

serviceminder|pay Overview & Migration Guide for Customers - [Begin Your Application](#)

Table of Contents

serviceminder pay Overview & Migration Guide for Customers - Begin Your Application	1
Table of Contents	1
Why Choose serviceminder pay?	2
Here are the key benefits:	2
How to Switch to serviceminder pay	2
1. Begin Your Application:	2
2. Confirmation and Setup Completion:	3
3. Start Accepting Payments.....	3
4. Tip: Verify Activation:	3
5. Token Migration (.....	3
6. Close Existing Processor Account (Optional).....	4
Best Practices for Application Submission:	4
Best Practices After Enrolling:.....	5
Tips for a Successful Application:	5
Multi-Gateway Coexistence & Token Flexibility:	5
Frequently Asked Questions:	5
Glossary of Terms (i.e. Payments Translation).....	11

Welcome to serviceminder|pay (“SM Payv2”) — the integrated payment processing solution built exclusively for jdesjardins@electran.org customers. This guide is designed for existing franchise brands and locations that are ready to migrate off their current payment provider (e.g., Heartland, Stripe, QuickBooks, authorize.net, etc.) and move to serviceminder|pay for a simpler, more cost-effective, and fully integrated experience. To Apply, Click [here](#).

Why Choose serviceminder|pay?

serviceminder|pay is embedded directly within your system, giving you a powerful payments tool without the need for third-party gateways, costs or vendors.

Here are the key benefits:

- **Transparent Flat-Rate Pricing:**
 - Credit Cards: 2.99%
 - ACH: 0.75%
 - *Accelerated Funding Option: Add \$0.50/transaction for next day, must be requested in advance*
- **Faster deposits**, next-business-day option
- **One support team** for both software and payments
- **ACH return and chargeback support.** No return caps.
- **Secure, PCI-compliant transactions**
- **Simple onboarding**, fast approval, pre-populated with your information
- **QuickBooks** Online integration
- **Compliant surcharging** to offset fees and boost margins
 - Available on all payments including milestones and entering card info via phone
- **One vendor, one platform, one login**

How to Switch to serviceminder|pay

1. Begin Your Application:

- In serviceminder: Navigate to [Control Panel > Integrations > Payments](#)
- If not yet enabled, check the box for “Accept Credit Cards.”
- Click "Apply for serviceminder|pay"
- Complete the short digital application. Most fields are pre-filled. **Please review all pre-filled information for accuracy.**
 - i. Users complete the following:
 1. **Owner Info:** Add one or more owners, ownership %, and title.
 2. **Banking Info:** Input details and provide authorization.
 3. Fields like MCC code, average ticket, and monthly volume are pre-filled based on location data.
- Submit the application to move to the final step.

- Users are taken to a screen prompting them to click a link to complete in the Forward Portal.
 - In Forward:
 - i. Users review and edit fields.
 - ii. Agree to T&Cs and confirm via Plaid for bank verification.
 - Approval typically occurs same day. No hardware required.
2. **Confirmation and Setup Completion:** After submitting, you'll receive a confirmation email. Once approved, serviceminder|pay will be active in your account. You might notice a new **"Pay"** section under your Administration or Reports menu — this is where you can view serviceminder|pay transactions and payouts.

Other than that, nothing in your day-to-day use of serviceminder changes for taking payments.

You'll still create invoices and proposals the same way, and customers will pay through the same client portal or links as before (the switch is seamless to them).

3. **Start Accepting Payments:** You're all set! New payments will now be processed through serviceminder|pay. You can accept credit cards and ACH (eCheck) payments immediately. Funds from transactions will be deposited into your account typically within 1–2 business days, meaning you get paid faster than many traditional processors.
4. **Tip: Verify Activation:**
- Run a \$1 test transaction and verify via serviceminder|pay reports.
 - Update invoice templates to use serviceminder|pay links.
 - During migration, dual gateways will remain active. New cards will route through serviceminder|pay; existing processor cards will continue working until replaced as per the process below.
5. **Token Migration (If applicable for card on file or recurring payments):**
- Heartland/TSYS:
 - i. Zee will call 866-802-9753 to notify Heartland they would like a token conversion to a new processor
 - ii. Zee needs their MID and business name
 - iii. Heartland will email the merchant with a form they have to sign, and the link below will need to be added to that form
 - iv. Zee needs to provide Heartland support this request for PGP Keys [<https://docs.getfwd.com/docs/articles/data-migrations>]

- For Other Gateways (e.g., Stripe, Authorize.Net): Download token CSV and email it to support@serviceminder.zendesk.com
- Request token export file with contact ID and token mappings. We support up to 10 migrations/week.
- Token Migration FAQs [here](#).
- The token transfer process typically takes about 7–14 days depending on your provider. (You can continue using your old processor during this transfer period to avoid interruptions.)

