The Credit Hero's Guide
To Setting Up Automated Recurring Payments For Your Clients With

Billsby

A Quick Start Guide

***Important: See the section about "Getting started, for a special link to receive a Billsby account that has no monthly fee and $10,000 in processing for free. Signing up from that special link is the only way to get this offer.**

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Note From Daniel (Why I Wrote This Guide)

Hey Credit Hero!

My goal as founder of Credit Repair Cloud is to help you grow your profitable credit repair business, so you can fire your boss, quit your 9-5, change lives, and someday join our Millionaires Club. I'm here to help you do exactly that.

Years ago, I launched Credit Repair Cloud from nothing. It wasn't easy and I made a ton of mistakes, but I never gave up. And through that I learned that any business really can launch from close to nothing -- especially credit repair. Since then, I've had the privilege of helping thousands of people, just like you, to launch their own business from nothing. I call this philosophy, "The Bootstrappers Mindset." When you adopt my bootstrapper's mindset you're able to grow your profitable business and get paid in the most efficient and affordable way. That's what this guide is about.

If you're just getting started with your credit repair business, I also recommend signing up for our Credit Hero Challenge. During the challenge you'll earn your credit repair certification, enjoy daily coaching, learn proven processes, and embrace your bootstrapper's mindset - all for less than you'll spend taking your family out to McDonald's. It's the greatest program we've ever created. So if you haven't completed the challenge yet, sign up now at CreditHeroChallenge.com.

I wish you the best of success with your business!

Daniel Rosen
Founder and CEO of Credit Repair Cloud
daniel@creditrepaircloud.com

What is Billsby?

Billsby is a Recurring Billing & Subscription Management Software that automates the monthly charges from your client's credit/debit cards. I recommend Billsby, because their plan contains no monthly subscription fee and a fixed transaction fee of 0.4% with no hidden charges. This makes Billsby an easy and affordable method of launching your recurring revenue business. In comparison, other payment platforms are complicated and expensive, with some resulting in costs of thousands per month! Instead, Billsby is the best way to get started with the tools you need with a minimal expense.

***IMPORTANT NOTE:** You may notice old documentation in Credit Repair Cloud mentioning "Chargebee." However, Chargebee recently changed their business model to enterprise which resulted in severely spiked fees and they began rejecting CRC users. We no longer recommend Chargebee. As an alternative we suggest Billsby as your super simple and more affordable option.

Why Monthly Subscription Billing?

The monthly subscription billing model is the easiest and fastest way to grow your revenue. With this model, your client's credit/debit card is charged a fee every single month until they cancel. The philosophy behind a monthly recurring revenue model) is as follows;

If you...

- Charge an affordable price
- Give awesome service (so your clients continue to pay you)
- And add a few more clients each month
- Your revenue will continue to grow month after month!

If you're just getting started, this is a much faster and more reliable way to scale your business than pay-per-delete or any other complex business model. In every other model (except the monthly subscription billing model) you, as the business owner, spend most of your time chasing money instead of building your business. As tempting as it may be to reinvent the wheel, I recommend sticking with proven modes that work (and do your experimenting later). To run projections and calculate pricing and revenue, you can use our credit repair business calculator www.creditrepaircloud.com/calculator.

Getting Started With Billsby

Before you begin, it's important to understand that Billsby is a third party vendor and is not owned by CRC or partners with. Billsby has their own own customer service and support. When you choose to use them, you are doing so independently as a separate tool for billing your clients.

If you choose to use Billsby, you'll connect it to your gateway (which connects to your merchant account) as explained below. It's important to know that Billsby does not collect or hold your money. It's simply a software. The actual collecting of money and approving of charges all happens between your payment gateway and your customer's bank. Billsby simply facilitates the automation.

These instructions will guide you through the most common and simple setup for a recurring revenue credit repair business.

START HERE:

To charge client's credit cards for credit repair, **you must have a merchant account that allows for processing credit repair services**. You also **must have an Authorize.net "gateway" account**. Sign up for a merchant account for credit repair at www.CreditRepairCloud.com/merchant. Once you begin the process, the merchant account provider will assist you with getting your Authorize.net gateway.

*As tempting as it may seem, you cannot use PayPal, Stripe, Square or any other popular billing service for credit repair. It is against their Terms of Service. No matter what you name your business, they will eventually discover your violation and will ban you, freeze your money (and you may never get it back). Do not take this risk. You cannot use an Authorize.net "merchant account" -- only the Authorize.net "gateway" mentioned above, which your merchant account provider will help you to secure. You must have a merchant account authorized for credit repair to operate your business properly.

How to get $10,000 in processing for FREE!

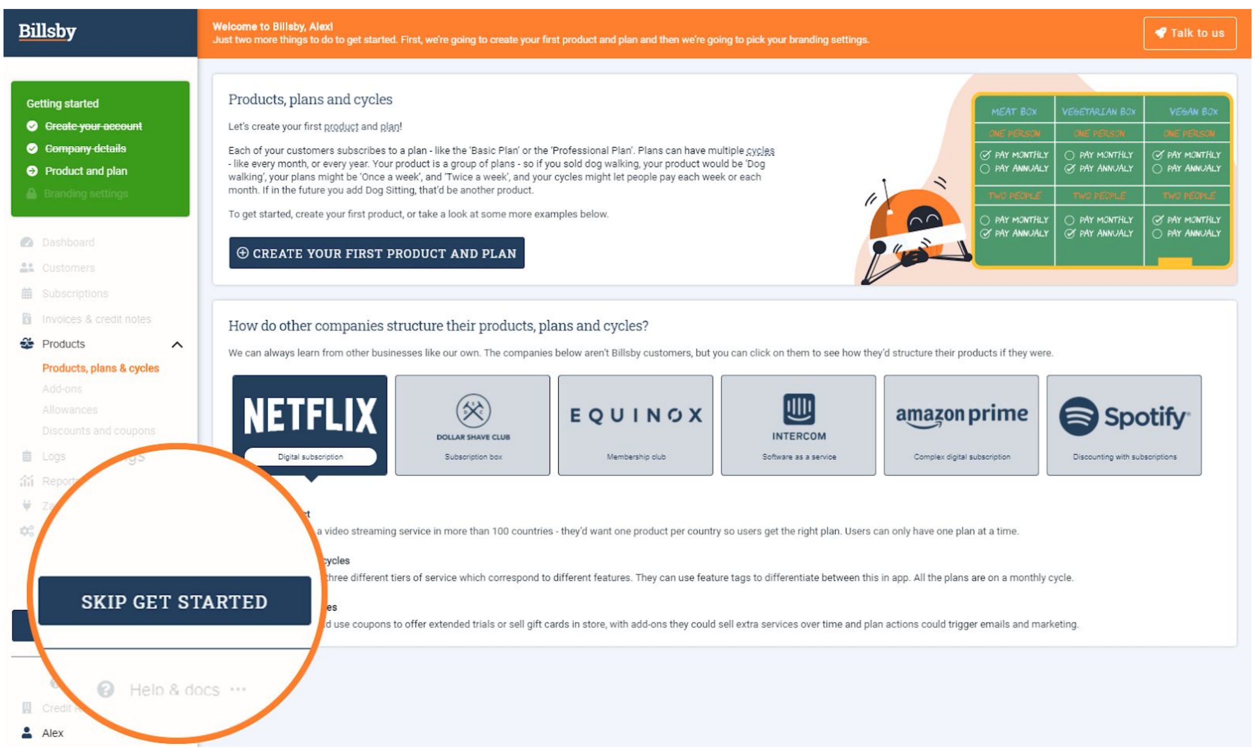
Sign up for your Billsby account at the special link for Credit Repair Cloud customers https://www.billsby.com/landing/credit-repair-cloud. We've asked Billsby for special pricing for our customers - you'll only pay a 0.4% transaction fee - there are no monthly fees and no setup fees. **And if you sign up from this special link, you can make your first $10,000 of revenue without paying Billsby a cent.**

Setting Up a Subscription Product, Plan & Cycle

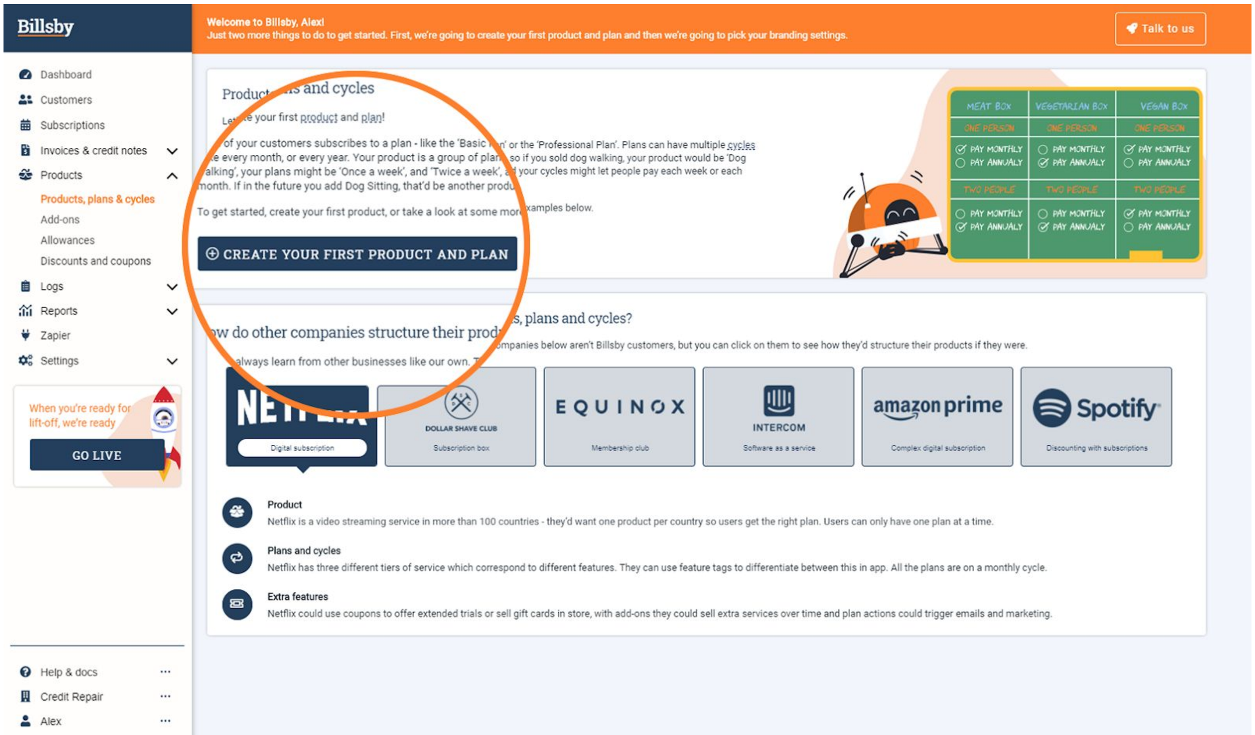
If you're just getting started and not sure what to charge, our most successful credit repair business owners charge an average range of $59 to $99 per month (depending on your market. I recommend starting on the lower end at first so that you keep it affordable for your first clients. As you grow, you can easily add additional plans for future clients).

1. Log into your Billsby account at https://app.billsby.com

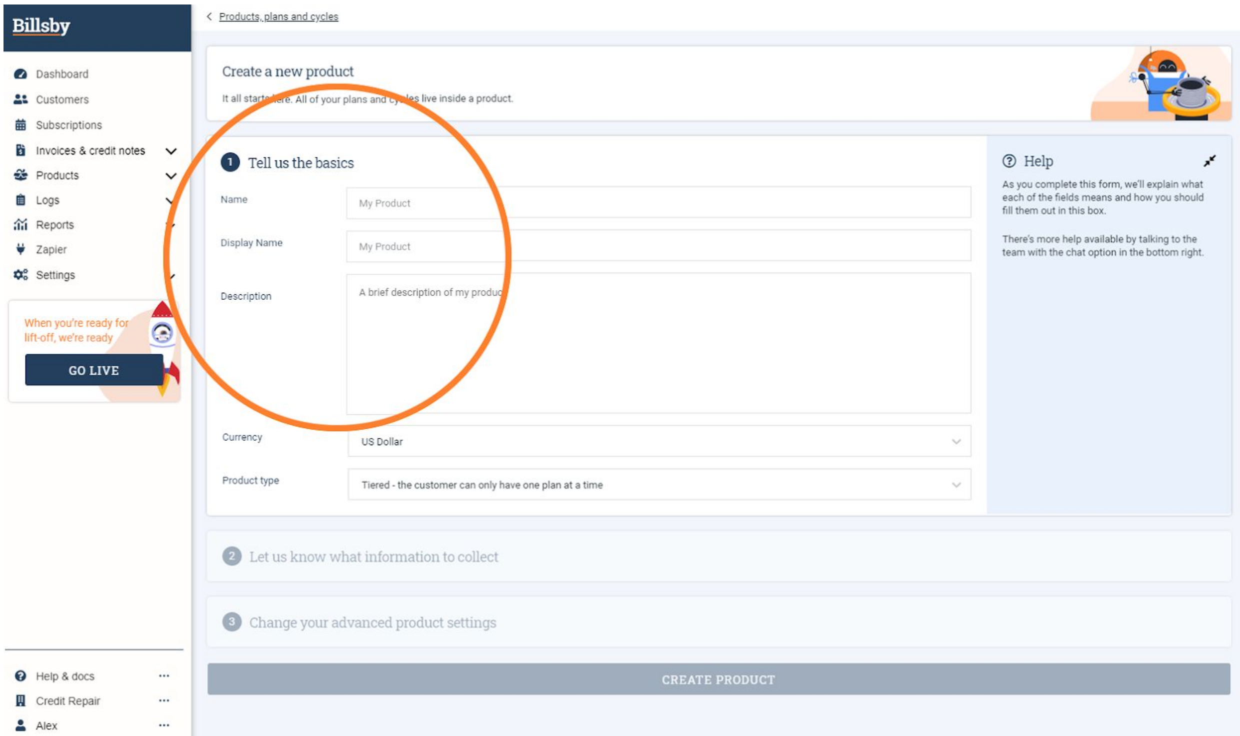
2. When you first login to your Billsby account, you have the option to follow the Getting started pathway. For this example, we are going to "skip get started"



