

# Payment Processors and Financing

08/07/2025 2:21 pm CDT

## **serviceminder|pay**

Did you know the average franchisee pays around 3.5% in payment processing fees, which can limit growth potential? That's why we're offering a solution to help our clients eliminate these high fees—**serviceminder|pay**. With **serviceminder|pay**, we're not just reducing costs—we're changing the way you manage payments, boosting efficiency, visibility, and profitability.

As a trusted franchise supplier for over 12 years, supporting nearly 60 brands and more than 2,500 franchisees, we've continuously tackled our clients' challenges with a comprehensive approach. Now, we're going a step further to remove another major obstacle from your brand's daily operations: the hassle of payment processing fees, visibility, and reconciliation reports from third-party gateways.

With our new solution, **serviceminder** users can benefit from:

- Get started with no commitments, payments included, and no minimums or monthly fees
- Instant approval with prefilled applications
- Direct support from the **serviceminder** client success team—no extra vendor to manage
- Faster access to your funds
- Reconciliation and reporting all in one platform
- Seamless integration with QuickBooks Online
- Instant approval and clear, transparent pricing

Sign up for **serviceminder|pay**!

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## **Authorize.Net**

A trusted payment gateway owned by Visa, offering secure credit card processing, fraud prevention, and recurring billing solutions for businesses of all sizes. Known for its strong fraud prevention tools and ability to support multiple payment methods, including e-checks and digital payments.

If you don't have a merchant account, you can set one up through Authorize.net. If you do have a merchant account, then you can set up just a gateway. There are two types of Authorize.net accounts:

- AIM: Supports credit card processing only, but no card storage
- CIM: Supports credit card storage and processing, enabling "card on file" functions

The AIM gateway is less expensive than the CIM gateway, but the CIM gateway allows you to store credit card numbers at Authorize.net. If you have a CIM gateway, **serviceminder** will let you store credit cards with specific contacts and then you will have the option to select "card on file" as a payment method.

To connect **serviceminder** and Authorize.net, log into your authorize.net account and generate an API login and transaction key. Then copy these two values into the same labeled fields on [Control Panel > Integrations](#).

Need help finding your API Login ID and Transaction Key in your Authorize.net account? [View Authorize.net Support Instructions Here](#).

[Click Here to Learn  
More](#)

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## CyberSource

A global payment and fraud management platform by Visa, providing enterprise-level security, multi-channel payment acceptance, and advanced fraud detection tools.

[Click Here to Learn  
More](#)

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## Franchise Payments Network

A specialized payment processing provider tailored for franchises, offering custom solutions, reporting, and support for multi-location businesses.

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More](#)

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## Ingenico

A global leader in payment solutions, known for its secure point-of-sale (POS) terminals, e-commerce gateways, and omnichannel payment processing.

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More](#)

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## OpenEdgePay (Now Global Payments Integrated)

A division of Global Payments that delivers integrated payment processing solutions for software developers and businesses across various industries.

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More](#)

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## Payment Pilot

A modern payment processor focusing on transparent pricing, seamless integrations, and secure transactions for merchants.

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More](#)

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## Payrix

A flexible payment processing company offering secure, cloud-based solutions with a focus on seamless integrations and data security.

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More](#)

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## QuickBooks Payments

A payment processing service by Intuit that integrates directly with QuickBooks, allowing businesses to accept credit cards, ACH payments, and manage invoices efficiently.

If you already use QuickBooks Online for accounting purposes, you might also be using QuickBooks Payments. You can connect QuickBooks Payments and enable online payments directly within serviceminder.

To enable this payment gateway, just select the QuickBooks Payments from the payments integration dropdown list, and you'll be given an option to Connect to QuickBooks. Follow that link to sign-in to QuickBooks Payments and authorize your connection to serviceminder. Note that the same "Connect to" mechanism is used for both QuickBooks Online and QuickBooks Payments -- you'll be given a couple of checkboxes to choose what you want to connect to. You can connect to QuickBooks Online, to QuickBooks Payments, or to both.

Learn more about our QuickBooks accounting integration [HERE](#).

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More](#)

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## Stax

A subscription-based payment processor that provides unlimited credit card transactions for a flat monthly fee, helping businesses save on processing costs.

