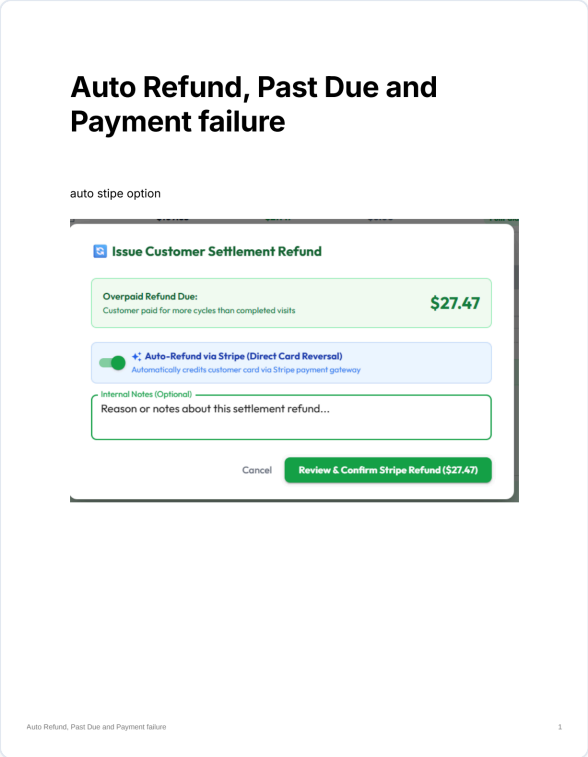
Auto Refund, Past Due and Payment Failure Flow

Client-facing guide showing the automated refund, past due dunning lifecycle, and payment recovery processes. Technical implementation details have been removed while the original user-interface screenshots are retained.

1. Auto Refund via Stripe (Direct Card Reversal)

When an administrator completes a customer settlement reconciliation or subscription cancellation where an overpayment refund is due, the system provides an **Auto-Refund via Stripe** option.

• The system automatically calculates whether a refund is due by comparing completed service visits against payments collected. • Enabling the **Auto-Refund via Stripe** option routes the credit directly back to the customer's card on file. • Administrators can record internal reference notes before advancing to final confirmation.

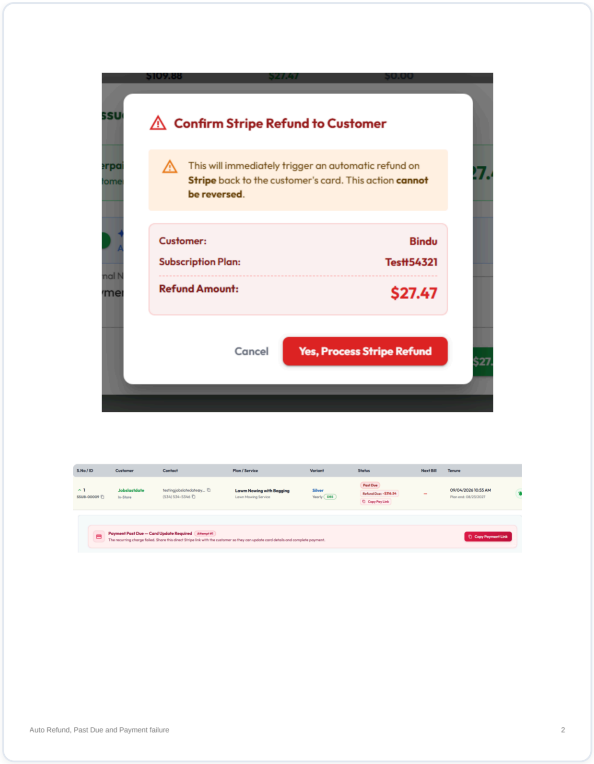


Issue Customer Settlement Refund screen showing the automatic Stripe card reversal option.

2. Confirm Stripe Refund to Customer

To protect against unintended refunds, the system requires a explicit confirmation before executing the card credit.

