

How Field Service Payment Solutions Changed Post-COVID

Subhead: Businesses need new processes that result in greater efficiency and customer convenience. Payment technology offers solutions.

Businesses will probably compare operations “pre-COVID” and “post-COVID” for many years. The beginning of the pandemic is a distinct milestone where business processes and workflows changed, most likely forever. Field service payment solutions are a prime example. Pre-COVID, the industry was making processes to replace paper-based processes with mobile and digital solutions. However, when the pandemic began, businesses with field service teams had to accelerate their plans.

VARs and ISVs now have the opportunity in the post-COVID world to provide field service payment solutions, including:

- **Online payments**

Consumers who grew accustomed to interacting with businesses digitally in 2020 continue to expect the option to make online payments. Whether field service businesses send paper or electronic invoices, consumers will look for a link that takes them to a payments page.

Partner with a payments company that offers your clients a hosted payments page where they can direct their customers to settle their accounts quickly and easily. Furthermore, if the payments company hosts the page, it won’t complicate the business’ PCI compliance requirements.

Online payments not only have benefits for consumers. They also benefit the field service business itself. Allowing customers to make payments online can decrease the time from billing to remittance, improving cash flow.

- **Recurring billing**

Some field service companies provide regular services or routine maintenance. These businesses can operate more efficiently by setting up recurring billing. It decreases work for accounts receivable, eliminating the need to bill each month. It also offers consumers the added convenience of setting and forgetting payments, so there’s no disruption in service.

Your payment partner may also offer added value with Account Updater, which ensures data on file is up to date and minimizes rejected transactions.

- **EMV contactless payments**

Field techs can accept payments at the door with mobile devices. However, post-COVID customers prefer to limit touch during transactions. Providing devices capable of accepting contactless card or mobile wallet payments allow customers simply to tap or wave their cards to make payments, no touch required.

Contactless payments were experiencing slow adoption in the U.S. pre-COVID, but use has grown. Statista reports, for example, that the share of contactless transactions among all debit card payments has [increased from 0.25 percent in 2019 to 1.6 percent in 2020.](#)

- **Text-to-pay (SMS payment)**

Another field service payment solution that may benefit businesses enable customers to pay by clicking a text link. The link takes the customer to a hosted payments page, and transactions are completed much like online payments.

- **Virtual terminal**

Virtual terminal technology turns internet-connected devices into payment devices. Your clients can use the browser-based solution to enter payment card information by typing it in or swiping cards with a card reader. The virtual terminal solution does the rest, completing the transaction in seconds.

Your payment partnership is key to providing field service payment solutions

To offer your clients the capabilities they need, you need to partner with a payments company with the technology to support them. First, ensure your partner provides payment solutions and services via one integrated platform. It will simplify management and tracking for your clients who accept payments are various channels.

Also, research whether your payments partner gives your clients a choice of payment devices, which is essential during the post-COVID era of supply chain uncertainty. You also want to work with a payments partner that prioritizes support, providing a high level of service and attention to your clients.

Keep in mind that a payments partner that facilitates integration with your solutions will make it easier for you to allow your clients to access payments from within the applications they use in their workflows, increasing accuracy and streamlining accounting processes.

Meet field service payment needs in the post-COVID world

The field service industry reached a pivotal point in 2020 with digital transformation. Legacy payment methods aren't enough to meet the demands of upgraded field service processes and new customer expectations. Ensure your payment partnership supports the solutions your clients with field service teams need today.