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More](#)

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## TSYS

A major payment processor offering merchant services, secure transactions, and customizable payment solutions for businesses of all sizes.

To connect serviceminder and TSYS:

- Log into your TSYS account (Transaction Express) account and get your Gateway ID and Reg Key.
- Then copy these two values into the same labeled fields on [Control Panel > Integrations](#).

That's all there is to it. All of the credit card processing functionality will turn on automatically, including saving cards on file.

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More](#)

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## WorldPay

A leading global payment provider offering credit card processing, e-commerce solutions, and multi-currency support for businesses worldwide.

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More](#)

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## Zift

A payment processing company providing secure, flexible, and customizable payment solutions for businesses and software platforms.

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More](#)

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## Wisetack - Consumer Financing

Consumer-friendly financing, integrated with serviceminder makes it easy for your customers to afford the work

they want. They pay over time, while you get paid when the work is complete. View our [Webinar](#) and [Blog Post](#) for more information.

Click Here to Learn  
More

## Already signed up for WiseTack?

For the integration to work with serviceminder, you'll need to sign up via our link (described below) so the correct merchant ID will flow over to our side.

## Signing Up

In **Control Panel > Integrations > Other**, find the Wisetack section and follow the Sign Up link. When you are ready to go live, you will need to submit a support ticket requesting that a "Live" box be checked for you.

Wisetack

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Learn More <http://www.wisetack.com/partner/serviceminder>

Signup [Signup to offer financing with Wisetack](#)

Merchant Id

When the account is connected, the Financing section will appear on proposals automatically. It will calculate the pricing based on the total and your specific Wisetack settings.

Accept... Decline Print Forward

### FINANCING

Split the cost into easy monthly payments with 

From \$79.87/month at 8.90% APR for 24 months, totaling \$1916.83\*.

- Instant decision
- No hidden fees
- Checking eligibility does not impact your credit score

[Click here](#) to see monthly payment options

\*All financing is subject to credit approval. Your terms may vary. Payment options through Wisetack are provided by our lending partners. For example, a \$1,200 purchase could cost \$104.89 a month for 12 months, based on an 8.9% APR, or \$400 a month for 3 months, based on a 0% APR. Offers range from 0-35.9% APR based on creditworthiness. State interest rate caps may apply. No other financing charges or participation fees. See additional terms at <http://wisetack.com/faqs>.

### TERMS AND CONDITIONS

Customers can choose **Financing** next to your other standard payment options when submitting a payment.

A payment of **\$325.00** is optional. You may enter your payment information below or send us payment.

☐ eCheck ☐ Credit Card ☐ Other ☒ Financing

Split the cost into easy monthly payments with 

From \$29.67/month at 8.90% APR for 24 months, totaling \$711.97\*.

- Instant decision
- No hidden fees
- Checking eligibility does not impact your credit score

[Click here](#) to see monthly payment options

\*All financing is subject to credit approval. Your terms may vary. Payment options through Wisetack are provided by our lending partners. See <http://www.wisetack.com/lenders>. See additional terms at <http://wisetack.com/faqs>.

## WisetackFAQs

### How do my customers know they can apply for financing with Wisetack? What do they need to do?

Once you've connected your account, a section will show up on proposals and invoices for your customers to click and apply. If approved, that info is sent to us and recorded in serviceminder.

### Do payments to Wisetack show up on the invoice?

Payments do not automatically record on the invoice for approved customers, so you will manually record those payments on the open invoice in SM.

### Why isn't the apply section showing up on my customer's proposal?

If the **Apply** section isn't displaying, it may be due to one of the following:

- The Wisetack **Merchant ID** in your ServiceMinder account is incorrect.
- A maximum financing amount is set in your Wisetack account, and the proposal total is higher than that limit.
- **Wisetack was set up outside of ServiceMinder.** If selecting **Wisetack** on a payment screen takes you to the invoice instead of opening Wisetack, this typically means the merchant signed up directly with Wisetack and manually entered their Merchant ID. To fix the setup issue:

1. Remove the manually added Merchant ID from the Wisetack setup in ServiceMinder.
  2. Reapply for Wisetack **directly through ServiceMinder** to ensure the integration works correctly.
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