

BILLING & REFUNDS HANDBOOK — Call Center Edition
Version 1.0 — August 2025 (Sample content for development/testing)

1) Accepted Payment Methods

- Visa, Mastercard, mada (KSA), Apple Pay.
- Currencies: SAR primarily; FX conversions by the issuing bank.

2) Invoice Lifecycle

- Invoice Created → Payment Authorized → Payment Captured → Receipt Emailed.
- If capture fails within 24h, retry twice over 48h before marking as “payment required”.

3) Refunds

- Eligibility: duplicate charge, failed order, service not delivered, or goodwill adjustment.
- Timeline: once approved, refunds are processed within 5 business days; bank posting may vary.
- Partial refunds: allowed when a portion of the service is not delivered.

4) Disputes & Chargebacks

- Customers should contact support first; if unresolved, they may raise a dispute with their bank.
- On chargeback notification, the case is moved to Finance with supporting evidence (invoice, logs, communications).

5) Credits & Adjustments

- Store credit can be issued for minor inconveniences; expires after 12 months.
- Billing errors are corrected via adjustment notes linked to the original invoice.

6) Taxes & Compliance

- VAT (KSA) currently 15% and shown on invoices; tax numbers appear in the invoice header.
- We do not store full PANs; PCI-DSS scope limited to payment processors.

7) Billing Inquiries – Agent Script

- Greet ☒ Verify identity ☒ Locate invoice ☒ Summarize charges ☒ Offer resolution ☒ Set expectations.
- If refund eligible: open ticket ☒ provide ticket ID ☒ confirm email for updates.

8) SLAs

- First acknowledgment: within 24 hours of ticket creation.
- Resolution goal: 5 business days for standard billing inquiries.

9) Contact

- Billing Desk: billing@example.com | +966-XXX-XXX-XXX

Disclaimer: This handbook is sample content for demos and tests. Policies are non-binding.