

# 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).

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