



## Transforming Payment Acceptance Strategy with RewardPay Choice

A fully compliant surcharge  
program powered by Payroc

## About FieldServio

FieldServio is a leading provider of software solutions designed to streamline operations and enhance efficiency for field services businesses. With headquarters located in Charlotte, NC, the organization boasts a dedicated team of professionals committed to delivering innovative technology solutions that empower businesses to succeed in today's dynamic marketplace. The company's specialty lies in providing robust software platforms tailored to meet the unique needs of clients, enabling them to optimize their processes, improve productivity, and drive growth. Its mission is to empower businesses with the tools and resources they need to grow revenue and deliver the greatest value to customers, while providing cutting-edge solutions that unlock new levels of operational excellence and client satisfaction. Central to its mission, FieldServio has partnered with Payroc to deliver embedded payment acceptance solutions to software clients through its software ecosystem.

## The Challenge: High Cost of Card Acceptance

Recognizing that payment card acceptance fees were a significant operational expense for many software clients, often ranking among the highest costs incurred in their operations, FieldServio sought to help these clients offset this major financial burden. However, prior to 2013, options were limited, and merchants typically had to bear these costs. This limitation existed because major credit card networks prohibited surcharges on card transactions. In 2013, changes to card brand operating rules allowed businesses to apply surcharges to card transactions. This change enabled FieldServio and other software providers to add value by helping businesses reduce payment card acceptance fees and improve profitability.

## The Solution: RewardPay Choice Surcharging

FieldServio partnered with Payroc to integrate a fully compliant surcharge program into its software ecosystem. This integration involved the implementation of Payroc's RewardPay Choice program, ensuring a seamless experience for customers. The solution allows software clients to transfer the cost of credit card transactions to the cardholders, thereby significantly reducing overall payment processing fees incurred by the merchant. This innovative approach provides a dual benefit: it helps merchants alleviate high transaction costs and allows customers to continue using their preferred payment methods.

## The Result: Significant Cost Savings

The implementation of RewardPay Choice through FieldServio has provided substantial benefits for software clients:

**Major Cost Savings:** On average, FieldServio's clients have seen a 70% reduction in their overall acceptance costs after implementing surcharging with RewardPay Choice. This significant fee reduction has directly improved profitability and financial sustainability for businesses.

**Reinvestment Opportunities:** The savings from reduced payment card fees have given businesses the chance to reinvest in growth and expansion initiatives. Whether expanding product lines, enhancing customer experiences, or improving operational efficiency, surcharging has freed up capital for strategic investments that drive business growth.

**Fairness and Transparency:** RewardPay Choice's surcharging ensures fairness and transparency in payment processing. By passing the cost to cardholders who choose to use credit cards, FieldServio clients maintain profitability without compromising customer satisfaction. RewardPay Choice also ensures compliance with card brand regulations, giving merchants peace of mind and allowing them to focus on their businesses.

**60%**

small businesses citing credit card processing fees as their biggest financial challenge

**70%**

amount saved on card acceptance fees after implementing RewardPay Choice

**100%**

compliant with card brand rules and regulations



## Compliant. Transparent. Cost Effective.

The collaboration between FieldServio and Payroc's RewardPay Choice surcharging program presents a transformative solution for field services businesses looking to optimize their payment acceptance strategies. Through seamless integration, compliance assurance, and substantial cost savings, RewardPay Choice empowers merchants to thrive in today's competitive landscape while delivering enhanced value to their customers.



“At FieldServio, our mission is centered on empowering businesses with the tools they need to grow revenue and deliver the greatest value to customers. The collaboration with Payroc to integrate RewardPay Choice into our software ecosystem has been instrumental in achieving this mission. By enabling our clients to significantly reduce payment card acceptance fees – often among their biggest financial challenges – we’re not only improving their bottom line but also providing them with the resources to reinvest in their growth initiatives. It's a win-win situation that underscores our commitment to delivering innovative solutions that drive success for our clients.”

**James Gillespie,**  
Director of Sales  
FieldServio



### About Payroc



**850+**

**Team  
Members Strong**



**158k**

**Clients  
and Partners**



**\$93bn+**

**Securely  
Processed Annually**