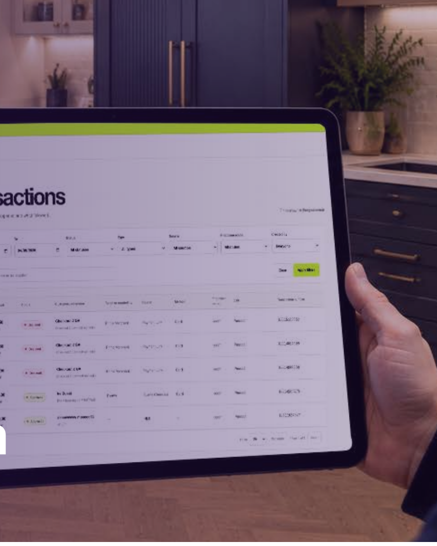
nmi

Case Study

NMI Enables Edge Plus to Deliver Software-Led Payments Integrations Without a Big In-House Development Team



Introduction

Edge Plus (previously PayDough) is a payments and point-of-sale (POS) provider founded by Kevin Smith who brings 17-plus years of payments experience, including senior roles advising small businesses at Santander, Elavon and Worldpay. That experience shaped Edge Plus' mission to give SMBs access to expert payment guidance and flexible technology that would otherwise be out of reach. Today Edge Plus supports merchants with online gateways, mobile payments, white-label platforms, in-store payment terminals and touch-screen POS systems. As demand for more software-led payment experiences increased, Edge Plus needed a way to deliver modern integrations while keeping its team lean and its service personal.

The NMI Gateway and NMI's no-code Embeddable Component Suite are now central to how Edge Plus delivers its payment solutions. The Gateway provides the payment processing foundation, while the embeddable components allow Edge Plus to add branded payment and reporting experiences into merchant websites, apps and platforms without building those capabilities from scratch. Together they let the company build feature-rich, omnichannel payment experiences while maintaining a small, lean team. That gives Edge Plus the ability to offer technology-led payments while staying focused on the white-glove service and deep payments expertise it is known for.

The Challenge: Production-Ready Payment Solutions Without an Internal Development Team

The majority of new payment capabilities today are delivered through software integrations, and merchants across every vertical expect their payments partners to keep up. For Edge Plus, that shift created a strategic challenge.

When Edge Plus was founded back in 2021, the original goal was to act purely as a broker, helping merchants by tapping into the deep knowledge he had gained over the years. He quickly saw a flaw in that plan.

> **"Merchants would call me having questions, needing help, and I realized that I was going to have to do more for them. That's when I initially found the NMI Gateway, and it really allowed me to expand the relationship and embed myself more deeply into my customers' payment operations."**
>
> **Kevin Smith** | Founder of Edge Plus

edge+

The Challenge:

Edge Plus needed a way to help small and medium-sized businesses (SMBs) navigate the growing complexity of payments. As the business scaled, it needed to offer more advanced, software-led integrations to its merchants without first building a dedicated software development team.

The Results:

By combining the NMI Gateway with NMI's no-code Embeddable Component Suite, Edge Plus can now deliver production ready solutions for branded payment acceptance, transaction visibility and deposit reporting across a wide range of merchant environments, including websites, apps, custom platforms, in-store payments and pop-up events, all while keeping a small, lean team.

"I realized I couldn't just broker a deal and walk away," said Kevin. "That's just not how I do business. These merchants would call me having questions, needing help, and I realized that I was going to have to do more for them. That's when I initially found the NMI Gateway, and it really allowed me to expand the relationship and embed myself more deeply into my customers' payment operations."

That shift left Edge Plus with a new challenge. Its experience and quality of service gave the company an advantage over large enterprise platforms, but merchants needed more than simple gateways and checkout pages. They wanted payment integrations that worked across websites, apps, custom platforms, retail environments and temporary in-person settings like pop-up events. The question was how a small, boutique shop with no in-house development team could offer a full range of software-led payments capabilities without taking on the expense or complexity of becoming a software company.

"We had to push back with customers a few times because the technical foundations just weren't there. I'd have to tell them, 'that's just not something we do.' And that's a tough position to be in because the space is changing so much, and so much of payments is software-driven now. We really needed a way to be able to do those integrations without having to take on the expense or headache of becoming a software company."