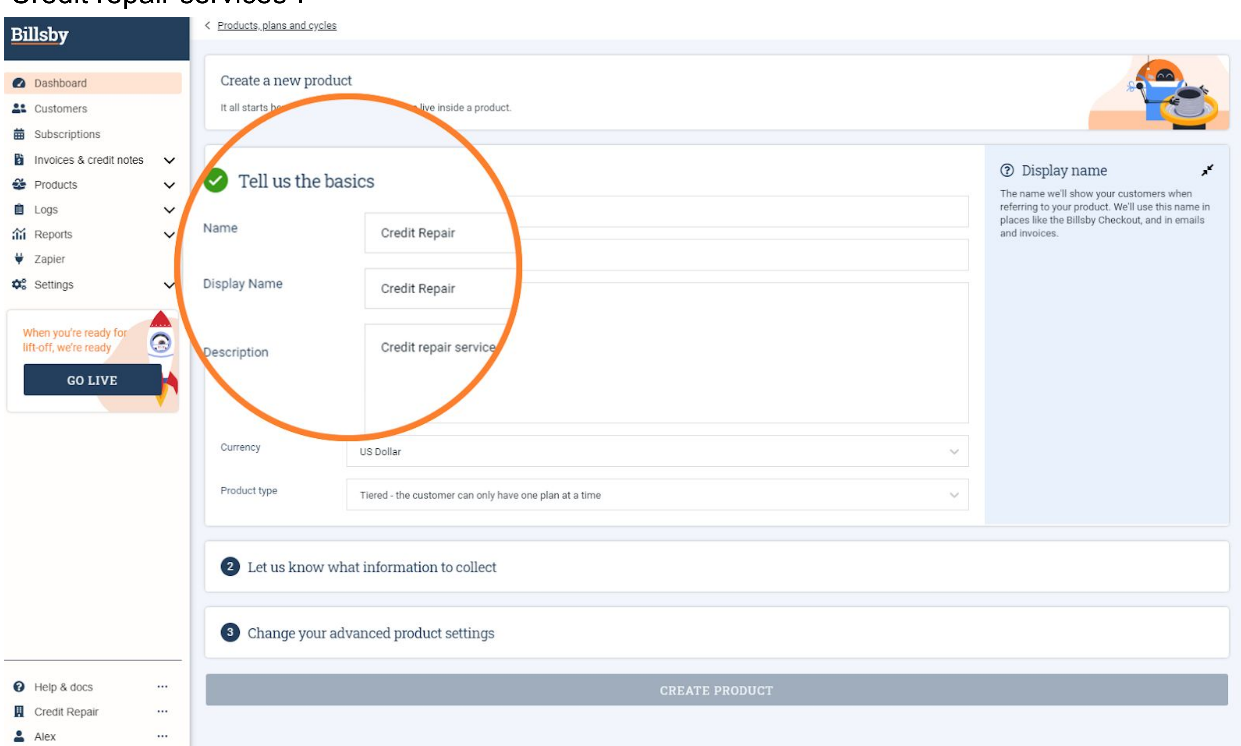
3. Click the "Products" icon and navigate to "Products Plans & Cycles" in the drop down menu. This will take you to the Products, Plans & Cycles page.



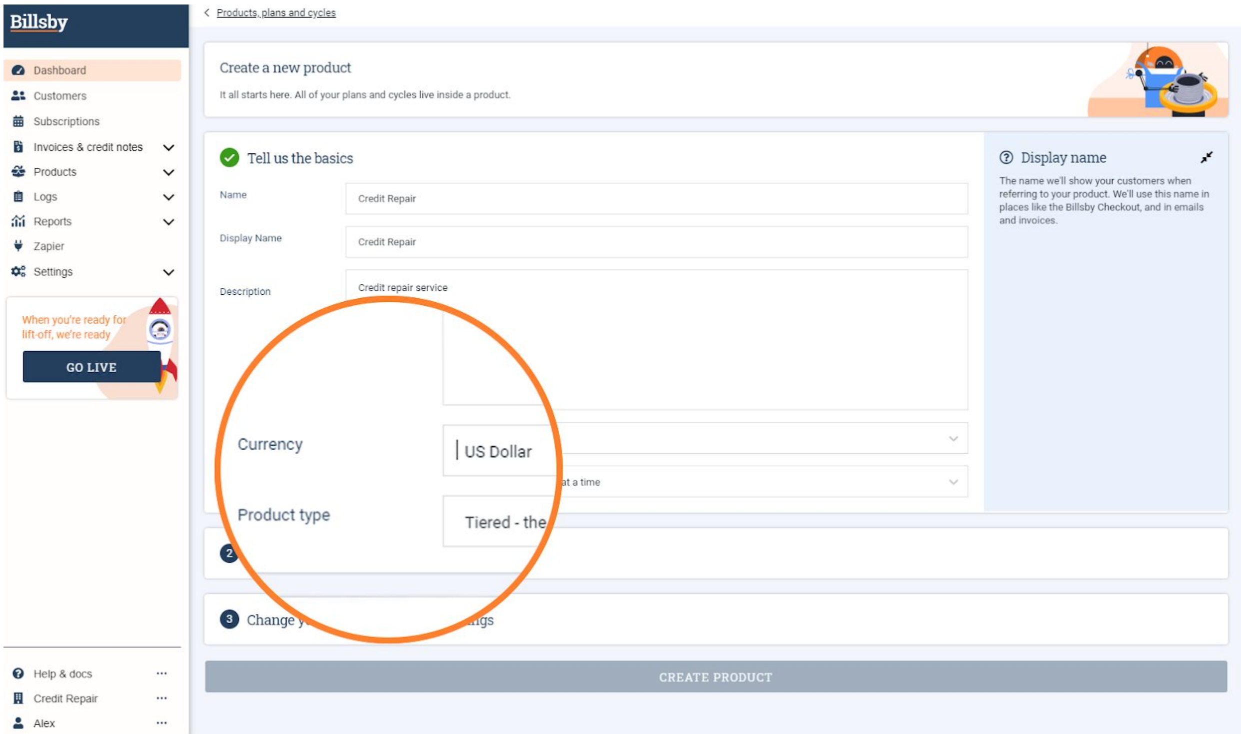
4. Choose the ‘Create Your FIrst Product And Plan’ button - in Billsby, products are groups of plans your customers can subscribe to. All the plans within a product have the same currency and share other settings and customers can only switch between plans within the same product. We’ll just create one for now.



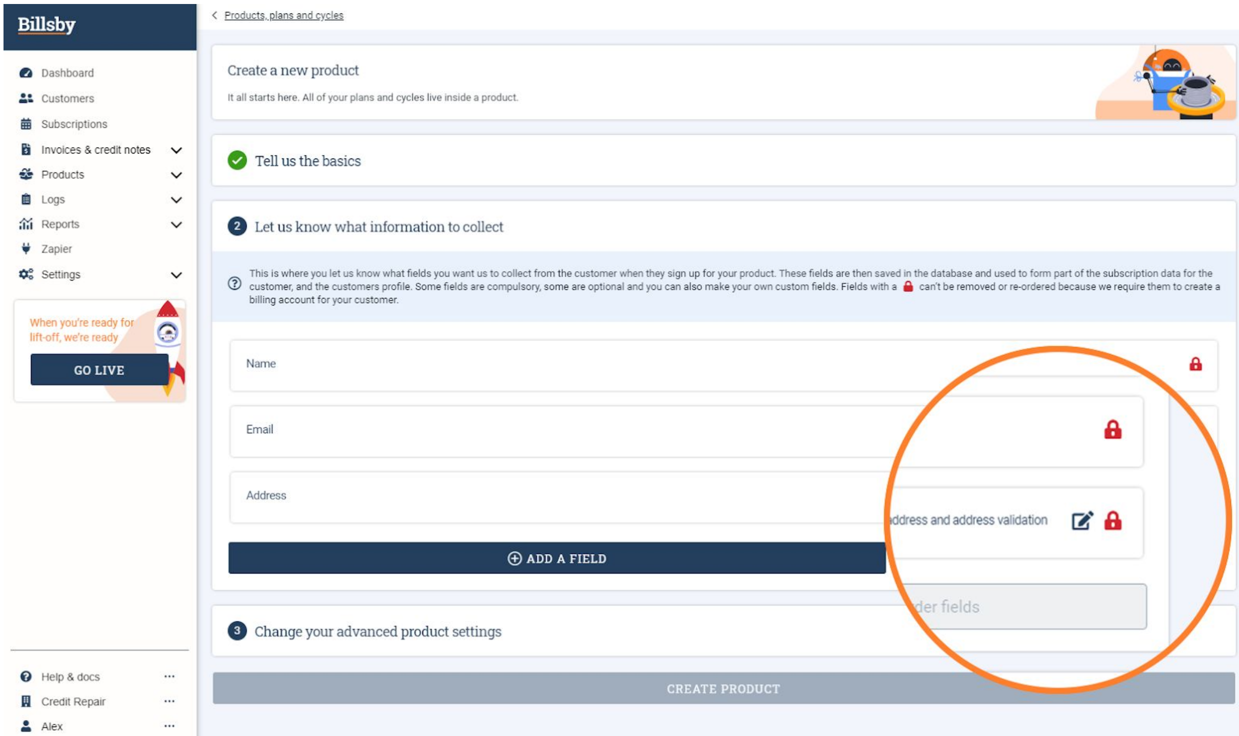
5. First, we need to give our product a name. We'll call it "Credit Repair". Put this in both the name and display name box. For the description, you could put something like "Credit repair services".

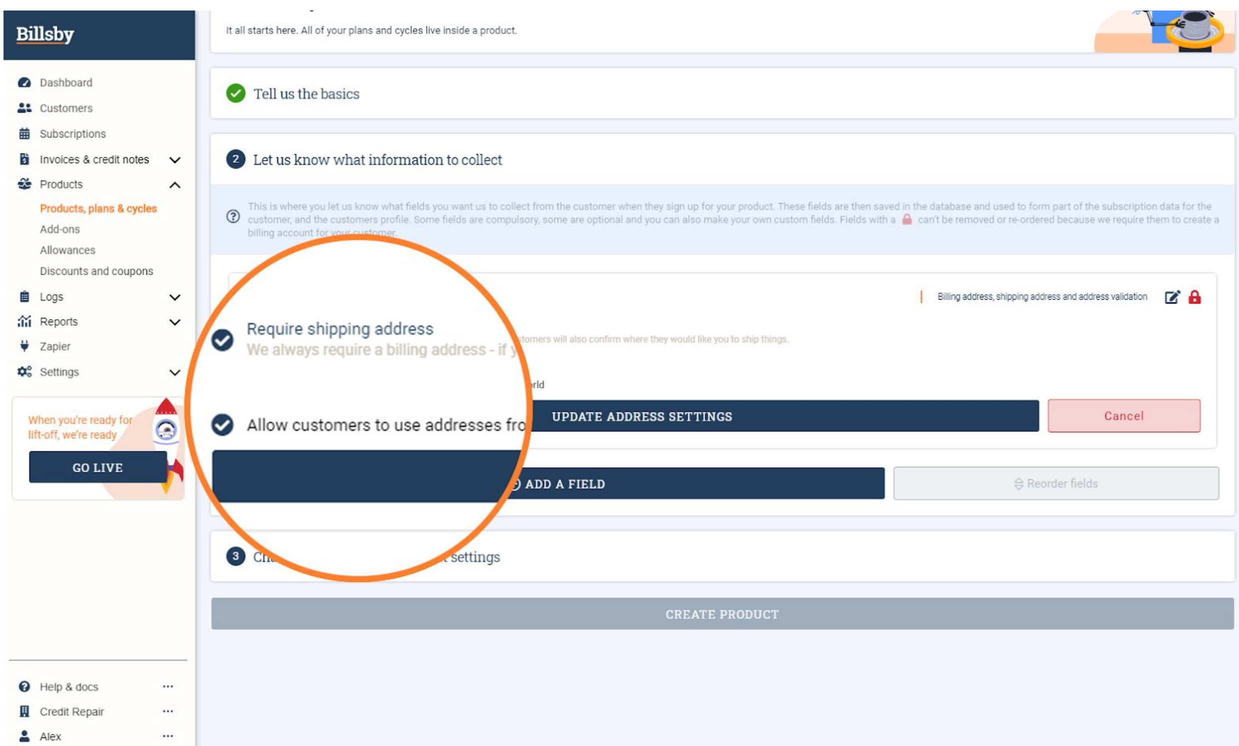


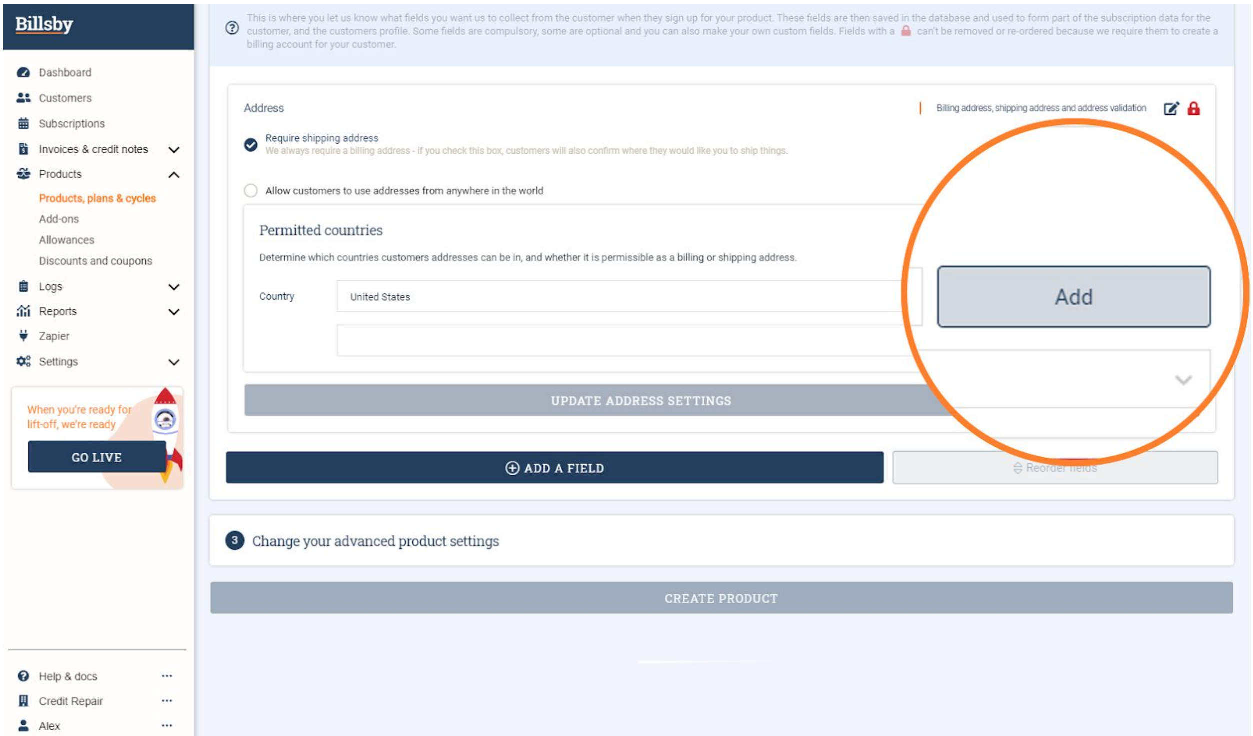
6. Currency will already be set to US Dollar, and we want tiered plans, so you can leave both these settings be and go on to the second step.



