



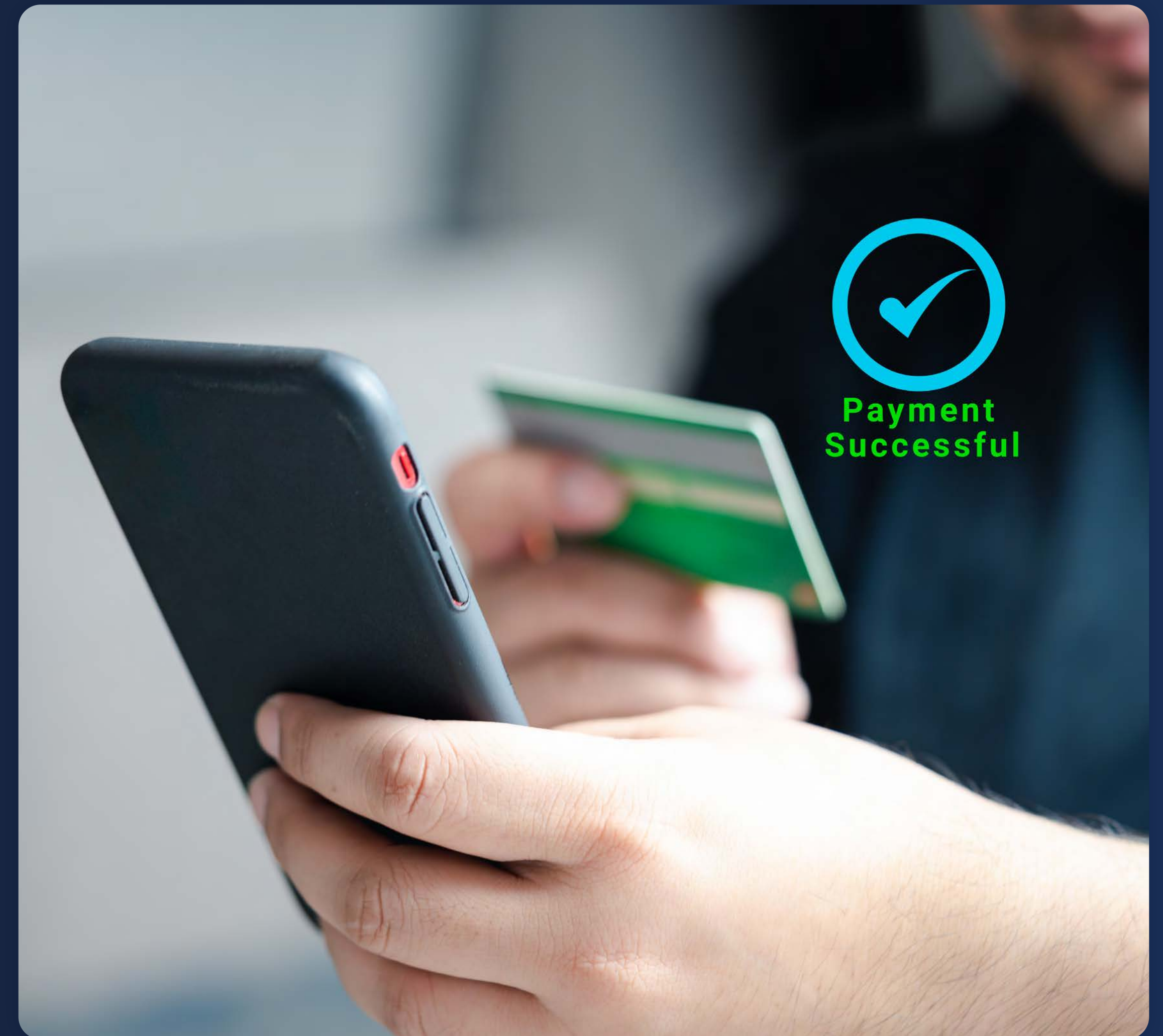
The Fintech Blueprint

Financial Tools for Growth in
Pest Control and Lawn Care



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Introduction:

