

Billing Department

The **Billing Operations** section covers all processes related to client payments, subscriptions, and account status management. It includes billing structures, payment handling, common objections, and refund or chargeback procedures. This section ensures accurate financial operations, minimizes disputes, and provides clear guidance on handling billing-related concerns.

Keywords: billing, payments, invoices, subscriptions, failed payments, chargebacks, refunds, account suspension, reactivation, payment methods

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Billing Structure Overview

Setup Fees

This page covers **Setup Fees at Crowned Credit** — the one-time charge required before client onboarding begins, including fee structure, process flow, refund policy, and exceptions.

1. Objective

To ensure accurate, consistent, and timely collection of setup fees upon client enrollment, while maintaining clear coordination between **Sales** and **Billing** teams and preventing onboarding of unpaid accounts.

2. Scope

This SOP applies to all clients enrolling in any service package and covers the process of invoicing, collecting, verifying, and recording setup fee payments using **GoHighLevel**, including payments made via **invoice**, **website purchase**, **Zelle**, and **Cash App**.

3. Definition: Setup Fee

A one-time, non-recurring charge applied upon client enrollment. The setup fee is required before onboarding begins and covers **initial account preparation** and the **first round of disputes**.

4. Setup Fee Structure (Per Package)

Service	Upfront	Monthly
Essential Membership (Solo)	\$150 +tax	\$99 +tax
Essential Membership (Couple)	\$250 +tax	\$175 +tax (Individual: \$87.50 +tax)
Essential Membership (Family of 3)	\$350 +tax	\$262 +tax

Service	Upfront	Monthly
Accelerated Membership (Solo)	\$249 +tax	\$199 +tax
Accelerated Membership (Couple)	\$400 +tax	\$350 +tax
Momentum Membership (One-Time)	\$1,095	—

5. Process Flow

1. **Client Agreement:** Client expresses intent to proceed with a selected package.
2. **Invoice Creation / Payment Direction:** **Sales** creates an invoice in **GoHighLevel** OR directs the client to the website: <https://getcrownedcredit.com/pricing>
3. **Payment Collection:**
 - **A. Invoice Payment:** Client pays invoice — system automatically tags client as **Won**.
 - **B. Website / Zelle / Cash App Payment:** **Billing team** verifies payment notification in **Discord**. Follow internal SOP: *Marking Client Payments as Paid*.
4. **Onboarding Eligibility:** Confirm setup fee is paid before proceeding to onboarding.

“ **Note:** Onboarding *ONLY* begins after setup fee is paid. Unpaid clients remain in follow-up stage under Sales.

6. Refund Policy

“ **Note:** Setup fee is refundable within **3 days** of payment. The client must notify within the 3-day window as stipulated in the agreement.

7. Exceptions & Special Cases

- **A. Partial Payment:** We allow clients to proceed with onboarding once the first half is paid.
- **B. Duplicate Payments:** Notify **Billing** immediately. Do not process refund without approval.
- **C. Payment Not Found:** Request proof of payment from client. Check **Truist Alerts** in **GoHighLevel Conversations**.

Referral

This page covers the Referral Bonus Program at Crowned Credit — how to collect referrals, track bonuses, process payouts, and communicate with referring clients.

1. Objective

To encourage client referrals by providing incentives while ensuring proper tracking, verification, and processing of all referred leads.

2. Referral Bonus Structure

Plan Type	Bonus Amount	Payout Methods
Essential / Accelerated clients	\$50 per successful sign-up	Zelle, Cash App, or bill credit (active clients only)
Momentum Plan clients	\$75 per successful referral	Zelle or Cash App
Inactive clients	\$50 per successful sign-up	Zelle or Cash App

“ **Note:** Bonuses are available to claim one month after the referral signs up.

3. Qualification Criteria

- **Completed Payment:** Referred person signs up and completes payment.
- **New Lead:** Referral is new — not an existing or past lead.
- **Verified Referrer:** Referring client is properly identified in the system.

4. Collecting Referral Info

Collect the following from the referring client: **Full Name**, **Phone Number**, and (Optional) **Email**.

☐ Referral Collection Script

"Hi {{contact.first_name}}. Thank you for referring someone to us! May I please get their full name and best contact number so we can reach out and assist them?"

5. Tagging & Documentation (Discord)

Post **referrer name, referral name + phone** to the "**General**" **GC** in **Discord**. Tag the appropriate **closer** or **Sales Team**.

6. Bonus Processing

1. **Verify Eligibility:** Confirm referral meets all qualification criteria.
2. **Confirm Payout Method:** Ask referring client for preferred method (Zelle, Cash App, or bill credit).
3. **Process Payment:** Send via **Zelle / Cash App**, or apply as bill credit. Note: bonus applied to bill is reflected in the following month. Zelle/Cash App allow **3-5 business days**.
4. **Notify Billing:** Notify **Billing Department (Khryzza)** and leave a note in **GHL / Closed List Tracker**.

7. Communication to Referrer

☐ Essential/Accelerated — Bonus Approved

"Thank you for your referral {{contact.first_name}}! Your \$50 bonus has been approved. Please let us know if you'd like to receive it via Zelle, Cash App, or as a credit toward your next bill."

☐ Momentum/Inactive — Bonus Approved

"Thank you for your referral {{contact.first_name}}! Your \$50 bonus has been approved. Please let us know if you'd like to receive it via Zelle or Cash App?"

8. Compliance

Ensure **legitimate referrals** only. Maintain full documentation of all referrals and payouts. All bonuses are subject to policy.

9. SMS Scripts (Billing Dept)

☐ Active Client (Essential/Accelerated) — Option A

"Hi {{contact.first_name}}, Thank you for sending your referral! We truly appreciate your support. We're happy to confirm that we have successfully received the individual you referred. As a thank you, you will be receiving a \$50 referral bonus. Please let us know how you would like to receive it via Zelle or Cash App and send your preferred payment details through this message. Alternatively, we can apply the \$50 as a credit toward your next month's bill. Once we receive your details, we'll process the referral bonus promptly. Thank you again for trusting and supporting Crowned Credit. Keep those referrals coming! Best regards, Crowned Credit Team"

☐ Active Client — Option B (Applied to Bill)

"Hi {{contact.first_name}}, good day! Thank you so much for sending in referrals! We're happy to confirm that we've received the following referral(s): [Referral Name(s)]. As a result, \$50 will be deducted from your [Month] bill! We truly appreciate your support, keep those referrals coming! Thank you again, Crowned Credit Team"

☐ Momentum/Inactive Client

"Hi {{contact.first_name}}, Thank you for sending your referral! ...receiving a \$50 referral bonus. Please let us know how you would like to receive it via Zelle or Cash App... Best regards, Crowned Credit Team"

Monthly Billing

This page covers **Monthly Billing Cycles at Crowned Credit** — **billing schedules, payment processing, follow-ups, and handling of failed payments using GHL, Discord, and internal trackers.**

1. Objective

Ensure consistent, timely, and accurate processing of monthly client payments.

