## **Payment Policies**

**ring-u** sets a **Billing Date Of Month** (BDOM) when a customer registers their Hello Hub and signs up for service from 1 to 28.

Customers that sign up on the 29th, 30th or 31st may have an actual BDOM of the last day of the month (as months vary in number of days).

## **Billing Process**

At **3 days before** a customers billing day of the month, the **ring-u** system will do the following: (sp)(sp)(sp)- Verify the payment methods on the account for expiration. This step may include preauthorization.

(sp)(sp)- Send a notice via email of the upcoming payment and verification status.

At 1 day before the customers billing day of the month, ring-u will:

(sp)(sp)- Send a notice via email of the upcoming payment.

On the Billing Day of the Month, **ring-u** will:

(sp)(sp)(sp)- Invoice the account, adding regional taxes and fees as required.

(sp)(sp)- Using the payment methods (credit cards) provided, charge for and receive payment.

## What Happens When Things Go Wrong?

What happens when the credit card on file is denied, expired, removed?

(sp)(sp)(sp)- ring-u will notify the customer via email automatically that funds are owed.

(sp)(sp)(sp)- **ring-u** will attempt to charge using the method on file again the next morning, and again over the next 3 days.

(sp)(sp)- If payment is still unsuccessful after 3 days and we have heard nothing from the subscriber, **ring-u** will suspend external service.

(sp)(sp)- If payment has not been received within **30** days of due date, **ring-u** may consider this account closed and release phone numbers.

Please be assured, **ring-u** will make every effort to contact you via email prior to the billing date and up to 3 days after the billing date. To ensure the continuity of your phone service and associated phone numbers, please consider:

(sp)(sp)- Keeping more than one payment method in the system.

(sp)(sp)(sp)- Maintaining a Wallet balance slightly higher than an average month's service bill, as the Wallet Balance can be used for monthly services.

(sp)(sp)- Communicate with us. We know things happen, but we need to know when it happens to you.

We are a small company and are available via email and phone, with a Southern US accent and usually a bad sense of humor.

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