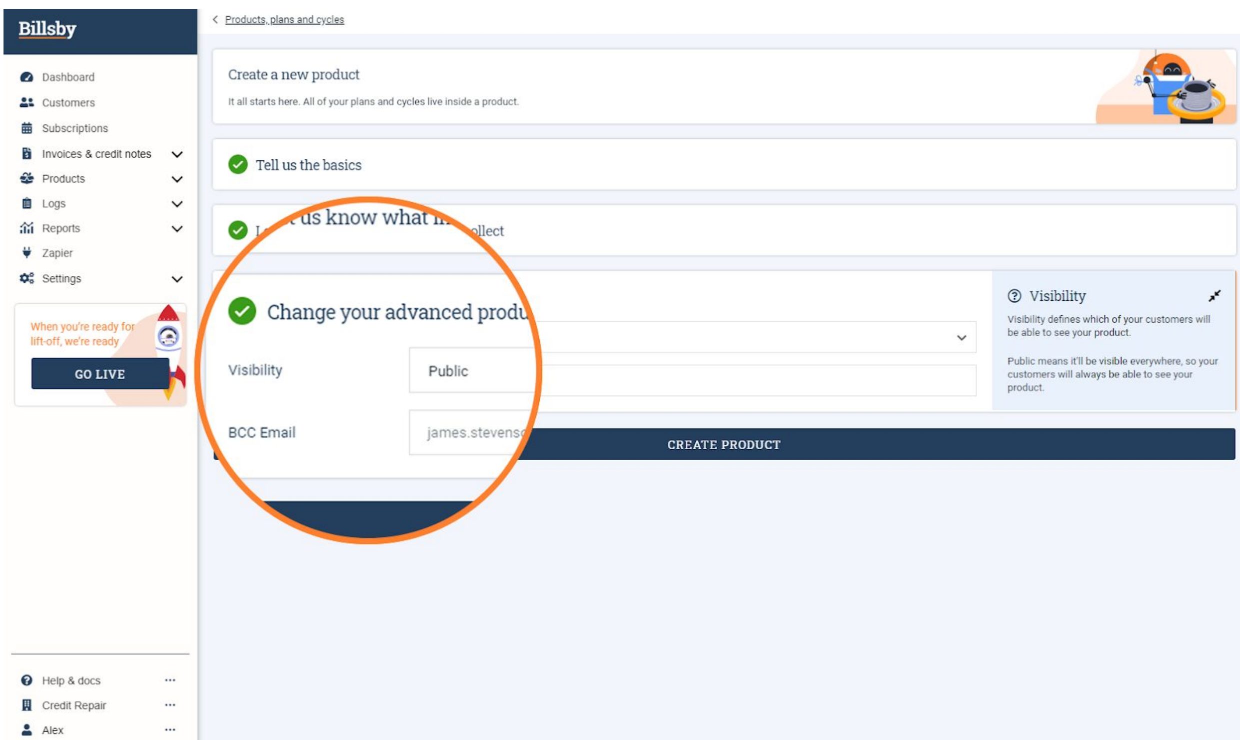
7. On this step, we want to make sure people can only sign up with a US billing address. Choose the little pencil icon next to address, untick allow customers to use addresses anywhere in the world, then press add next to United States, and then hit Update Address Settings.


Billsby
Products, plans and cycles
Create a new product
It all starts here. All of your plans and cycles live inside a product.
Tell us the basics
Let us know what information to collect
Name
Email
Address
ADD A FIELD
Change your advanced product settings
CREATE PRODUCT
GO LIVE

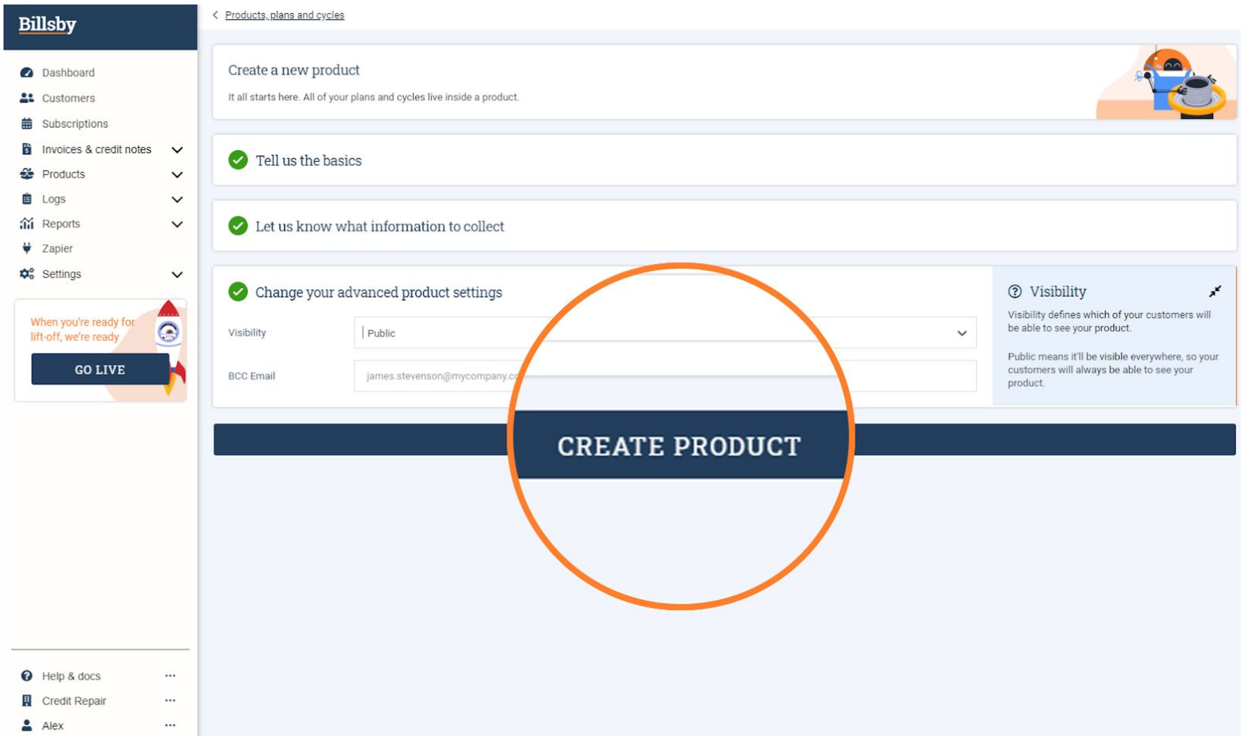

Billsby
Require shipping address
Allow customers to use addresses fro
UPDATE ADDRESS SETTINGS
Cancel
ADD A FIELD
Reorder fields
CREATE PRODUCT
GO LIVE



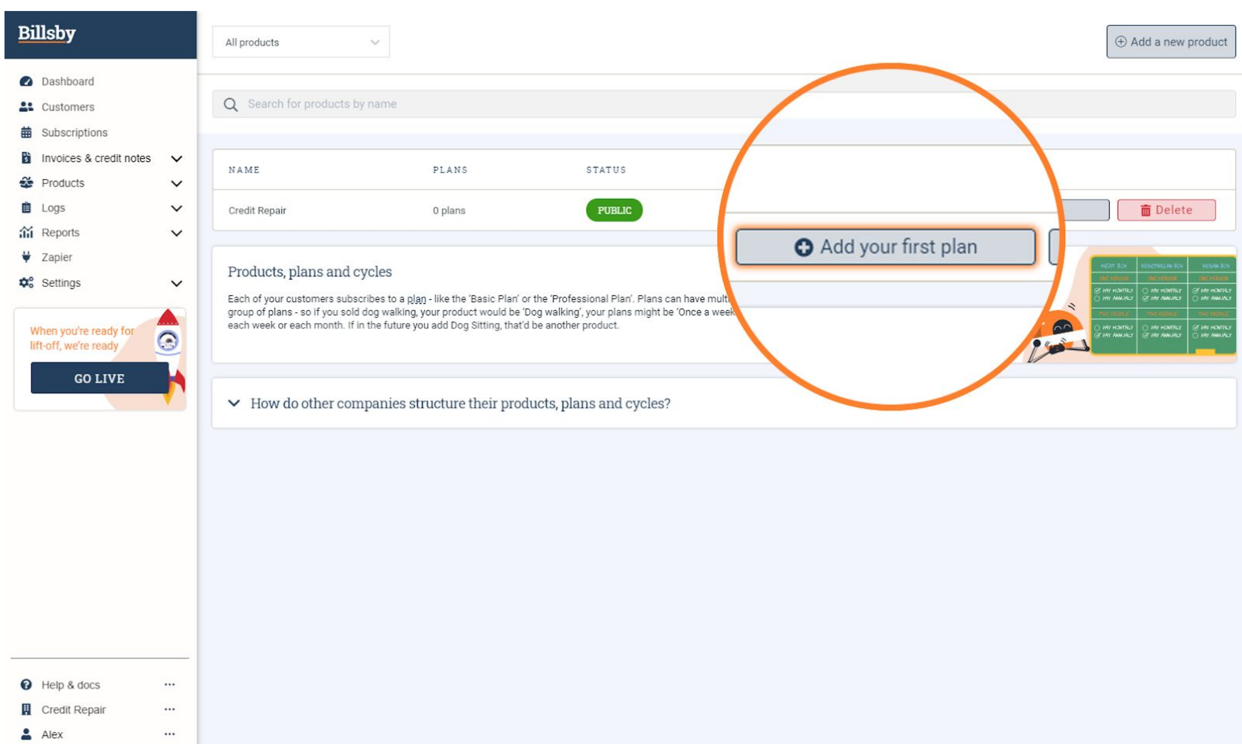
8. Go to the final step. Here, we just need to change the product visibility to ‘Public’.



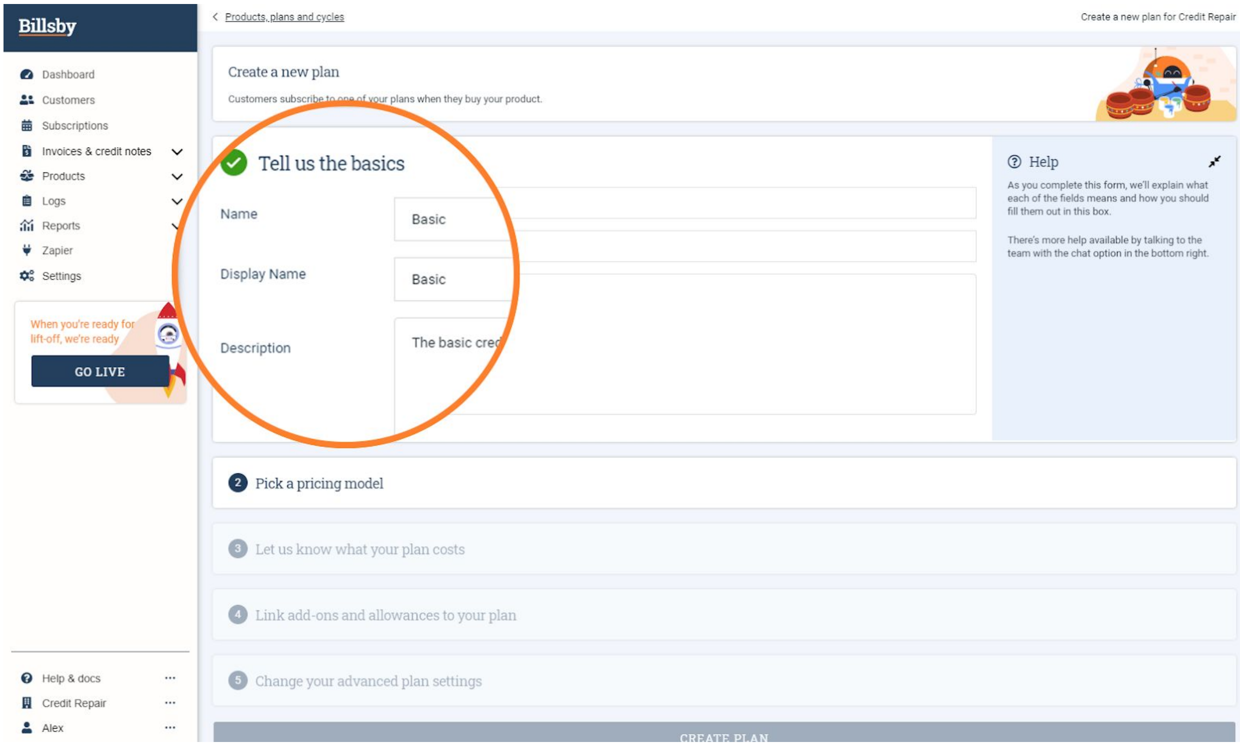
9. Finally, click ‘Create Product’.