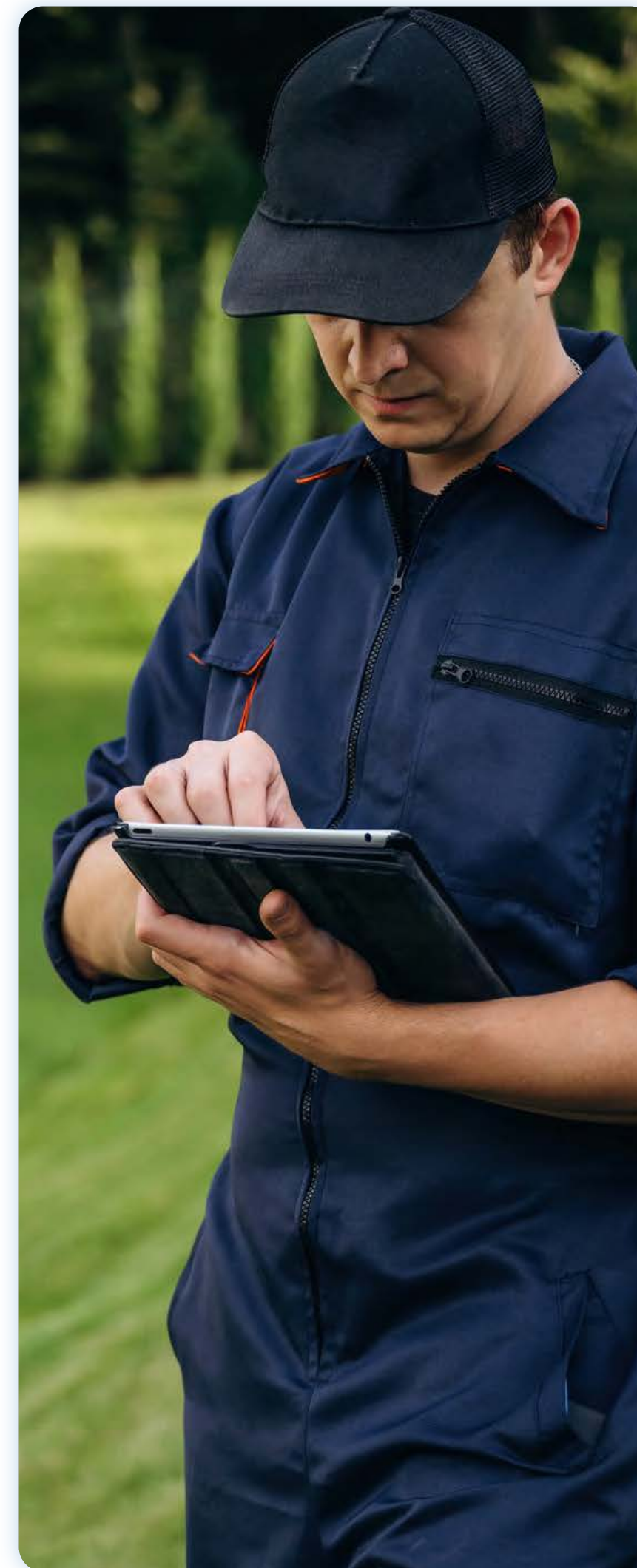
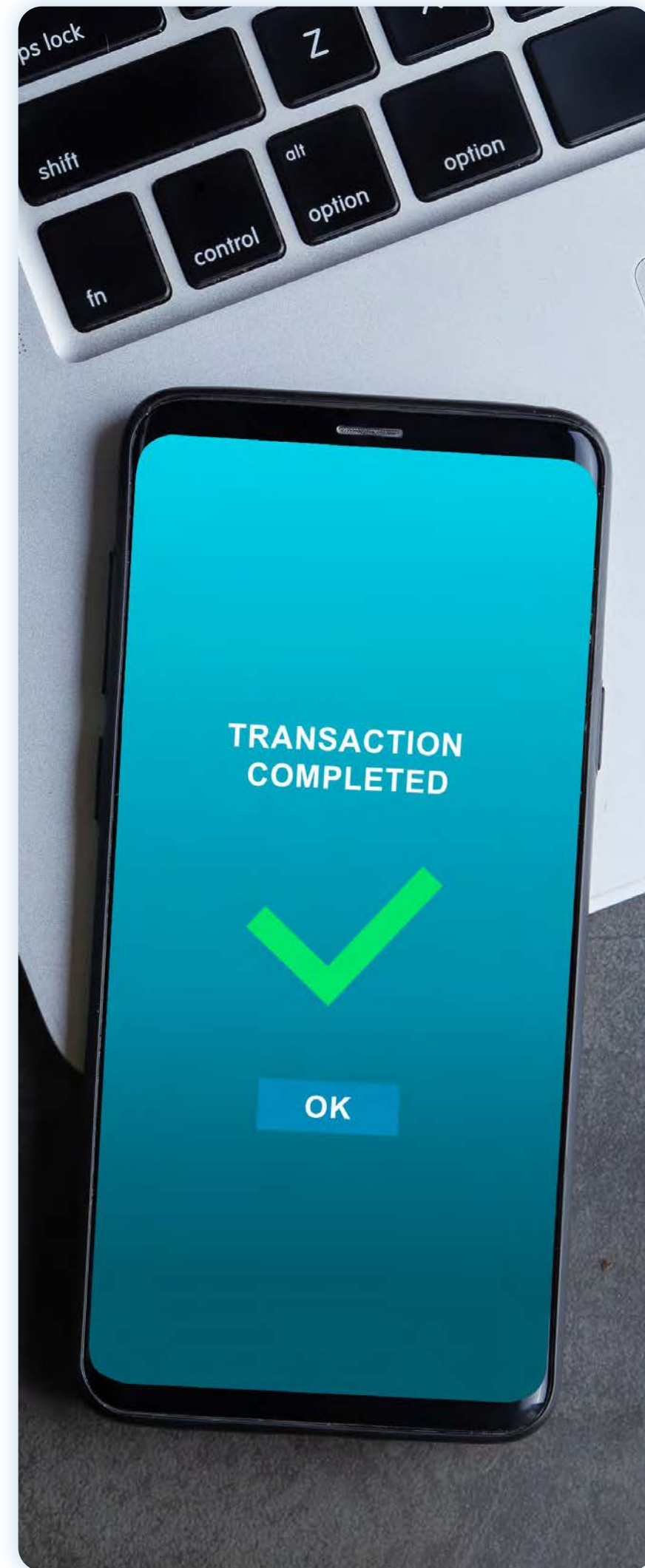
FINTECH IS ALREADY PART OF YOUR LIFE. NOW PUT IT TO WORK FOR YOUR BUSINESS.

