innovation with NMI Gateway



A specialized payments integrator serving merchants, ISOs and software companies, [Canyon Payments](#) recommends the [NMI Gateway](#) as the foundation of its SMB-first solution stack.



Introduction

Canyon Payments is a Utah-based payments technology enabler founded by Alex Burgin, a 20-year payments veteran whose career spans Visa, Authorize.Net and CyberSource. Canyon Payments helps businesses, [ISOs](#) and [software companies](#) cut through the complexity of

modern payments, making them easier to manage. The company provides payments integration, consulting, value-added product development and a portfolio of in-house platforms, including Canyon Insights, an analytics product built on the NMI platform.

The Challenge: Helping SMBs Keep Up With Payments Innovation

Payments technology is changing quickly. According to Visa CEO Ryan McInerney it has evolved more in the past five years than in the last fifty. Network tokens, account updater, Level III data, embedded lending, real-time payments and new compliance mandates are creating new opportunities for businesses, but they also add complexity.

For many SMBs, that complexity can be difficult to manage. Most small business

owners don't want to become payments experts. They want to sell their products or services and get paid quickly. But the gap between what modern payments can offer and what small merchants can actually deploy has grown into a real competitive challenge. Canyon Payments was built to close that gap. Its customers need modern payment tools, but they also need those tools to be easy to deploy, manage and scale.

The Challenge:

SMBs need access to modern payment capabilities, but many lack the time, resources or expertise to manage growing complexity with new capabilities such as network tokens, account updater, Level III processing and evolving compliance requirements. Canyon Payments needed a gateway and value-added services platform designed around SMB needs, not a scaled-down enterprise solution.

The Results:

With the NMI Gateway as its core payments acceptance platform, Canyon Payments recommends NMI to a significant portion of its clients. The partnership has become a cornerstone of their work across merchants, ISOs, and software companies. Canyon Payments' proprietary [Canyon Insights](#) product is built on NMI's Query API, turning raw payment data into actionable merchant intelligence. Tap to Pay adoption exceeds 75% among merchants who see a demo, making it one of the most impactful tools in Canyon Payments' merchant portfolio.

“Our clients want solutions that are simple. A merchant who can integrate one or two systems to cover all of their payment needs is in an infinitely better place operationally, than one stitching together half a dozen vendors. We needed a gateway partner packed with features, but also easy to use, easy to implement, and easy to scale.”

Alex Burgin | Founder and CEO, Canyon Payments



One Payment Gateway to Meet SMB Needs

Canyon Payments' customers want payment acceptance to be as simple as possible. For a small business owner, every additional vendor relationship, every new device to learn, every separate dashboard to monitor adds work. The right payment gateway needs to offer deep functionality, while remaining simple to use, with value-

added services that are native to the platform rather than bolted on.

That is not always easy to find. Plenty of gateways offer impressive, long feature lists. Far fewer make those features easy to turn on (or off), easy to teach and easy to scale across a wide range of merchants.

The Solution: Why Canyon Payments Recommends the NMI Gateway

Canyon Payments works with many major gateways and acquirers and recommends NMI due to three key factors; native all-in-one functionality; an SMB-first design philosophy that aligns with

Canyon Payments' own approach, and continued platform investment that means the technology can keep growing alongside the merchants it serves.

“There aren't a lot of companies building for SMBs. Many build for enterprise use cases and then put together a scaled-back version for small customers as an afterthought. NMI builds for SMBs as a priority. That cultural alignment with a gateway partner is really valuable for us.”

Alex Burgin

Founder and CEO,
Canyon Payments

The **NMI Gateway** delivered the capabilities Canyon Payments needed in a single platform:

Native value-added services:

NMI brings a wide range of value-added services into its gateway, including Customer Token Vault for network tokenization, Customer Vault, for secure gateway tokenization, Level III Advantage for B2B and B2G interchange optimization, fraud prevention, card-present device support and Tap to Pay. For Canyon Payments, that means more of the capabilities its SMBs need are available from one platform, without adding separate vendors or unnecessary complexity.

SMB-first design:

A platform built specifically to support the needs of small and mid-size merchants, rather than scaling down and adapting an enterprise-focused solution.

Broad processor support:

With integrations to more than 200 processors, NMI gives Canyon Payments the flexibility to board and support merchants across a wide range of acquiring relationships. Tap to Pay coverage across roughly 80% of supported processors adds further flexibility, helping Canyon Payments bring hardware-free, mobile card acceptance to more SMBs.

Continuous platform investment:

Recent acquisitions, strategic partnerships and product development have expanded the NMI platform into embedded lending and merchant insights, so merchants aren't left behind as the industry evolves.



The Tap to Pay Impact

Among the capabilities Canyon Payments deploys, Tap to Pay has stood out for its immediate impact. The reason is simple: Tap to Pay removes many of the traditional barriers between a merchant and card acceptance. Merchants do not need a developer, a new device or terminal setup. They can download the app to their existing smartphone or tablet, authenticate with their gateway credentials and begin accepting card payments in minutes. Both [Tap to Pay on iPhone](#) and [Tap to Pay on Android](#) are supported.