"We had a key client tell us that to keep the partnership, we'd have to start building their integrations. That was the moment when it was clear we had to do this, and so I started looking into the no-code embeddable solutions we could use with the NMI Gateway."

Kevin Smith
Founder of Edge Plus

The Solution: The NMI Gateway Plus Embeddable Components

Edge Plus already used the NMI Gateway for its payment processing. NMI's no-code Embeddable Component Suite gave the company a set of building blocks to layer on top, turning that processing foundation into branded, software-led experiences for merchants.

The suite works as a system rather than a set of one-off features, giving Edge Plus a modular way to build on top of its existing payment foundation:

- **The NMI Gateway** provides the core payment infrastructure Edge Plus uses to support merchant payment acceptance.
- **The Payment Component** allows Edge Plus to embed secure, branded payment collection into websites, apps and custom platforms It supports card payments, ACH and digital wallets, while tokenization and 3DS help reduce risk and compliance burden.
- **The Transaction History Component** gives merchants near-real time visibility into payment activity inside the Edge Plus experience. Merchants can view transactions, drill into payment details, filter information and export results without having to log into a separate reporting portal.
- **The Deposit History Component** answers the question every merchant asks, "when am I getting paid?". It gives them visibility into deposit dates, amounts, statuses and related transaction details in near-real time inside the same branded experience.

Together, these components let Edge Plus offer modern, more complete merchant experience: payment acceptance, transaction visibility and deposit reporting, all built into the tools and environments merchants already use -without building the full payments stack itself.

"We had a key client tell us that to keep the partnership, we'd have to start building their integrations," said Kevin. "That was the moment when it was clear we had to do this, and so I started looking into the no-code embeddable solutions we could use with the NMI Gateway. It quickly became clear that even with our very small team, as long as we could use React and Next.js, we could actually do it. And that didn't just secure us the long-term relationship with that one client, it opened up a whole world of new business."

Three factors made NMI's Embeddable Component Suite the right choice for Edge Plus:

- **Speed to deploy:** Pre-built, production-ready components meant Edge Plus could get a hosted checkout live in minutes, then scale to websites, apps and custom platforms without starting from scratch each time
- **No compliance overhead:** The components are Payment Card Industry (PCI) compliant out of the box, removing the need for Edge Plus to carry that burden independently
- **Flexibility across environments:** The same component library works across online, in-store and mobile environments, giving Edge Plus one foundation to build on regardless of merchant type

> **"We had to push back with customers a few times because the technical foundations just weren't there. I'd have to tell them, 'that's just not something we do.' And that's a tough position to be in because the space is changing so much, and so much of payments is software-driven now."**
>
> **Kevin Smith**
> Founder of Edge Plus

The Result: Edge Plus Can Deliver Branded Payment and Reporting Experiences Across Merchant Environments

NMI's embeddable payment and reporting components have enabled Edge Plus to meet the integration needs of merchants across the UK. Instead of relying on disconnected portals or one-off development work, Edge Plus can now create payment experiences that feel more integrated, more flexible and more aligned to each merchant's business. With the NMI Gateway and Embeddable Component Suite in place, Edge Plus moved from brokering payments to delivering a technology-led service. The company can now offer merchants:

- **Hosted checkout and online payments** that go live in minutes
- **App and custom platform integrations** built on the same foundation
- **Branded merchant reporting** that feels native to the Edge Plus experience
- **Transaction search, filtering and exports** for faster reconciliation
- **Deposit and payout visibility** that answers "where is my money?" without a separate portal
- **Lower-cost ePOS and Tap to Pay options** for in-person and short-term needs

For merchants, the benefits are practical. They can accept payments inside the tools they already use. They can see transactions and deposit information without being redirected to separate portals. They get faster answers to payment and payout questions, and they get more affordable, flexible solutions tailored to SMB needs.

For Edge Plus, it means the company can respond to more merchant needs without dramatically increasing its development resource. That has helped Edge Plus move beyond payment brokering into a more technology-led role, building value-added tools and packaged solutions on top of NMI's platform.

One example is EdgeLab, a testing and diagnostic tool that lets Edge Plus partners trace their payment workflows and pinpoint exactly where issues occur.

