



## 3.001 - Billing Support Policy

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### Policy Purpose and Scope

The purpose of this policy is to outline and describe the functions and responsibilities related to the Billing Department.

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### Roles and Responsibilities

The Billing Manager is responsible for ensuring that billing policies and procedures are being followed for all functions. The Billing Specialist performs various tasks according to this policy.

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### Operational Procedures

Standard procedures have been developed that detail the proper manner to address clients and the appropriate security protocol to follow when answering calls. These procedures should be followed to fulfill client requests according to this policy. Strict adherence to this policy is required to ensure that service provided to the clients is accurate and consistent.

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### Billing Support Functions

#### General Billing & Membership Support

The Billing Department assists clients with the financial aspects of their Photobiz membership. This type of assistance includes helping clients as they update their credit card information, change their membership plan, reactivate their account or with accessing financial information for their account.

	Function	Agent	Frequency
Support Functions	General Billing & Membership Support	Billing Specialist/Billing Manager	Daily
	Tickets	Billing Specialist/Billing Manager	Daily
	Answering Phones	Billing Specialist/Billing Manager	Daily
	Membership Verification	Billing Specialist/Billing Manager	Daily
	Credit Card Chargebacks	Billing Specialist	As Needed
	Billing Disputes	Billing Specialist/Billing Manager / Controller / Legal	As Needed
	Product Refunds	Billing Manager / Billing Specialist	Daily
	Membership Cancellations	Billing Manager / Billing Specialist	Daily
	Email Correspondence	Billing Specialist/Billing Manager	As Needed

#### Communication

Communication with our clients is a critical component of Passionate Support. We will most likely never meet our clients face to face, so how we relay information verbally or in writing is where we convey Passionate Support.

A positive attitude creates a positive experience. Effective communication depends on understanding the customer's needs and helping the customer understand the information you are giving them. Listening to the customer is vital to understanding the customer's needs.



### **3.001 - Billing Support Policy**

Follow-up and confirmation is very important to ensure that the requests of the clients are completed fully according to their wishes. No less than 3 attempts should be made to contact the client. An attempt includes by phone and/or email done at 3 separate times. Each attempt must be documented in the email ticket system for the client's account.

#### **Tickets**

Written communication to our customers must display professionalism in a positive manner in the email ticket system. Accurate and complete documentation of all client interaction is important so that the most up-to-date information is centrally located. Tickets may be initiated by customers, the billing department, team leads, from other departments, or reassigned internally according to the type of request. All tickets must be completed and processed daily.

#### **Answering Phones**

Phone calls to the Billing Department will be received when clients choose "option 3" from the PhotoBiz telephone auto attendant. Calls can also be forwarded internally to the Billing Department from other Photobiz staff members.

Following is the succession for answering phone calls directed to the Billing Department:

1st - Billing Specialist

2nd - Billing Manager if Billing Specialist is unavailable

3rd - Accountant or other department staff member will answer phones and create Billing tickets.

Phone coverage is required at all times. Unforeseen circumstances may cause the department to be short-staffed. In these cases, arrangements must be made to ensure that the phones are covered during regular business hours.

After office hours, all calls are directed to the department voicemail. The Billing Specialist listens to all Billing Department voicemail messages daily and creates tickets to complete requests or respond to inquiries. This responsibility is handled by the Billing Manager when the Billing Specialist is out of the office or unavailable.

#### **Membership Verification**

It is imperative that each call to the Billing Department is verified, for account security purposes, with the PhotoBiz account number and the last four digits of the credit card on file. If the client is not able to provide this information, no specific details regarding the account may be communicated for any reason.

Please see the standard script for answering calls:

You: "Thank you for calling PhotoBiz, my name is \_\_\_\_\_, may I have your account ID, please?"  
(Customer responds with customer ID.)

You: "Thank you, (look up account). May I have your name, please?"



### **3.001 - Billing Support Policy**

(Customer responds with first and last name. If it does not match the account name, ask the customer for the first and last name on the account.)

You: Thank you, \_\_\_\_\_. For security purposes, can you verify the last four digits of the card number you have on file with us?"

#### **Credit Card Chargebacks**

Chargeback notices are received via fax from our merchant Sage Payment Solutions Retrieval & Chargeback Department. Once a chargeback notice is received, the PhotoBiz account is identified and the financial transactions and membership status is reviewed. If appropriate, the account is closed by the Billing Specialist. On the same business day, the Billing Specialist contacts the client via email and telephone. No less than 3 attempts should be made to contact the customer. The client is informed that their account is closed and that they are responsible for paying the chargeback fee. The client must contact the Billing Specialist to make arrangements to pay both the membership payment and chargeback fee in order to get their account reopened. This cannot be done online.

#### **Billing Disputes**

Billing Disputes occur for various reasons. Examples include: business partnerships dissolutions, divorces, and unauthorized usage of credit cards. Often in these situations, when calling the Billing Department, the client has the credit card information but not the PhotoBiz account number. As a rule to determine account ownership, the person paying for the account is ultimately the account owner. The Billing Manager should handle all billing disputes. In the case of legal issues or serious disputes, the PhotoBiz Legal Department is notified and consulted.

#### **Product Refunds**

With the purchase of a new product, the client has a 14-day time period within which they may claim a full product refund. The client has the option of receiving a full refund or PhotoBiz account credit (Virtual Credit). A fully documented ticket is submitted to the Billing Department with Team Lead approval to process the refund. The Billing Specialist will process the credit to the client's account and notify the client via email. It is the Billing Manager's responsibility to review the refund ticket and remove the refunded product.

#### **Email Correspondence**

Every email from a client that requires a response received in the Billing Department must be copied into the ticket system for that account. This ensures the most up-to-date information about an account is centrally located and accessible by anyone at Photobiz. If an email is received without a ticket number, a new ticket referencing that email must be created.

PhotoBiz sends emails to clients for various reasons including to confirm a purchase or to communicate recurring membership payment information. Clients will often have an automatic response to emails they receive if they are on vacation or out of the office. All such auto response emails need to be reviewed and forwarded to the "Auto Reply" folder in the [BillingTeam1@photobiz.com](mailto:BillingTeam1@photobiz.com) email account.



### 3.001 - Billing Support Policy

#### Standard Billing Department Emails

Purchase Confirmation	Membership Upgrade/Downgrade	Recurring Charge Notification
Expiration Date Update	Credit Card Update Instructions	Downgrade Membership Instructions
Payment History Access Email	Refund Refusal Email	Reactivation Fee Denial
Annual Membership Inquiry	Sign-Up Double Charge	Failed Membership Sign-Up
Lapsed Reactivation	Credit Card Decline – Notify 1	Credit Card Decline – Notify 2
Membership Suspension – Suspended	Refunded Membership Cancellation	Stand By Membership Cancellation
Chargeback Email	Account Reactivation Confirmation	Reactivation Reminder – 3 Month
Reactivation Reminder – 5 Month	Product Refund Email	Product Swaps
Virtual Credit Product Refund	Referral Reward Letter	Referral Information Request

Please see the Standard Emails documents in this folder or follow the path below on S:

\\filebiz\Data\PhotoBiz\Accounting\Policies and Procedures (Revised 2012)\3-4 Billing\Billing Department Standard Emails.docx

Please see the document Billing Procedures Outline for specific instructions in this folder or follow the path below on S:

PhotoBiz\Accounting\Policies and Procedures (Revised 2012)\3-4 Billing\Billing Procedures Outline.docx