Think about how you manage money as a consumer. You pay bills automatically. You check your bank balance on your phone. Subscriptions renew without you lifting a finger. Payment apps move money in seconds.

That's fintech — and you're already using it every day.

The same tools, the same automation and the same convenience are available to your business. And for pest control and lawn care operators, the benefits aren't abstract. They're practical, immediate and built to compound over time.

This guide breaks down the fintech solutions that integrate directly into PestPac and RealGreen — what they do, why they matter and how to put them to work.



CHAPTER 1:

WHAT FINTECH ACTUALLY LOOKS LIKE FOR YOUR BUSINESS

Fintech isn't a single product. It's a category of financial tools that digitize, automate and streamline how money moves through your operation. For field service businesses, that means solutions across five key areas:

- Digital payment processing — Faster payment collection and fewer delays
- Automatic Credit Card Updates — Stronger client retention without the manual follow-up
- Accounts payable and receivable tools — Improved cash flow management
- Lending options — Fast access to capital when you need it
- Pay-over-time options — A new way to close bigger jobs

Each of these can be implemented within your existing tech stack without a lengthy implementation or a steep learning curve. Here's how each one works.

Chapter 2: PAYMENT PROCESSING

What Is It?

Integrated payment processing connects credit card, debit card and ACH payments directly to your workforce management software, creating a single, unified view of every payment your business receives — across every channel, with no third-party processor in the middle.

Why Do You Need It?

Start with your customers. **85% of homeowners prefer to pay by credit card.** If your payment process makes that difficult — or routes them through a clunky third-party portal — you're creating friction at the exact moment the job is done and goodwill is highest.

But accepting cards is only part of the opportunity. Pest control and lawn care businesses that add card-on-file and AutoPay see an average of 12% revenue growth. That's not from acquiring new customers — it's from making it easier for existing ones to keep paying you, automatically, on time, every cycle.

Often, cost and complexity are what stops operators from modernizing their payments. **Many processors layer on hidden junk fees,** lock you into opaque rate structures or bolt on as a third-party integration that creates its own reconciliation headaches. WorkWave's payment processing is built directly into the platform, which means web, mobile, card-on-file, AutoPay and recurring billing all live in the same system you're already using. No separate logins, no duplicate data entry, no reconciliation between platforms. Plus, **rates are transparent, without hidden fees or random additional charges every month** that further cut into your bottom line.



