

# IAS Payment, Refund, and Replacement Policies and Procedures

## IAS POLICIES AND PROCEDURES

INFOAGE SOLUTIONS, INC. (IAS)

**Technology Experts Providing Real Business Solutions**

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## 1 Document Management

### 1.1 Change Record

Date	Author	Version	Change Reference
12-01-2011	Accounting Team	2710.1	No previous document
12-16-2011	Accounting Team	2710.2	Added the following account status types: Grace Period, Reinstatement, and Multiple Suspension.
12-16-2011	Accounting Team	2710.3	Added instructions for monthly recurring customers pay date when the 15th falls on a Sunday; Added Advance Payment Discounts; Added Expense Reimbursement
12-29-2011	Linda Folsom Jackson	2710.4	Updated Late Fee Definition
11-19-2014	Linda Folsom Jackson	2710.5	Updated Late Payment Fee
11-12-2015	Linda Folsom Jackson	2710.51	Updated Late Payment Fee
05-23-2016	Linda Folsom Jackson	2710.52	Updated Late Payment Fee
07-06-2016	Linda Folsom Jackson	2710.53	Updated Lowered Late Payment Fee
09-22-2016	Linda Folsom Jackson	2710.54	Added Recurring Late Payment Account Requirement
10-15-2016	Linda Folsom Jackson	2710.6	Updated Refund Policy
11-12-2016	Linda Folsom Jackson	2710.7	Updated Recurring Late Payment Account Requirement
08-12-2019	Linda Folsom Jackson	2710.8	Added the Credit Card Payment Fee

### 1.2 Reviewers

Name	Position
Linda Folsom Jackson	IAS President



**1.3 Approval**

Approvers	Title and/or Affiliation	Approval Date
IAS Board of Directors		11-12-2016
Linda Folsom Jackson	President / CEO	10-15-2016

**1.4 Distribution**

Copy No.	Name	Location
001	Library Master	IAS Principal Office
002	SharePoint IAS Library Master	www.iaslibrarymaster.com

**1.5 Agreement Termination**

Approvers	Title and/or Affiliation	Approval Date

<b>Subsequent Agreement Reference:</b>	
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## 2 Introduction

The following defines the InfoAge Solutions, Inc. (IAS) Payment, Refund, and Replacement Policy. Please read it carefully as this is the official policy in force. The policy listed below supersedes any other written document on these points received previously. If you have any questions or comments about this policy, please do not hesitate to contact us using the information in Section 9.

### 2.1 Policy Overview

IAS offers many of its services and customer support to its customers on a 24X7 basis. We strive to maintain our 99.9% uptime record to provide the very best and dependable service availability. IAS offers a reward to its customers that choose to pay their invoices early by reimbursing them up to 3% of the invoice amount. Equally, IAS must pass the cost burden of late payments to those customers that do not pay their accounts as promised.

### 2.2 Policy Effective Date

Effective immediately December 16, 2011, the following payment policy **MUST** be adhered to. **THERE ARE NO EXCEPTIONS, ALL CUSTOMERS MUST READ, UNDERSTAND AND ADHERE TO THIS POLICY** except by other written arrangements approved by IAS.

## 3 Invoicing

### 3.1 Professional Services

All invoice payments are due as defined in the invoice and this policy.

Payment for all products and services are due at the time of service, in the full amount before the IAS staff person leaves your office. The IAS staff person will ask if payment is available before starting work. If payment is not available that visit, the technician will not install products and/or provide services during that visit and you will be charged a visit fee and mileage charges.

### 3.2 Monthly Recurring Customers

Monthly Recurring Customers will receive an invoice during the first week of each month. The invoice will be sent to the staff and e-mail addresses identified your contract. If IAS receives an e-mail delivery failure notice, we will attempt to contact you by other means. If an e-mail delivery failure notice is not received, we will assume you received the invoice.

#### 3.2.1 Due Date

All monthly invoice account payments are due in our office by the 15th of the month. When the 15<sup>th</sup> is a Sunday, the payment is due the next business day Monday the 16<sup>th</sup>.

### 3.3 *Forms of Payment Accepted*

Cash, Check, PayPal, Direct Deposit Account Funds Transfer (ATF), Visa, MasterCard, American Express, and Discover.

### 3.4 *Credit Card Payment Fee*

For all IAS products and services procured, except the Monthly Recurring Program Payments, there is a credit card fee of 3% of the total invoice balance to cover applicable merchant fees.

### 3.5 *Expense Reimbursement*

As full consideration for the consulting services provided by the IAS, the Customer shall pay all costs incurred to create services and products. Invoices will provide actual expenses grouped by category and shall reference the customer identification number.

### 3.6 *Advance Payment Discount*

Customers have the option of receiving a discount for making their invoice payments in advance of the due date as defined as follows:

- 5 calendar days in advance @ .5% discount
- 10 calendar days in advance @ 1% discount
- 20 calendar days in advance @ 2% discount

## 4 **Account Status**

The following identifies the IAS customer account statuses:

Status Type	Status Definition and Actions
<b>Active Period</b>	<ul style="list-style-type: none"> <li>• Active Period - Account Paid in Full.</li> <li>• Complete and full availability of all contracted IAS services and products.</li> </ul>
<b>Grace Period</b>	<ul style="list-style-type: none"> <li>• Grace Period – Invoice Unpaid from the Due Date to 5 Calendar Days Following Invoice Due Date.</li> <li>• Complete and full availability of all contracted IAS services and products.</li> </ul>
<b>Notice Period</b>	<ul style="list-style-type: none"> <li>• Notice Period – Invoice Unpaid from 6 Calendar Days to 30 Calendar Days Following Invoice Due Date.</li> <li>• A two percent (2%) late notice payment fee.</li> <li>• Limited availability of any IAS services and products. Availability of services and products are at the discretion of IAS.</li> </ul>

