



Field of Opportunity

Field service merchants offer attentive ISOs a chance to cash in

By Julie Ritzer Ross

Field service may not seem like a lucrative niche for ISOs and MSPs. Yet because key players are becoming increasingly receptive to electronic payment solutions, this relatively untapped segment is ripe for the picking.

“Retail isn’t the only sector that offers opportunities for ISOs and MSPs to promote some type of mobile payment technology and service package,” says Jim Hilton, senior director, manufacturing/field mobility for hardware vendor Motorola in Schaumburg, Illinois. Rather, financial pressures, the need for timely payments, and other factors make most merchants performing services and transactions on customers’ premises or in remote locations viable prospects. These include:

- **Manufacturers and distributors.**

Regardless of their wares, these players want the option to accept payments from vendors when shipments arrive at their destination, rather than days or weeks later. Nashville-based Hunt Brothers Pizza, which distributes ready-to-bake pizzas to 7,000 convenience stores in seven states, has armed its delivery force with hand-held computers that run MobileFrame Business Suite, a solution from San Jose, California-based Mobile-Frame. The software includes a credit/debit card acceptance module, as well as electronic signature capture capabilities.

- **Repair and service companies.** The ability to accept and process credit and debit card payments at customers’ homes and offices has become a point of differentiation among these merchants. Stanley Steamer, a carpet and upholstery cleaning franchisor based in Dublin, Ohio, uses hand-held data capture devices from Intermec of Everett, Washington, to process customer credit and debit card processing. These devices also help employees up-sell customers on extras such as service agreements and spare parts, Hilton says.

- **Utility and communications providers.** These companies have started ac-



cepting on-the-spot electronic payments for installation and repair jobs, according to an Intermec spokesperson. Some are considering offering instant, in-home credit or debit card payment options to customers with delinquent accounts and who are about to have their service disconnected by a representative.

Start-Up Options

Some ISOs and MSPs that operate in the field services vertical sell only the transaction processing element, leaving the remainder of the deal—including hardware and a variety of software components—to a value-added reseller (VAR). This can be a viable approach because many VARs are more than happy to concentrate on areas of core competency and partner with an ISO or MSP for the transactions piece. Several hardware manufacturers, among them Motorola and Intermec, have programs aimed at fostering such partnerships.

However, it is possible for the ISO community to pursue a larger piece of the field service profits pie. Recent technology-related developments are pushing the envelope. Notably, wireless solutions provider Apriva of Phoenix and Psion Teklogix, a

Mississauga, Ontario-based hardware vendor, recently completed the certification and integration of Apriva’s Secure Point of Sale (POS) for Windows Mobile and Apriva Payment Engine with Psion Teklogix’s Ikôn rugged personal digital assistant (PDA). The Ikôn is the first device to be certified by Apriva using its Apriva Secure POS v3.0 and Apriva Payment Engine v1.5.

The integrated solution enables field service representatives to accept all payment application types on the Ikôn PDA, including credit and debit cards, as well as checks, gift cards, loyalty cards, and electronic benefits transfer. As part of their partnership, Psion Teklogix will offer the Apriva Payment Engine Software Development Kit (SDK) and Apriva Secure POS to its ISO reseller base, which Apriva hopes to expand as a result of the new offering, according to Bill Ramsey, vice president, business development. Future efforts will include certification of a Bluetooth PIN PAD/mag stripe/chip card reader peripheral and certification of additional Psion Teklogix devices.

Motorola has launched its Snap-on Mobile Payment Device, which attaches to its MC-70 and MC-75 Enterprise Digital Assis-

tants (EDAs) and transforms the units into payment terminals that accept PIN debit cards. In the field service realm—as well as in retail—the EDAs have traditionally been used to scan bar codes, check inventory, and capture electronic signatures. “However, for (the former) market and not just retail, there has been more demand for applications that let representatives do more, while also allowing companies the flexibility and lower cost of accepting PIN debit,” Hilton says.

Meanwhile, CHARGE Anywhere, an electronic payment solutions provider headquartered in South Plainfield, New Jersey, now offers a hosted solution that allows payments to be accepted anywhere via 3G phone. Developed specifically for small, medium-sized, and mobile merchants, the application has custom fields that securely record and transmit data along with the payment to ComsGate, CHARGE Anywhere’s PCI DSS Level 1 Secure Payment Gateway. It is configured to enable importing into back-end software applications, including QuickBooks.

Special Considerations

Successfully cultivating the field services segment also means understanding the end users. For example, while hand-held devices deployed in retail environments need not be rugged, such a feature is essential in field service applications where units will be subjected to the wear and tear of transport as well as vulnerable to the elements.

Similarly, field service clients tend to prefer compact, lighter-weight mobile receipt printers whose price does not preclude easy replacement should they be severely damaged, reports Luis Rosales, senior product manager at Zebra Technologies Corp. in Lincolnshire, Illinois. The company is targeting the field service niche with its new Economy Mobile 220 (EM 220) thermal receipt printer. Considered an entry-level product, the low-cost, lightweight, pocket-sized device has an integrated card reader and a light emitting diode screen.

Players in the field service arena also favor payment processing applications that integrate with other industry-specific soft-

ware modules. For example, repair services generally demand workforce management systems that allow job assignments to be transmitted from headquarters to employees’ hand-held devices, as well as permit job completion data to be sent back to headquarters when the requisite work has been done. Distributors want systems that enable the transmission of information about client inventories as well as delivery data.

Moreover, field service applications must allow for real-time connectivity to clients’ servers, along with secure data synchronization. “If transaction processing information—or any data, for that matter—isn’t available because there’s no real-time connectivity, the entire purpose of the system is defeated,” Hilton concludes.

“Field service is a great vertical for ISOs to explore—but only if they can put the right pieces into place.” **TT**

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