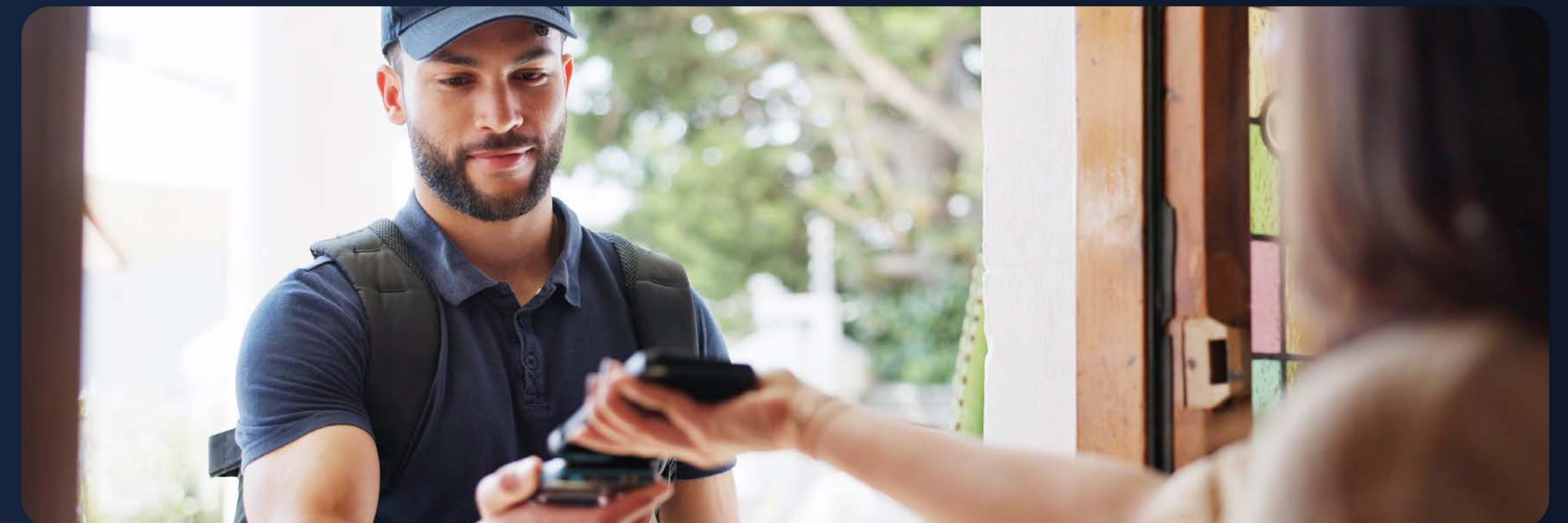
Integrated Processing Empowers Businesses To:

- **Accept payments** through whatever method your customers prefer
- **Automatically match payments to invoices,** eliminating manual reconciliation
- **Track all payment activity** in a single dashboard alongside your job and service data
- Identify customers who are strong candidates for AutoPay and **convert** them with ease
- Avoid third-party processors, duplicative data entry, and hidden fees

How Do You Use It?

Because WorkWave Payments is integrated with your software, **every payment is visible alongside the service and contract data it belongs to,** and automated reporting shows exactly how customer payments connect to specific jobs.

The result is complete financial visibility, lower processing costs and a payment experience that meets your customers where they already are. When getting paid is this easy, more customers pay on time, more accounts stay current and your cash flow reflects the work you're actually doing.



Chapter 3:

AUTO-RECONCILE

What Is It?

Auto-Reconcile is an accounts payable and receivable solution built into your software. It **automates the matching, tracking and reconciliation of invoices and payments** – eliminating the manual back-and-forth that typically consumes hours of administrative time every week.

Why Do You Need It?

For most pest control and lawn care businesses, AP and AR are managed through a combination of spreadsheets, separate accounting software and institutional knowledge held by one or two people. It works – until it doesn't. Invoices get missed. Payments get misapplied. Month-end reconciliation becomes a multi-day project. And at any given moment, it's difficult to know exactly where your cash flow stands.

Auto-Reconcile addresses these issues with:

- **Automated invoice matching** – Payments are automatically matched to open invoices, eliminating manual reconciliation at month-end
- **Real-time AR visibility** – See exactly what's outstanding, what's overdue, and what's been collected, at any point in the billing cycle
- **Streamlined AP approvals** – Approval workflows follow your existing organizational structure, keeping the process moving without email chains or platform switching
- **Reduced data entry errors** – Automation removes the manual steps where mistakes happen, keeping your books clean and your team focused on higher-value work
- **Single source of truth** – AP and AR data lives alongside your job, service, and payroll data, so your financial picture is always complete and current

How Do You Use It?

