Adding/Editing Credit Cards and Autopay

1. Billing Overview

1. Search for the customer and open the correct account.
2. Select **Billing**, the tab next to Overview.
3. Review the summary before taking action.
4. Open the section that matches the work: payment methods, recent transactions, Collections, Ledger, Invoices, or Subscriptions.

The Billing summary may show:

- The overdue amount, which the customer dashboard shows first, and the current account balance.
- Available account credit.
- Budget-plan information, when applicable.
- Recent billing activity and stored payment methods.

Balance direction: The account balance represents money the customer owes and should be zero or greater. A customer overpayment or other positive credit belongs in a wallet, normally the cash wallet, rather than appearing as a negative amount due.

Due tab: The customer's **Due** tab lists what the customer owes now. It hides invoices an active budget plan covers, but keeps budget installments, invoices from before the plan, and the part of any bill the budget only partly covers. **NEW**

Customer-level versus company-wide work: Use the customer's Billing tab when working on one account. Use the broader Billing screens for batches or lists across customers, including Collections, Bank Deposits, and Invoices.

2. Stored Payment Methods, Autopay & Card Payments

Add a Stored Payment Method

1. Open the customer's **Billing** area and select the action to add a payment method.
2. Confirm the name and billing address. Use the customer's saved address only when it matches the payment method's billing address.
3. Choose the payment type available to the customer, such as card or bank account.
4. Enter the required card details or bank routing and account information.
5. Review any autopay choices before saving.
6. Save the payment method.
7. Confirm it appears in the customer's payment-method list.

Customers can also add a payment method through the customer portal. When they do, the method should appear on the account for office staff to review.

Manage Stored Methods and Autopay

Open **Manage Cards** or the saved-payment-method list to:

- Review all payment methods on file.
- Update billing information.
- Activate or change autopay for available categories, such as fuel, service, service plans, budget billing, or other subscriptions.
- Review a scheduled charge interval and which categories that charge day collects.
- Deactivate a method that should no longer be used.
- Review the card history to see who hid or deactivated a card, staff or customer, and re-show a hidden card when appropriate. **NEW**

Autopay settings are tied to the selected stored payment method. Before changing autopay, confirm the correct method and the categories the customer has authorized. A budget installment is collected only by a card enrolled for budget autopay; a card enrolled for fuel autopay alone does not pay the budget.

Cards removed in the portal.** Your company chooses what happens when a customer removes a saved card in the portal: delete it, deactivate it, or hide it from the portal while autopay keeps using it. If a customer says they removed a card but it still charged, check the card history before answering. **NEW

***Collection method on one invoice.** The invoice header shows how that invoice will collect: **Interval** with the next charge date, autopay at posting, or **Manual** when no card and no charge day apply. Staff can hand-pick the card that collects a specific invoice, and the invoice list flags invoices whose collection method was set by hand.*

AUTOPAY CHECK When an invoice is marked for autopay and an active method is available, posting the invoice can trigger the charge. Review the invoice and payment method before posting. Posting refuses any invoice dated after today, so a renewal cannot be charged ahead of its date.

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