• The confirmation modal displays the customer name, subscription plan name, and exact refund amount. • A safety advisory confirms that the automatic card refund is processed immediately through Stripe and cannot be undone. • Selecting **Yes, Process Stripe Refund** immediately executes the refund and logs the transaction.

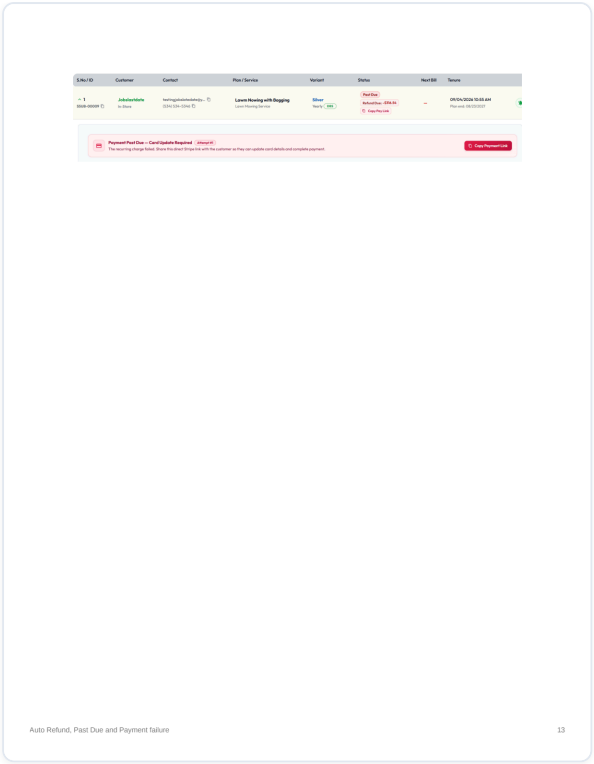


Confirmation screen required before processing an automatic card refund.

3. Past-Due Identification & Quick Payment Link

When a recurring subscription payment fails, the system immediately flags the account across subscriber management.

• The subscription status is updated to **Past Due**. • A prominent notification banner displays the retry attempt number and specific decline reason. • Administrators can click **Copy Payment Link** to copy a secure self-service payment URL and send it directly to the customer.

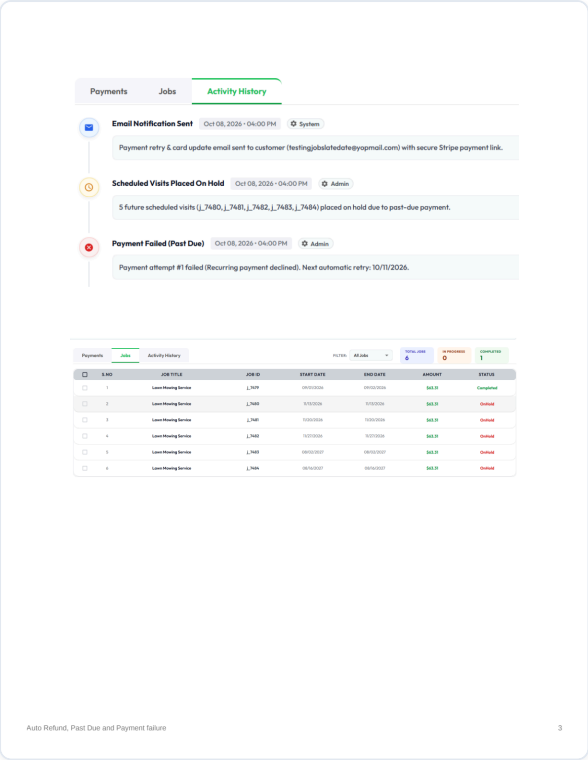


Subscriber list view showing the past-due alert and direct payment link copy option.

4. Automatic Service Holds on Past-Due Accounts

To prevent services from being performed on unpaid accounts, the system automatically protects the operational schedule.

• Future scheduled visits and product deliveries are immediately placed **On Hold**. • Dispatch schedules and field technician calendars exclude on-hold visits until payment is recovered. • The customer's activity history automatically records the date, time, and specific visit IDs placed on hold.