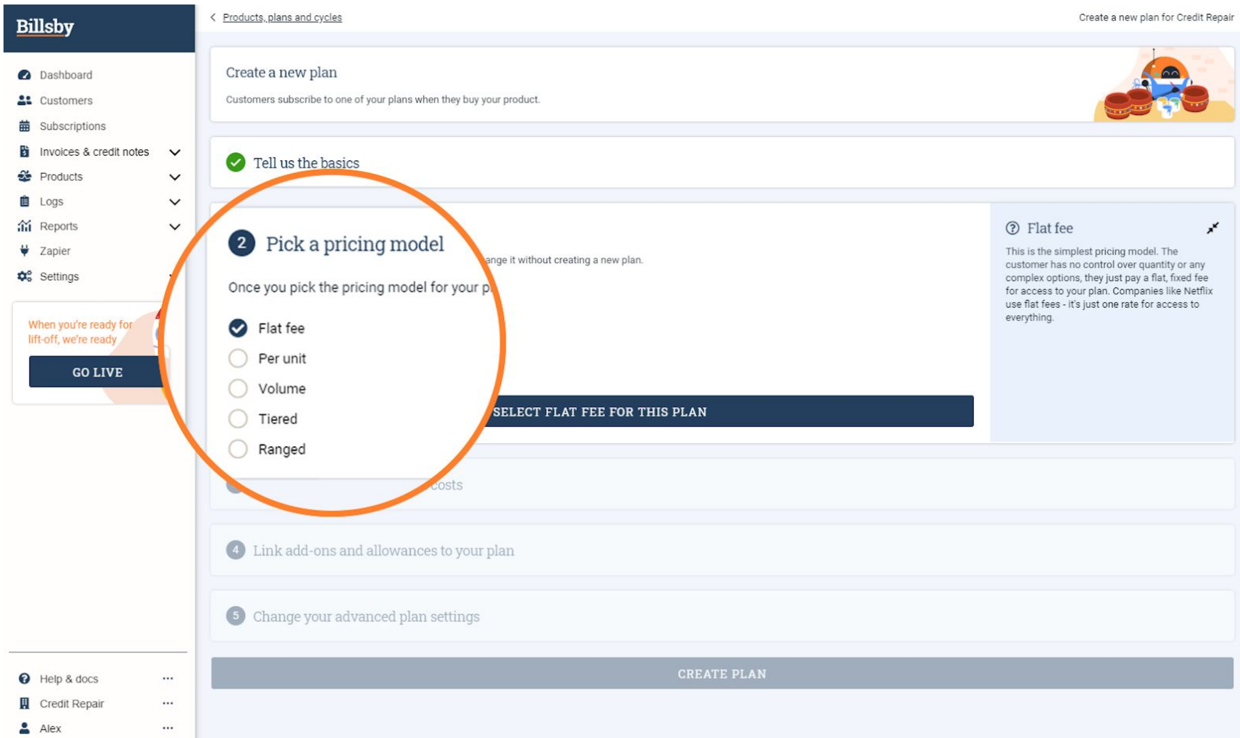
10. Now, we need to create the first plan for our product. Choose the 'Add your First Plan' button.



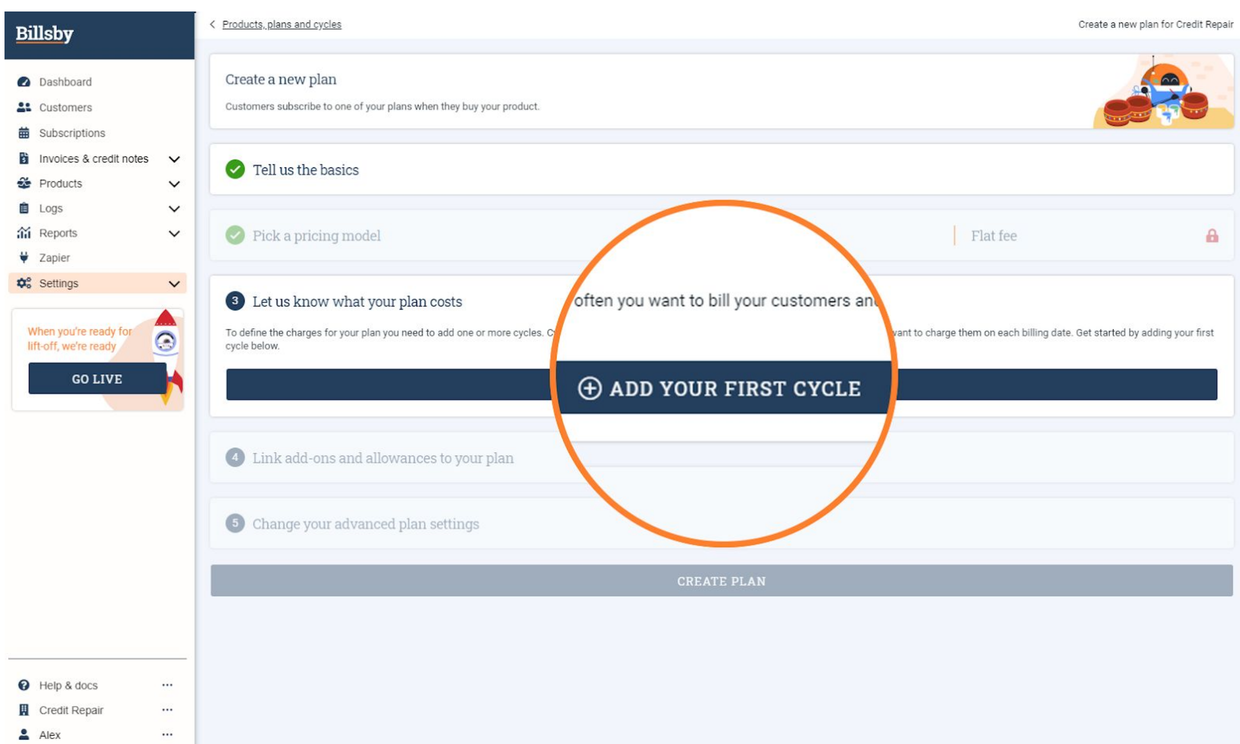
11. Give the plan whatever name you want. We'll call it 'Basic', but you might call it something like 'Bronze', 'Silver', 'Gold'... whatever you like. Use that exact same name as the display name and add a description to explain to customers what's included in the plan.



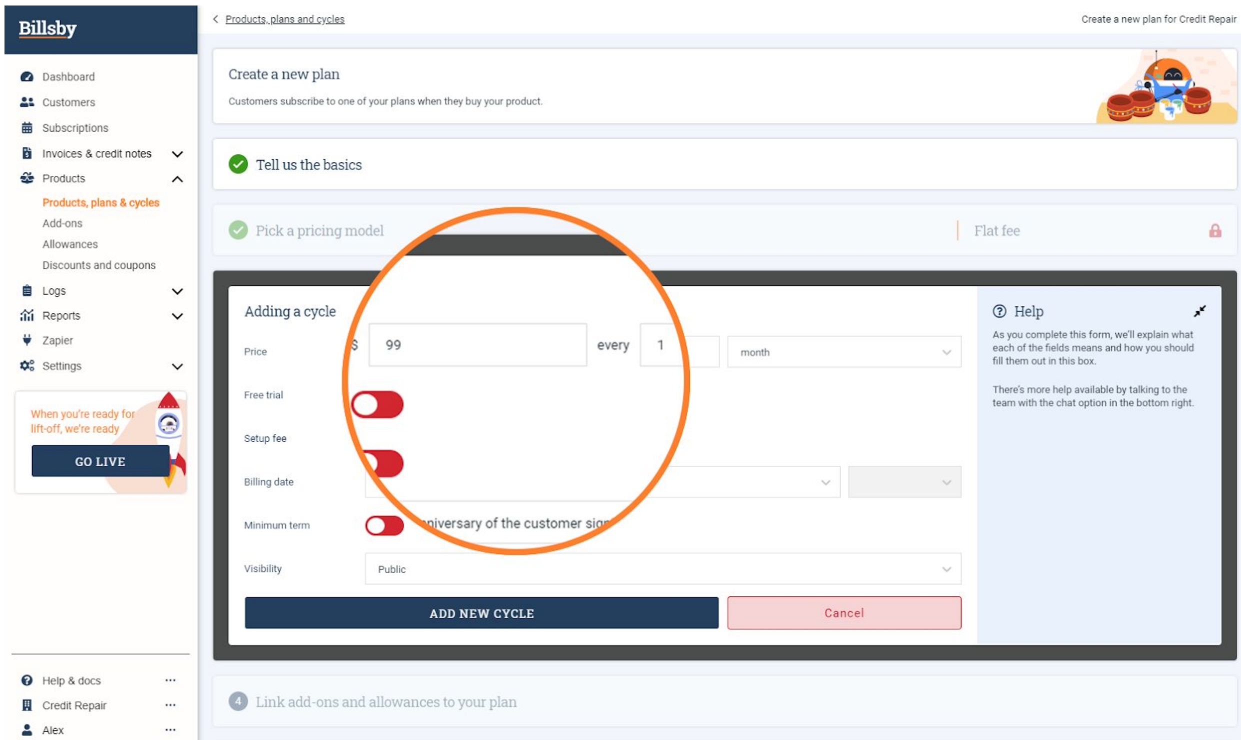
12. On the next screen, pick 'Flat Fee' as your pricing model - you can read about the more complex options at https://support.billsby.com/docs/plans if you want to make more advanced plans in the future.



13. Then go to the next screen and choose ‘Add your first cycle’. Cycles are the frequencies in which customers are billed for the plan. Let’s make a simple monthly cycle.

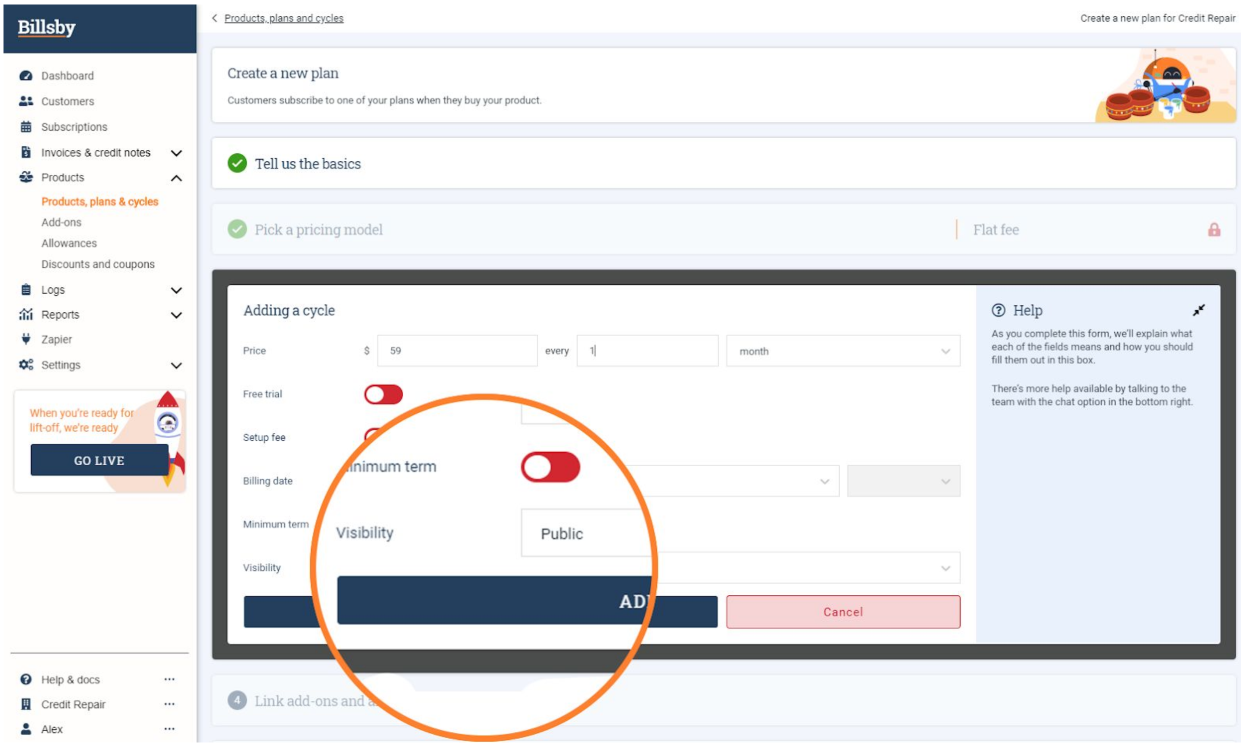


14. To do this, we’ve set the price to **$99.00** every **1** month, making sure to fill in the price and frequency fields.

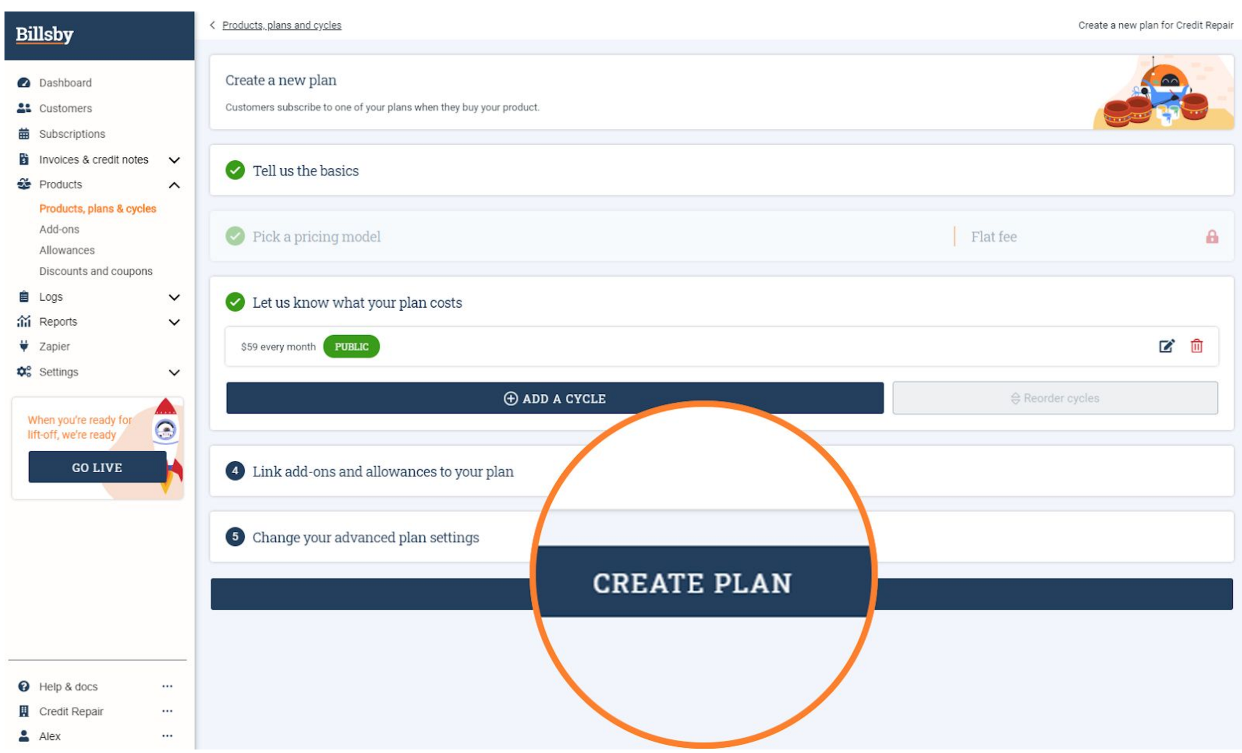


15. If you like, you can add additional features to the cycle, such as a setup fee. However, keep in mind that if you do add a setup fee, it will be collected **in addition to** the first monthly payment.

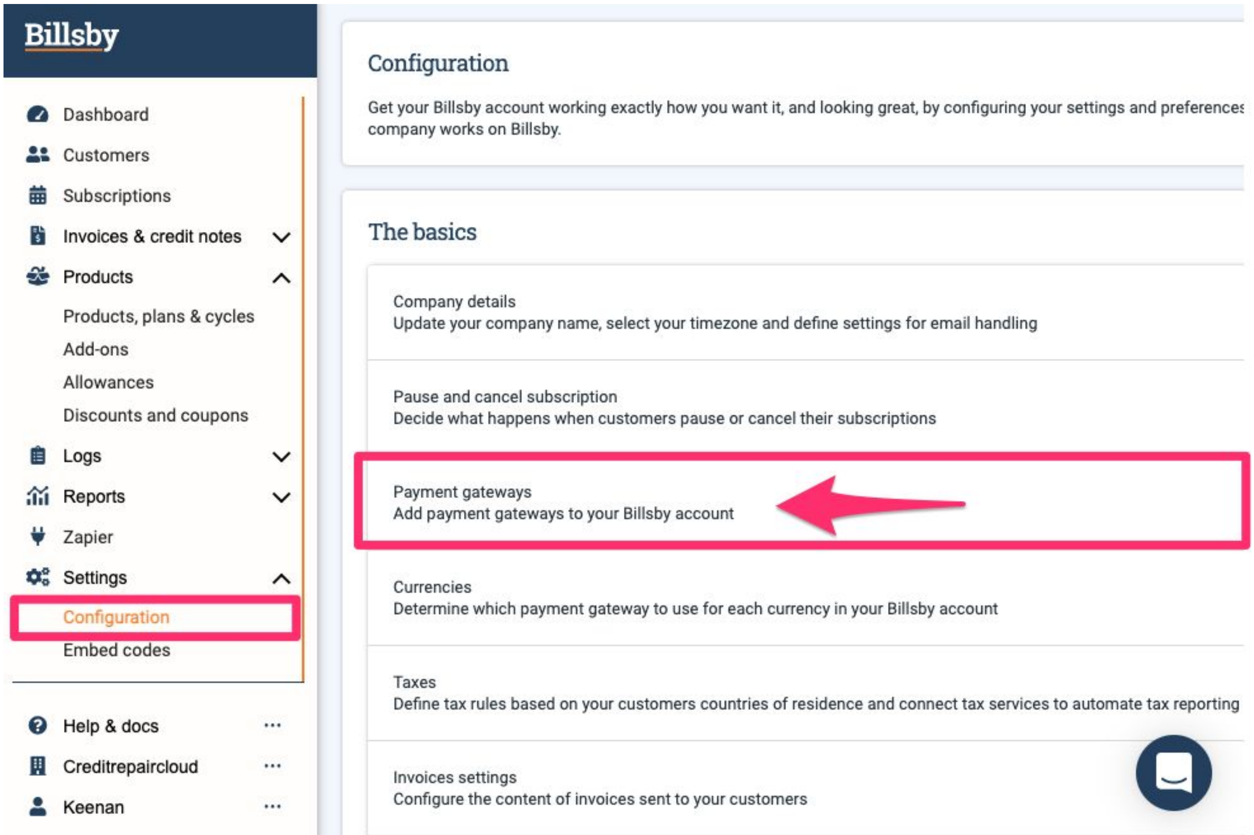
16. Finally, set the visibility of the cycle to “Public” and click “Add New Cycle”.



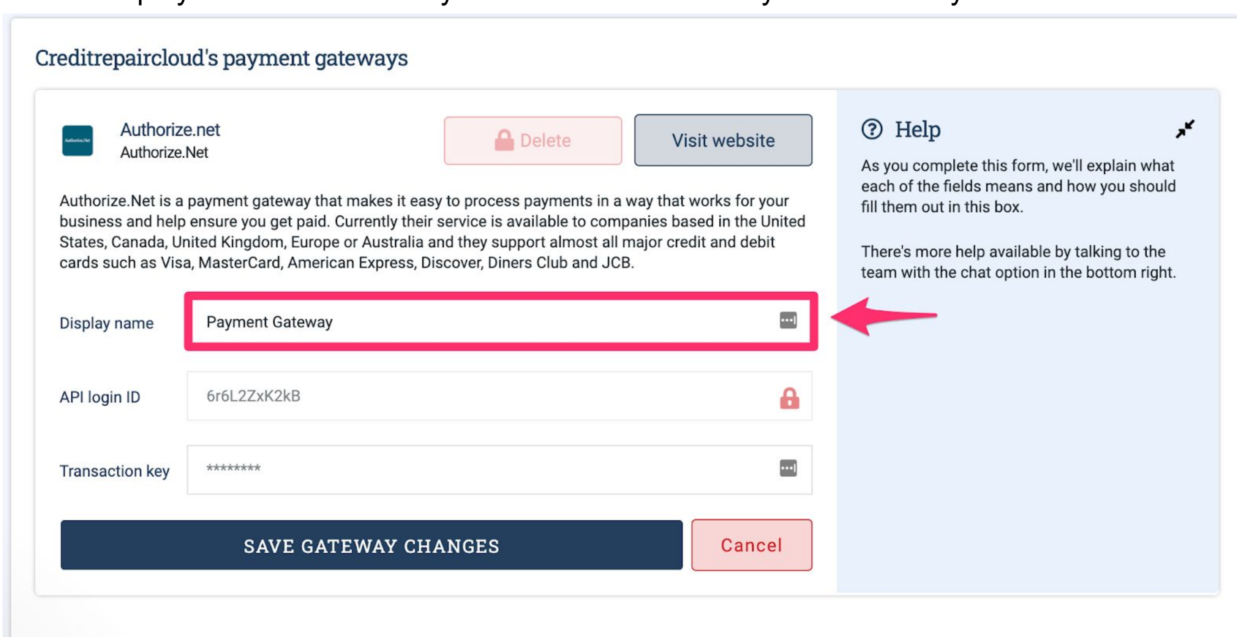
17. Then, just choose ‘Create Plan’. We can skip steps four and five of the setup wizard as we don’t need them.



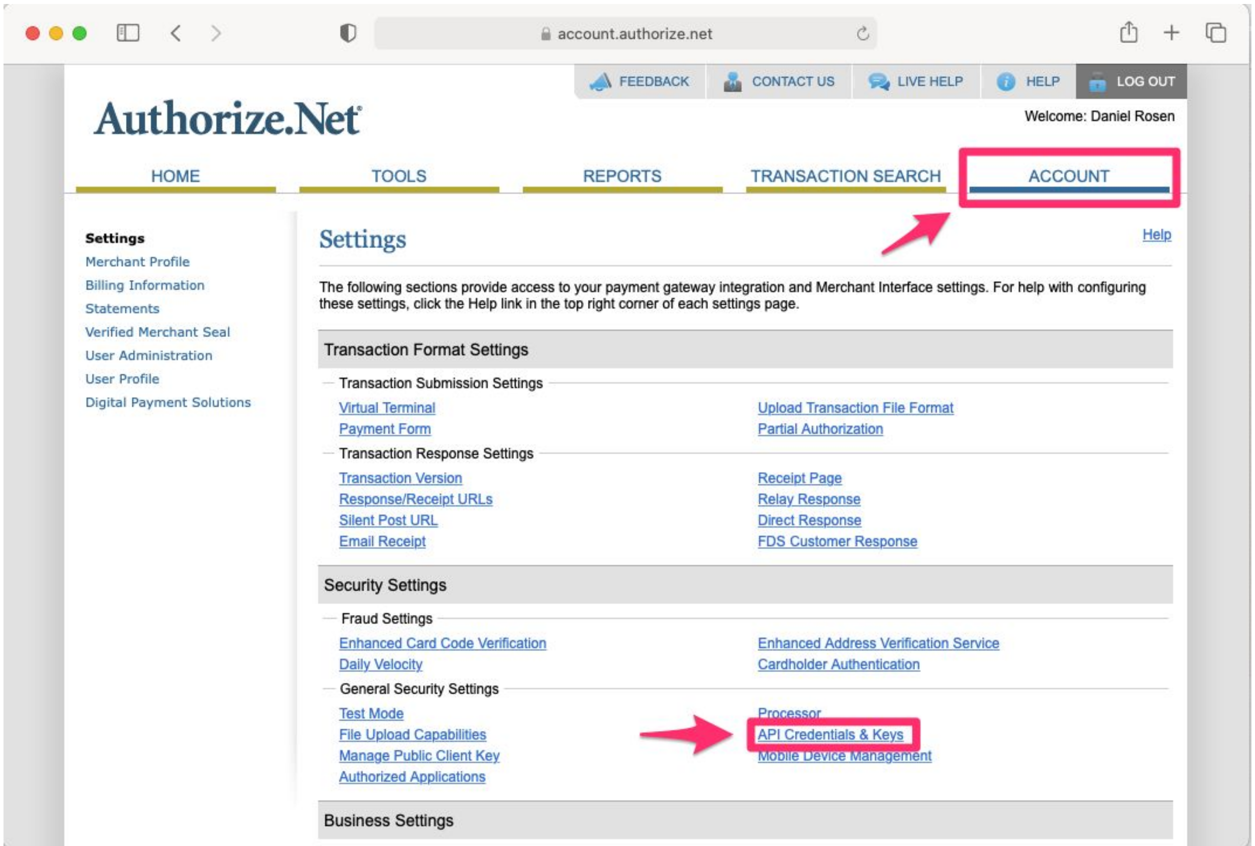
18. Now we have our plan, we need to link our Authorize.net account so that customers can pay us. In the left hand menu, go to ‘Settings > Configuration > Payment gateways’, and choose **Authorize.net**.



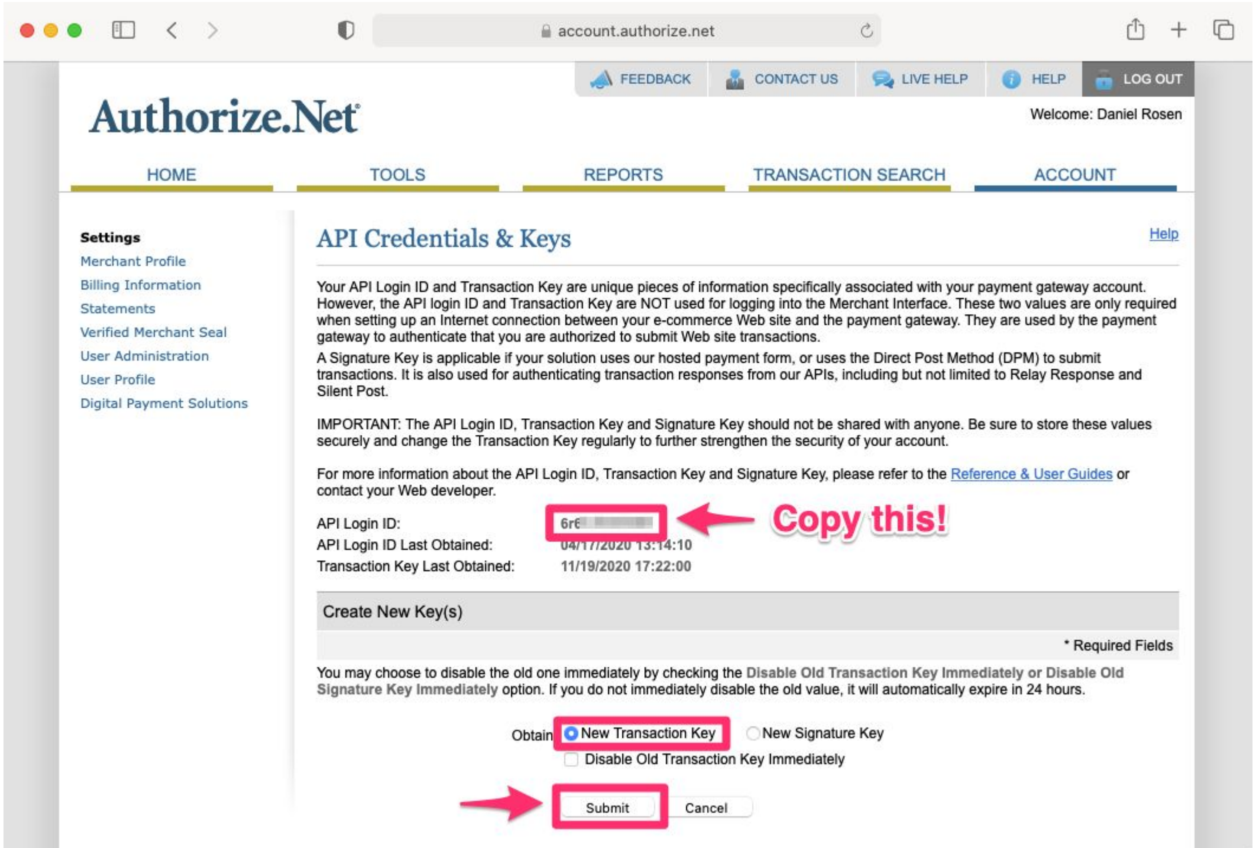
19. Set the display name to whatever you want. We’ll write “Payment Gateway” for this.



