411 Locals
Internet Advertising Agency

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Procedure for Chargeback Process

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1) Information about new Chargebacks (CBs)/Retrieval Requests (RRs)/Chargeback Alerts (CB Alerts) is entered in the CRM the same day when the Accounting representative in charge receives the notification.
2) For the CB Alerts the Accounting representative in charge enters a due date to contact the customer and try dropping the dispute.
3) For each entry in the CB Module the QA CB Investigation person fills in the Responsible department (main) field after the investigation is conducted. If needed, the field for the Responsible department (additional) is also filled in.
4) Each entry in the CB Module creates a Trouble Ticket (TT) to the Escalations Team. Escalations Team prioritizes these tickets and ensures that the tickets for each CB, CB Alert or RR are called every day. The Escalations Team is solely responsible to call the CB/RR/ CB Alert accounts and if assistance is needed, they will reach out to the Director of CS (Claudia) or the Las Vegas Division Manager (Heather Mills) for support.
5) The Escalations Team has 10 business days (counted starting 1 day after the date when the CB/RR case was entered into the CRM) to contact the customer attempting to save them and make them drop the dispute.
   The deadline for contacting the customers with CB Alerts is within several hours. The time is noted in the Trouble Ticket created to Escalations.

6) In the case of receiving information about CB/ RR dispute after the due date for sending the Rebuttal package, the Accounting representative in charge communicates the situation directly with the Escalations Team (via skype) and waits for solution/development until the end of the working day when the notification is received before sending the Rebuttal package.

Important NOTES:

1) *The Escalations Team in charge should contact all of the customers who have filed a CB or RR dispute in order to obtain information about the issue and try to resolve it and save the customer.*
2) ***No Refunds*** *should be offered to customers for dropping the disputes unless the case is for a* ***Retrieval Request*** *with* ***Discover*** *. If the RR case is with* ***American Express****, the Accounting representative in charge should advise whether the case can be defended or a refund should be issued.*
3) *In order to save the customer we can offer to waive future charges - give discount or free month.*
4) *If a customer has an outstanding balance and it was agreed during the save call that this balance will be waived or was revealed that it is not due, a TT to Accounting should be created about that (to waive the balance).*
   If there is no contact with the customer, the Escalations Team creates TT to Accounting to waive outstanding balance due to chargeback.
5) ***Restoring CB accounts****: CB accounts can be restored once a proper signed Service Agreement is received. To restore a CB account, the following requirements should be complied:*
   a) *A signed SA or E-mail SA should be received showing the customer wants to continue service and is aware of the monthly charges for the certain price that will resume starting a certain date.*
   b) *It is recommended that we request from the customer to send us paper checks for the monthly payments since this payment method is more safe. We can accept credit card payment only if it is noted in the signed agreement that the customer authorizes CC ending (last 4 digits) to be charged each month for the certain price starting a certain date.*

c) *If the CB case is closed in the customer's favour, we can restore service only if the customer agrees to pay us the lost amount. This should also be stated in the signed agreement. Such customers should be an exception.*

6) *CB accounts should be cancelled in the way described in the [Procedure for Cancellation of CB accounts](). Accounting agent in charge will do the tasks marked for the CRM until the script starts running.*
   a. *Restored CB/ RR accounts will be cancelled if there is no payment on the next recurring after restored. This will prevent the company from losing money for another month of worked but not paid accounts.*
7) *Regardless of the customer's decision (whether they continue or cancel the service), a written confirmation for that action should be obtained (Cancellation agreement with acceptance of previous charges or Service Agreement with acceptance of previous charges). If possible, the* Escalation *Specialist should request that the customer replies while they are still on the phone.*
8) *If all attempts to contact the customer are unsuccessful, the respective Manager should send a Cancellation agreement without acceptance of previous charges to the customer's e-mail.*
9) *All Agreements received for a CB/ RR customer should be forwarded to Accounting at accounting411@us.411locals.com.*

E-mail Agreement Templates:

English Version:

Service Agreement with acceptance of previous charges

Spanish Version:

411 Locals_Convenio de continuación y aceptación de cargos

English Version:

Cancellation Agreement with acceptance of previous charges

Spanish Version:

[411 Locals_Convenio de Cancellacion_No mas cargos]

English Version:

[Cancellation Agreement with acceptance of Final Bill]

Spanish Version:

[411 Locals_convenio de cancellation_no mas cargos en el futuro]