

Refund Policy

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Conditions

This SOP is currently under development. Content coming soon.

Timeline & 90-Day Guarantee

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Documentation Required

Quick reference for Billing & CSR. The full, canonical SOP lives in the Onboarding Operations book — see [Onboarding Requirements — Documents & Verification Guide](#). Always defer to that page if anything below conflicts with it.

What every client must send before dispute work begins

1. **Government-issued photo ID** — Driver's License (FRONT only), State ID, or US Passport. Must be unexpired and show full legal name clearly.
2. **Social Security verification** — Social Security Card (preferred), W-2, or 1099 showing the full SSN.
3. **Proof of Address (POA)** — utility bill, bank statement, government letter, or lease agreement. Must be dated within the last **60 days** and show the client's full legal name + current address.

Quality standards (reject if any of these fail)

- Clear and fully readable — no blur, no crop, no cut-off corners.
- All four corners visible — no folded or hidden edges.
- JPG, PNG, or PDF only — no screenshots of screenshots.
- Driver's License: FRONT side only.
- POA dated within 60 days of submission.

Common client questions billing/CSR will hear

- **"Do I need to send the back of my license?"** No — front only.
- **"My utility bill is 3 months old, can I use it?"** No — must be within 60 days. Ask for a current bank statement instead.
- **"I just moved and have no bills here yet — what do I do?"** Send a signed copy of the lease agreement at the new address.
- **"Can I use a Passport instead of a Driver's License?"** Yes — US Passport or Passport Card is fully accepted.
- **"I lost my Social Security Card."** A W-2 or 1099 showing full SSN is accepted as a substitute.
- **"I don't have any bills in my name — only a PO Box."** Escalate to Team Lead for approval before accepting a PO Box.

If client refuses to send POA

Client must still provide current address verbally or in writing. Notify the Dispute Team — they will generate the POA internally. Log it in GHL notes: "*Client declined POA submission — address confirmed verbally. Dispute Team notified.*"

If client has no supporting documents at all

Escalate to Team Lead before proceeding. Do not start dispute work without verified docs.

For full details, edge cases, and the legal reasoning, read the master guide: [Onboarding Requirements — Documents & Verification Guide](#).