Auto-Reconcile runs within your existing software. Incoming payments are automatically matched to open invoices as they're processed, and outgoing payments move through your approval workflow without leaving the system. For operators managing multiple service lines, locations or billing cycles, that kind of **real-time visibility** is essential.

Chapter 4:

REVENUEPROTECT

What Is It?

RevenueProtect is an automated account updating solution that keeps your customers' payment credentials current – without anyone on your team having to ask.

One in three cards is reissued every year. When a card expires or gets replaced, most customers won't proactively update their payment information. They simply stop paying – and often stop being your customer – without either of you realizing it was preventable.

That's involuntary churn. And it's costing your business.

Why Do You Need It?

Involuntary churn accounts for 10 to 20% of all customer losses. In an industry where average annual churn already runs around 15%, that's a significant and largely avoidable drag on growth.

When a card fails and the process is manual, the clock starts running. Staff time goes toward tracking down updated payment information, following up with customers and manually re-running charges. Multiply that across your subscriber base and it becomes a meaningful drag on both your team's bandwidth and your bottom line.



How Do You Use It?

RevenueProtect runs in the background. When a card on file is reissued or updated, the system automatically captures the new credentials and updates the record before your next billing date – without a failed charge, without a customer call, and without a manual correction.

What used to be an expensive, manual headache becomes a seamless, automated safeguard for your subscriber revenue.

Chapter 5: WORKWAVE CAPITAL

What Is It?

WorkWave Capital is a business lending solution built for field service operators — designed to get you **fast access to the funds you need**, without the friction of traditional lending.

Why Do You Need It?

Growth opportunities don't wait for loan approvals. Whether you're managing an unexpected equipment expense, seizing a time-sensitive opportunity, or bridging a cash flow gap between jobs, **having access to capital quickly can be the difference between moving forward and falling behind.**

WorkWave Capital is built for exactly those moments:

- Borrow anywhere from \$1,000 to \$1 million
- Access funds in as little as 24 hours
- No restrictions on use — cover what you need, when you need it
- Designed to flex with the way field service businesses actually operate

How Do You Use It?

WorkWave Capital integrates with your existing platform, so the application process draws on data your system already has — reducing paperwork and accelerating approval. Simply submit an application and when funds are approved, they're available fast, so you can act on what matters without waiting.



Chapter 6: PAY-OVER-TIME

What Is It?

Pay Over Time is a financing option you can offer directly to your customers — **giving them a flexible way to pay for larger jobs while you get paid in full.**

Why Do You Need It?

Price is one of the most common reasons customers hesitate on bigger jobs. When a customer sees a multi-thousand dollar quote for a full lawn renovation or a pest remediation project, sticker shock can kill a sale that was otherwise a sure thing.

Pay Over Time removes that friction. By giving your sales team the **ability to offer financing at the point of sale, you turn large one-time costs into manageable monthly payments** — and close deals you might otherwise lose. Your customer wins and your business wins.



- Offer financing on jobs between \$500 and \$25,000
- Give your sales team a powerful new closing tool
- Increase average job size without increasing sales resistance
- Set up in under five minutes with no startup or annual fees

How Do You Use It?

Your sales team presents the pay over time option in the field or during a follow-up, the customer selects their terms, and the job moves forward. No lengthy paperwork, no third-party runaround.

Conclusion: THE BLUEPRINT IS ALREADY BUILT

You've seen what's possible. The question now is where to begin.

The good news: you don't have to overhaul everything at once. **WorkWave's fintech solutions are designed to integrate with the systems you already use** – which means you can start with the area of your business that needs the most attention and build from there.

Start with cash flow. If slow payments, missed invoices and month-end reconciliation are eating your team's time, integrated payment processing and Auto-Reconcile will deliver immediate relief.

Start with retention. If you're losing subscribers to billing interruptions you never see coming, RevenueProtect can help increase your annual growth rate – without acquiring a single new customer.

Start with growth. If larger jobs are stalling at the price conversation, Pay Over Time gives your sales team the tool to close them. If an opportunity requires fast capital, WorkWave Capital can fund it in as little as 24 hours.

Whatever your starting point, the path forward is the same: less time managing financial friction, more time running your business.