2. Scope

All clients on **recurring service plans**. Covers billing schedules, payment processing, follow-ups, handling of failed payments and exceptions using **GHL, Discord, and internal trackers.**

Quick Reference Summary

Section	Key Detail
Invoice Creation	Sent 3 days before billing date
Recurring Billing	Monthly on selected date, autopay by default, auto-drafts at 3:00 PM EST
Split Payments	Allowed only within the same calendar month
Failed Payments	Notified via Discord (Failed Payments Channel), logged in tracker
Payment Extensions	Case-by-case, documented in GHL

3. Invoice Creation

Invoices sent **3 days before** the billing date. The **first monthly billing date** may be adjusted. Subsequent billing follows the fixed recurring date.

See also: Invoice Creation SOP for full step-by-step instructions.

4. Recurring Billing

Clients billed **monthly** on their selected date. **Autopay** is the default method.

“ **Note:** Auto-drafts process at **3:00 PM EST** on the billing date.

“ **Warning:** Split payments are only allowed within the **same calendar month**. No cross-month splits.

See also: Recurring Billing SOP for full step-by-step instructions.

5. Failed Payment Handling

Billing team notified via **Discord (Failed Payments Channel)**. Client logged in tracker.

See also: Failed Payment Handling SOP for full step-by-step instructions.

6. Payment Extension

Handled on a **case-by-case** basis. All extensions must be documented in **GHL**.

See also: Payment Extension SOP for full step-by-step instructions.

Payment Methods

This page covers Payment Methods at Crowned Credit — accepted and restricted payment options, autopay setup, payment verification steps, and tracking protocols.

1. Objective

Define accepted payment methods and ensure proper handling, verification, and recording of all client payments.

2. Scope

All client payments including **setup fees** and **monthly billing**.

3. Accepted & Restricted Payment Methods

Method	Status	Notes
Card	<input type="checkbox"/> Accepted	Auto-draft via GHL
Zelle	<input type="checkbox"/> Accepted	Manual verification required
Cash App	<input type="checkbox"/> Accepted	Manual verification required
American Express (Amex)	<input type="checkbox"/> Restricted	Guide client to an alternative method
Discover	<input type="checkbox"/> Restricted	Guide client to an alternative method

4. Autopay vs Manual

Autopay Info: Autopay is the default for all recurring clients. Default draft time is **3:00 PM EST**. Clients may request manual payment if needed.

5. Payment Verification

1. **Card Payments (GHL):** Auto-recorded in **GoHighLevel**. Team notified automatically via **Discord**.
2. **Zelle / Cash App:** Verify via **Discord notifications**, client-provided proof, or **Truist Alerts** in **GHL**.
3. **Mark Invoice Paid:** Once confirmed, mark invoice as paid in **GHL** and update the internal tracker.

“ **Warning:** Never mark a payment as paid without confirmation. Refer to: *Marking Client Payments as Paid SOP*.

6. Payment Issues

Request proof of payment from the client and cross-check all records before taking action.

See also: Failed Payment Handling SOP for full step-by-step instructions.

7. Tracking

All payments tracked across: **GHL, Discord (Payment Channels)**, and the **Internal Tracker**.

Payments in GHL (Navigating the Payments section)

This page covers navigating the Payments section in GoHighLevel (GHL) — including how to access invoices, review transactions, record payments, and follow best practices for accurate billing management.

1. Overview

The **Payments** section in **GoHighLevel (GHL)** provides visibility on:

- All transactions (successful and failed)
- Invoice status
- Payment method used
- Date and amount

Scope: All team members responsible for reviewing transactions, verifying payments, updating client payment statuses, following up on failed payments, and managing terminations and reactivations.

2. Accessing the Payments Section

☐ **Navigation:** Log in to **GHL** → Left-side menu → Click **Payments**

Available Tabs:

- **Invoices & Estimates**
- **Transactions**
- **All Documents & Contracts**

3. Navigating the Payments Tabs

3.1 Invoices Tab

Navigate to **Payments** → **Invoices & Estimates** to view all client invoices.

Field	Description
Invoice Name	Name of the invoice
Number	Invoice reference number
Customer Name	Client associated with invoice
Issue Date	Date invoice was issued
Amount	Total invoice amount
Status	Paid, Overdue, Draft, Sent, Payment Processing, Partially Paid, Void

Search: Use the Search bar → Enter client name or email → Select invoice.

Filter: Click **Filters** → Select status.

Tip: Always check the **Overdue** filter to cross-reference with the internal overdue tracking list.

3.2 Invoice Actions

Click the three dots (⋮) beside any invoice to access available actions:

Action	Description	When to Use
View	Open invoice in read-only mode	Reviewing a paid invoice
Edit in New Tab	Open invoice for editing	Unpaid/processing invoices needing corrections
Copy Link	Copy the invoice payment link	Sending link to client via SMS
Download	Save invoice as PDF	Archiving or sharing documentation
Record Payment	Manually confirm payment or charge a card	Payment received externally
Clone	Duplicate the invoice	Creating a similar invoice

Action	Description	When to Use
Convert to Template	Save as reusable template	Standardizing recurring formats
View Transaction	See associated payment transaction	Verifying paid invoice transaction
Void	Permanently cancel the invoice	Only when fully cancelling — IRREVERSIBLE

“ **WARNING: Void = Permanently cancels** the invoice. This action cannot be undone. Use with extreme caution and only when absolutely necessary.

3.3 Recording Payments

Click **Record Payment** and choose your method:

Method	When to Use
Charge a Card	Directly charge client's credit/debit card on file
Record Manually	Payments already received via Zelle, Cash App, or Website

Only use **Record Manually** if payment has already been confirmed outside of **GHL**.

3.4 Transactions Tab

Navigate to **Payments** → **Transactions** to verify payment activity:

- View successful and failed payments
- Identify payment status, amount, date, and last 4 digits of card
- Check when verifying if payment went through or why it failed

3.5 All Documents & Contracts Tab

Navigate to **Payments** → **All Documents & Contracts** to confirm signed agreements and review stored contracts.