6. Close Existing Processor Account (Optional)

- Once all tokens and payments are active in serviceminder|pay, you may cancel Heartland to avoid ongoing fees.
- Remember to settle any pending refunds, chargebacks, or deposits before closing.

Best Practices for Application Submission:

1. Use your legal name, not nicknames or usernames
2. Include owners only, not all users or those who want access to payments
3. Ensure your EIN and address match IRS records
4. Verify bank account and routing numbers
5. Double-check ownership percentages total 100%
6. Avoid mismatched SSNs or invalid MCCs
7. Annual Volume Field: This field projects the total transaction volume you expect to process over the coming 12-month period by carrying forward the sum of transactions from the most recent 12 months. In other words, it assumes that the coming year's volume will mirror (or be adjusted from) last year's performance. For example:
 - a. Period: Jul 2024 — Jun 2025
 - b. Transaction Volume: \$750,000
 - c. Notes: Sum of all processed transactions Projected Jul 2025 — Jun 2026 \$750,000 Carried forward from the prior 12 months
8. Average Ticket Field: This field represents the median transaction value over the most recent 12-month period. By using the median rather than the mean, it reflects the “typical” purchase size.
9. High Ticket Field: This field captures the largest single transaction value over the most recent 12-month period, highlighting your biggest purchase outlier.

If flagged, your application may pend for manual review. In that case, underwriters may request supporting documents (e.g., utility bill, business license).

Best Practices After Enrolling:

- Update invoice templates to use the serviceminder|pay payment link
- Save cards on file for recurring or large ticket jobs
- Consider enabling surcharging to offset card fees (up to 3%)

Tips for a Successful Application:

- Encourage accurate entries: Ownership %, bank info, and high-ticket volumes must be truthful, please validate the pre-filled data to ensure accuracy.
- Leverage impersonation to reduce drop-off.
- Remind merchants to click the Forward portal link post-submission.
- Use sandbox environments for demos or practice.
- Support token migration by processing new payments via serviceminder|pay while awaiting transition.

Multi-Gateway Coexistence & Token Flexibility:

- You can use serviceminder|pay alongside your existing gateway, no downtime or waiting
- Legacy tokens remain active until replaced or expired
- Avoid disrupting recurring payments or saved cards during transition
- Refunds must still be processed through the original processor for legacy transactions

Frequently Asked Questions:

Q: What if I get a chargeback?

A: You'll be notified by email with a deadline to submit documentation. Our support team will help to relieve the burden from you.

Q: Who do I contact for help?

A: Email support@serviceminder.com. One team handles it all.

Q: What are the fees and rates for serviceminder|pay?

A: serviceminder|pay uses transparent, flat-rate pricing. Credit card transactions cost 2.99% of the amount (no per-transaction fixed charge unless accelerated funding is requested), and ACH (bank draft or e-check) transactions cost 0.75%. There is an optional accelerated settlement plan that requires approval, which

comes at a \$0.50/transaction fee. There are no monthly gateway fees, no setup fees, and no minimum processing requirements. The rate is the same for all major card types. This simplicity means you can easily predict your costs, unlike some processors that have interchange plus complex tiers.

Q: How fast are deposits?

A: Typically, next business day. ACH may take 1-2 days.

Q: What are the funding timelines?

A: Funding Cutoffs & Timeline Expectations:

- Standard Funding (T+2):
 - Batches closed by 9:30 p.m. ET
 - Funds deposited two business days after transaction
- Accelerated Funding (T+1, **Optional, by request only**):
 - Additional \$0.50/transaction fee
 - Same cutoff (9:30 p.m. ET)
 - Funds deposited the next business day
- ACH Timeline:
 - ACH payments settle T+2
- Example: Transactions on Monday before 9:30 p.m. ET → Funds received Wednesday (T+2)

Q: How do I request approval for “Accelerated Funding”?

