Payment Methods, Payment Plans, and Recurring Billing

06/05/2025 12:20 pm CDT

Overview

This article will review:

- Settings and Navigation
- Adding Payment Methods
- Setting Up Payment Plans
- Recurring Billing
- Payment Reporting
- FAQs

What's the difference between Payment Plans and Payment Methods and Recurring Billing?

- Payment Methods are the ways you accept money from your customers.
- **Payment Plans** allow you to give your customers option to pay over time. Installments are specifically about the amount of payments made towards the balance of a service.
- **Recurring Billing** is also a pay over time method, but attached more specifically to subscription services. Subscription-style services are used for cases where you want to schedule a (typically) fixed length service offering where the appointments are distributed over a series of visits.

Settings and Navigation

You can create both Payment Plans and Payment Methods on the same page within serviceminder.

Go to Control Panel > Payment Options.



Payment Options

Set up payment plans and additional payment methods for your customers.

| Payme | nt Method | s | |
|------------|-----------|--------|---------------|
| Add | | | |
| Payme | nt Plans | | |
| <u>Add</u> | | Active | Auto Include? |

Adding Payment Methods

ServiceMinder provides two payment methods by default: cash and check. Credit Card processing is set up separately.

If you accept other forms of payment like Venmo, PayPal, or Google Pay, you can set those up on the **Payment Options** page by clicking **Add** under the **Payment Plans** section.

First, you need to give this payment method a name and description. This description will display to the customer if you choose to offer it as an option upon proposal acceptance.

| Add a New Payment Method | | | | | | |
|--------------------------|---|--|--|--|--|--|
| Name* | Venmo | | | | | |
| Public Description | 1 Select this option if you will be paying your deposit using Venmo. 2 Please Venmo the requested amount within 24 hours, or the proposal acceptance will be rescinded. | | | | | |

At the bottom of the page, there are two checkboxes that give you the option to **publish the payment to QuickBooks** and **offer this payment method for customers paying a deposit on their proposal***.

Publish this payment method?

If enabled, payments made using this method can be published to external sources such as QuickBooks Online

Display on Proposal?

Allow this payment option to be used by contacts when accepting their proposals online

*These alternate payment methods are just for recording payments you have already received on an invoice. "I got paid, now I need the invoice to show I got paid". If you offer an alternate payment method on the proposal, it will be recorded, but not be collected, in service**minder**. The customer will still have to pay you with their chosen method outside of our system.

If you choose to offer one or more alternate payment methods on proposals, customers will see eachoption next to eCheck and Credit Card.



Setting Up Payment Plans (Installment Plans)

Payment Plans allow equal automated payments over a set period of time. Once set up, payment plans can be offered to a customer during the "proposal acceptance" process. You may also choose a payment plan once a customer's invoice has been created.

Once a payment plan is attached to a contact/customer, automatic "installment payments" will begin. These run at the set time scheduled in the payment plan.

For payment plans, one invoice is generated and the plan is applied. This will run the payments automatically based on the set schedule. It doesn't send out multiple invoices, so the invoice can be sent whenever it is generated, like from a proposal.

There are many different ways to setup a payment plan. We're going to walk through one example: This is a Payment Plan with two payments, with the first being a 50% deposit. The deposit counts as payment #1.

Go to Control Panel > Payment Options > Add under payment plans.

Give your payment plan a name. If you want it to "automatically" be offered to your customers on their proposals, then check the box "auto include". In this example, we are requiring 50% deposit, with the balance due in one more payment, in a month. You also have the option to restrict payment plans to specific service types.

| | General |
|----------------------------|--|
| Name* | 2 Monthly Payments |
| Active? | |
| Auto Include on Proposals? | |
| Order | |
| | Used to change the order in which plans display themselves to the contact |
| Description | |
| | |
| | |
| | |
| | |
| | Discount |
| Offer Code | None V |
| Valid For | days |
| | Number of days valid |
| | Payment |
| Required Deposit Amount | None O First Payment Amount Percentage of Total 50 O Flat Amount \$ |
| Pay Balance Using | |
| Interval Type* | Monthly V |
| Interval | |
| Number of Payments* | |
| First Deverset Date | |
| Pirst Payment Date | |
| | Used to force the first payment to a specific date. |
| Minimum Total | |
| | Prevents the customer from using this plan if the total is less than this amount. Only affects customer's online proposal. |

Setup as many plans as you desire. Here's an example of "4 equal payments" plan.

