

High Balance Review

All accounts in “current” status or 1-30 bucket with 3x MRR/ >\$1000 are reviewed by Compliance. The purpose of the review is to ensure the high balance amount is from “normal charges” that are valid and not the result of failed payments, abnormal amount of PPV charges, abnormal long distance / international / directory assistance charges, equipment charges, delinquent balance transferred from their prior account that would qualify for a NPD, etc.

Calculating the High Balance Amount

The High-Balance dollar amount is not reflected within TARRMS, only the total account balance is. Compliance does not count the customers current subscription month towards their amount owed until that subscription month has passed.

To accurately obtain the High Balance amount owed, their MRR (monthly recurring rate) should be subtracted from the total account balance. If the High Balance is due to a returned/rejected payment, the associated fee should also be subtracted from the amount owed.

- Total Account Balance – MRR (– Spectrum Fee’s) = Balance Owed

PPV: Account is found to have an abnormal amount of PPV charges attributing to x3 MRR

Observation: Customer has a history of large amounts of PPV charges with subsequent payments

Action: No action taken. Notate “Normal PPV usage. Pays monthly”

Observation: Customer does not have a history of large amount of PPV charges

Action: Enter NPD (this will alert the Cx to call in, speak to billing and confirm the charges are known+valid)

Returned Payments: Customers with a returned payment(s) may also be reviewed for high balance. Once the payment is returned, the customer has up to 7 days to correct the payment before accruing a fee. Entering a NPD alerts the customer to a problem that will likely result in contacting Billing to address and offset a chance in accruing this fee

Observation: Customer has high balance due to one or more NSFs / Rejected payments

Action: Enter NPD

Apple TV / Install Fee’s: Full/remaining balances of Apple TV devices (up to \$180) or service installation fees can cause the customers balance to reach 3x their MRR. These charges are considered “normal monthly charges” and will trigger standard collection events through aging, therefore no action is taken on the account. Current policy requires no payment in advance.

Observation: Customer has high balance due to full/remaining balance of Apple TV devices or installation fees

Action: No action taken. Notate “Normal monthly charges. Apple TV (or) Installation Fee”

Balance Transfers: These are charges left over from a previous account that move to a customer's new acct. Delinquent balances should be paid before a transfer is allowed to take place, this does not always occur. It is important to review the customers' previous account to determine if the high balance is due to failures to pay their bill, Apple TV devices being removed from a payment plan and charged in full or if the subscription month was billed in full due to the termination of that account. Good paying customers that had Apple TV device balances charged in full, or a customer that had not carried prior subscription month balances into the subscription month they're moving within, should not be non-paid.

- **Valid Delinquent Charges:** If the customer is 31-60 days delinquent on their former account, that amount should flow to the 31-60 day delinquency on their new account and create an automated NPD if more than 50 days

Observation: Previous balance is due to failures to pay (No pay, returned/rejected payments)

Action: Enter High Balance NPD

Observation: Previous balance is due to subscription month billing in full, good payer

Action: No action taken. Notate "Normal monthly charges. Xfer balance not delinquent"

Observation: Previous balance is from Apple TV remaining balances being charged

Action: No action taken. Notate "Normal monthly charges. Apple TV balance transfer"

- **Prior Account Delinquencies:** Failures to pay their previous locations bill on time is not overlooked because of a mid-cycle transfer. When reviewing the previous accounts ledger, determine if the balance that transferred is 50+ days delinquent at the date of review, which may qualify the account for a normal non-pay disconnect. Check payment dates and payment amounts against subscription months to determine the age of their delinquent balance

