

Billing & Account Policy - Payments & Refunds

Document Information

- **Policy Type:** Billing and Account Management
 - **Version:** 3.2
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 - **Owner:** Billing Operations Team
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Refund Eligibility and Processing

Refund Qualification Criteria

Refunds are available for service disruptions lasting more than 4 hours, billing errors, duplicate charges, and cancellations within 14 days of initial subscription. Enterprise customers with custom agreements may have different refund terms as specified in their service contracts.

Annual subscription refunds are prorated based on unused service time, while monthly subscriptions receive full refunds when cancelled within the first 14 days. Refund requests must be submitted within 60 days of the charge date with supporting documentation for service-related issues.

Refund Processing Timeline

Standard refunds are processed within 5-7 business days after approval, with funds returned to the original payment method. Credit card refunds typically appear within 2-3 business days, while bank transfers may take 5-10 business days depending on the financial institution.

Complex refund cases requiring management approval may take up to 10 business days for processing. Customers are notified of refund approval or denial within 48 hours of request submission with detailed explanations for any refund limitations or restrictions.

Payment Methods and Processing

Accepted Payment Methods

We accept major credit cards (Visa, MasterCard, American Express, Discover), PayPal, bank transfers, and wire transfers for enterprise accounts. Cryptocurrency payments are accepted for annual subscriptions through our authorized payment processors with additional verification requirements.

Payment method changes require account verification and may involve temporary service holds while new payment information is validated. Customers can maintain multiple payment methods with specified primary and backup options for billing redundancy.

Invoice Timing and Delivery

Monthly invoices are generated on the same date each month based on the original subscription date, with invoices delivered electronically within 24 hours of generation. Annual invoices are sent 30 days before renewal with payment due 15 days before service expiration.

Invoice delivery methods include email, customer portal download, and API integration for enterprise customers requiring automated invoice processing. Hard copy invoices are available upon request with additional processing fees for physical delivery.

Account Management and Billing Cycles

Plan Upgrades and Modifications

Plan upgrades take effect immediately with prorated billing for the remaining cycle period. Downgrades are processed at the end of the current billing cycle to ensure continuous service availability and prevent data loss during transition periods.

Billing adjustments for plan changes are calculated based on daily usage rates with credits applied for downgrades and additional charges for upgrades. Customers receive detailed billing explanations for all plan modification charges.

Billing Cycle Management

Standard billing cycles are monthly or annual with billing dates based on initial subscription activation. Custom billing cycles are available for enterprise customers with minimum annual commitments and may include quarterly or semi-annual options.

Billing cycle changes require 30-day advance notice with the new cycle taking effect at the next renewal period. Proration calculations ensure customers receive appropriate credits or charges for timing differences between old and new billing cycles.

Tax and Financial Compliance

Tax Deductions and Documentation

We provide detailed tax documentation including receipts, invoices, and annual summaries for business expense reporting. Tax information includes applicable sales tax, VAT, and other regional tax requirements based on customer location and subscription type.

Business customers can provide tax exemption certificates for applicable jurisdictions with verification required before tax exemption application. International customers receive tax documentation compliant with their local regulatory requirements for business deduction purposes.

International Currency Support

Billing is available in USD, EUR, GBP, CAD, and AUD with exchange rates updated daily based on market conditions. Currency conversion fees may apply for international transactions depending on the customer's bank and payment method.

Customers can change their billing currency at renewal periods with 30-day advance notice. Currency changes may affect pricing due to regional pricing variations and exchange rate fluctuations between billing cycles.

Payment Issues and Resolution

Failed Payment Processing

Failed payments trigger automatic retry attempts over 72 hours with customer notification after the first failure. Payment failures due to insufficient funds, expired cards, or bank restrictions require customer action to resolve before service interruption.

Customers receive email notifications for payment failures with clear instructions for resolution including payment method updates and manual payment options. Services remain active during the retry period with grace period extensions available for established customers.

