

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

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