A: Email support@serviceminder.com. Once approved, we can update your pricing plan to include Accelerated Funding.

Q: Is there a contract or long-term commitment?

A: No. There is no long-term contract for serviceminder|pay. It’s a pay-as-you-go service — you can start or stop anytime without penalty. There are also no monthly subscription fees for serviceminder|pay. This flexibility ensures you’re not locked in if your needs change (though we’re confident you’ll love the benefits!).

Q: Can I pass fees to my customer?

A: Yes! Enable compliant credit card surcharging via [Control Panel > Payments](#). This will soon be only supported via SM Pay, not on any 3rd party gateways.

Q: How long does it take to switch to serviceminder|pay?

A: The sign-up application should take less than 15 minutes to complete, and most accounts receive same day approval. If additional information is needed, your serviceminder support team will reach out.

Once approved, you can begin processing immediately. If the account is flagged for manual review by underwriting, it may take a couple of business days to get approval (the serviceminder|pay team will work to speed this along). If you need to transfer saved customer payment tokens from another processor, that migration adds 1–2 weeks due to the existing gateway, but you can still process payments during that period using your old system until the transfer is done.

Q: Do I need to re-enter customer credit card information when I switch?

A: No. serviceminder|pay supports token transfers to import your customers' stored payment data securely from your old processor. This means any credit card or ACH information that was saved on file (for recurring payments or customer convenience) can be moved over behind the scenes. The customers' card numbers are not re-entered manually; instead, the providers exchange encrypted tokens. This process usually takes about 7–14 days depending on the provider, during which both systems can run in parallel. Your customers won't notice anything different, and you won't have to ask them for their payment info again.

Q: What happens to my historical payment data from my old processor?

A: Any past payments recorded in serviceminder will remain in your serviceminder account history. For transactions that went through your previous processor (e.g. Heartland or Authorize.net), those records stay in that processor's own portal or reporting system. They won't automatically copy into serviceminder (serviceminder has already logged basic information that a payment occurred, but details like old transaction receipts remain in the old system). We recommend downloading reports from your old processor for your records before closing those accounts. After switching, new payments will all be recorded in serviceminder (via serviceminder|pay), simplifying your reporting going forward.

Q: Will my customers notice any changes during the switch?

A: No, your customers will not experience any disruption or change in their payment experience. They will still click the same "Pay" button on invoices or proposals and see the same payment forms as before. The process of paying (including any options for service fee or payment plans you offer) remains exactly the same. The only difference is on the back end (the processor handling the transaction). In short, the transition is invisible to the customer.

Q: Can I switch some locations to serviceminder|pay and have others stay on the old processor?

A: Yes. serviceminder|pay is flexible — if you operate multiple franchise locations or business units, you can migrate them on your own schedule. There is no requirement that all locations switch at once (unless your franchisor mandates it). This allows for a phased transition if desired. However, keep in mind that consolidating on one platform (serviceminder|pay) can simplify support and reporting. Many franchisors encourage all their franchisees to adopt serviceminder|pay for consistency, but the platform does support a mix of processors if needed.

Q: Does our franchisor or corporate office need to be involved in onboarding?

A: Not really. The serviceminder|pay team handles the onboarding directly with each franchisee to minimize effort for the franchisor. Franchise brands often partner with us so that we reach out to individual owners with instructions (like this guide). As a franchisee, you can sign up on your own. There's no heavy lifting required from the franchisor beyond informing their network about the option. (If you are a franchisor reading this, know that we can even assist in communication and follow-ups with your franchisees to ensure a smooth rollout.)

Q: Is serviceminder|pay secure and PCI compliant?

A: Yes. serviceminder|pay adheres to PCI DSS (Payment Card Industry Data Security Standards). All card data is encrypted and tokenized for maximum security. serviceminder (and its payment partners) undergo regular security audits to maintain compliance. In practice, this means when your customers enter their credit card info, the data is handled with bank-grade encryption, and neither you nor serviceminder staff can see full card numbers — only secure tokens. serviceminder|pay also employs fraud monitoring tools (AVS address verification, CVV checks, etc.) to help catch and prevent fraudulent transactions, just like major processors. You can be confident that your customers' payment data is safe.

Q: Does serviceminder|pay support recurring billing and stored payment methods?