Late Fees and Account Suspension

Late fees of 1.5% per month are applied to overdue balances after a 10-day grace period. Account suspension occurs 30 days after payment failure with data preservation for 90 days before permanent deletion.

Customers can avoid late fees by contacting our billing team within the grace period to arrange payment extensions or alternative payment schedules. Account reactivation requires full payment of outstanding balances plus applicable late fees.

Customer Account Features

Auto-Renewal and Cancellation

Auto-renewal is enabled by default for all subscriptions with customers able to disable this feature through their account settings. Cancellation requires 30-day notice for annual plans and can be processed immediately for monthly subscriptions.

Cancelled accounts maintain data access through the end of the paid period with export options available for data migration. Cancellation confirmations are sent via email with detailed information about service termination dates and data retention policies.

Transaction History and Records

Complete transaction history is available through the customer portal with detailed breakdowns of charges, credits, refunds, and adjustments. Transaction records are maintained for 7 years for tax and accounting purposes with downloadable statements available.

Customers can request detailed billing analysis and usage reports for internal accounting and budget planning purposes. Historical billing data is available through API access for enterprise customers requiring automated financial reporting integration.

Credit System and Balance Management

Credit Allocation and Usage

Account credits are issued for service disruptions, billing errors, referral bonuses, and promotional campaigns. Credits are applied automatically to subsequent invoices in chronological order with the oldest credits used first to prevent expiration.

Credit balances are displayed in real-time through the customer portal with detailed transaction history showing credit sources, amounts, and application dates. Unused credits expire after 12 months from the issue date with 30-day expiration notices sent to customers.

Balance Transfer and Account Consolidation

Credit transfers between accounts are permitted for customers with multiple subscriptions or during account consolidation processes. Transfer requests require verification of account ownership and may involve security checks for large credit amounts.

Corporate customers can maintain centralized credit pools for subsidiary accounts with automated allocation based on usage patterns or manual distribution controls. Credit pool management includes reporting tools for tracking credit usage across multiple accounts.

Trial Management and Conversion

Trial Period Policies

Free trial periods are 14 days for standard accounts and 30 days for enterprise evaluations. Trial extensions are available for enterprise customers requiring additional evaluation time with approval from our sales team.

Trial accounts have feature limitations including reduced storage capacity, limited integrations, and restricted user counts. Trial users receive conversion reminders at 7-day, 3-day, and 1-day intervals with special pricing offers for immediate conversion.

Trial Expiry and Data Handling

Trial accounts are automatically suspended upon expiration with data preserved for 30 days to allow for account conversion. Customers receive final notices 24 hours before trial expiration with streamlined conversion options and onboarding assistance.

Expired trial data is permanently deleted after 30 days unless customers convert to paid subscriptions. Data export options are available during the trial period and 30-day grace period for customers choosing not to convert.

Notification Systems and Communication

Billing Notification Preferences

Customers can customize notification preferences for billing reminders, payment confirmations, invoice delivery, and account updates. Notification methods include email, SMS, push notifications, and webhook integrations for enterprise customers.

Billing notifications are sent at multiple intervals: 7 days before renewal, payment confirmation, and overdue payment reminders. Critical billing notifications cannot be disabled but customers can adjust frequency and delivery methods.

Email Receipt and Documentation

Electronic receipts are automatically generated for all transactions and sent within 15 minutes of payment processing. Receipts include detailed transaction information, tax calculations, and customer account details required for expense reporting.

Receipt customization options include company logo integration, custom messaging, and multiple email recipient addresses for corporate accounts. Receipt archival is maintained for 7 years with online access through the customer portal.

Payment Processing and Banking

Bank Transfer Procedures

Bank transfers are processed through secure banking networks with transaction verification and fraud protection measures. Transfer instructions are provided through the customer portal with unique reference numbers for payment tracking.

International wire transfers require additional documentation including beneficiary information and intermediary bank details. Transfer processing times vary by region and banking networks with typical completion in 3-5 business days.

