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 GHL 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.

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