A: Yes. All the recurring payment features in serviceminder continue to work with serviceminder|pay. You can save customer payment methods on file (via tokenization) for memberships, subscriptions, or payment plans. If you were using recurring billing with another gateway, you can transition those schedules to serviceminder|pay without interruption. Many franchises use recurring ACH or credit card charges for repeat services — serviceminder|pay fully supports this, and you'll likely see faster funding for ACH as well (serviceminder|pay can get ACH funds to you in ~2 days, whereas some providers held ACH for longer)

Q: What if my serviceminder|pay application is flagged by underwriting?

A: In some cases, the payment processor's underwriting team may flag an application (for example, if there's a mismatch in business information or higher-risk business category). This is a normal part of compliance. If this happens, approval may take a few days while any additional review is done. During this time you might have a temporary processing limit or funds held until approval. Don't worry — the serviceminder team will notify you if any further info is needed (such as proof of EIN or identity) and will work with the processor to get you approved quickly. Nearly all businesses pass underwriting; this step is just to ensure legitimacy and security. Once cleared, your account will function normally.

Q: How are chargebacks handled in serviceminder|pay?

A: serviceminder|pay directly assists you in managing chargebacks and disputes. If a customer disputes a charge with their bank (resulting in a chargeback), you will be notified by serviceminder immediately with the details of the case. The disputed amount is withdrawn (per standard card network rules), but you will have the opportunity to challenge it. You have 10 days to respond to a chargeback notice with evidence. The serviceminder support team will guide you on what documentation to provide (e.g. contracts, receipts, proof of service). They will compile and submit the response to the processor on your behalf. The goal is to prove the charge was valid so the funds can be returned to you. serviceminder|pay's integrated approach often makes this easier than handling disputes through a third-party gateway.

Q: Is there a fee for chargebacks?

A: Yes. Like most processors, serviceminder|pay charges a \$30 fee per chargeback occurrence. This fee is to cover the administrative cost imposed by the card networks for handling the dispute. Importantly, this fee is only charged if a chargeback actually occurs; it's not a regular fee. serviceminder|pay's competitive rates and included support help minimize chargebacks, but it's good to be aware of this standard fee. (There is no fee for a "retrieval request", which is when a bank simply asks for more information without reversing the charge.)

Q: What should I do if I get a chargeback?

A: First, don't panic. Review the chargeback notice details sent by serviceminder to identify the transaction and reason code. Then gather supporting evidence (e.g. signed agreements, proof of work, customer communications) that refute the claim. Submit these to the serviceminder|pay support team promptly, within the 10-day window. In some cases, it might also be wise to reach out to the customer directly if appropriate — if a misunderstanding can be resolved, they might

withdraw the dispute. The serviceminder team will handle the formal response through the payment network. If you respond in time with compelling evidence and the bank finds in your favor, the charge may be reversed back to you. If you do not respond, the dispute will close and you'll lose the funds, so it's important to act. Rest assured, you have a knowledgeable team on your side to navigate this process.

Q: Does serviceminder|pay integrate with QuickBooks Online for accounting?

A: Yes. If you currently use the serviceminder—QuickBooks Online integration, it will continue to work seamlessly with serviceminder|pay. All payments processed through serviceminder|pay will sync to QuickBooks just as they did with your previous processor (or even more smoothly, since everything is under one platform now). There's no extra setup needed on your part; just ensure your QuickBooks integration in serviceminder is connected. serviceminder's integration will handle recording the payments to your QuickBooks account for reconciliation. This means switching to serviceminder|pay won't disrupt your bookkeeping — in fact, many users find reconciliation easier with an all-in-one system.

Q: Are there any changes to how I issue refunds or do voids?

A: No major changes. You will continue to void transactions or issue refunds directly through serviceminder's invoice or payment interface as you did before. The request will simply go through serviceminder|pay now. Refund processing times are similar to before (card refunds may take 2—3 business days to post to the customer, ACH refunds a bit longer). One improvement is that with serviceminder|pay's integrated reporting, you can see the refund status in serviceminder without toggling to a separate gateway portal.

Q: How can I prevent chargebacks?

A:

- Use clear invoice descriptions and refund policies
- Maintain proof of service (photos, signed agreements)
- Respond promptly within the 10-day window
- Fee: \$30 per occurrence

Q: Can I still pass on convenience fees or use service fee features?

