Comprehensive Billing Dispute Resolution Policy

Document Version: 2.1

Effective Date: January 1, 2024

Last Updated: December 2024

Department: Customer Success & Finance

# Table of Contents

1. 1. Executive Summary
2. 2. Scope and Applicability
3. 3. Dispute Categories and Resolution Matrix
4. 4. Customer Tier Considerations
5. 5. Investigation Procedures
6. 6. Resolution Guidelines
7. 7. Approval Workflows
8. 8. Documentation Requirements
9. 9. Escalation Procedures
10. 10. Appeals Process

# 1. Executive Summary

This comprehensive policy establishes standardized procedures for handling billing disputes across all customer segments. Our approach prioritizes customer satisfaction while protecting company interests through data-driven resolution strategies.

Key principles governing our dispute resolution process include:  
• Fair and consistent treatment across all customer tiers  
• Rapid response times with 48-hour initial assessment  
• Evidence-based decision making using historical data  
• Proactive communication throughout the resolution process  
• Continuous improvement based on resolution outcomes

# 2. Scope and Applicability

This policy applies to all billing disputes received through any channel including:  
• Customer support tickets  
• Email communications  
• Phone calls  
• Chargeback notifications  
• Legal notices

Excluded from this policy are disputes related to:  
• Contract negotiations (handled by Legal)  
• Service level agreement violations (handled by Operations)  
• Data privacy concerns (handled by Privacy Office)

# 3. Dispute Categories and Resolution Matrix

|  |  |  |  |
| --- | --- | --- | --- |
| Dispute Category | Typical Resolution | Time Frame | Approval Required |
| Duplicate Charges | Full Refund | 24 hours | Manager ($500+) |
| Service Outage | Full/Partial Refund | 48 hours | Director ($1000+) |
| Billing Errors | Correction + Credit | 24 hours | Manager ($250+) |
| Unauthorized Charges | Investigation Required | 72 hours | Director (All) |
| Service Quality | Account Credit | 48 hours | Manager ($750+) |
| Subscription Cancellation | Pro-rated Refund | 24 hours | Manager ($300+) |

# 4. Customer Tier Considerations

## 4.1 Premium Customers

Premium customers receive enhanced dispute resolution benefits:  
• 24/7 dedicated support line  
• Full refunds for service interruptions over 2 hours  
• Expedited processing with 24-hour maximum response  
• Direct escalation to senior management for disputes over $1000  
• Goodwill credits up to $500 without additional approval

## 4.2 Enterprise Customers

Enterprise customers have specialized handling procedures:  
• Account-specific dispute resolution protocols  
• Custom SLA requirements based on contract terms  
• Dedicated account manager involvement in all disputes  
• Quarterly dispute trend analysis and prevention planning  
• Executive-level escalation for disputes over $5000

## 4.3 Standard Customers

Standard customers receive fair and efficient resolution:  
• 48-hour response time guarantee  
• Standard refund policies apply  
• Manager approval required for refunds over $250  
• Escalation available for unresolved disputes  
• Self-service options for common dispute types

# 5. Investigation Procedures

## 5.1 Initial Assessment

Upon receiving a dispute, the support team must:  
1. Verify customer identity and account status  
2. Document the dispute details and customer concerns  
3. Gather relevant transaction and service history  
4. Classify the dispute according to established categories  
5. Assign appropriate priority based on customer tier and amount

## 5.2 Evidence Collection

Required evidence includes:  
• Transaction logs and payment records  
• Service usage data and performance metrics  
• Customer communication history  
• Related support tickets and resolutions  
• Third-party payment processor records when applicable

## 5.3 Analysis and Review

Analysis must consider:  
• Historical similar cases and their resolutions  
• Company policies and contractual obligations  
• Customer relationship value and history  
• Potential precedent-setting implications  
• Risk assessment for different resolution options

# 6. Resolution Guidelines

## 6.1 Full Refund Scenarios

Full refunds are typically approved for:  
• Service outages exceeding 24 hours  
• Confirmed duplicate charges  
• Service failures during critical business periods  
• Billing system errors resulting in overcharges  
• Premium customer service interruptions over 2 hours

## 6.2 Partial Refund Scenarios

Partial refunds may be appropriate for:  
• Service degradation between 2-24 hours  
• Pro-rated cancellations within service period  
• Performance issues affecting subset of features  
• Billing disputes with shared responsibility  
• Goodwill gestures for premium customers

## 6.3 Alternative Resolutions

Non-monetary resolutions include:  
• Account credits for future services  
• Service plan upgrades at no additional cost  
• Extended service periods  
• Waived setup or administrative fees  
• Priority support designation

# 7. Approval Workflows

Approval requirements are based on refund amount and customer tier:

|  |  |  |  |
| --- | --- | --- | --- |
| Refund Amount | Standard Customers | Premium Customers | Enterprise Customers |
| $0 - $100 | Agent | Agent | Agent |
| $101 - $500 | Supervisor | Agent | Agent |
| $501 - $1,000 | Manager | Supervisor | Account Manager |
| $1,001 - $5,000 | Director | Manager | Account Manager |
| $5,001+ | VP Approval | Director | VP + Legal Review |

# 8. Documentation Requirements

All dispute resolutions must be documented with:  
• Case reference number and timestamps  
• Customer information and tier classification  
• Dispute category and detailed description  
• Evidence collected and analysis performed  
• Resolution decision and approval chain  
• Customer communication log  
• Follow-up actions and prevention measures

# 9. Escalation Procedures

Escalation triggers include:  
• Customer dissatisfaction with initial resolution  
• Disputes exceeding standard resolution timeframes  
• Legal or regulatory implications  
• Potential precedent-setting cases  
• Media or social media attention  
• Requests for executive review

Escalation path:  
1. Team Lead (immediate escalation)  
2. Department Manager (within 4 hours)  
3. Director of Customer Success (within 24 hours)  
4. VP of Operations (within 48 hours)  
5. Executive Team (as needed)

# 10. Appeals Process

Customers may appeal dispute resolutions within 30 days of notification. Appeals must include:  
• Original case reference number  
• Specific grounds for appeal  
• Additional evidence or documentation  
• Requested resolution outcome

Appeals are reviewed by:  
• Independent review committee  
• Senior management not involved in original decision  
• Legal counsel for complex cases  
• Customer advocacy representative

# Document Control

This document is reviewed quarterly and updated as needed.

Next scheduled review: March 2025

Document owner: Director of Customer Success

Approved by: VP of Operations