



Break free from partner lock-in

Tired of feeling trapped by your payment provider, where switching feels like a nightmare of costs, complexity, and disruption?

With Flooid's Payment Gateway (FPG), you're in control. Our **payment provider-agnostic platform** gives you the freedom to choose the partners that best fit your business, without being tied down.

Powered by a **fully managed, cloud-native solution**, FPG connects you to multiple providers through a single, seamless integration. You get instant access to a wide range of payment use cases, plus continuous innovation with **new features already on our roadmap**, helping you stay ahead of competitors, meet changing customer expectations and easier expansion into new channels.

More choice.
Less complexity.
Total flexibility.

- Role based access control and optional Two-Factor Authentication (2FA)
- Centralized configuration of payment providers within the Gateway
- POS and Gateway never handle raw card data
- All authorizers are PCI compliant
- Only tokenized or masked data is exchanged, reducing PCI scope
- Architecturally designed for modularity and scalability

Choose your provider and have their solution integrated in weeks, not months

Utilizing modern composable and extensible architecture, Flooid's Payment Gateway decouples legacy technology, resulting in a simplified implementation, testing and certification processes. Evolving to a SaaS offering, we can significantly reduce the cost of change moving previous capital expenditure into a predictable, subscription-based pricing. Flooid Payment Gateway remains outside the scope of PCI Compliance, so you can benefit from reduced overhead and regulatory compliance burden.

Functionality overview

- Credit/debit
 - Coupons/loyalty
 - Tips and donations
 - QR code payments
 - Gift cards
 - Refunds and returns
 - Dynamic currency conversion
 - Mixed/split tender
- Sale
 - Tender type logic (sale, returns, voids)
 - Tokenization (authorization, sale, returns)
 - QR code payments
 - Preauthorization
 - Offline floor limits
 - Cashback
 - Tipping and donations
 - DCC
 - Returns (online, offline)
 - Timeout reversals
 - Mail/telephone order
 - PIN pad status and health heartbeat
 - Gift card activation, sales, returns, voids
 - Flexible denominations
 - EBT cash/food
 - Check authorization
 - Over-the-counter payments
 - Transaction reporting
 - Basket on PED (item, description, total, tax)
 - Additional information display on PED
 - Customer input features
 - PLCC account features
 - Electronic Journal (EJ) on PED



Roadmap maintained features, improvements and release timelines.



Single integration point, zero custom code, simplified testing and certification.



Available for all Flooid endpoints.



Extensive access to Payment providers. Pre-built integrations.



Modern security protocols. Gateway is extracted from all POS code.



Freedom to switch payment providers and independently deployable.



SaaS - reducing Capex costs and enabling wider functional options.



All data remains outside PCI scope compliance.