Taken individually, each solution solves a specific problem. Taken together, they create a **financial infrastructure that collects faster, spends smarter, retains more customers and funds growth on your terms.**

That's what fintech makes possible. And the blueprint is right here.



Customer Success Story: TERMIO PEST

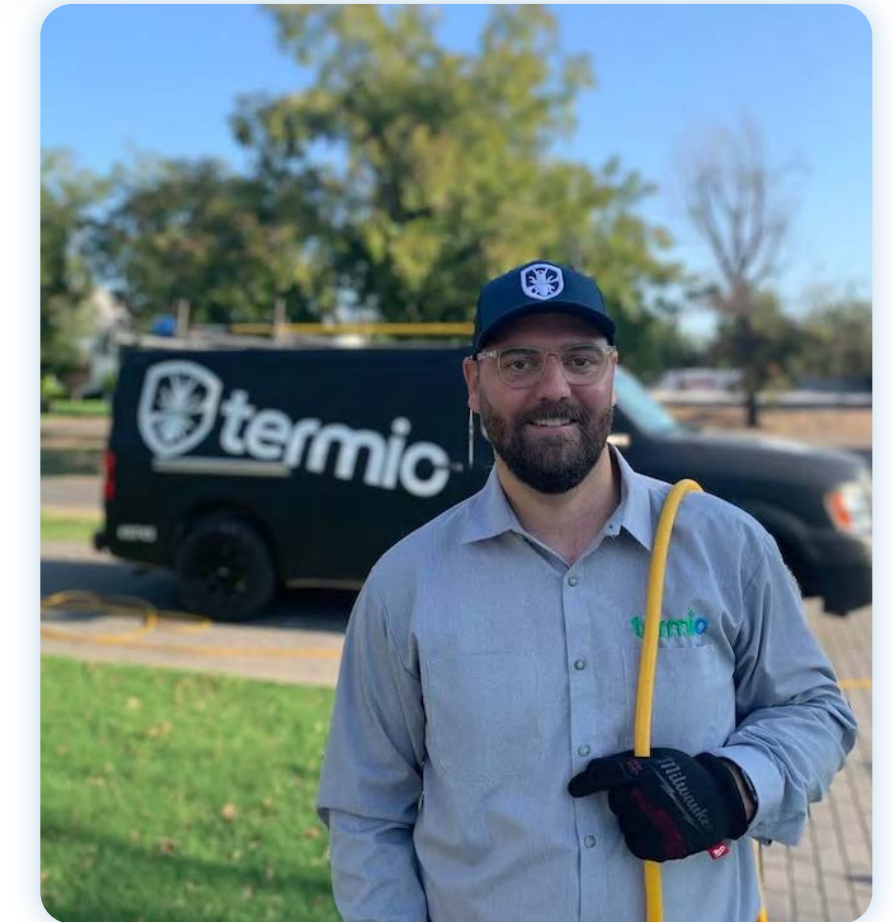
Termio Pest was growing fast across multiple states, but their payment process wasn't keeping up. Every month, their finance team manually pulled a list of expiring customer cards and sent emails asking customers to update their information. It was time-consuming, error-prone and largely ineffective. Despite having 91% of customers enrolled in autopay, Termio was still seeing 200 to 280 declined payments every billing cycle.

After integrating WorkWave Payments with their existing PestPac platform, the results were immediate. The manual card outreach process was eliminated entirely, and the RevenueProtect feature took over the work of keeping payment credentials current automatically.

The impact on cash flow was significant. Termio saw an 80% reduction in declined payments due to expired cards – translating to approximately \$275,000 in uninterrupted revenue.

“Having that autopay and monthly billing – that has been a game changer,” said Katie Wood, Termio Pest's Director of Finance. **“It changes the very nature of how we do anything with our payments. It just saves so much time and a lot of human error.”**

For a growing multi-market operation, the value extended beyond the numbers. With payments fully integrated, Termio's team could scale with confidence knowing their billing infrastructure would keep pace.



THE RESULTS

-  **80% Reduction in Declined Payments**
-  **\$275K Uninterrupted Cash Flow**



READY TO BUILD YOUR FINTECH BLUEPRINT?

Our team works with pest control and lawn care businesses of every size — from owner-operators to regional multi-branch enterprises. We'll help you identify which solutions make the most sense for where your business is today and where you want it to go.

Talk to a WorkWave fintech specialist. No pressure. No obligation. Just a straightforward conversation about what's possible for your business