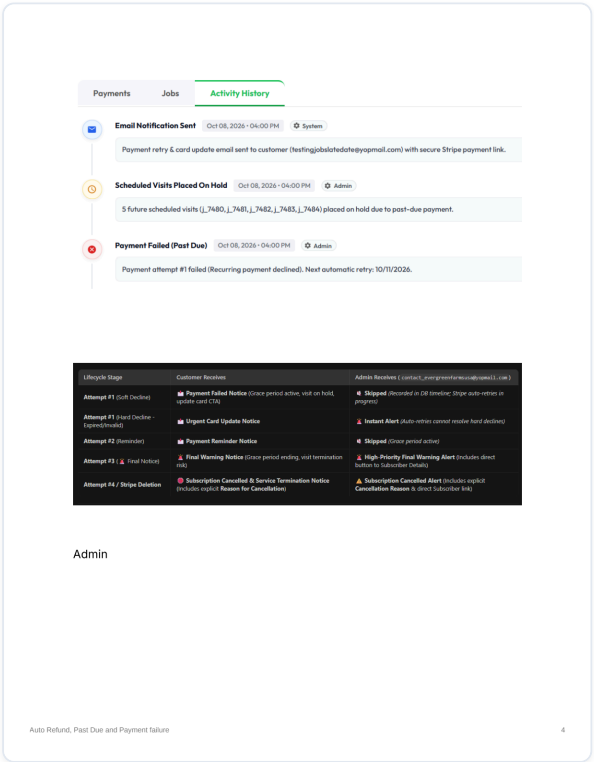


Activity history and jobs view showing scheduled service visits placed on hold.

5. Payment Retry & Dunning Lifecycle

The system utilizes an automated 4-stage retry timeline to maximize payment recovery before any cancellation action is taken.

Stage	Trigger Event	Customer Receives	Administrator Receives	Operational Action
Attempt #1 *(Soft Decline)*	Initial billing charge fails (e.g. temporary bank hold or insufficient funds).	**Payment Action Required** notice *(Grace period active)*	*No email alert (automated retries active)*	Subscription set to Past Due; future visits placed On Hold.
Attempt #1 *(Hard Decline)*	Permanent card failure (e.g. card expired or invalid number).	**Urgent Card Update** notice	**Instant Admin Alert**	Staff alerted immediately since automatic retries cannot resolve hard declines.
Attempt #2 *(Reminder)*	First automated retry fails (~3–4 days after initial attempt).	**Payment Reminder** notice	*No email alert (grace period active)*	Second retry attempt logged; customer grace period continues.
Attempt #3 *(Final Warning)*	Second automated retry fails (~8 days after initial attempt).	**Final Warning Notice** *(Grace period ending, service loss warning)*	**High-Priority Final Warning Alert** *(With direct [View Subscriber Details] button)*	High urgency recorded; 3–5 day staff intervention window opened.
Attempt #4 *(Cancellation)*	Final automated retry fails; all retries exhausted.	**Subscription Cancelled** notice *(Includes cancellation reason & termination warning)*	**Subscription Cancelled Alert** *(Includes cancellation reason & direct subscriber link)*	Subscription officially cancelled; all remaining visits auto-cancelled.