| | General |
|----------------------------|--|
| Name* | 4 Equal Payments |
| Active? | |
| Auto Include on Proposals? | |
| Order | |
| | Used to change the order in which plans display themselves to the contact |
| Description | Make it easy on yourself pay for your stuff over four monthly payments. |
| | |
| | Discount |
| Offer Code | None |
| v lu s | |
| Valid For | days |
| | Number of days valid |
| | Payment |
| Required Deposit Amount | ○ None ○ First Payment Amount ○ Percentage of Total % ● Flat Amount 1.00 |
| Pay Balance Using | Installments Oppointments |
| Interval Type* | Monthly 🔻 |
| Interval | |
| Number of Payments* | 4 |
| First Payment Date | |
| | Used to force the first payment to a specific date. |
| Minimum Total | |
| | Prevents the customer from using this plan if the total is less than this amount. Only affects customer's online proposal. |

Payment plans can also be added during invoicing, and/or after a customer has been invoiced.



Adding Installment Plan

On a proposal, you can Edit and have the option to add one or multiple plans, don't forget to click Save.



To add to an invoice, open the selected invoice. In the top right corner click the **Installment Plan** button. Select option best for the account, select payment method, enter date payment should begin, then enter card information, and **Save**.

On an invoice, you can even Change the plan once its been added.





Clicking on the Balancing Scale icon will allow you to update the balance to show new invoices with a balance due.



Recurring Billing

Recurring Billing is an ongoing payment on a periodic basis for a product or service, it's a Subscription. You can create regular invoices and payments for any customer that can continue on a regular frequency (e.g., weekly,

monthly or annually) until you stop it.

Click Here to Watch a Video Tutorial

Create a Recurring Billing Template

In **Control Panel > Recurring Billing**, there are more options for setting up different billing cycles based on service.

| Recurring Billing Templates | | | | | | | | |
|-----------------------------|----------------------|----------------|-----------------|--------|-------------|-----------|--|--|
| <u>Add</u> | Name | Created | Updated | Active | Frequency | End After | | |
| Edit Delete | Monthly Billing Plan | 3/6/2024 9:05a | 11/7/2024 1:32p | Yes | Every Month | | | |

You can either capture deposits (to apply to future invoices) or create invoices using this feature. You can also select which Service the payment is going to and this will also allow you to send out specific Ad Hoc Email Templates.

| Add New Recurring Billin | ng Template |
|--------------------------|---|
| Name* | Monthly Billing Plan |
| Active? | |
| Frequency* | Every 1 Month(s) ▼ |
| End After | 12 Month(s) ▼ |
| Туре* | Invoices V |
| Amount | 39.99 |
| Quantity | |
| Taxable | |
| Service* | Bug Service |
| Remind Days Before | 2 |
| Ad Hoc Template | Recurring billing shortcode |
| Skip Charge | |
| | Prevent automatically charging the contact's saved payment information when the invoice is created. |
| Send Invoice | |
| | Sand the invoice after it's generated? |

Setting Details

- **Type** Selecting **Invoice** will generate an invoice for each bill in the plan. Choosing **Deposit** will generate a \$0 invoice and apply a payment to it. That way it'll be overpaid and usable as credit on future invoices.
- Quantity Quantity will always be 1 unless using billing for subscription accumulation credits, meaning your Invoice Mode for this service is set to Accumulate.
- Skip Charge If this checkbox is on, it will stop the system from automatically charging a card on file.
- Send Invoice If Skip Charge is on and this checkbox is also on, it will automatically send the invoice to the customer for payment. If the Skip Charge feature is off, this setting does not come into play it only matters if you are skipping a charge for a recurring billing plan.

Apply a Recurring Billing Plan to a Contact

After generating the Recurring Billing plan, you must go to the Contact Details page and add it. This must be done per customer, it cannot be done in bulk.

| Addition | al Details | | | | | Resear | rch 🔻 Ti | meline |
|------------|----------------|---------------|----------|-------------|-------------|-----------|------------|--------|
| Notes (2) | Proposals (1) | Tasks (2/2) | Appointm | ents (1) Ir | nvoices (0) | Pictures | Docum | ents |
| Emails (1) | Checklists | Assets Textin | ng Feeds | Videos | | | | |
| |) Payments 💿 R | ecurring | ment 🖸 | | | | | |
| No data to | paginate | | | | | | Page size: | 25 - |
| Add | Name | Active | Туре | 9 Frequen | cy 📍 Quar | ntity 🤗 A | mount | 9 Tax |
| | | | | | | | | No d |

Reviewing Recurring Plans

You can review active Recurring Billing plans in two places:

