



3.010 Membership Billing Policy

Policy Purpose and Scope

The purpose of this policy is to outline and describe various policies regarding common membership account issues.

Roles and Responsibilities

The Billing Manager and Billing Specialist may assist customers regarding account issues.

Operational Procedures

Standard procedures have been developed that detail the proper manner to address clients and the appropriate security protocol to follow when answering calls and responding to emails. These procedures should be followed when responding to client requests related to billing issues.

Membership Billing

Account Verification

It is very important to confirm the identity of anyone calling for assistance and information regarding a PhotoBiz account. It is for the customer's protection and privacy that the following information is verified:

- PhotoBiz Account Number
- First and last name on the account
- Last four digits of the credit card on file

Once this information is given, we can fully assist the customer. Customers may object because they are away from a computer or on the road but it is not our policy to discuss account details if the account has not been verified. Customer can be told general information about non-specific PhotoBiz practices and procedures. We can also inform the client of where to locate this information using the "My Account" options once they log in.

Credit Card Updates

Clients have online access to update their credit card information on file for the monthly membership fee by choosing "My Account" then clicking on "Payment Information". If the membership payment has declined, they will be prompted immediately upon logging into their Photobiz account to update the credit card. Clients may call the Billing Department for assistance with this process once verified that they are authorized to access the account.

Membership Declines

Membership payments are automatically processed daily according to the billing due date for active Photobiz accounts. Payments are declined for various reasons. The most frequent credit card decline codes are:



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Decline Codes:

- 05 - Do Not Honor
- 04 - Hold Call / Pick Up Card
- 51 - Insufficient Funds
- 54 - Expired Card

The client is notified by email to update the credit card. When clients call the Billing Department for assistance in dealing with declined payments, the account must be verified with the PhotoBiz account number and the last four digits of the credit card on file. If this information cannot be verified, no specific information can be given regarding the account.

Account Reactivation

When membership payment is not processed, the client will be notified by email to reactivate their account. The initial email notification is sent when the first membership payment has declined on the billing due date. Three (3) days later, a second attempt is made to process the membership payment. If this payment is declined, a second email notification is sent to the client. Two (2) days later, a third and final attempt is made to process the membership payment. If the payment is declined again, the account will be suspended and the website taken offline.

Clients can reactivate their account online by logging into PhotoBiz.com and they will be prompted to update the credit card information. Upon reactivation, the client will have immediate access to the account and all previous account content will remain intact. If the account has been suspended a reactivation fee is charged to return the account to active status. The fee is \$10.00 for reactivations within sixty (60) days, \$20.00 for reactivations between sixty-one (61) and one hundred and twenty (120) days, and \$40.00 for reactivations between one hundred twenty-one (121) and one hundred and eighty (180) days. After one hundred and eighty (180) days, the system will automatically purge the account. The former client will not be able to reactivate the previous account and will be required to open a new account.

Account Upgrades / Downgrades

Active PhotoBiz clients have the ability to adjust the membership plan for their account by upgrading to a larger image membership plan or downgrading to a smaller one.

The current membership plans are as follows:

Copper	Bronze	Silver	Gold	Platinum	Diamond
\$15/mo	\$25/mo	\$45/mo	\$60/mo	\$80/mo	\$100/mo
200 Photos	600 Photos	1800 Photos	3600 Photos	7200 Photos	12000 Photos

A prorated charge will be processed for membership upgrades according to the amount of time remaining in the billing cycle at the time. There are no refunds issued for membership downgrades made in the middle of the billing cycle.