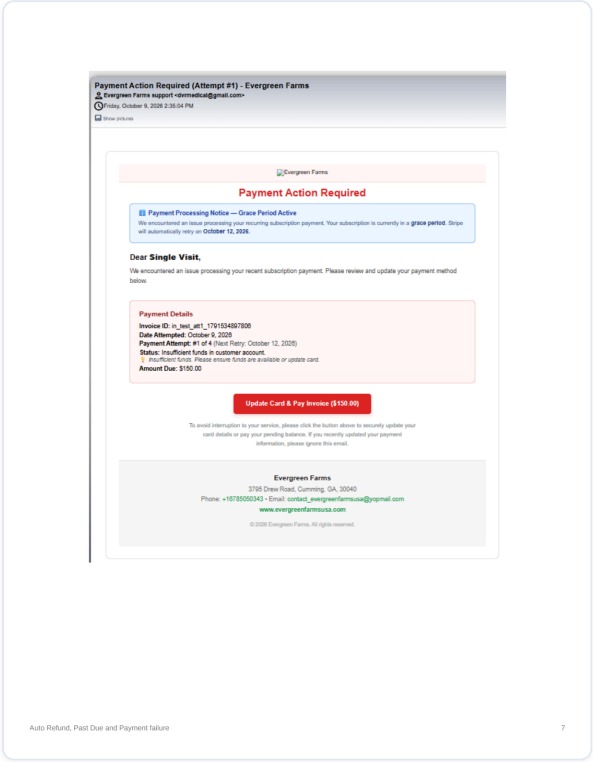
Summary of the multi-stage payment retry lifecycle and notification strategy.

6. Customer Payment Notices (Grace Period Attempts 1 to 3)

Customers receive clear, branded email notifications at each stage of the grace period with self-service update options:

Attempt #1: Payment Action Required

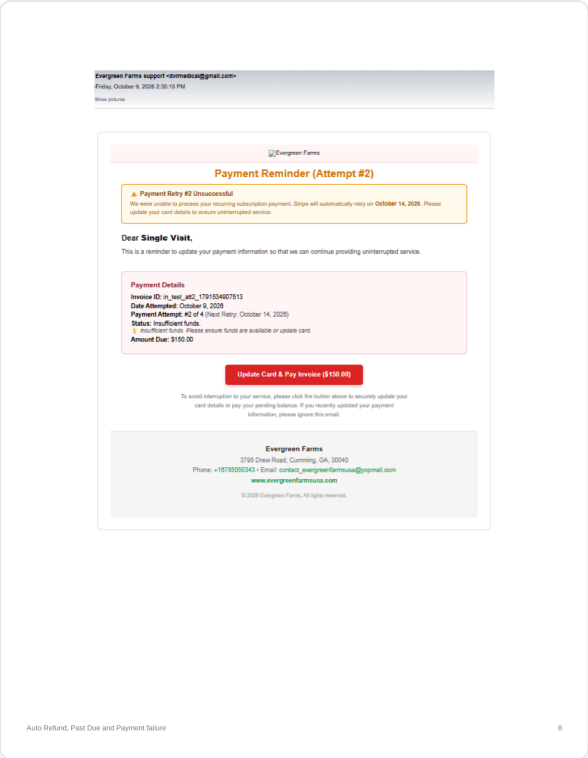
• Informs the customer that their recurring payment could not be processed. • Confirms that their subscription is in an active grace period while automatic retries continue. • Provides an **Update Card & Pay Invoice** button for immediate self-service payment.



Customer email for Attempt #1 showing active grace period and card update button.

Attempt #2: Payment Reminder

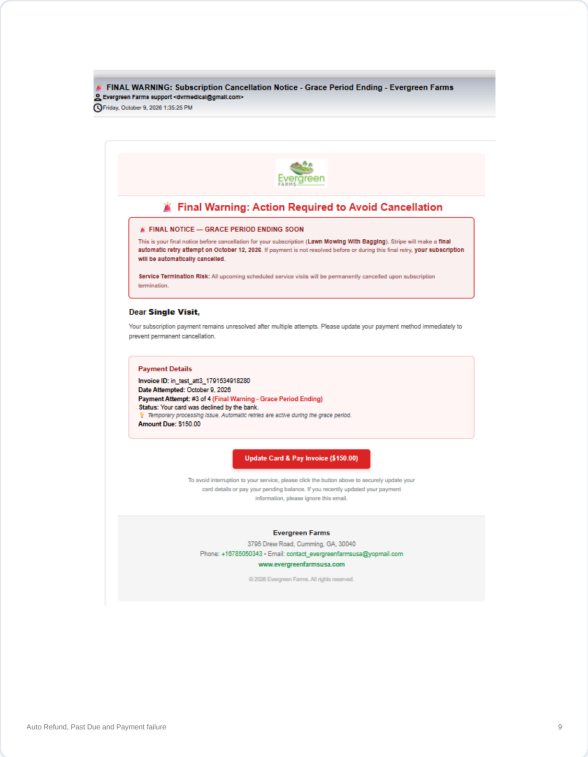
• Sent mid-cycle if the first automatic retry fails. • Provides a friendly reminder that payment information must be updated to prevent service interruption.