1. On the Contact details page, by clicking the Invoices tab and selecting Recurring.

| Addition | al Det | ails | | | | | | | Res | earch 🔻 | Timeli | ne |
|-------------|-----------|---------|-----------|---------------------------------|-----------|-----------|-----|----------|---------|---------|----------------|----|
| Notes (3) | Мар | Propo | osals (3) | Tasks (3/3 | 3) Appo | ointments | (2) | Invoice | es (23) | Pictu | res | |
| Documents | Chec | cklists | Assets | Texting | Drips (1) | Feeds | Vi | deos | | | | |
| O Invoices |) Payment | ts 💿 R | ecurring | o.stement | | | | | | | | |
| Page 1 of 1 | (1 items) | (1) | 1 | $(\mathbf{b}) (\mathbf{b})$ | | | | | | Page | size: 25 | * |
| c Add | Name | | Active | Туре | Ŷ | Frequency | Ŷ | Quantity | / 9 | Amount | - 9 | Ta |
| Edit | One Ti | me | Yes | Invoi | ces | Every Day | | | 0 | | \$10.00 | Со |

2. Via the **Recurring Billings** tab in the **Shortcut** menu of your toolbar.

End a Recurring Billing Plan

You can end a Recurring Billing plan by editing the plan and either unchecking the **Active** box or entering an **End Date**.

| Contact | Proposal Schedule Merge Edit Delete | Additional | Details | | | | Resear | ch 🕶 Timeline |
|---|---|---|--|------------------------------|--------------------------|-------------------------------|-----------|----------------|
| Name Phone Service Address Drive GeoZones | Billy Bob (000) 000-0000 (Work) Invetid 'To' Phone Number: +100000000000 7917 kodax dr Plano, TX 75025 🖌 <u>Cotrx</u> 18 mins (6.5 mi) Mx Territory 🕞 Plano | Notes (3) M Documents Proposals O (Poge 1 of 1 (3 ii) | Checklists Asse Change Orders terms) (+) (+) |) Tasks (3/3) s Texting D | Appointm Prips (1) Fe | eents (2) Invo eeds Videos | ices (23) | Pictures |
| Named Tax Rate | Collin County-Plano-TX C | # | Date | Service | Status | Title | Total | Owner |
| Category | Customer | Restore | 10/17/2024 | Honey | Expired | Honey | \$0.00 | Kameron Ashley |
| Lead Source | Direct Mail 1 | Restore | 10/9/2024 | 3 day cleaning | Complete | 3 day cleaning | \$100.00 | Kameron Ashley |
| Tags | De-ice / | CONTRACTO | 100.00.404.5 | a and substitute | colored | o oby creating | 94,120.00 | Jean co commo |
| Active TaskBoards | New Board (State 1) × . Sales Board (New) × . Karen Progress Tracker (Final Design) × | | | | | | | |
| Card on File | XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX | | | | | | | |
| Consolidate Payments | No | | | | | | | |
| Auto Pay | Yes | | | | | | | |
| Lifetime Value | \$2,416.73 | | | | | | | |

Common Uses

The most common use case for this feature is if you offer annual or semi-annual maintenance services, you can now set up customers, so they are billed monthly for the service, resulting in lower monthly payments and less objections to larger annual payments.

Failed payments work just like installment payments do. If a client's card is declined, we'll send them a notice so they can update it. We will try for 4 days after initial decline to collect payment)

Payment Reporting

Automated pay options also include Installment Payments. The **Installment Payments** report tabulates data regarding customers' payments made as part of a plan. Each month containing payments is displayed and expandable to reveal all payments on each invoice by customer.

| Installment Payments Report | | | | | | | |
|-----------------------------|---------|----------------|--------------|-------------------------|--|--|--|
| Due Date | Contact | Invoice Number | Invoice Date | Amount Status | | | |
| 3/13/2018 | Alix | 12563 | 3/13/2018 | \$945.25 Payment Failed | | | |
| Mar 2018 | | | | \$945.25 | | | |
| 4/13/2018 | Alix | 12563 | 3/13/2018 | \$945.25 Payment Failed | | | |
| Apr 2018 | | | | \$945.25 | | | |
| 5/13/2018 | Alix | 12563 | 3/13/2018 | \$945.25 Payment Failed | | | |
| May 2018 | | | | \$945.25 | | | |
| 6/13/2018 | Alix | 12563 | 3/13/2018 | \$945.25 Payment Failed | | | |
| Jun 2018 | | | | \$945.25 | | | |
| Total | | | | \$2.781.00 | | | |
| 10101 | | | | \$3,701.UU | | | |

FAQs

Are there any other ways of consolidating payments in ServiceMinder?