4. Best Practices

Best Practices for Payments in GHL:

- Always **double-check** before using **Void** or **Record Payment**
- Use **Search** instead of scrolling
- Search by **email** for more unique client lookup
- Regularly review the **Overdue** filter
- Ensure invoice details (client name + plan) are accurate
- Cross-check **Transactions** before marking payment manually

Core Processes

Invoice Creation

This page covers the step-by-step process for creating invoices in GoHighLevel (GHL) — ensuring all invoices are accurate, consistently formatted, and ready for payment processing.

1. Scope

All team members responsible for:

- Creating new invoices
- Inputting correct client and plan details
- Ensuring invoices are ready for payment processing

2. Accessing Invoice Creation

☐ **Navigation:** GHL → Payments → Invoices & Estimates → + New Invoice (top right)

3. Creating a New Invoice

1. Step 1: Add Customer Information

- Click **Select Customer**
- Search using client's **email address**
- Select the correct client

2. Step 2: Plans and Pricing

- Ensure **Plan** and **Pricing** details are correct
- Products with pricing are already set up — no changes typically required

3. Step 3: Review Invoice Preview

Check the right-side preview panel for:

Check

Detail

<input type="checkbox"/> Correct client name	Matches client record in GHL
<input type="checkbox"/> Correct plan	Matches selected service tier
<input type="checkbox"/> Correct total amount	Matches agreed pricing — monthly, not upfront
<input type="checkbox"/> Due date accuracy	Matches client's billing date
<input type="checkbox"/> Delivery method	Email only — NOT email & text

4. Step 4: Save or Send

Action	When to Use
Save	Invoice is not ready to be sent yet
Send	Deliver the invoice to client's email immediately

4. Important Reminders

“ **Always double-check before sending:**

- Client **email** and **phone number** are correct
- **Plan** and **pricing** are accurate
- Delivery set to **email only** — NOT email & text
- Amount reflects the **monthly** amount, not the upfront/setup fee

Recurring Billing

This page covers the process for setting up recurring billing in GoHighLevel (GHL) — ensuring all recurring invoices are created accurately, billed on the correct dates, and managed consistently according to client agreements.

1. Scope

- Setting up recurring invoices
- Managing billing cycles
- Verifying recurring payments
- Preventing billing errors

2. Accessing Recurring Billing

☐ Navigation: GHL → Payments → Invoices & Estimates → + New Recurring Invoice

3. Pre-Setup Validation

REQUIRED BEFORE CREATING RECURRING INVOICE:

1. Open **Masterlist Tracker**
2. Search client name and email
3. Confirm in **GHL**: payment made, amount matches plan, billing status updated

4. Setting Up a Recurring Invoice

1. **Step 1: Add Customer**
 - Click **Select Customer**
 - Search by **email**

- Select correct client profile

2. Step 2: Add Subject Line

Copy client's name and add the **Plan** name.

Format: [Client Name] + [Plan Name]

Example: *John Doe Essential Membership*

3. Step 3: Product Details

1. Click **Add Product**
2. Confirm **plan** and **pricing** (monthly amount only)
3. Add tax manually — click **Service Fee**
4. Click **Save**

4. Step 4: Recurring Invoice Settings

How Often: Set to monthly, every 1 month. Input the client's requested billing date.

5. Step 5: Start Date (CRITICAL)

Scenario	When to Use	Example	Result
Billing starts THIS month	Select date BEFORE billing date	Billing March 25 → Start date March 24	Bills on March 25 as intended
Billing starts NEXT month	Select date AFTER billing date	Billing March 25 → Start date March 26	Bills on April 25

Date Verification: Double-check the date matches what's displayed at the end of the invoice. Adjust if there is a mismatch.

6. Step 6: End Date

Setting	When to Use
Never	Standard ongoing monthly payments (default)
After	Client specified an end month, or when editing for referral discount

5. Common Mistakes to Avoid

“ Watch out for these billing errors:

- ☐ Selecting the **exact billing date** as the start date instead of one day before or after
- ☐ Forgetting to check **today's date** before setting the start date
- ☐ Incorrect start date → Wrong billing cycle for client
- ☐ Using upfront/setup amount instead of the **monthly amount**

Advance Payment

This page covers the process for handling advance payments from clients — including how to void active invoices, create a new advance payment invoice, send it to the client, and adjust the recurring billing schedule accordingly.

1. Overview

When a client wants to pay ahead of their scheduled billing date, the team must process an **Advance Payment** by voiding the existing invoice and creating a new one-time invoice for the correct date and amount.

2. Initial Steps

1. **Step 1: Check original payment date/due date** in **GHL**
2. **Step 2: Ask client** when they plan to make the advance payment
3. **Step 3: Add a GHL note** — "*Client requested advance payment.*"
4. **Step 4: Send details** to the **Billing Department (Khryzza or Regine)**
5. **Step 5: Void the active invoice** to avoid a double charge

“ **WARNING: Void the active invoice FIRST** before creating a new advance payment invoice. Failing to do so will result in a double charge to the client.

3. Creating the Advance Payment Invoice

1. **Step 1:** Select **One-Time Invoice** as the invoice type
2. **Step 2:** Set the **Due Date** to the client's requested payment date
3. **Step 3:** Enter the **exact monthly payment amount**
4. **Step 4:** Set delivery to **email only**
5. **Step 5:** Save and send the invoice

Field	Setting
Invoice Type	One-Time Invoice
Due Date	Client's requested payment date
Amount	Exact monthly payment amount
Delivery	Email only

After Creating the Invoice:

1. Send client the invoice link via **SMS**
2. To copy link: Use payment search bar → click ⋮ (three dots) → **Copy Link** → Send via SMS
3. Notify **Khryzza** or **Regine** in the **Billing Department**

4. Adjusting Recurring Invoices (Billing Department)

Handled by: Khryzza or Regine (Billing Department)

If Active Recurring Invoice Exists:

1. End the current recurring invoice
2. Create a new recurring invoice for the correct amount
3. Set up for following months

If Already Scheduled:

1. Edit due dates and setup dates
2. Click **Save**

5. Notes & Reminders

Reminder	Details
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Confirm client's requested date	Always verify with client before creating invoice
Void BEFORE creating new invoice	Prevents double billing — no exceptions
Notify Billing Department	Khryzza or Regine must adjust recurring schedule
Recurring schedule accuracy	Ensure recurring reflects all future payments correctly
Documentation	Keep records for tracking and auditing purposes

Failed Payment Handling

This page covers the complete failed payment handling process at Crowned Credit — from identifying failed payments to follow-up sequences, special case handling, and account termination procedures.

1. Objective

Ensure all failed payments are addressed promptly, minimize revenue loss, maintain client relationships, and maintain accurate records.