Customer email for Attempt #2 providing a friendly payment reminder.

Attempt #3: Final Warning Before Cancellation

• Features a high-visibility **FINAL NOTICE — GRACE PERIOD ENDING SOON** alert banner. • Advises the customer that upcoming scheduled visits will be permanently cancelled upon subscription termination. • Informs the customer of the final retry date and provides the final opportunity to update payment details.



Customer email for Attempt #3 showing the final warning and grace period expiration notice.

7. Administrator High-Priority Alerts

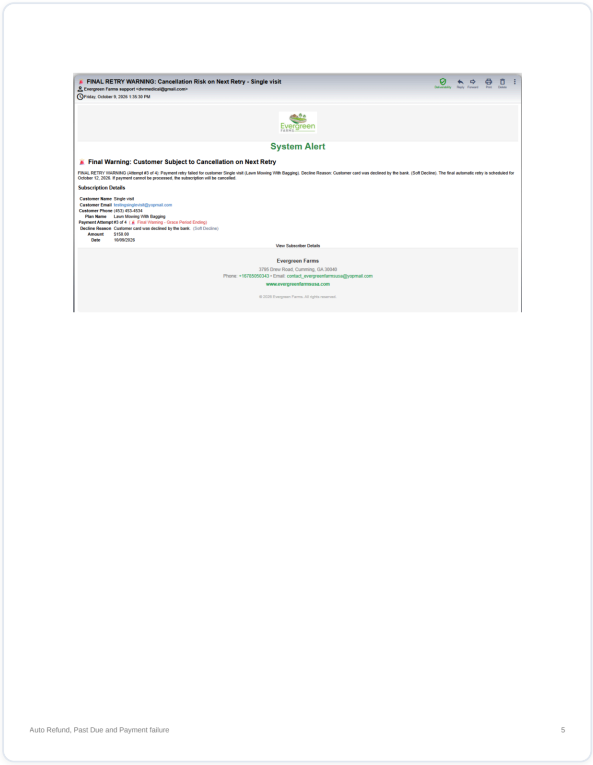
To eliminate email clutter, administrators receive notifications only when direct customer follow-up or awareness is required.

Attempt #3: Final Retry Warning Alert

• Alerts management that a customer is at immediate risk of cancellation on their next retry. • Provides customer contact details, plan name, decline reason (

"Customer card was declined by the bank"

), and final retry date. • Features a direct **View Subscriber Details** button linking straight to the customer's record.