Status Type	Status Definition and Actions
<b>Suspension</b>	<ul style="list-style-type: none"> <li>• Suspension Period – Invoice Unpaid from 31 Calendar Days Following Invoice Due Date Until Account Paid In Full.</li> <li>• A three percent (3%) late suspension payment fee.</li> <li>• Temporarily, IAS services and products will not be available.</li> </ul>
<b>Reinstatement</b>	<ul style="list-style-type: none"> <li>• Account was suspended within the last six (6) months.</li> <li>• A \$100.00 account reinstatement fee.</li> </ul>
<b>Multiple Suspension</b>	<ul style="list-style-type: none"> <li>• Multiple suspensions in a twelve (12) month period can incur additional penalties and fees.</li> </ul>
<b>Collections</b>	<ul style="list-style-type: none"> <li>• No correspondence or payment on account on a invoice unpaid from thirty (30) calendar days following invoice due date.</li> </ul>
<b>Closed</b>	<ul style="list-style-type: none"> <li>• Account Closed.</li> <li>• No availability of any IAS services and products.</li> </ul>

## 5 Late Payments

All customers are welcome to coordinate with IAS temporary payment arrangements if they encounter financial difficulties. If we are contacted before the account is suspended, we will gladly work out a plan that avoids late payments and fees.

### 5.1 Late Payment Fee

Late payment fees are charged as a percentage of the invoice total. The minimum late payment fee is \$20.00. The purpose of these fees is to defray the costs associated with collecting late payments.

- >5 calendar days late @ 5% fee
- >10 calendar days late @ 8% fee
- >20 calendar days late @ 10% fee

### 5.2 Account Grace Period

The Grace Period automatically begins on an unpaid invoice from its due date to five (5) calendar days following invoice due date. All contracted IAS services and products are completely and fully available.

### 5.3 Account Notice Period

The Account Notice Period follows the Grace Period and begins automatically on an unpaid invoice from six (6) Calendar Days to thirty (30) Calendar Days following the invoice due date.



If we have not received your payment in our office by the end of the Grace Period, we will send an email reminder and the account will automatically be put on Notice. A two percent (2%) late notice payment fee for that period will be assessed against your account and will be added to your next monthly invoice. Availability of contracted services and products will be limited and at the discretion of IAS.

#### **5.4 Account Suspension Period**

Account Suspension follows the Notice Period and begins automatically on an unpaid invoice from thirty-one (31) Calendar Days following the invoice due date until the account is paid in full. If we have not received your payment in our office by the thirty-first (31<sup>st</sup>) day after the invoice due date, we will send email notification and your account will automatically be put on Suspension and all services will be suspended immediately. A three percent (3%) late suspension payment fee, for each 30-day period, will be assessed against your account until payment is made in full.

#### **5.5 Account Reinstatement**

Suspended accounts must be paid in full in order to have IAS products and services restored. A \$300.00 account reinstatement fee will be added to your account.

#### **5.6 Multiple Suspensions**

Multiple suspensions in a twelve (12) month period can incur additional penalties and fees. Each customer's contract defines their twelve (12) month period.

<b>12-month Period</b>	<b>Penalty</b>
<b>Second (2<sup>nd</sup>) Occurrence</b>	Multiple Suspension Fee \$250.00
<b>Third (3<sup>rd</sup>) Occurrence</b>	We will require pre-payment for all products and services for a six (6) month period.

#### **5.7 Recurring Late Payment Account Requirement**

Customer Accounts that are late more than six (6) times in one year, will be required to select one of the two following options:

- 1) Switch to a Monthly Credit Card Subscription and complete the Credit Card Authorization Form. Instructions for delivery are on the form.
- 2) Pay two monthly payments in advance and maintain the two-monthly payment credit balance at all times.



### 5.8 Credit Card Payments Declined

If you have provided credit card information, so that we can automatically charge your credit card for your monthly billing, and if your credit card is declined for payment, we will send you an e-mail notice and charge a credit card fee of \$50.00.

If your credit card has expired, we will not add any fees to your account. Instead, we will send you an e-mail notice asking for updated credit card information.

## 6 Non-Payment

If you refuse to pay us, or do not respond to correspondence in reference to your account, we will make every effort to collect the debt. As a reminder, you have agreed in the contract that all costs we incur associated with collecting debts, including attorneys' fees and court costs, will be paid by you.

Non-payment may result in your account being sent to collections, your credit standing with us being downgraded and possible litigation to recover payment.

## 7 Incorrect Charges

If you have questions or concerns, or you feel that you have been charged incorrectly, please contact us IMMEDIATELY so that we can work together to find a solution. Please see Section 9 for contact information.

## 8 Refund and Replacement Policy

IAS works hard to meet all of its customer's needs and if a purchase is not meeting your needs, please contact us immediately with your concerns. We value you as a client and strive for your complete satisfaction.

### 8.1 Product

All product sales are final.

### 8.2 Service

All service sales are final.

## 9 IAS Contact Information

<b>Email</b>	<b>accounting@infoagesolutions.net</b>
<b>Mail</b>	IAS 8403 Colesville Road Suite 1100, Silver Spring, MD 20910-6346
<b>Phone</b>	(855) 644-4886



<b>Fax</b>	(410) 410-844-6407
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We value your business and want to ensure that we continue to service your account with highest quality.