2. Scope

All **Billing** team members responsible for monitoring, following up, and resolving failed payments for clients on recurring monthly plans (excluding one-time payments like **Momentum**, **ChexSystem**, or **EWs**).

Tool	Purpose
GHL	Payment tracking and auto-draft scheduling
Discord	Payment notifications (Success channel / Failed channel)
Excel Tracker	Logging failed payments and follow-up status

3. Failed Payment Handling

Step 1: Monitor Payment Status

- All clients are on **autopay by default** unless they request manual payment
- Payment methods: **Card** (auto-draft via **GHL**), **Zelle**, **Cash App**
- **Amex** and **Discover** cards are not accepted
- Auto-draft is scheduled daily at **3:00 PM EST**
- Failed payment attempts are automatically retried once every **3 days** at **3:00 PM EST** before stopping

- Manual drafts are only done on the date the client specified, if a card is on file

Step 2: Identify Failed Payments

- **GHL** triggers a **Discord** alert in the "Failed Payment" channel
- Log in **Excel Tracker**: Client name, **DisputeFox** Status, Due date

Step 3: Client Follow-Up

- Follow-up begins after the first failed payment
- Contact via **call, SMS, or Email** using pre-written scripts + invoice link
- Auto-draft retries continue every **3 days** after original due date

“ **Note:** A **7-day grace period** is applied from the original due date.

Day	Action	Channel
Day 1-3	Retry auto-draft (system) + Manual follow-ups	GHL Auto + Call, SMS, Email
Day 4	Skip	—
Day 5-7	Manual follow-ups only	Call, SMS, Email
After Day 7	If no response/payment declined - Termination	GHL + Discord

“ **Warning:** If there is no response or if payment is declined after the promised date, and is beyond the **7-day grace period**, the account will proceed to **Termination**.

Step 4: Handle Special Cases

- Some exceptions may apply (e.g., **hospitalization, lost job, payroll issues**)
- Note these in **GHL** notes or in **Excel** and proceed based on approval
- **Changing billing dates is not allowed**, but deadline extensions may occur within the **7-day grace period**

Step 5: Payment Resolution

If payment succeeds: Send a "Thank you for your payment" message, update **Excel Tracker** and **DisputeFox**.

If payment fails after follow-up or client is unresponsive: **Terminate the account**, apply **\$50 reactivation fee**, update **GHL** notes, **Excel Tracker**, and **DisputeFox** with termination status.

Step 6: Documentation and Tracking

- **Excel Tracker:** log all failed payments, retries, client communication, and resolution
- **GHL:** Ensure payment status and client communication are recorded
- **Discord:** Separate channels for Payment Success and Payment Fails for real-time notifications

Payment Extension

Crowned Credit – Payment Extension SOP

This SOP defines the consistent process for handling payment extension requests at Crowned Credit. All Billing team members must follow these steps to grant extensions, maintain records, protect revenue, and ensure full transparency with clients enrolled in recurring monthly plans.

1. Objective

Consistent process for granting extensions while maintaining records, protecting revenue, and ensuring transparency.

2. Scope

All Billing team members managing extension requests. Applies to **recurring monthly plans** (excluding one-time plans like **Momentum**).

Tools / Platforms

Tool	Use
GHL	Billing status, communication
Discord	Payment notifications
Excel Tracker	Extension logging and follow-up status

3. Payment Extension Handling

Step 1: Receive Request

Via email, call, or SMS. Client provides: reason (optional) and desired extension date. Verify current billing status in **GHL** and **Excel tracker**.

Eligibility Rules:

- Leniency on **first payment** if initial billing date differs from signup date
- Subsequent payments follow regular date — extensions within **7-day grace** only
- Extensions **cannot exceed 7 days** beyond due date unless case-by-case approved

“ ⚠ **Extensions cannot exceed 7 days** beyond the due date. Any exception requires case-by-case manager approval.

Step 2: Confirm Extension Terms

- Inform client of new deadline
- Inform client about automated follow-up messages and auto-draft schedule
- Document in **Excel tracker**: client name, original due date, extended due date, reason (optional)

Step 3: Payment Failure After Extension

Day	Action
Day 1-3	Auto-draft retry + manual follow-ups
Day 4	Skip
Day 5-7	Manual follow-ups

⚠ **Beyond 7-day grace → Termination.** Case-by-case exceptions may extend beyond 7 days.

Step 4: Payment Resolution

Outcome	Action
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Payment Succeeds	Send "Thank you" message, update Excel and DisputeFox
Failure / Unresponsive	Terminate, apply \$50 reactivation fee , update GHL / Excel / DisputeFox

Step 5: Documentation

- **Excel Tracker** — all extension requests, outcomes
- **GHL** — payment notes and communication
- **Discord** — payment channel updates

Special Notes

“ ⚠ **No billing date changes** — only extensions within the grace period are permitted.

“ **If client switches payment methods:**

- **Option 1:** Pay in advance with new card
- **Option 2:** Wait for next active invoice

Account Upgrade

This page covers the complete process for upgrading clients from the Essentials plan to the Accelerated plan — including payment verification, pricing, invoice creation, DisputeFox updates, and special cases like Momentum upgrades.

Objective

To properly guide clients through upgrading their plan while ensuring accurate billing, clear communication, and correct system updates.

Step 1: Verify Payment Status

Check if the client has already paid for the current month.

Step 2: Determine Upgrade Pricing

Scenario	Upfront Charge	Monthly Going Forward
Client has NOT paid for current month	\$199 (discounted from \$249)	\$199/month
Client HAS already paid (\$99 / \$101.97)	\$100 (upgrade fee)	\$199/month

Step 3: Explain to Client

Clearly explain: upfront charge, new monthly rate, and when billing will start. Confirm client approval before proceeding.

Step 4: Important Reminders

- Always verify payment status before quoting
- Avoid confusion by explaining charges clearly
- If unsure, coordinate with the **Billing Team**
- Inform **Billing** of any adjustments made
- Add a **GHL** note after completing the upgrade

Invoice Creation Process

1. **Navigate to:** Payment Tab then All Invoices then + New then New Invoice
2. **Label the Invoice:** Format: **Upgrade - Client Name**
3. **Enter Client Information:** Use the client's **email** for accuracy
4. **Set Due Date:** Based on client's request
5. **Add Product(s):** Select **Accelerated Plan**, choose correct amount (**\$199** or **\$100**). Do **NOT** apply tax.
6. **Verify total amount:** Should be **\$100** or **\$199** only
7. **Set delivery method** to **Email** then Click **Send**

After payment received: Update **DisputeFox**, add client name to **Closed Tracker**, leave **GHL** note: "Client upgraded Essentials to Accelerated plan - **\$100 / \$199**", inform **Billing Department** for recurring invoice adjustment.