Payment Method Security

All payment methods are encrypted and stored using PCI DSS compliant security measures with tokenization for recurring payments. Customers can review stored payment methods and update security settings through their account management dashboard.

Payment method verification includes address verification, CVV checks, and fraud detection algorithms. Suspicious payment activity triggers additional verification requirements and may temporarily suspend payment processing for security purposes.

Account Status and Suspension Management

Account Deactivation Procedures

Account deactivation can be initiated by customers through self-service options or by contacting customer support. Deactivation preserves account data for 90 days with reactivation available through payment of outstanding balances.

Deactivated accounts lose access to all services immediately but retain data integrity for potential reactivation. Customers receive deactivation confirmations with instructions for data export and account recovery procedures.

Grace Period Policies

Payment grace periods of 10 days are provided for established customers with good payment history. Grace period extensions up to 30 days are available for customers experiencing temporary financial difficulties with approval from billing management.

During grace periods, service functionality remains unchanged with reminder notifications sent every 48 hours. Grace period abuse or repeated late payments may result in immediate service suspension and removal of grace period privileges.

Overage and Usage Management

Overage Charge Calculation

Usage overages are calculated based on actual consumption above plan limits with charges applied at the end of each billing cycle. Overage rates are clearly documented in service agreements with real-time usage monitoring available through customer dashboards.

Customers receive usage alerts at 75%, 90%, and 100% of plan limits with options to upgrade plans or purchase additional capacity. Enterprise customers can negotiate custom overage terms and usage commitment levels.

Discount Codes and Promotions

Promotional discount codes are applied during checkout or through customer account management with automatic validation and expiration tracking. Discount limitations include one-time use, account eligibility, and service tier restrictions.

Discount code abuse including multiple account creation or unauthorized sharing results in discount revocation and potential account suspension. Legitimate discount issues are resolved through customer support with manual application when appropriate.

Address and Contact Management

Address Change Procedures

Billing address changes require verification through customer account authentication and may trigger additional security checks for fraud prevention. Address changes affect tax calculations and compliance requirements for different jurisdictions.

Corporate customers can maintain multiple billing addresses for different departments or subsidiaries with centralized account management. Address changes are processed within 24 hours with confirmation notifications sent to both old and new addresses.

Contact Information Updates

Customer contact information updates are processed immediately with verification emails sent to new addresses before changes take effect. Phone number changes require verification through SMS or voice calls to prevent unauthorized modifications.

Emergency contact information is maintained separately from billing contacts with restricted access for security purposes. Contact preference updates affect notification delivery and customer service communication methods.

Transaction History and Record Management

Transaction Documentation Standards

All financial transactions are documented with comprehensive details including transaction IDs, timestamps, amounts, payment methods, and associated service periods. Transaction records are maintained in compliance with financial regulations and audit requirements.

Transaction categories include subscription charges, usage fees, credits, refunds, adjustments, and tax calculations. Each transaction includes detailed breakdowns of service components with line-item descriptions for transparent billing practices.

Historical Data Access and Retention

Transaction history is accessible through the customer portal with advanced filtering options by date range, transaction type, amount, and payment method. Historical data retention spans 7 years for tax compliance with downloadable reports available in multiple formats.

Enterprise customers receive enhanced transaction reporting with API access for automated financial system integration. Custom reporting includes usage analytics, cost center allocation, and budget tracking capabilities for complex organizational structures.

Invoice Management and Downloads

Invoice Generation and Delivery

Monthly invoices are generated on the billing date with immediate delivery through customer-preferred channels. Invoice content includes detailed usage summaries, proration calculations, tax breakdowns, and payment due dates.

Invoice templates are customizable for enterprise customers with company branding, purchase order references, and departmental billing codes. Multi-language invoices are available for international customers with local currency and tax compliance.