For one landscaping company Canyon Payments worked with, Tap to Pay has been transformational. Until recently, the company had never accepted card payments, relying instead on invoices and checks in an industry where slow or missed payments are common. Drivers delivered loads of rock, mulch and sod to

customer sites, then waited 15 to 30 days to get paid, if they got paid at all.

With Tap to Pay, drivers now collect payment on-site before unloading. Funds are guaranteed through card acceptance, eliminating the 15 to 30 day wait on invoices and freeing drivers to move on to the next job without chasing receivables.

Canyon Payments has seen similar results with a local nonprofit that funds scholarships for high school athletes. The chapter's two biggest fundraising events are a golf tournament and a banquet, where attendees are highly engaged and ready to give. Before Tap to Pay, accepting donations in the field was clunky. Now, when someone on the golf course says they want to donate or buy raffle tickets, staff pull out their phone and accept payment on the spot.

Supporting Merchants, ISOs and Software Companies

Canyon Payments occupies a rare position in the payments market. Payments agnostic by design, they partner with numerous gateways and payment platforms, always listening to client needs and recommending what genuinely serves them best. They serve merchants directly while also building the technology that ISOs and software companies rely on to support their own merchants. That breadth makes the NMI Gateway a strong strategic fit, as one platform can support all three customer types without adding complexity or compromising the experience.

For [ISOs](#), Canyon Payments builds custom tools that solve the operational challenges such as merchant boarding flows, reporting, commission payments, residual management. The most forward-thinking ISOs in the market recognize that they can't compete as pure sales operations any more. They need more technology, but most of them don't have the in-house developer resource to build it themselves. Canyon Payments helps fill that gap, and the ISO side of the business is growing fast as a result.

For [software companies](#), Canyon Payments builds full-stack platforms that the company then distributes to its own merchants. These are deeper payment integrations that turn a software platform into a true payments-enabled business. This includes the NMI Gateway, value-added services and operational tools needed to support merchants all in place.

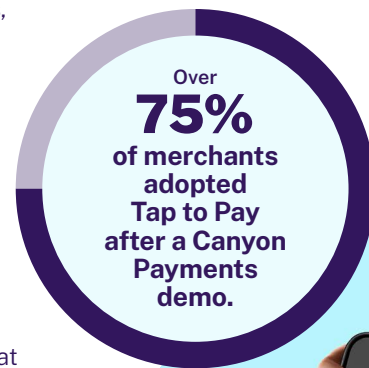
Across all three audiences, the NMI Gateway is central to how Canyon Payments delivers value. The breadth of native services means Canyon Payments doesn't have to stitch together different gateways or point solutions for different customer types.

Continued investment in the platform helps ensure the underlying technology stays current as payments evolve. And the SMB-first design means the experience Canyon Payments delivers feels purpose-built, whether the end user is a single merchant, a growing ISO or a software company building payments into its product.

“What I love about Tap to Pay with NMI is the simplicity. You don't need a developer. You don't need a new device. If you've got a phone, you've got what you need. That's as frictionless as payments get.”

Alex Burgin

Founder and CEO,
Canyon Payments



Canyon Insights: Building on NMI's APIs

Beyond services and integrations, Canyon Payments is a product company. Its flagship offering, [Canyon Insights](#), is built directly on NMI's Query API. Canyon Insights pulls in up to three years of historical merchant data and surfaces sales trends, approval rates and usage patterns for value-added services like [network tokens](#), recurring billing and fraud.

Canyon Insights turns raw payment data into operational intelligence. On the roadmap is AI-driven benchmarking that will allow merchants to compare their approval rates against others in

The Result

The [NMI Gateway](#) and its broad set of value added services is foundational to the clients Canyon Payments services. Tap to Pay has become a key capability in merchant demos. Canyon Insights is built on the NMI platform, and Canyon Payments' work with ISOs and software companies, the fastest-growing part of its business, depends on NMI as the consistent foundation across all three audiences.

Ready To Get Started?

Learn more about the [NMI Gateway](#) and the value-added services powering merchants, ISOs and software companies

the same vertical and receive specific recommendations for improvement.

Canyon Insights also shows how partners can build meaningful products on top of NMI's APIs. For ISOs and software companies choosing where to invest their development resources, that flexibility is important.

Canyon Payments also offers [FightMyChargeback.com](#) and [eCheckonly.com](#), additional products that complement the NMI ecosystem and extend value to the merchants they serve.

The pace of NMI's innovation is also part of why Canyon recommends the platform. As payments technology evolves, NMI gives Canyon Payments a platform that can support merchants today as well as continue to expand with them over time. In an industry that never stands still, that stability's genuinely valuable.

around the world. Or [talk to our team](#) to find out how NMI can help your business grow.

“We recommend NMI so often because it’s so well suited to the needs of SMBs and it can do so much for them in one place. Tap to Pay alone has been a game changer. When we demo it to merchants, around 75% say yes. It’s powering Canyon Payments’ merchants on golf courses, at charity events, in field sales. It’s literally redefining how our merchants accept payments.”



Alex Burgin

Founder and CEO,
Canyon Payments



Contact us

hello@nmi.com
www.nmi.com

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](#).