Special Case: Momentum Upgrade

“ **Warning:** DO NOT QUOTE PRICE IMMEDIATELY. If client is under **Essentials** or **Accelerated** and wants to upgrade to **Momentum Plan:** Escalate to **Boss Jethro** or **Orlie**. Request account evaluation. Wait for approved pricing/discount.

Reactivating Client Profile in DisputeFox

1. **Search** for client name and open profile
2. Click on **Account** - if set to **Slow Delete**, update to **Accelerated Plan**
3. Go to **Agreement Pricing** - update: First Payment: **\$249**, Monthly Fee: **\$199** then Click **Save**
4. Navigate to **Documents and POA** then Locate **Documents Signed** then Click **Resend**
5. Notify client that a new contract has been sent to review and sign

Final Checklist

Payment status verified
Correct pricing quoted
Client approval received
Invoice sent correctly
DisputeFox updated
Contract resent
Billing informed
GHL note added

Account Pause & Suspension

This SOP covers how to handle client-requested account pauses and system-initiated suspensions. Follow this process to protect client relationships, maintain accurate records, and ensure proper system updates in GHL, DisputeFox, and the Masterlist Tracker.

1. Account Pause (Client Requested)

When a client requests a pause:

1. **Ask the reason** for the pause
2. **Offer a remedy** or alternative solution if possible
3. If client **insists**, proceed with the pause

Reactivation Rules:

Timeframe	Fee	Action Required
Within 14 days	No \$50 fee — same rate	Must settle any outstanding balance
After 14 days	\$50 reactivation fee	Pay fee + outstanding balance
After 2 months	New plan required	Client must re-enroll in a new plan

“ ⚠ **After 2 months of inactivity, a new plan will be required.** The client must re-enroll and cannot return at their previous rate.

2. Account Suspension (System-Initiated)

Suspensions are only triggered by **Credit Monitoring issues** or **Incomplete Onboarding**.

A. Credit Monitoring (CM) Issue

- Inactive for **5 days** → account auto-suspended

- Inactive for **over 14 days** → reactivation fee applies

B. Incomplete Onboarding

- **21-day grace period** given to complete onboarding
- Failure to complete = **suspension**
- Client may resume **without charge** if initial payment was already applied

3. System Updates (Upon Pause or Suspension)

Required system actions:

- **GHL Invoice:** End the recurring payment
- **DisputeFox:** Archive the account and **turn off the client portal**

4. Resolution

For Credit Monitoring Issue:

1. Confirm **SmartCredit is active and updated** (all 3 bureaus)
2. In DisputeFox: Change status **Archived** → **Active**
3. Set Folder → **Active**
4. CM Issue → **Select appropriate issue**
5. Portal → **ON**
6. Assigned: **Crowned Credit**
7. Notify client via **WhatsApp**
8. Add **GHL note**
9. Update **Masterlist Tracker:** Suspended → Resolved

For Incomplete Onboarding:

1. Contact **Majorie** (Onboarding Specialist)
2. Update the **onboarding tracker**

Client Scripts

☐ PAUSE REQUEST

Hi {{contact.first_name}}, I understand you would like to pause your account. May I ask the reason so I can check if there is a way we can assist you without pausing?

If client still prefers to proceed:

Within 14 days — no fee, same rate. After 14 days — \$50 reactivation fee. After 2 months — a new plan will be required.

☐ PAUSE CONFIRMATION (Billing Only)

Thank you {{contact.first_name}}, we truly appreciate the opportunity to have worked with you. We respect your decision to pause your account.

Your account has been paused effective today. All work has been stopped, your portal has been removed, and there will be no further billing.

Reminders:

- Resume within 14 days — no fee
- After 14 days — \$50 reactivation fee
- After 2 months — a new plan will be required

Do not hesitate to contact us at (336) 310-0090 anytime.
— Crowned Credit

☐ CM SUSPENSION

Good day {{contact.first_name}}, After several follow-ups, we have not received an update on your credit monitoring, which has caused a delay in processing your account.

Your account has been suspended. Please contact us at (336) 310-0090 to settle and resume your service.

— Best regards, Crowned Credit

☐ REACTIVATION

Hi {{contact.first_name}}, To reactivate your account:

- \$50 reactivation fee
- Regular fee: \$204.97 (with tax)

• **Total: \$254.97**

Please let me know if you would like to proceed.

(Adjust amounts based on the client plan.)

— Best regards, Crowned Credit

☐ NEW PLAN (OVER 2 MONTHS)

Hi {{contact.first_name}}, Since your account has been inactive for a couple of months, we will need to re-enroll you in a new plan to resume services.

We have some great plan options for you: <https://getcrownedcredit.com/pricing>

Let me know which plan works best for you!

— Crowned Credit

Account Reactivation

Crowned Credit – Account Reactivation SOP

This SOP outlines the process for reactivating paused, suspended, terminated, or canceled client accounts at Crowned Credit. Billing team members must follow these steps to collect the correct fees, set up invoices properly, and fully restore the client profile in DisputeFox before marking any account as active.

Eligibility: Clients who are **paused, suspended, terminated, or canceled.**

Reactivation Process

Fee Structure & Conditions

#	Deactivation Period	Fee	Tracking
1	Less than 2 months	Monthly payment + tax + \$50 reactivation fee <i>Example: Essentials \$99 + tax = \$101.97 + \$50 = \$151.97</i>	Reactivation Tracker
2	More than 2 months	Client must sign up as a new client. getcrownedcredit.com/pricing	Closed List Tracker

“ ☐ A **\$50 reactivation fee** is required for all accounts reactivated within 2 months of deactivation. This fee covers account setup, dispute preparation, and program resumption.

△ **More than 2 months deactivated = New Signup.** Direct the client to getcrownedcredit.com/pricing to re-enroll as a new client. Log in the **Closed List Tracker**.

Steps to Set Up Reactivation Invoice (<2 Months)

1. **Open Invoices:** Payment Tab → All Invoices → **+NEW** → **NEW INVOICE**
2. **Label the Invoice:** Set label to "**Reactivation**"
3. **Enter Client Info:** Use client email to look up the account
4. **Set Due Date:** Per client's requested date
5. **Add Products:** Previous plan (e.g., Essentials = \$99) + Apply tax. Add **Reactivation Fee: \$50** (no tax) via + icon.
6. **Verify Total:** Confirm total (**\$151.97 for Essentials**)
7. **Send Invoice:** Deliver via Email

Once Payment Received: Assist client until fully set up. Update GHL notes: "*Client reactivated* → *Active*". Send confirmation message.