Old Account

Date	From	To	Reference	LOB	Description	+/-	Disc Amt	Amount	Balance
06/18/2022	06/18	07/17			<-----BALANCE DUE----->		0.00	0.00	0.00
05/20/2022			99999999	Cable	TRNFR		0.00	206.73-	0.00
05/18/2022	05/18	06/17			<-----BALANCE DUE----->		0.00	0.00	206.73
05/18/2022				N	STATE COST RECOVERY FEE		0.00	0.71	206.73
05/15/2022			HD-EQPFE	HSD	UNRETURNED EQP -		0.00	60.00	206.02
05/15/2022			HD-EQPFE	HSD	UNRETURNED EQP -		0.00	76.00	146.02
05/15/2022			LA721 SRV	HSD	WIFI SERVICE	-	0.00	0.00	70.02
05/15/2022			LN745 PKG	HSD	SPECTRUM INTERNET	-	0.00	0.00	70.02
04/18/2022	04/18	05/17			<-----BALANCE DUE----->		0.00	0.00	70.02
04/18/2022			LA721 SRV	HSD	WIFI SERVICE		0.00	5.00	70.02
04/18/2022			LN745 PKG	HSD	SPECTRUM INTERNET	10.00-	64.99	65.02	
04/18/2022			N		STATE COST RECOVERY FEE		0.00	0.06	0.03
04/13/2022			AWBCDWEB	Cable	CREDIT CARD PAYMENT		0.00	68.99-	0.03-
04/09/2022			RESTFEE-R	Cable	RECONNECTION FEE		0.00	4.99	68.96
04/06/2022			AWBCDWEB	Cable	CREDIT CARD PAYMENT		0.00	63.97-	63.97
03/18/2022	03/18	04/17			<-----BALANCE DUE----->		0.00	0.00	127.94
03/18/2022			EAR DELQ	Cable	LATE FEE		0.00	8.95	127.94
03/18/2022			LA721 SRV	HSD	WIFI SERVICE		0.00	5.00	118.99
03/18/2022			LN745 PKG	HSD	SPECTRUM INTERNET	25.00-	49.99	113.99	
03/18/2022			N		STATE COST RECOVERY FEE		0.00	0.03	64.00
02/25/2022			AWBCDWEB	Cable	CREDIT CARD PAYMENT		0.00	63.93-	63.97

\$206.73 balance xfer includes unreturned equipment charges and \$70.02 from the previous locations 4/18-5/17 subscription month

Last paid on 4/13, overpaying for their 3/18-4/17 subscription month

New Account

Date	From	To	Reference	LOB	Description	+/-	Disc Amt	Amount	Balance
06/20/2022	06/20	07/19			<-----BALANCE DUE----->		0.00	0.00	260.05
06/20/2022			LA721 SRV	HSD	WIFI SERVICE		0.00	5.00	260.05
06/20/2022			LN745 PKG	HSD	SPECTRUM INTERNET	10.00-	64.99	255.05	
06/20/2022			N		STATE COST RECOVERY FEE		0.00	0.68-	190.06
06/17/2022			HD-EQPREV	HSD	EQUIPMENT CHRGR REVERSAL - ADJUSTMENT		0.00	60.00-	190.74
06/17/2022			HD-EQPREV	HSD	EQUIPMENT CHRGR REVERSAL - ADJUSTMENT		0.00	76.00-	250.74
05/21/2022			TRNFR IN	Cable	TRNFR 8260132086961710		0.00	206.73	326.74
05/20/2022	05/20	06/19			<-----BALANCE DUE----->		0.00	0.00	120.01
05/20/2022			LA721 SRV	HSD	WIFI SERVICE		0.00	5.00	120.01
05/20/2022			LK785 INS	Cable	TRANSFER SERVICE		0.00	49.99	115.01
05/20/2022			LN745 PKG	HSD	SPECTRUM INTERNET	10.00-	64.99	65.02	
05/20/2022			N		STATE COST RECOVERY FEE		0.00	0.03	0.03

\$260.05 acct balance as of 6/20-7/19 subscription month

Equipment Fee's returned

Balance xfer of \$206.73 applied. Includes equipment charges and \$70.02 from the 4/18-5/17 subscription month

The 1st day of a subscription month is day 1 of delinquency. This customer has not paid for their 4/18 services and would be at 50 days delinquent as of June 7th 2022. If not paid for by June 7th, the new account would qualify for NPD.

Equipment Charges: Review the statements and locate which one has the equipment charges printed. Add 30 days to the printed date of the statement, this gives the customer time to review their bill and a chance for the balance to be paid. If the task is reviewed within the 30 day timeframe from the statement print date, then it can be considered “normal monthly charges”. If the task was reviewed after that 30 days, then the account should be non-paid

Bankruptcy Case Dismissal: Compliance will not enter non-pay onto an account if an active Bankruptcy (BK) case exists. The status of the case (open / dismissed) is generally posted within the accounts notes. If the Bankruptcy Recoveries department notates the account advising the Bankruptcy case has been dismissed and the customer is responsible for the balance, Compliance is permitted to enter a High-Balance NPD

04/25/22	***RECOVERIES***
	BK DISMISSED: 04/21/2022
	CASE #:
	TICKET #:
	SITE ID: WIS
	ACCOUNT #:
	BAL AD1 \$ 477.39
	CUSTOMER RESPONSIBLE FOR BALANCE ON FOLLOWING ACCOUNTS: