1105: Credit Policies

Section: Sales
Subject: Credit Policies
Approved by: Tony Massey
Effective Date: March 18, 2004
Last Reviewed Date: September 18, 2024
Policy Owner: Vice President of Business Development

Policy

The following collection and credit card policies apply to all new sales.

It must be clearly understood that all sales/contracts in the amount of $12,000 or more must have prior approval from the regional/division manager. Payment may be made by cash, check or credit card as defined in this policy.

Pest Services Sales

Residential Agreements

1. All Customers will be offered the opportunity to pay for services a year in advance at the time of sale. Year in advance payments must be collected at the time of sale and/or start. A five percent (5%) discount will be allowed on the annual amount of the contract.
2. If not paid a year in advance, the customer will be offered our auto bill-pay via their bank account (ACH) or by credit card. NOTE: We will lead with the bank card/account (ACH) and then with the credit card option.
3. If neither PIA nor auto bill-pay is secured, the customer will be offered our electronic funds transfer (EFT) via their bank account only.

4. If none of the above listed payment programs are secured, the initial charge must be collected at the time of sale and/or start.
5. No agreement will be accepted as a bona fide sale until a payment method has been secured and documented.

Commercial Agreements

1. All commercial customers will be offered the opportunity to pay for services a year in advance. Year in advance payments must be collected within 30 days of the sale and/or start. A five percent (5%) discount will be allowed on the annual amount of the contract.
2. If not paid a year in advance, the customer will be offered our auto bill-pay via their bank account (ACH) or by credit card. NOTE: We will lead with the bank card/account (ACH) and then with the credit card option.
3. If neither PIA nor auto bill-pay is secured, the customer will be offered our electronic funds transfer (EFT) via their bank account only.
4. If none of the above listed payment methods are secured, the initial charge must be collected within 60 days of the start.
5. No agreement will be accepted as a bona fide sale until a payment method has been secured and documented.

Special Services Agreements

1. Residential - Payment in full must be collected at the time of sale and/or before the start is performed.
2. Commercial – Payment must be collected within 60 days of the start.

Landscape Services Sales

Residential Agreements

1. All customers will be offered the opportunity to pay for services a year in advance at the time of sale. Year in advance payments must be collected at the time of sale and/or start. A five percent (5%) discount will be allowed on the annual amount of the contract.

2. If not paid a year in advance, the customer will be offered our auto bill-pay via their bank account (ACH) or by credit card. NOTE: We will lead with the bank card/account (ACH) and then with the credit card option.
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Special Services Agreements

1. Residential - Payment in full must be collected at the time of sale and/or before the start is performed.
2. Commercial – Payment must be collected within 60 days of the start.

Landscape Renovation Service

1. A minimum deposit of 50% must be collected at the time of sale and/or before the work is started. The balance must be collected upon completion.

Termite and Baiting

Residential Agreements

1. Cash, check or credit card: Unless secured by a credit/debit card, a minimum deposit of 33 1/3% must be collected at the time of sale and/or before the work is started. The balance must be collected upon completion.

Commercial Agreements

1. The balance must be collected within 60 days of the start.

Fumigation

A minimum deposit of 50% must be collected at the time of sale and/or before the work is started. The balance must be collected upon completion.

NOTE:

All accounts must be collected within 60 days following the completion date for a sales commission to be paid. The payroll department will not process and pay sales commissions on accounts that pay after 60 days from completion date. Any exception to these guidelines requires prior written approval from the COO or President/CEO.

Credit Cards

1. The company accepts Visa, MasterCard, Discover, and American Express in payment for its services. Services where credit card are accepted:
    1. Year-in-advance payments (Pest Prevention and GreenUP Lawn, Tree and Shrub)
    2. All initial starts (Pest Prevention and GreenUP Lawn, Tree and Shrub)
    3. Special/Odd Jobs (Pest Prevention and GreenUP Lawn, Tree and Shrub)

4. All termite, baiting and fumigation jobs
5. All termite renewals
6. All outstanding balances of cancelled accounts.

2. Prerequisites for credit card sales
    1. All payments by credit card must be authorized by Visa, MasterCard, American Express or Discover before the company will consider the contract complete and perform any work. An authorization code will be given. The authorization ensures Massey Services the account is active and sufficient credit is available to cover the charges.
    2. No sale will be final until all contracts, graphs and sales slips have been checked for accuracy and signed by the customer.

3. Daily Credit Card Sales Procedures
    1. During the sales presentation the customer will be asked for a method of payment.
    2. If the payment method is by credit card, the card type, (Visa/MasterCard/Discover/American Express) card number, and expiration date will be written on the service agreement.
    3. The customer must then sign the service agreement, graph, and credit card sales slip in order to finalize the sale.
    4. All paperwork for a credit card sale must be turned in at the daily check in session each morning with all other paperwork.
    5. The customer service specialist will reconcile all documentation and electronically deposit all funds each business day.
    6. Once the program is set up in ServicePro which would include the debit/credit card information, the debit/credit card number on the service agreement is to be made fully unreadable by blacking it out on both sides of the agreement.
    7. If the credit card payment is declined, another form of payment must be secured before any work is performed.

4. Electronic Funds Transfers (EFT)
    1. All customers choosing not to pay for services a year in advance will be offered the opportunity to have their recurring services paid through our electronic funds transfers program. Our EFT program allows our customers the opportunity to have their bank accounts electronically

debited for the amount of their completed, recurring service on the 5th, 15th or 25th of each month.

2. Customers choosing to pay by EFT must complete the EFT enrollment form and return it to the Inspector or the address noted on the form with a copy of their cancelled check.

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