Steps for >2 Months Deactivated (New Signup Flow)

1. **Open Invoices:** Payment Tab → All Invoices → **+NEW** → **NEW INVOICE**
2. **Label:** Leave as "**NEW INVOICE**"
3. **Enter Client Info:** Use client email
4. **Set Due Date:** Per client's request
5. **Add Product:** Client's selected plan (Essentials/Accelerated/Momentum), verify upfront amount. **Do not apply tax.**
6. **Verify Total:** Confirm (\$150 for Essentials/Momentum)
7. **Send Invoice:** Deliver via Email

Once Payment Received: Same steps as above — assist client, update GHL notes, send confirmation.

5. Reactivating Client Profile in DisputeFox (DF)

1. **Search Client:** Search for client name in DisputeFox
2. **Handle Overdues:** If showing import overdues — get most recent credit report, update file with previous rounds left out
3. **Change Status:** Set **Archived** → **Active**
4. **Move Folder:** Move to Folder: **Active Client**
5. **Portal Settings:** Turn **ON**
6. **Check Profile:** Verify Status (Slow Delete of EM or Accelerated), Password (format Name123 e.g. *Khryzza123*), Credit monitoring logins (functional, up to date with 3B)
7. **Assign Account:** Assign to **Crowned Credit 4**
8. **Notify Team:** Inform GC WhatsApp / Dianna Dispute Team that client is active and ready for import
9. **Update Tracker:** Update Reactivation Google Sheet Tracker for commission

Notes & Reminders

“

- Always **confirm client requested due dates** before sending invoice.
- **Double-check totals** including reactivation fee and tax.
- Ensure accounts and **portal are fully functional** before marking active.
- Keep documentation for **tracking, auditing, and commission**.
- **Track by period:** <2 months = Reactivation Tracker | >2 months = Closed List Tracker

Marking Client Payments as Paid

Marking Client Payments as Paid — SOP

This SOP ensures accurate and timely payment processing for all Crowned Credit clients. Billing team members must verify, acknowledge, mark, and confirm every payment received — whether via website, Zelle, or Cash App — to prevent duplicate billing and maintain clean records.

Scope

Payment Source	Notes
Website Purchase	Automatically logged; verify in GHL against invoice
Zelle	Manual confirmation required; notify billing department
Cash App	Manual confirmation required; notify billing department

Procedure

Step 1 — Review Payment Notification

Verify notification from source. Confirm **client name**, **payment amount**, and ensure it matches the correct invoice/account.

Step 2 — Acknowledge the Notification

React to the payment notification with a check mark to indicate payment is being reviewed and processed. This signals to the team that it's being handled.

Step 3 — Mark Invoice as Paid

Once fully verified, locate the corresponding invoice in **GHL** and update the status to "**Paid**".

Step 4 — Confirm Completion

Reply directly to the same notification with:

Confirmation Response

"Marked as paid."

This ensures **visibility, accountability, and confirmation** for the entire team.

Important Notes

“ **⚠ Always verify payment details BEFORE marking as paid.**

- **Do not mark without confirmation.** Unverified markings can cause duplicate billing or missed updates.
- Complete all updates **promptly** to maintain accurate records.
- If source is **Zelle or Cash App** — manual verification is always required before any action.

Objection Handling

Objections and Rebuttals

This page contains all standard billing objections and approved rebuttals used by the Billing Department at Crowned Credit. Use these scripts when handling client concerns about payments, fees, and billing policies.

#	Objection	Category
1	Why am I paying monthly?	Billing Structure
2	I already told you I would pay on X date	Payment Timing
3	The reactivation fee is too much	Fees
4	3% Tax for the invoice	Fees
5	Privacy and Card Security	Security
6	Automatic Payment Policy	Billing Structure
7	Payment Structure and Pay-After-Results	Billing Structure
8	Over-Draft Policy	Payment Issues
9	Card Declined	Payment Issues
10	Payment Processing Time/Schedule	Billing Structure

Objections and Rebuttals — Billing Department

Use the scripts below when handling billing objections from clients. Stay professional, empathetic, and solution-focused.

Objection: "Why am I paying monthly? I just paid for monitoring."

That's a great question! I'd like to clarify a few things regarding your monthly payments for your credit repair program. Your account is enrolled in a monthly subscription plan, which allows our team to continually work on improving your credit. Credit repair is not a one-time process, as it requires ongoing effort, monitoring, and multiple rounds of disputes to achieve the best results.

Your monthly payment helps keep your program active and covers the work we do each month, including:

- Preparing and sending dispute letters
- Monitoring responses from credit bureaus and creditors
- Updating and analyzing your credit file
- Strategizing the next steps based on results

Please note that credit monitoring is a **separate service** from credit repair. Your monitoring payments give us access to your up-to-date credit reports, which we use to plan and execute dispute processes accurately and efficiently.

Also, our billing is monthly, not per dispute round, as the process involves consistent follow-ups and adjustments over time to ensure progress. We're committed to working on your file each month to help you reach your credit goals as efficiently as possible. If you have any questions about your progress, I'd be happy to assist.

Objection: "I already told you I would pay on X date."

We completely understand that you plan to pay on [X date], and we appreciate your communication. Please note that our billing policy allows for a **7-day grace period** from the due date. If payment is not received within this period, we may have to temporarily terminate your account to maintain our service standards. In that case, a **\$50 reactivation fee** would be required to resume services.

We highly encourage timely payments so we can continue actively working on your credit file without interruption. Thank you for your understanding!

Objection: "The reactivation fee is too much."

We understand your concern regarding the **\$50 reactivation fee**. Please know that this fee is part of our billing policy and is necessary to cover the work involved in reopening your account. Specifically, the reactivation fee covers:

- The setup and reactivation of your account in our system
- Preparation and processing of dispute letters under your name
- Ensuring your credit repair program resumes seamlessly

This ensures that once your account is reactivated, we can continue working on your file effectively and without delay. We truly appreciate your understanding and cooperation as we strive to provide the best service possible.

“ **Note:** If the client insists, you may seek approval from **Jetro** to waive the **\$50 reactivation fee**.

Objection: "3% Tax for the invoice"

We wanted to let you know that a **3% processing/service tax** is applied to your credit repair plan. This is a standard charge that covers payment processing fees and ensures compliance with local regulations for professional services. Rest assured, this fee is included to make sure your services are processed smoothly and without delays.

Objection: "Privacy and Card Security"

Understandable. We handle personal information with the utmost care, as we know how sensitive it is. Rest assured, our system uses the highest level of encryption to protect your data and prevent any unauthorized access. All billing and payment records are managed internally to ensure accuracy, security, and proper tracking.

