

# 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

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

## 2. Scope

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

## 3. Failed Payment Handling

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### 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	<b>GHL</b> 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	<b>GHL + Discord</b>

“ **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
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