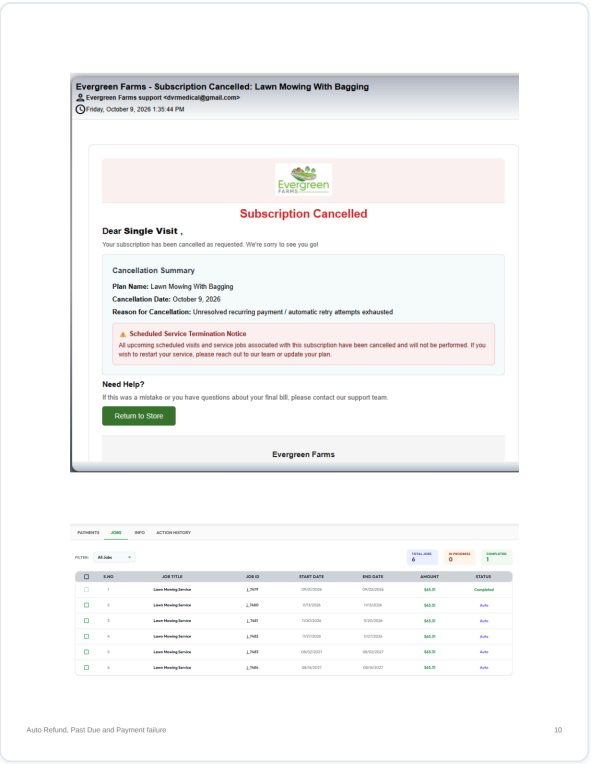


Administrator alert email for Attempt #3 with direct subscriber details button.

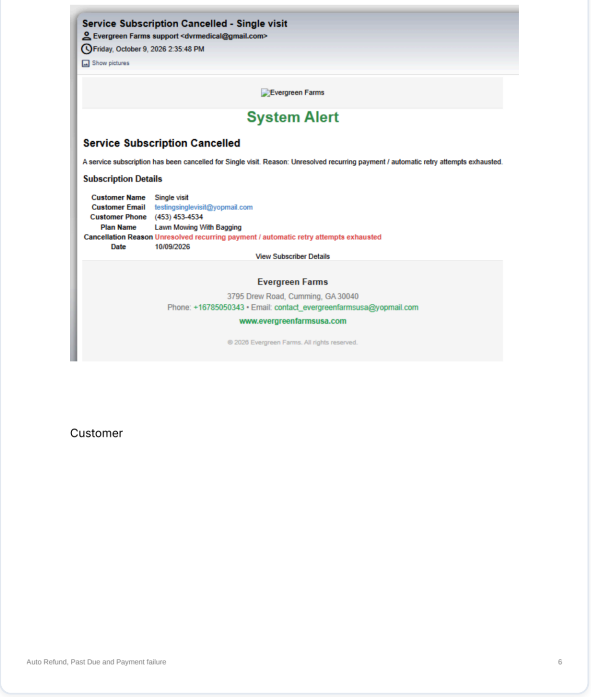
8. Automatic Subscription Cancellation & Job Cleanup

When all automated retries are exhausted without successful payment, the system automatically finalizes cancellation.

• The subscription is cancelled and recurring billing is stopped. • All remaining pending or on-hold visits for that customer are automatically marked **Auto Cancelled**. • The customer receives a **Subscription Cancelled** email displaying the cancellation reason, service termination notice, and an **Explore Plans & Services** re-engagement button. • Administrators receive a cancellation confirmation alert with a direct link to the subscriber record.



Customer cancellation confirmation email and jobs list showing auto-cancelled visits.



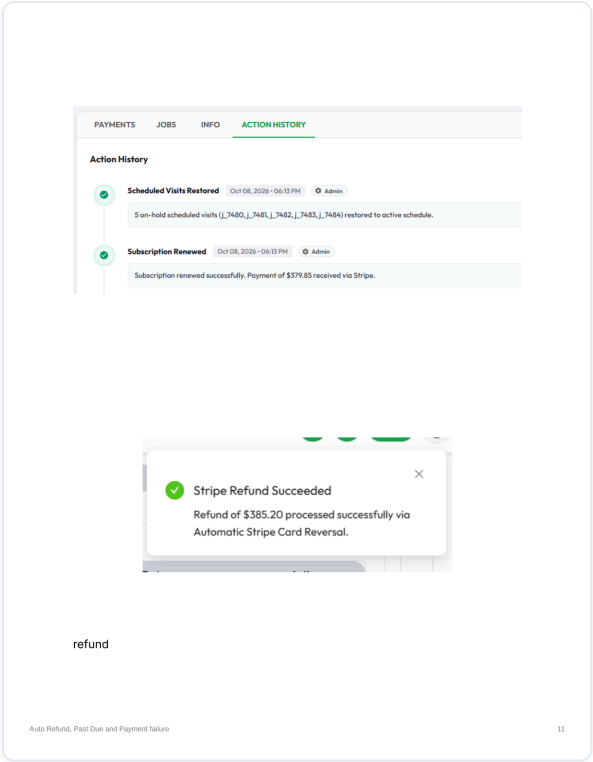
Administrator alert email confirming final subscription cancellation.