You can either use the secured payment link to pay manually, or we can process the payment for you over the phone if that's more convenient.

Objection: "Automatic Payment Policy"

Our system automatically processes your monthly payment using the card you provided for your initial payment. You'll also receive an invoice reminder **3 days before** your due date to

keep you informed.

If you make a payment via **Cash App**, **Zelle**, or through our website, we do not have your card information on file. In this case, you'll need to pay manually using the invoice sent to your email. Once your payment is received, your card information will be automatically updated in our system for future billing.

Note: They may also request to make a manual payment. Please inform the billing department for any necessary adjustments.

Objection: "Payment Structure and Pay-After-Results Concern"

Due to our system settings, we're unable to set up your invoice on a 'pay after results' basis. Our current structure requires active billing in order to process disputes and continue working on your file. Please note that your payment is applied to the current dispute cycle — it is not an extra or unused charge.

We completely understand wanting to see progress first, and we want to assure you that you can always track real-time changes to your credit through platforms like **Credit Karma** or **Experian.com**. These sites update regularly and will reflect the results of our work as changes are made.

Having payments scheduled before results allows us to avoid interruptions in service in the event of a failed payment, which helps keep the process streamlined and fair for both parties. So as long as your file is being worked on, your payment is being applied accordingly.

Objection: "Over-Draft Policy"

Our payment processor has confirmed that a payment will automatically decline if there are insufficient funds in the account. Please note that our system is set up with **no overdraft fees**, so it will not charge you beyond the available balance.

If a payment still went through unexpectedly, it may have come from another account linked to the auto-draft, not from **Crowned Credit**. If you'd like, we're happy to review the transaction for you. Kindly send us a screenshot of the transaction showing it was from **Crowned Credit**, and we'll assist you promptly.

“ **Note:** Send the screenshot to the **Billing Department**.

Objection: "Card Declined"

It was declined by your card issuer with the message: 'Card declined by issuer — please contact your bank to determine the reason.' This usually happens when the bank blocks the transaction for security or authorization purposes.

We recommend giving your bank a quick call to confirm the reason and let them know you approve this charge. Once that's done, please let us know so we can retry the payment for you. You may also use a different card if that's easier.

Objection: "Payment Processing Time / Schedule"

Our system automatically processes payments every day at **3:00 PM EST**. If, for any reason, the payment does not go through, you may receive an automated decline notification. If you need any assistance, please feel free to reach out and we'll be happy to help.

Refund Policy

Refund Policy

Conditions

This SOP is currently under development. Content coming soon.

Refund Policy

Timeline & 90-Day Guarantee

This SOP is currently under development. Content coming soon.

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](#).

Escalations

Escalations

Chargebacks

This SOP is currently under development. Content coming soon.

Cancellation Requests

Cancellation Requests

Quick policy: For recurring dispute plans, the enrollment payment starts the first dispute cycle and each additional monthly payment covers the next cycle. Once a billing cycle has started, that cycle is **not prorated** if the client cancels mid-cycle.

What happens when a client cancels after a monthly payment?

- If the client already paid for the current billing cycle, that payment stays applied to that cycle.
- We do **not** prorate the payment just because the client canceled after the cycle began.
- The team should continue the dispute work tied to that paid cycle as the client's final round.
- The cancellation prevents **future** billing, as long as the request is submitted before the next billing date.

Simple rule for team members

- **Paid cycle = worked cycle.**
- **No proration mid-cycle.**
- **Cancellation stops the next charge, not the current paid cycle.**

Example timeline

Example: A client signs up on April 21, pays the next monthly bill on May 21, then asks to cancel on June 1 after the first round results come in.

- The May 21 payment is **not prorated**.

- That paid cycle is still worked and treated as the **final round**.
- If the cancellation request is submitted before the next billing date, the client will **not** be charged again on the next cycle.

How to explain it to the client

“ Your current billing cycle has already been paid and started, so it is not prorated. We will complete the work tied to that paid cycle as your final round. Your cancellation will stop future billing as long as it is submitted before the next billing date.

Related pages

- [Client Cancellation and Refunds](#)
- [Recurring Billing, Invoices and Cancellations](#)

Partial Payment SOP — Split Payments and Deferred Balances

This SOP defines how to handle **partial payments** — when a client pays part of their onboarding/setup fee or monthly balance and wants to roll the remainder into a future bill or pay it off over time. This is distinct from an Advance Payment (early payment of a full monthly) and from the Failed Payment Recovery dunning sequence.

Purpose

Clients will often ask variations of "Can we add the rest to my next bill?" or "Can I pay the remainder over the next couple months?" This SOP gives CSRs and Billing a single, consistent answer and the GHL click-path to execute it correctly without breaking the recurring schedule or leaving unbilled balances sitting in limbo.

Scope

- **Who this applies to:** All CSRs, Closers, and Billing (Khryzza, Regine).
- **What this covers:** Setup-fee partial payments, monthly-fee partial payments, and reinstatement/upgrade partial payments.
- **What this does NOT cover:** Advance payments (see *Advance Payment Adjustment SOP* — page 211), failed recurring payments (see *Failed Payment Recovery 7-Touch Dunning* — page 212), or refunds.

Core Rule — Service Delivery

First-round disputes do NOT start until the setup fee is paid in full. This was confirmed by Lexer/Jethro on 2026-03-26. If a client pays a partial setup fee, onboarding tasks (portal access, credential collection, SmartCredit setup) can proceed, but the disputing team will not pull reports or file the first round until the balance is cleared.

Always put this in the GHL note and communicate it to the client up front: "Great — we'll get you onboarded today. Your first dispute round goes out as soon as the remaining balance is settled on

[date]."

Scenario 1 — Partial Setup Fee, Remainder Added to Upcoming Monthly Bills

Example: Client owes \$249 setup but can only pay \$149 today. They want the remaining \$100 rolled into their next month's bill.

1. **CSR confirms with client in writing (SMS or call recording):** amount paid today, remaining balance, and which future date/bill the remainder will be added to.
2. **CSR adds GHL note** on the contact: "*Partial setup payment \$X today. Remaining \$Y to be billed on [date] / added to [month] monthly invoice. First dispute round pending full setup payment.*"
3. **CSR tags the contact** in GHL with `partial-payment` and `setup-balance-owed`.
4. **CSR notifies Billing** (Khryzza or Regine) in Discord #customer-support or WhatsApp with: client name, GHL link, amount paid, remaining balance, target bill date.
5. **Billing creates a one-time invoice** for the remaining balance with the due date matching the client's next monthly billing date. **Do NOT** merge the balance into the recurring monthly invoice itself — keep it as a separate one-time invoice so the recurring amount stays clean for future months.
6. **Billing sends the invoice link** via SMS using the standard payment-link template.
7. **Once the remaining balance is paid**, Billing removes the `setup-balance-owed` tag and notifies the dispute team so the first round can be pulled.

