

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.

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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.

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