# What's New in ServiceMinder: September 28, 2026

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The updates described in this article will be made available on **Monday, September 28, 2026**.

## Cleaner Card-on-File Controls for Invoices and Proposals

### What's Changing

The **Card on File Optional?** setting in **Control Panel > Integrations > Payments** was originally designed for invoice payments. Proposals later began using the same setting, but invoices and proposals don't always need to handle saved payment methods the same way.

With an invoice, a customer may simply be making a one-time payment. With a proposal, saving the payment method can be necessary to collect the remaining balance after the work is completed.

We've separated the setting into two independent controls so you can manage each experience separately:

- **Card on file optional — Invoices:** Your existing setting and its current value will stay exactly as they are. When enabled, customers paying an invoice can choose whether to save their payment method. When disabled, their payment method is saved automatically.
- **Card on file optional — Proposals:** This is a new setting and will be **off by default** for every organization. With the setting off, payment methods entered during proposal payments are saved automatically so they can be used for future payments, including the remaining balance. Turn it on if you'd like customers making a simple proposal deposit to choose whether to save their payment method.

**Payment plans are the exception:** when a proposal requires installment payments, the payment method will always be saved so the remaining installments can be collected.

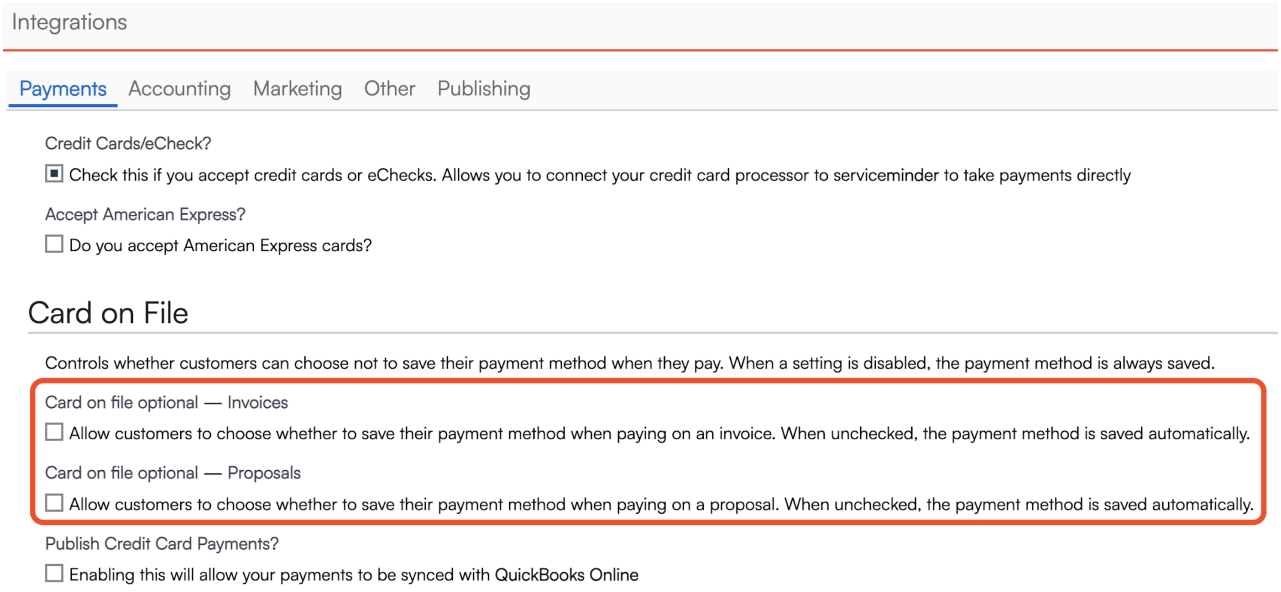
We're also updating the language customers see when entering their payment information so it's clearer whether their payment method will be saved and what they're authorizing.

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### Where to Find It

Go to **Control Panel > Integrations > Payments**. Both settings are listed together under **Card on File**,

with help text explaining exactly which payments each setting controls.




## FAQs

**Do I need to do anything?**

No. Your existing invoice setting will remain unchanged, and the new proposal setting will default to off. This maintains the standard proposal behavior of saving the payment method automatically unless you choose to make it optional.

**Does this change my invoice settings?**

No. **Card on file optional — Invoices** keeps its existing value. This update simply gives proposals their own separate setting.

**Why are invoices and proposals separate now?**

They serve different payment scenarios. An invoice may be a one-time payment, while a proposal can represent a commitment to future work and a remaining balance that still needs to be collected. Separate settings let you control the card-on-file experience appropriately for each.

**I want proposal customers to choose whether their card is saved. How do I turn that on?**

Turn on **Card on file optional — Proposals** in **Control Panel > Integrations > Payments**. Customers making a simple proposal deposit will then be able to choose whether to save their payment method.

Proposals with payment plans will always save the payment method, regardless of this setting, because it's needed for the remaining installments.

**Does this apply to deposits my team takes over the phone or in person?**

Not yet. This setting applies only when customers accept and pay a proposal themselves online, such as through an emailed proposal link. Staff-entered deposits do not currently offer a card-on-file choice.