A: Yes. All your existing settings for service fees, surcharges, or convenience fees in serviceminder will remain available with serviceminder|pay. For example, if you charge customers a convenience fee for credit card use or allow ACH with no fee, those options still apply. serviceminder|pay simply processes the net amounts accordingly. There is no difference in how these fees are configured — serviceminder will account for them as it

did with other gateways. PLEASE NOTE: We now cap surcharging at 2.99% per card brand rules versus 3%. Surcharging will only be permitted if used with serviceminder|pay.

Q: What if I need help or have questions during onboarding?

A: We're here for you! You can reach out to the serviceminder support team at any time. Contact us via email at support@serviceminder.com or submit a support ticket through your serviceminder account. We can even schedule a call to walk you through the process if needed. Additionally, be sure to check out the resources below, including our onboarding video guide and support articles, which cover most common questions.

Glossary of Terms (i.e. Payments Translation)

- **ACH (Automated Clearing House):** An electronic network for processing bank-to-bank payments (e.g., eChecks). ACH payments in serviceminder|pay let customers pay directly from their bank account with lower fees (0.75%). These typically take a couple of days to clear, and serviceminder|pay speeds up funding compared to traditional ACH processors.
- **Chargeback:** A transaction reversal initiated when a customer disputes a charge with their bank. In a chargeback, the amount is withdrawn from the merchant and returned to the customer unless the merchant successfully challenges it. Businesses have a set time (10 days for serviceminder|pay) to respond with evidence. Too many chargebacks can hurt a business, so serviceminder|pay assists in managing them.
- **Chargeback Fee:** A fee charged to the merchant to cover the cost of processing a chargeback dispute. serviceminder|pay's chargeback fee is **\$30 per occurrence**. This fee is standard and only applies when a chargeback happens (it's not charged for regular transactions).
- **EIN (Employer Identification Number):** A unique ID number issued by the IRS to identify a business. It's like a social security number for your company. serviceminder|pay requires your EIN on the application to verify your business identity for underwriting and tax purposes.
- **Encryption:** The process of converting sensitive data (like credit card numbers) into a secure code to prevent unauthorized access. serviceminder|pay uses encryption for all transactions— meaning data is scrambled during transmission and storage. Only authorized systems can decrypt and read it, keeping information safe from hackers.
- **PCI DSS (Payment Card Industry Data Security Standard):** A set of security standards all businesses that handle credit cards must follow. Being **PCI compliant** means serviceminder|pay meets strict requirements for protecting card

data (firewalls, encryption, regular security scans, etc.). This reduces the risk of data breaches. With serviceminder|pay, you automatically benefit from our PCI compliance — there's no separate PCI certification fee or questionnaire for you to fill out.

- **Tokenization:** A security technology that replaces sensitive data (like a card number) with a non-sensitive “token” — a randomly generated string of characters. serviceminder|pay and serviceminder use tokenization for stored payment methods. For example, when a customer's card is saved, the actual card number is stored securely by the processor, and serviceminder only keeps a token. If you switch processors, a **token transfer** moves these tokens to the new system so the cards don't need to be re-entered. Tokenization greatly reduces risk because a stolen token is useless without the secure token vault.
- **Underwriting:** In payments, underwriting is the process of vetting a merchant's business for risk before allowing them to process payments. This may include credit checks, verifying business details, and ensuring the business type is acceptable. Most serviceminder|pay applications are approved instantly, but if your account is flagged for underwriting it means the processor is doing additional checks. Once you provide any needed info and they approve, you're good to go. It's similar to how getting a loan approved works, but much quicker for payment accounts.
- **Merchant Account:** A type of bank account that allows a business to accept credit card payments. serviceminder|pay essentially creates a merchant account for you under the hood, which is why you go through an application. The merchant account is where funds from sales are held briefly before being deposited to your business bank account. Traditional merchant accounts were separate from software, but with serviceminder|pay its integrated into serviceminder, making setup and management easier.
- **Payment Gateway:** The technology that captures and transfers payment data from the point of sale (like serviceminder's payment form) to the payment processor. In the past, you might have used gateways like Authorize.net or others. serviceminder|pay is built-in, so you don't have to set up an external gateway — serviceminder acts as the gateway, securely sending transactions to the processor. This reduces points of failure and simplifies support.