Invoice Download and Export Options

Invoices are available for download in PDF, CSV, and XML formats through the customer portal with bulk download options for multiple billing periods. API endpoints provide programmatic access to invoice data for enterprise financial system integration.

Invoice archival includes searchable metadata with advanced filtering by date, amount, service type, and payment status. Historical invoice retrieval is available through customer support for periods beyond online portal access.

Payment Processing and Confirmation

Payment Confirmation Procedures

Payment confirmations are sent immediately upon successful transaction processing with unique confirmation numbers for customer records. Confirmation details include payment amount, method, transaction date, and account balance updates.

Failed payment notifications include specific error codes and resolution instructions with automatic retry scheduling. Payment confirmation emails are customizable with company branding and include relevant tax documentation for business customers.

Multi-Currency Transaction Handling

International transactions are processed in customer-preferred currencies with real-time exchange rate conversion. Currency conversion fees and exchange rates are clearly documented in transaction records and customer confirmations.

Customers can view transaction history in both original and converted currencies with detailed exchange rate information. Multi-currency reporting includes exchange rate impact analysis for budget planning and financial reporting purposes.

Account Balance and Credit Management

Real-Time Balance Monitoring

Account balances are updated in real-time with immediate reflection of payments, credits, and charges. Balance alerts can be configured for low balance warnings, credit expirations, and payment due reminders.

Balance inquiries are available through customer portal, API endpoints, and customer service channels with detailed balance breakdowns including pending charges, available credits, and upcoming renewals.

Credit Application and Tracking

Credits are applied automatically to invoices in chronological order with detailed application tracking and remaining balance calculations. Credit usage reports show credit sources, application dates, and expiration tracking for financial planning.

Manual credit applications require approval workflows with detailed justification and customer notification. Credit disputes are handled through structured review processes with management escalation for complex cases.

Advanced Financial Features

Automated Reconciliation Systems

Automated reconciliation matches payments to invoices with exception handling for partial payments, overpayments, and timing differences. Reconciliation reports identify discrepancies requiring manual review and customer communication.

Enterprise customers receive detailed reconciliation reports with GL account mapping and batch processing options for large-volume transactions. Reconciliation APIs provide real-time synchronization with customer financial systems.

Cost Center and Department Allocation

Enterprise customers can allocate costs across multiple departments, projects, or cost centers with customizable allocation rules and automated reporting. Cost allocation includes usage-based distribution and fixed percentage splits.

Department-specific billing includes separate invoices, payment tracking, and budget monitoring with centralized account management. Cost center reporting provides detailed analytics for chargeback and internal billing purposes.

Audit and Compliance Support

Audit Trail Maintenance

Comprehensive audit trails track all financial transactions, account changes, and system access with immutable logging for compliance requirements. Audit logs include user identification, timestamp, transaction details, and system metadata.

Audit reports are available for customer review with detailed transaction lineage and change tracking. Compliance reporting includes SOX, GDPR, and industry-specific requirements with certified audit trail documentation.

Regulatory Compliance Documentation

Tax compliance documentation includes detailed calculations, exemption applications, and jurisdictional reporting requirements. Compliance reports are generated automatically with manual review options for complex tax situations.

International compliance includes VAT reporting, GST calculations, and local tax authority documentation. Compliance APIs provide automated reporting for customers with regulatory filing requirements.

Customer Support and Dispute Resolution

Billing Dispute Procedures

Billing disputes are handled through structured review processes with dedicated dispute resolution specialists. Dispute documentation includes detailed investigation reports, resolution recommendations, and customer communication records.

Contact Information

- **Billing Support:** billing@company.com
- **Refund Requests:** refunds@company.com
- **Enterprise Billing:** enterprise-billing@company.com
- **Tax Questions:** tax@company.com

Policy Updates

This billing policy is reviewed quarterly and updated to reflect changes in payment processing, tax regulations, and customer service improvements. Policy changes are communicated 30 days in advance through email and customer portal notifications.