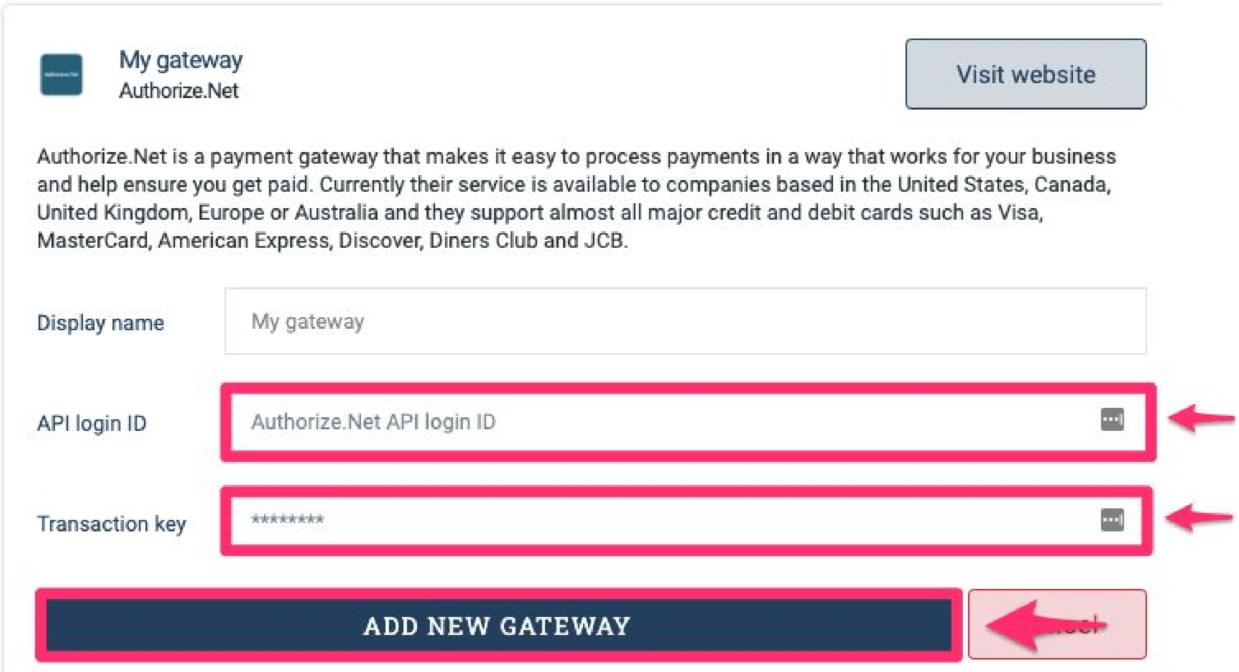
20. Log in to your Authorize.net account and get your API key from authorize.net. You'll do this by clicking "Account" and then clicking "API Credentials & Keys."



21. Copy your API Login ID, For ‘Obtain’, select ‘New Transaction Key’ and then hit ‘Submit’.



22. Return to Billsby and paste your API Login ID and Transaction Key, then click ‘Add New Gateway’



23. Follow the final steps to save the gateway. You're done with setup!

Add Your New Client to a Subscription Plan

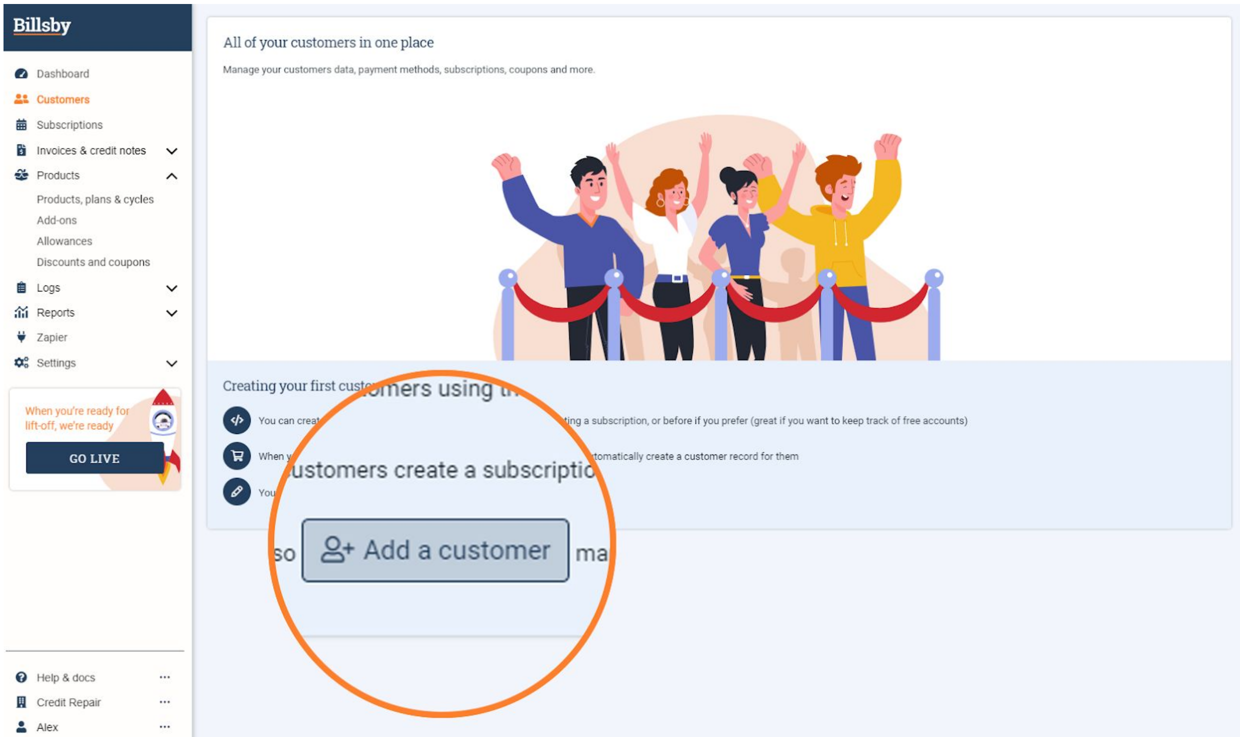
Before you add a real client to a subscription plan, we highly recommend that you take time to add yourself as your own client. This way you'll be able to test that it works, rather than experimenting with charging a real client. Understand there may be some errors to work out as you're setting things up (along with emails from your authorize.net gateway account to alert and guide you). Just be patient. With anything new, this is part of the learning process.

You may even need to reach out to Bilsby support at some point. If so, try not to stress and instead remain calm and patient, trusting that it is all part of the process. Once you've confirmed it's set up and working properly for you as your test client, you can be confident it will work for your other clients too.

Please note: Most credit repair companies do not charge their clients until some work has been done, such as; importing reports and creating an audit or sending off a round of letters. The information contained in this guide is for educational and informational purposes only. It does not constitute legal advice, nor does it substitute for legal advice. Persons seeking legal advice should consult with legal counsel familiar with their particular situation as consumer credit laws vary by state.

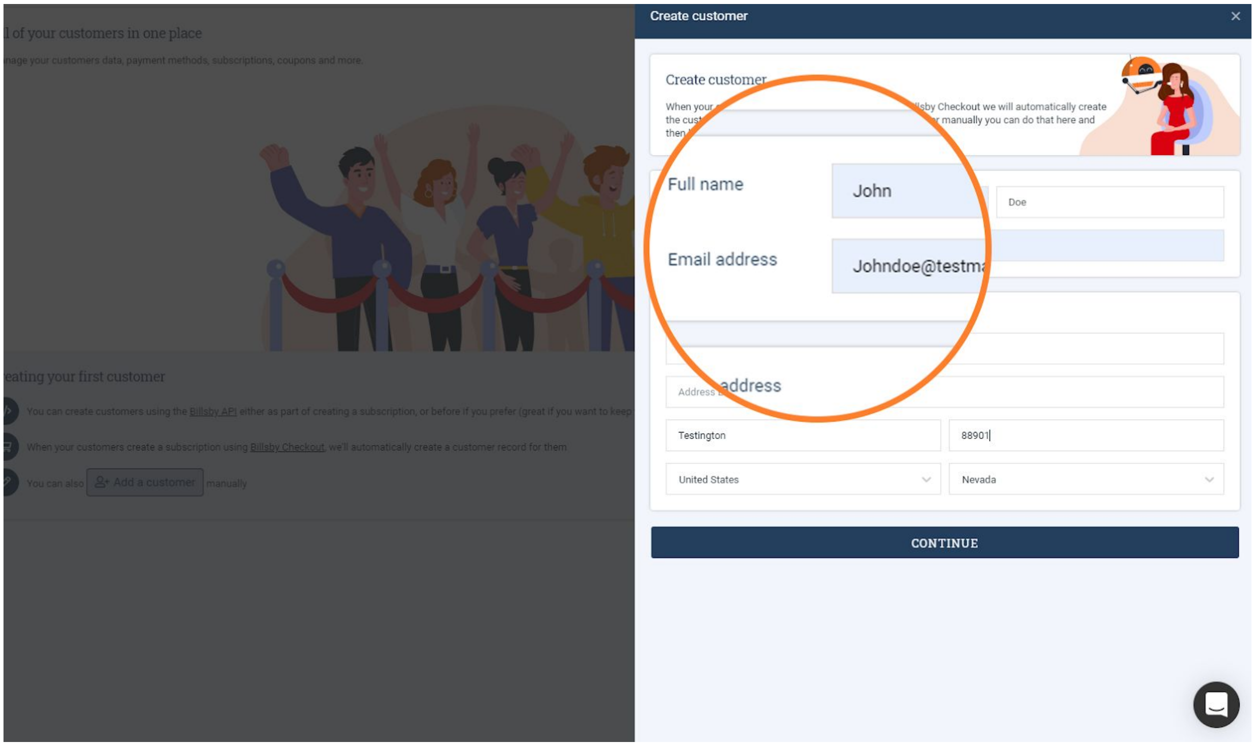
Here's how to add yourself (and real clients later) to a subscription plan:

1. Navigate to “Customers” and click “ Add a customer” .



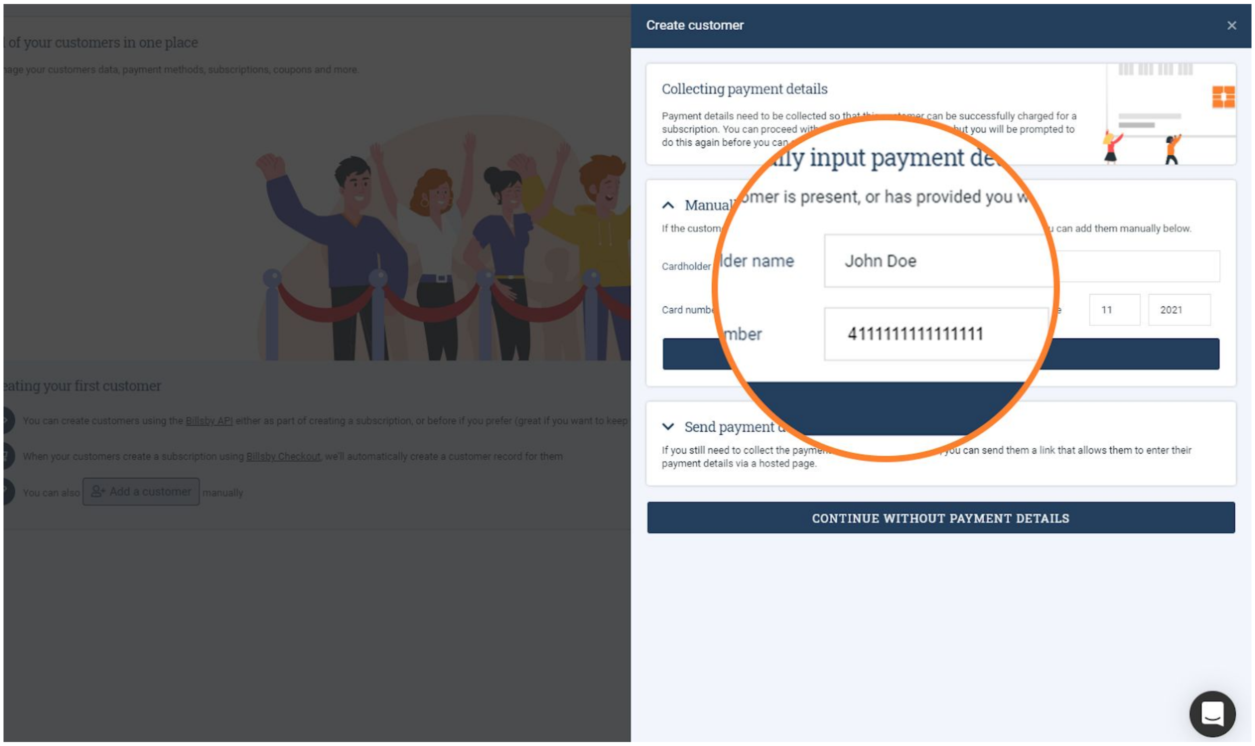
2.Create a customer

Here You can add a new customer, without a subscription, using the button provided in the top right hand corner of the page. You'll need to enter in the required customers details (Name, email and billing address) into the modal.