You can send Statements to customers, this is usually only done for Commercial clients. You can find this on the Contact Details page.

| Мар | Notes | Prop | osals (3) | | А | Appointments (47 | |
|------------------|--------------|--------|-----------|------------|---|---|--|
| Check | lists | | | | | | |
| Invoice | es 🔿 Pa | yments | | ecurrir | g | Statement | |
| Page | 1 of 1 (8 it | ems) | (44) | \bigcirc | 1 | ())))))))))))))))))) | |

Another option if you have several invoices generated for a single customer is to Merge them into one. You can choose to keep duplicate line items separate or combine them when you are choosing Merge settings.

| Invoico | |
|---|--|
| Merge from | |
| Below are all other open invoices for this | contact. Merge the selected invoices into the current invoice. All line items will be transferred over. Once the mer |
| Merge from | ☐ 137889 - 03/28/2024 - \$256.25 ☐ 1378810 - 04/04/2024 - \$256.25 ☐ 1378814 - 04/25/2024 - \$410.00 |
| Combine lines? | Check this to combine lines with the same part, unit price, and taxable status. If disabled, all lines will be ad |
| | |
| | |
| Invoice I378813 | View Print Edit Settings Merge 1 |
| Bobby Boater & 516 6th St Saint Albans WV 25177 | |

The third option is to go to **Control Panel > Invoices** and setup consolidated payments if you use auto pay. You can choose to email an invoice or not and what day or timeframe do you want to run those payments.

| | Payments | |
|---------------------------|--|--|
| Consolidate Payments? | Consolidate auto-pay appointment payments monthly | |
| Send invoice? | \Box If a contact's payments are being consolidated, should they still receive an invoice email? | |
| Consolidated Payments Day | | |
| | The day of the month for processina all consolidated auto-pay appointment payments. | |

FAQ

Can I put multiple installment deposit payments on a single proposal?

Due to the nature of Proposal and Installment Plans, there is no way to allow customers to pay multiple deposits on a Proposal however you can take an internal payment and apply it to the proposal as an additional deposit.

Is there a way to have a payment plan start when the proposal is accepted?

There is no way to have a multiple payments added to the proposal unless internally added as an additional deposit. There is no way capture payments made unless you are just adding a note to the customers account. The Invoice is the method used to capture and track the payments made. We have no pre invoice method of tracking payments made that is not considered a deposit. And the nature of installments creates an Invoice for payment.

Troubleshooting

If I set up a recurring billing for example a year and break up the payment by 12 so they are paying a monthly amount for all services that year. Every time I complete there appointment (we schedule multiple appointments off of different parts of the proposal) is it going to invoice for that appointment or just go off the Recurring Billing I set up?

There are a few ways you can go about this.

If you are going to use Recurring Billing then you need to zero out the pricing on the appointments. If there is pricing on an appt it will generate an invoice, so you can schedule things like they are and then just have no pricing on the appts so that the recurring billing will take care of it.

Alternate option - use a payment plan. Invoice the proposal and apply a 12-month payment plan. But when scheduling like you are, you'll still want to make sure the appts don't have pricing.

Last option is to schedule the appts and let SM generate the invoice. You could try out consolidated billing along with that. The payment wouldn't be the same amount each month though, it would depend on what appointments fell within that timeframe.

I'm running into an issue with accounts that have chosen a payment plan, and upon approving the invoice (despite the "payment plan" drop down box is chosen), all payments are being processed at once after that approval.

The payment method is being selected when approving/saving the invoice. If that information is entered there then that amount will be charged instantaneously. This field pictured below is <u>not</u> required when Approving an invoice. It appears when editing/approving an invoice.

| s to other inve | This pa | This payment information is used to enter an initial | | |
|-----------------|---------|--|---|--|
| custo | | ner. | red below is more than this invoi an invoices, starting with oldest fi | |
| Payment Method | | -Select Payment Method- | | |
| | | Select a payment method to take a single payment n | wo | |
| Payment Am | ount | 150 | | |
| Refer | ence | | | |
| Invoice D |)ate* | 11/5/2024 | | |

I need to move a payment, but can't. I assume it is something to do with being an installment payment. How can we get that payment from invoice A to invoice B? Can we accomplish that without refunding the payment?

Installment payments can't be moved like regular payments. I think the best thing to do is to create a credit memo for the payment amount, put in the reference info for the CC payment, and apply that to the new invoice. Then on the old invoice, you'll refund the payment, **but uncheck the box to refund it to the processor** (you don't want to actually refund it, but only mark it as refunded in SM.)