



THE FUTURE OF FIELD SERVICE FINANCING:

SIMPLE, FAST & TRANSPARENT — WITH PAY OVER TIME

Offering financing can help your lawn care business close more high-ticket jobs — but not all financing options are created equal. Many traditional lenders come with hidden fees, complicated approval processes and confusing terms that frustrate businesses and customers alike.

WorkWave’s Pay Over Time with Wisetack is built for service businesses like yours, offering seamless, transparent financing.

See how it stacks up against traditional financing options:

	WORKWAVE PAY OVER TIME WITH WISETACK	OTHER CONSUMER FINANCING
Business Type	Home services (pest control, lawn care, HVAC, plumbing, electrical, etc.)	Primarily home improvement, retail and larger renovation projects
Financing Model	Fixed-term installment loans with clear, predictable payments	Mix of revolving credit lines, installment loans and promotional 0% financing
Loan Structure	Transparent, set monthly payments	Deferred interest, promotional 0% APR or long-term loans with high dealer fees
Prequalification	Soft credit check, instant decision	Typically requires a hard credit check for full approval
Approval Process	Instant approval	Requires customers to apply through a separate portal or financing card
Merchant Involvement	No responsibility for customer defaults; quick and simple setup	Merchants may need to manage financing and payment collections, deal with chargebacks, or pay high dealer fees
Fees & Costs	No hidden fees or dealer fees, competitive APRs	Often includes hidden fees, deferred interest traps or high dealer costs
Customer-Friendly Features	Fixed payments, no prepayment penalties, easy to understand	Some options have complex terms that can lead to high-interest rates if not paid off in time

With WorkWave Pay Over Time, you get faster approvals, no hidden fees and a seamless experience for both you and your customers. Say goodbye to complex financing and start offering simple, flexible payment options today!

*All financing is subject to credit approval. Your terms may vary. Payment options through Wisetack are provided by our lending partners. For example, a \$1,200 purchase could cost \$104.89 a month for 12 months, based on an 8.9% APR, or \$400 a month for 3 months, based on a 0% APR. Offers range from 0-35.9% APR based on creditworthiness. No other financing charges or participation fees. See additional terms at <http://wisetack.com/faqs>.