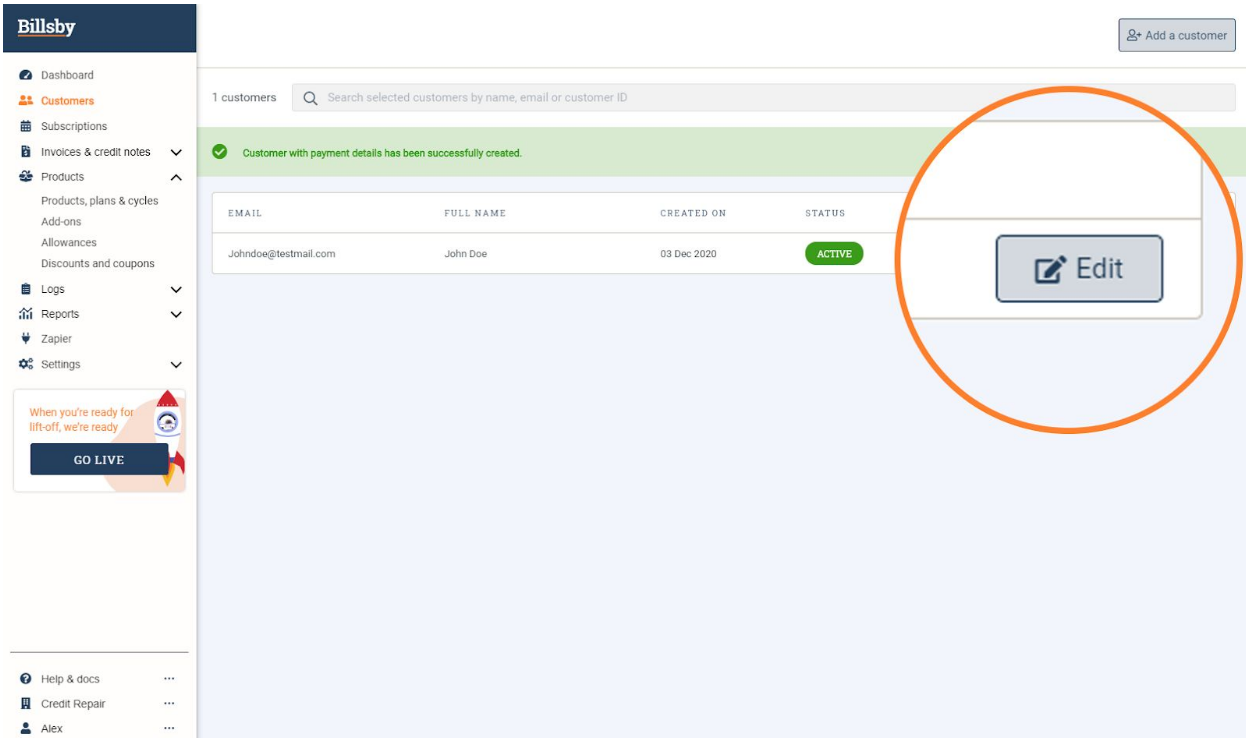
3. Collecting payment details
You can create the customer without payment details but we would recommend always attempting to add payment details at this stage. Otherwise you won't be able to add a subscription to the

customer later, without getting their payment details first.

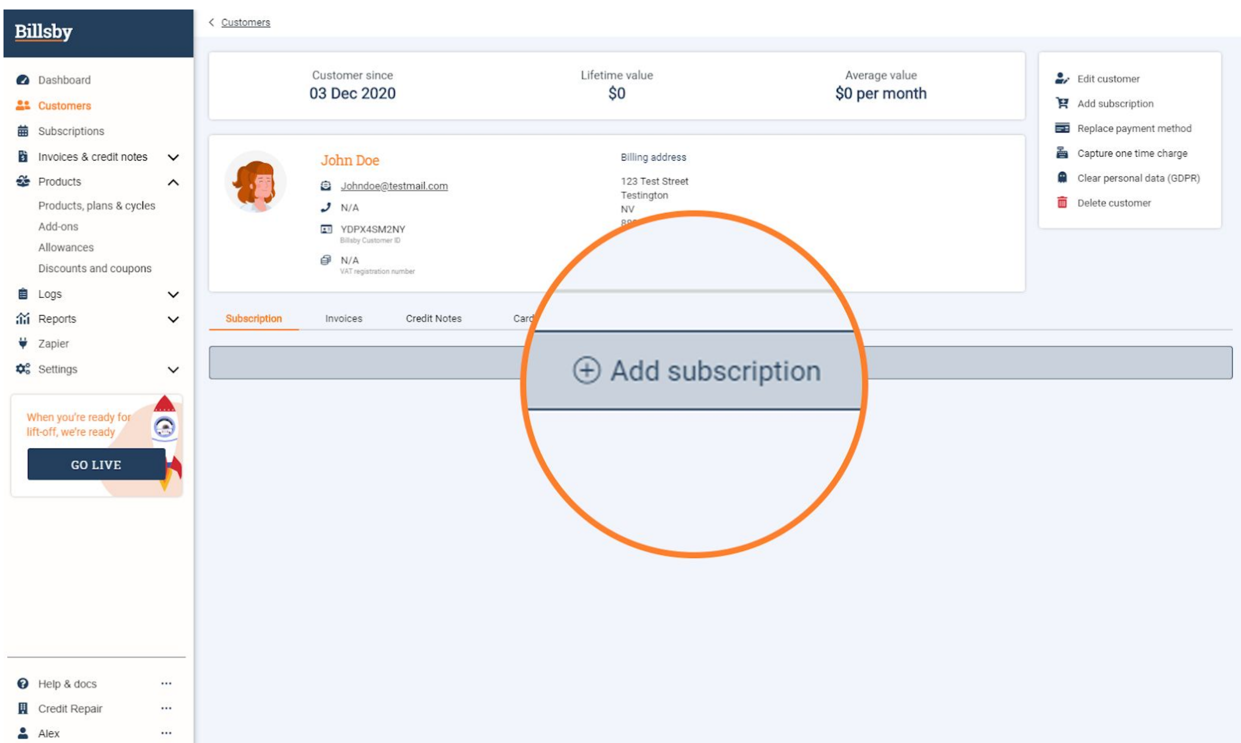


4. Adding a subscription to a customer’s account
Now, taking the customer we have just created, click “edit”. This will take you into the customers

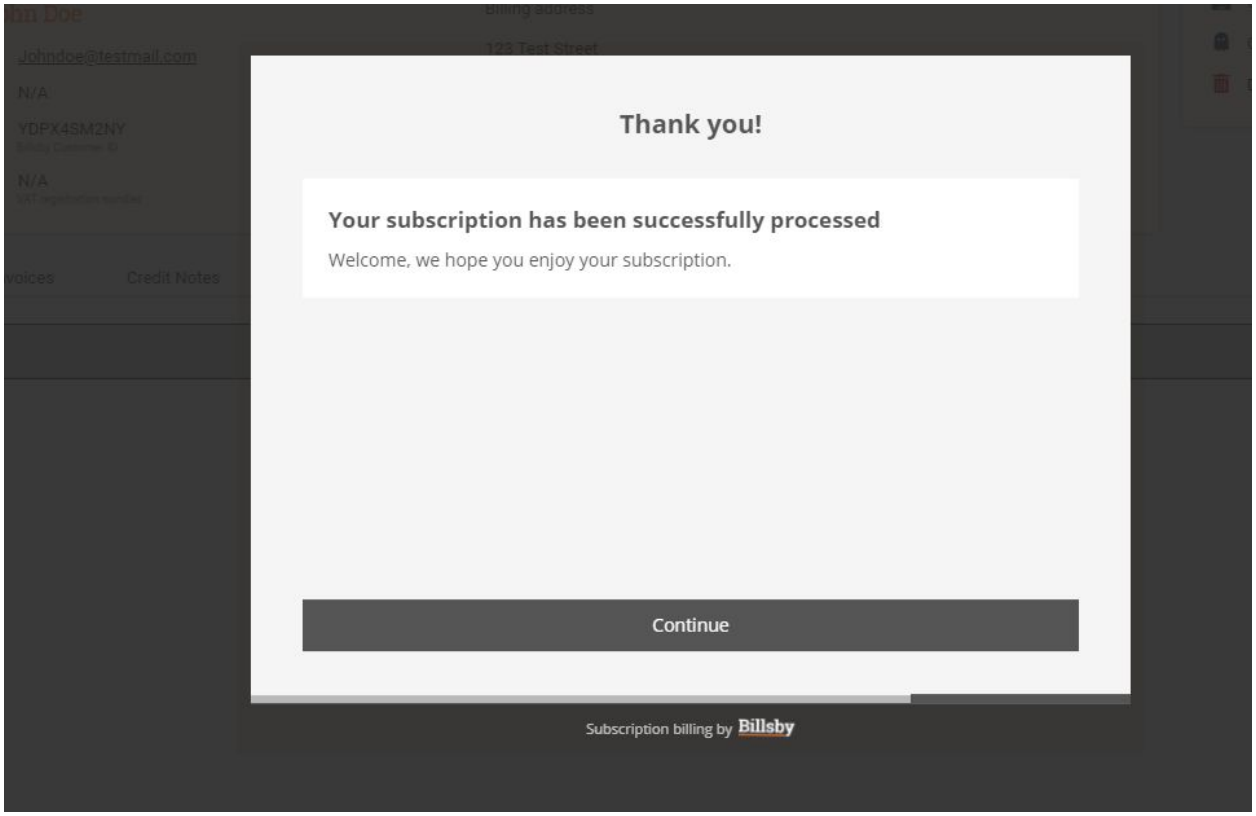
account and allow you to add and make changes to their subscriptions.



5. Under the "subscriptions tab" click " Add subscriptions".



6. Here you'll be able to see your Products, Plans and cycles that you created, and choose which you would like your customer to be subscribed to. If you've added all of the payment details correctly you should be able to checkout successfully and the subscription will be added to your customer.



Setting Up 1-Time Charges (Optional; For Pay-Per-Delete, etc).

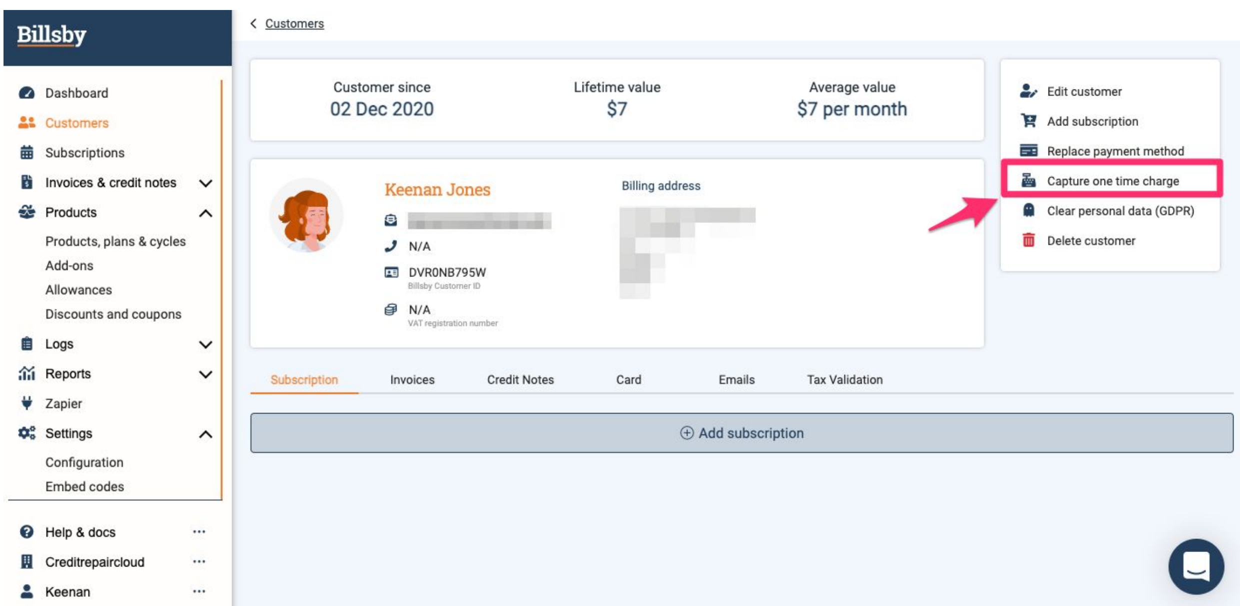
As an alternative to monthly recurring, some credit repair companies charge per deletion. As mentioned earlier, we don't recommend this method as it's a much more complicated business to operate and scale. However, if you choose to go with a pay-per-delete model, there are 2 different ways you can run these charges through Billsby.

Get authorization in advance and run charges through Billsby

This is the easiest route for customers.

1. Create a new plan following the steps above in the section titled "Setting Up a Subscription Product, Plan & Cycle" and skip to step 4 for "Adding a new plan"), but make that new plan $0 per month (You could call the plan "Pay-Per-Delete").
2. Customers will sign up and grant you a continuous payment authority on their card - meaning you can charge them whenever you'd like.
3. When it's time to make a charge, go to the customer in Billsby and choose 'Capture One-Time Charge'. You can specify both the amount of the charge, and the reason for it. If your merchant account supports it, you can also run credits this way.

Billsby will automatically issue invoices for all charges made using this method too, and they'll be included in your reporting.



Common Billing for Pay-Per-Delete

Here's some examples of how much you might charge your customer for each type of deletion from their report as what we've seen from successful millionair companies in our community. This is how you'd label them in "Allowances" as well.

- Late Payments - $10
- Collections - $50
- Charge Offs - $50
- Repossessions - $50
- Foreclosures & Short Sales - $50
- Public Records (Bankruptcy, Child Support, ect.) - $50

Getting checkout onto your website

There are two ways to get checkout onto your website so that customers can sign up for your plans.

1. The first is using **Embed Codes** (Recommended):
   - Requires a little more technical knowledge
   - Gives you a completely seamless experience - checkout floats on top of your existing website

2. The second is using a separate landing page, called a **Billsby Page**:
   - Requires no technical knowledge
   - Puts checkout on its own separate page at https://yourcompany.subscription.page

Either option is included with your Billsby plan, and you don't need to do either of them if you're just going to create customers manually in the control panel.