9. Account Recovery When Payment Succeeds

If a customer updates their card or an automated retry succeeds at any point during the grace period:

• The subscription status immediately returns to **Active**. • All on-hold service visits are automatically un-held and restored to the active crew schedule. • The customer's activity history records the successful payment and the

restoration of visits. • An automated payment confirmation receipt is dispatched to the customer.

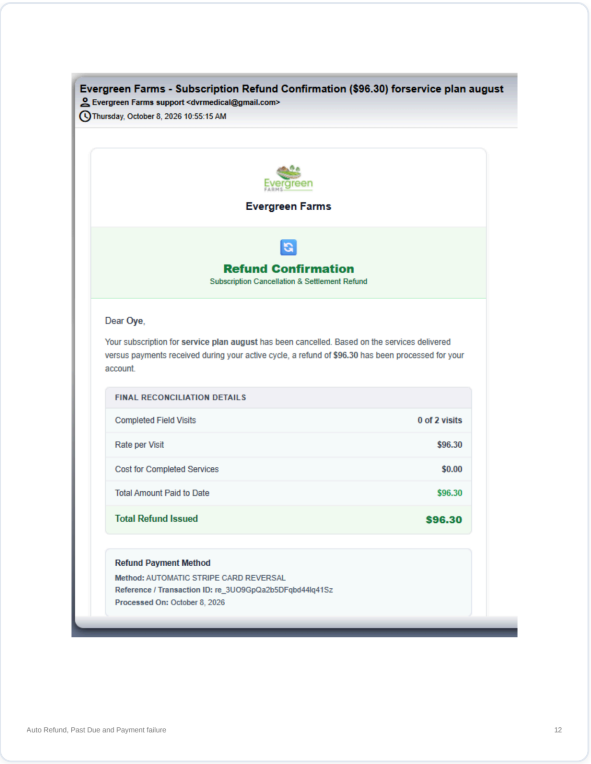


Activity history showing successful payment renewal and restored service visits.

10. Customer Settlement Refund Statement

When an automatic Stripe refund is issued for an overpaid or cancelled subscription, the customer receives an itemized **Refund Confirmation Statement**.

• Provides a complete reconciliation showing completed visits, rate per visit, total amount paid, and total refund issued. • Confirms the payment method as **AUTOMATIC STRIPE CARD REVERSAL** along with the unique transaction reference ID.



Customer refund confirmation email showing itemized reconciliation and Stripe transaction ID.

11. Workflow at a Glance

Step	Process	Customer Experience	Administrator Experience
1	**Payment Fails (Attempt #1)**	Receives Payment Action Required notice; grace period active.	Account flagged Past Due; staff can copy payment link. Future jobs put On Hold.
2	**First Automated Retry (Attempt #2)**	Receives Payment Reminder if payment remains unresolved.	Progress tracked via subscriber timeline; no inbox clutter.
3	**Second Automated Retry (Attempt #3)**	Receives Final Warning notice of impending cancellation.	Receives High-Priority Alert with direct button to customer record (3–5 day outreach window).
4	**Payment Recovery (If Resolved)**	Receives payment confirmation and receipt.	Account restored to Active; all on-hold visits restored to crew schedules automatically.
5	**Final Cancellation (Attempt #4)**	Receives Subscription Cancelled email with reason and service termination notice.	Receives Cancellation Alert; all remaining service visits automatically marked Auto Cancelled.
6	**Settlement & Refund**	Receives itemized refund confirmation statement with gateway transaction ID.	Administrator clicks "Review & Confirm Stripe Refund" to instantly credit customer card.

Note: The screenshots in this document are retained from the original workflow document. Developer-only screenshots and implementation references have been excluded from the client-facing version.