Scenario 2 — Partial Monthly Payment

Example: Client's \$199 monthly fails or they can only cover \$100 this month and want the other \$99 added to next month.

1. Treat the current month as a **failed payment** and follow the 7-Touch Dunning SOP (page 212) until the full monthly is recovered — **do not roll monthly balances forward by default.**
2. **Exception:** If Billing lead (Khryzza) or Jethro explicitly approves a split, Billing creates a one-time invoice for the deficit due on a specific date and adds a GHL note documenting the approval and approver.
3. Do not change the recurring invoice amount — keep the monthly plan fee intact.

Scenario 3 — Partial Payment for Reinstatement or Plan Upgrade

Example (Andre Ainsley, 2026-02-03): client paid part of a reinstatement/upgrade fee and wanted the rest deferred.

1. CSR confirms the new plan (Essential / Accelerated / Momentum) and total amount owed.
2. CSR collects the partial payment and documents the remaining balance + target date in the GHL note.
3. Billing updates the plan tags in GHL (`plan-essential`, `plan-accelerated`, `plan-momentum`) **only after the full reinstatement/upgrade amount is collected**. Until then, keep the client on the previous plan and mark the contact with `upgrade-pending-balance`.
4. Same one-time invoice approach as Scenario 1 for the remaining balance.

Client Scripts

When client asks "Can I pay part now and the rest later?"

“ Yes, we can split it. Here's how it works: you pay [amount] today, and I'll have our billing team send you a separate invoice for the remaining [amount] due on [date]. For setup payments, just a heads up — your first dispute round starts once the full setup fee is paid. Does that work for you?"

SMS confirmation after partial payment

“ Hi [First Name], thanks for your payment of \$[X] today! Your remaining balance of \$[Y] will be invoiced on [date]. You'll get a payment link via text and email when it's ready. — Crowned Credit Team"

Red Flags — Escalate to Billing Lead

- Client wants to split into more than 2 payments.
- Remaining balance target date is more than 30 days out.
- Client has a history of failed payments or is currently in the dunning sequence.

- Client is asking to split a Momentum (\$1,095) setup — always needs Jethro or Billing lead approval.

GHL Tags Used in This SOP

- `partial-payment` — client paid part of a fee, remainder owed
- `setup-balance-owed` — remove once setup fee is fully paid; first round can then be pulled
- `upgrade-pending-balance` — plan upgrade/reinstatement paid partially; do not update plan tags until fully paid

Related Pages

- Payment Processing Overview — page 210
- Advance Payment Adjustment SOP — page 211 (different scenario — early full payment)
- Failed Payment Recovery (7-Touch Dunning) — page 212
- Payments in GHL (Navigating the Payments section) — page 311
- Recurring Billing SOP — page 313
- Payment Methods SOP — page 310
- Reactivation SOP — page 214
- Pricing Plans & How to Present — page 202

Revision History

- **2026-04-18** — Initial version. Triggered by a recurring gap surfaced via the Wiki Builder Discord monitor: Charles Dearmon partial payment question (2026-04-17, #customer-support, priynggull), plus historical references — Lexer 2026-03-26 (partial setup / first round start rule), Andre Ainsley 2026-02-03 (partial reinstatement + upgrade), Frederick Beacham 2025-12-24 (Momentum partial \$250).

Auto-Debit (Autodebit) — CSR Lookup & Past-Due Decision Tree

What the team calls "autodebit"

"Auto-debit" (also written "autodebit" or "auto debit" by the team) is the same thing the official SOPs call **recurring billing / autopay**. It means GHIL automatically charges the client's card on file every month on their billing date. This page exists because CSRs keep asking "is this client on autodebit?" and there was no page indexed for that term.

Related canonical pages:

- [Recurring Billing SOP](#)
- [Payment Methods SOP](#)
- [Failed Payment Handling SOP](#)
- [Monthly Billing SOP](#)

How to check if a client is on auto-debit

1. Open the client's contact record in **GoHighLevel**.
2. Go to the **Payments** tab (right sidebar).
3. Look for an active **Subscription** — not just a one-time transaction. Status should read *Active*.
4. Confirm a **card on file** is attached and not expired.
5. If both are present, the client is on auto-debit. Next charge date is listed on the subscription.

If there is no active subscription, the client is **not** on auto-debit — even if they have a card saved. A saved card only means we can manually run a payment; it does not mean the system will charge them automatically.

Decision tree — client is past due but has money on the card

This is the exact scenario from the field (Nola Adefuye case, 2026-04-22): client is past due, CSR sees funds on the card, client asks "aren't you supposed to auto-debit me?"

1. **Check subscription status first.** If the subscription is *paused*, *cancelled*, or was never created → that is why auto-debit did not fire. Do not tell the client it "failed" — it never attempted.
2. **If subscription is active but payment failed** (card declined, insufficient funds at the time of attempt, 3DS challenge, etc.) → follow the [Failed Payment Handling SOP](#). Do not manually re-run without permission per that SOP.
3. **Client confirms funds are available now.** Options, in order of preference:
 - Ask permission to re-run the failed charge from GHL Payments tab → Transactions → Retry.
 - If retry is not available, manually charge the saved card for the past-due amount.
 - If the subscription is paused/cancelled, reinstate it per the Recurring Billing SOP before collecting, so next month bills correctly.
4. **Document** the outcome in the contact notes: what was charged, when, and that the client gave verbal/written permission.
5. **If the client's card declined repeatedly**, escalate to billing lead — do not tag Jethro directly.

Common client-facing phrasing (do not copy verbatim — adapt)

“ Good news — you are enrolled in auto-debit, but your [Month] payment did not go through on [date] because [reason]. I can re-run it right now with your permission, or we can schedule it for a specific day this week. Which works better for you?”

“ I looked at your account and you are not currently set up for auto-debit. I can get that turned on in two minutes so you never have to think about it again. Want me to set that up?”

What NOT to do

- Do not tell a client "the system was supposed to charge you" unless you have verified the subscription was active at the time.
 - Do not run a second charge while a failed attempt is still pending in the processor — wait for it to settle or contact billing lead.
 - Do not cancel a subscription to "reset it" — reinstate or update the card per the Recurring Billing SOP.
-

Page created: 2026-04-23 — triggered by recurring team questions in #customer-support where the team uses "autodebit" as their working vocabulary but no page was indexed under that term.