"The NMI Embeddable Components Suite really enabled us to branch out and start building tools in a way that wouldn't have been feasible if we had to do everything from scratch," said Kevin. "The first thing we built on our own was EdgeLab, a tool that allows our partners to test and trace their payments workflows to see exactly what's happening and where things are breaking. As an example, EdgeLab allowed one development team to validate its payment flow from day one by tracing every step of the journey, from PayURL through payment processing and into the returned response. Having confidence that the payment flow worked made the integration significantly easier. Within around two weeks, the team had Apple Pay enabled on its platform."

That ability to build without starting from scratch opened up a new, bigger opportunity when Edge Plus began working with a client in the restaurant industry that needed a better, more affordable way to manage orders and payments. That led to Edge Plus's new in-house electronic point-of-sale system (ePOS), known as "Ed." Rather than building a traditional till system, Edge Plus designed Ed as a lightweight software platform that combines ordering, reporting and payment acceptance around each merchant's workflow.

"Our client was working with a well-known kitchen display system (KDS) provider," said Kevin. "It worked, but they were paying something like £3,000 per month for the license and the hardware, and they weren't using most of the features. We thought, 'why couldn't we use the NMI components and build them something simpler, more tailored to their needs?' And that's exactly what we did. We built what eventually became Ed, and now we can offer customers in restaurants and general retail an ePOS that can run on standard Android hardware rather than specialist proprietary terminals."

By building NMI's tap-to-pay functionality into Ed, Edge Plus can also support in-person payment acceptance on any near-field communication (NFC) enabled device such as a tablet, turning it into a low-cost, standalone payments device. That created another opportunity for Edge Plus and opened a new line of business: short-term hire for businesses that need additional payment capability for events, festivals, seasonal retail periods or temporary pop-up locations.

In each case, NMI gives Edge Plus the payment infrastructure and embeddable building blocks. Unlike many developer-first payment platforms, NMI allows Edge Plus to remain processor-agnostic while giving merchants the flexibility to choose the acquiring relationship that best suits their business. Edge Plus adds the merchant relationships, sector knowledge and tailored service that help SMBs put those capabilities to work.

Today, NMI sits behind GetEdgePortal.app, Edge Plus' software platform that brings together payment acceptance, reporting and business applications into a single merchant experience. NMI provides the payment infrastructure, while Edge Plus owns the merchant, developer and customer experience.

"The NMI Embeddable Components Suite really enabled us to branch out and start building tools in a way that wouldn't have been feasible if we had to do everything from scratch."

Kevin Smith
Founder of Edge Plus

Conclusion: NMI Helps Edge Plus Turn Payments Expertise Into Scalable Success

Software-led payments are now the norm, but many software-first companies lack the deep payments experience needed to deliver true white-glove service to merchants. Edge Plus had the opposite problem, it had the payments knowledge and merchant relationships, but needed a faster, more scalable way to deliver the technology experience modern SMBs expect. NMI helped Edge Plus close that gap.

With the NMI Gateway as its foundation and NMI's Embeddable Component Suite layered on top, Edge Plus can now deliver branded payment acceptance, transaction visibility and deposit reporting without building a full payments stack from scratch. That allows the company to serve merchants across online, in-app, in-store and temporary in-person environments, while continuing to operate with a lean team.

"If it hadn't been for the no-code aspect of the NMI ecosystem, we'd probably still be stuck just reselling processing," said Kevin. "Building a reliable payments system from scratch is a huge, expensive task that requires all kinds of compliance expertise. It just wouldn't have made sense for us. And that reliability really is the key. Merchants expect payments to just work, and the solutions we offer have to be resilient and reliable enough to work day-in and day-out. That's what no-code payments offer. It's like having the entirety of NMI's development team and experience underpinning our products, and that gives us a level of confidence and allows us to deliver a kind of quality that would never be possible if we had to do it all on our own."

For Edge Plus, NMI is more than a gateway provider. It is the infrastructure and experience layer that helps the company turn deep payments expertise into scalable, software-led payment solutions for SMBs.

> **"If it hadn't been for the no-code aspect of the NMI ecosystem, we'd probably still be stuck just reselling processing. Building a reliable payments system from scratch is a huge, expensive task that requires all kinds of compliance expertise. It just wouldn't have made sense for us."**

Kevin Smith
Edge Plus Founder

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**.

Contact us
hello@nmi.com
www.nmi.com