Option 1 - Embed Button Codes (Recommended)

For checkout, there are a number of variants of the Billsby embed button codes that you can use, that all invoke a slightly different user experience. The most basic checkout will take your customer through the entire checkout flow, following the steps outlined below:

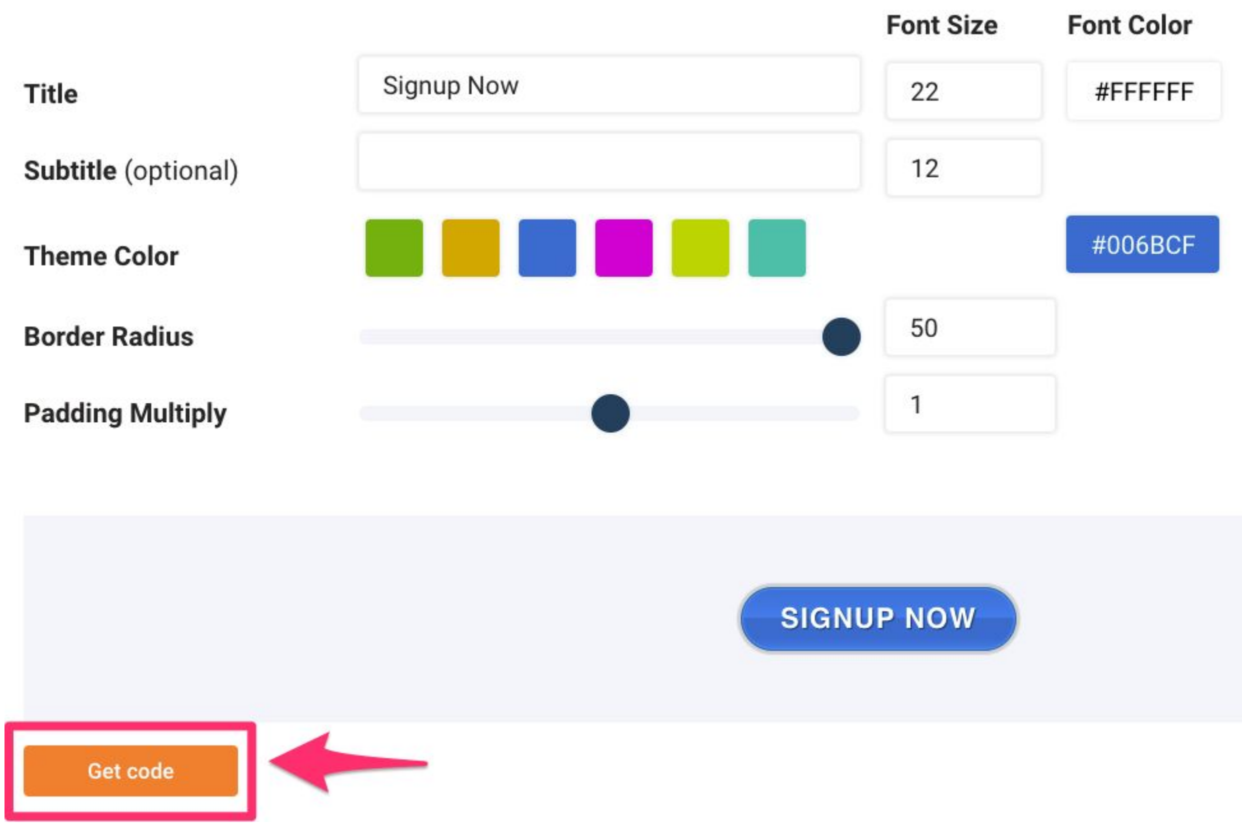
1. Pick a product, plan and cycle
2. Add personal details
3. Custom fields
4. Payment
5. Summary and confirmation

To use the embed code you'll need to add two code snippets to your website. The first is the header code snippet, which should be inserted into the header of your website.

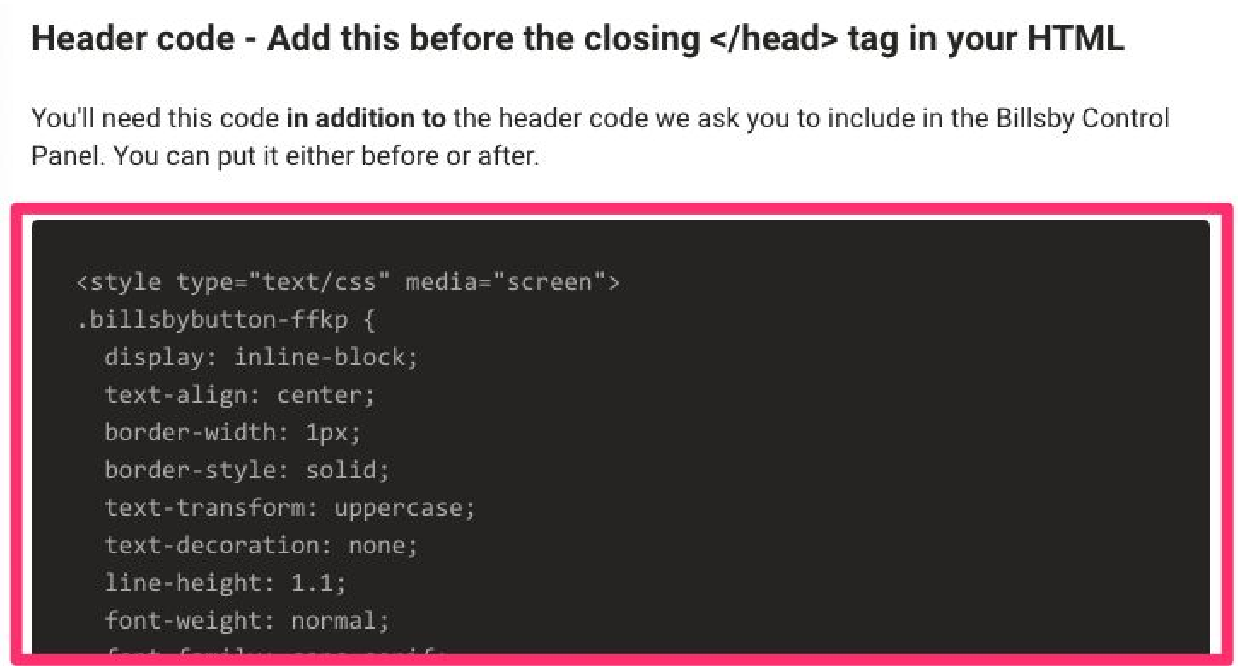
If you use https://mycreditrepairsite.com/, here's how you can add!

1. Login to https://mycreditrepairsite.com/ and open your website editor

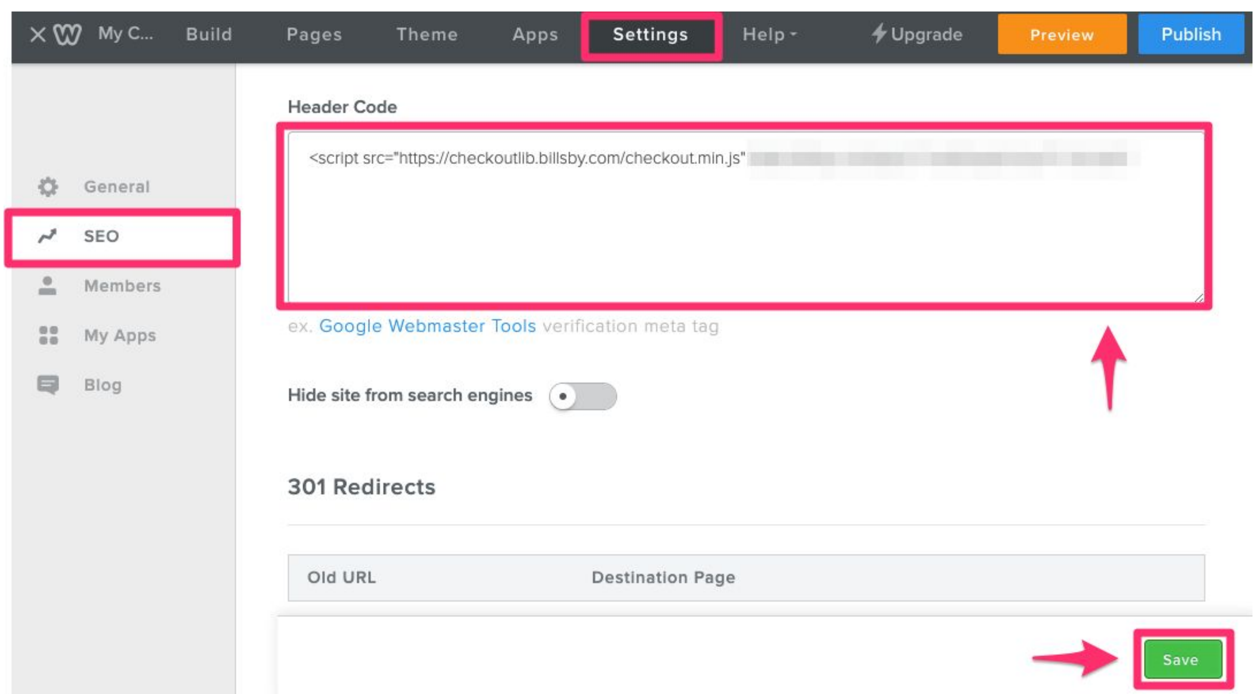
2. Generate a subscription button by going here. https://www.billsby.com/resources/tools/buttongenerator/. Customize color and button text how you like and then click "Get Code"



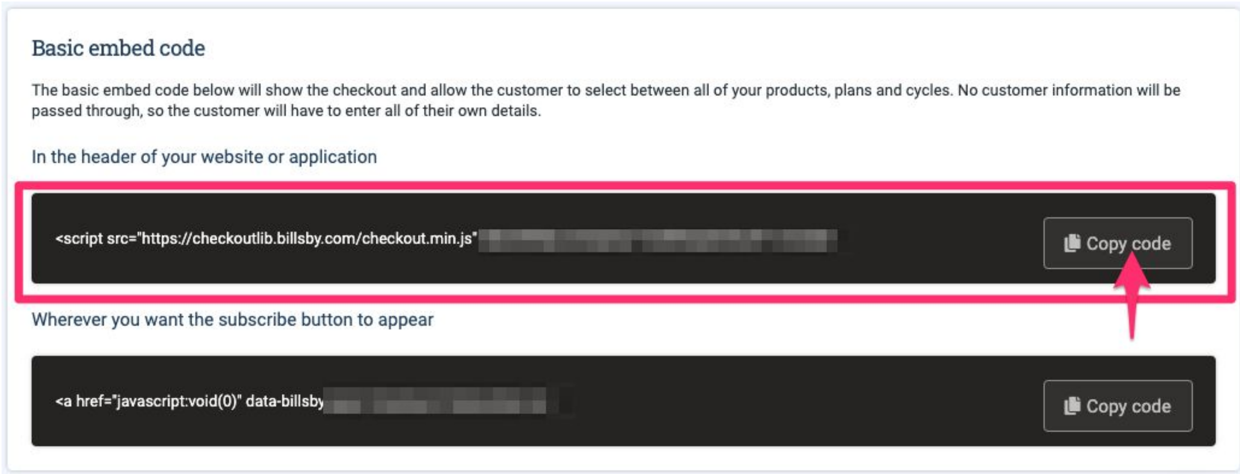
3. Grab your header button embed code from Billsby



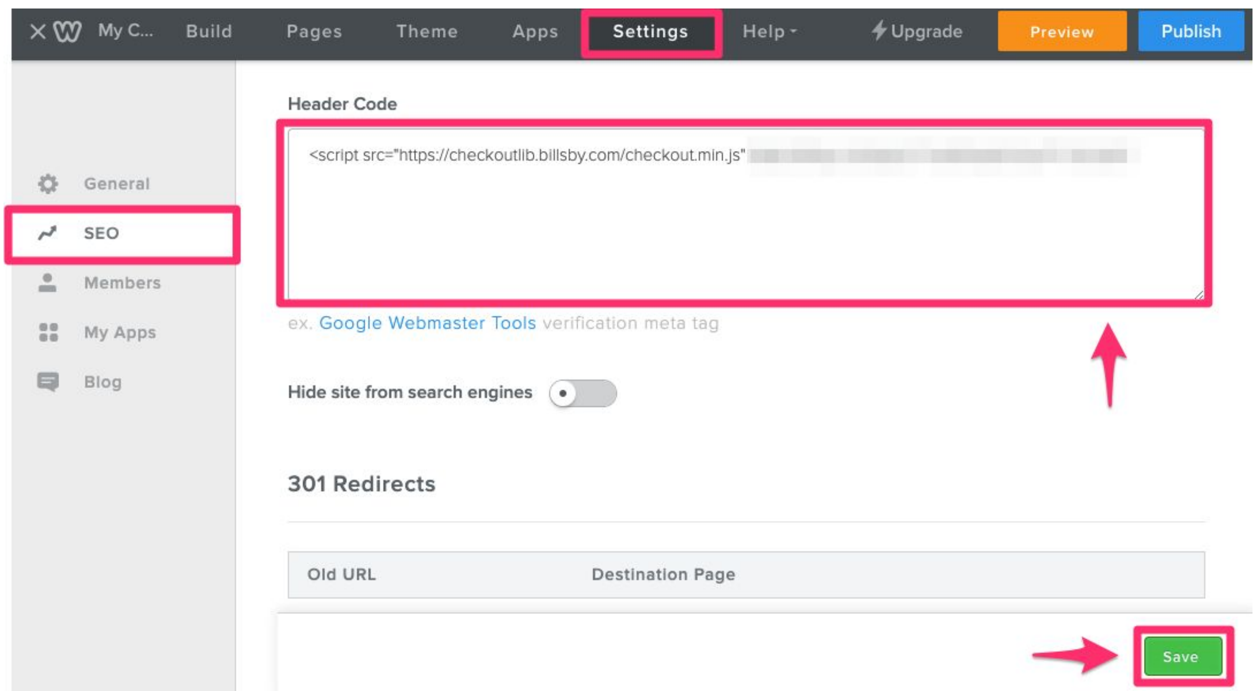
4. Paste header code in Settings -> SEO -> Header Code in your https://mycreditrepairsite.com/ site and then click “Save”.



5. Grab your header embed code from Billsby. You can find your embed codes in Settings -> Embed codes in Billsby

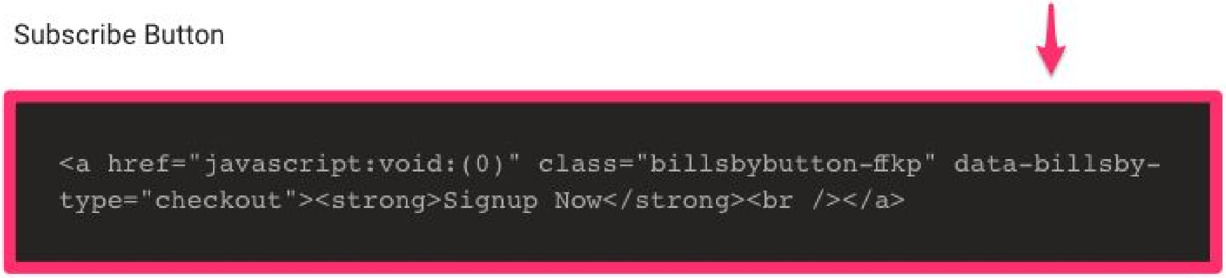


6. Paste header code in Settings -> SEO -> Header Code (*below code you already added*) and then click “Save”.

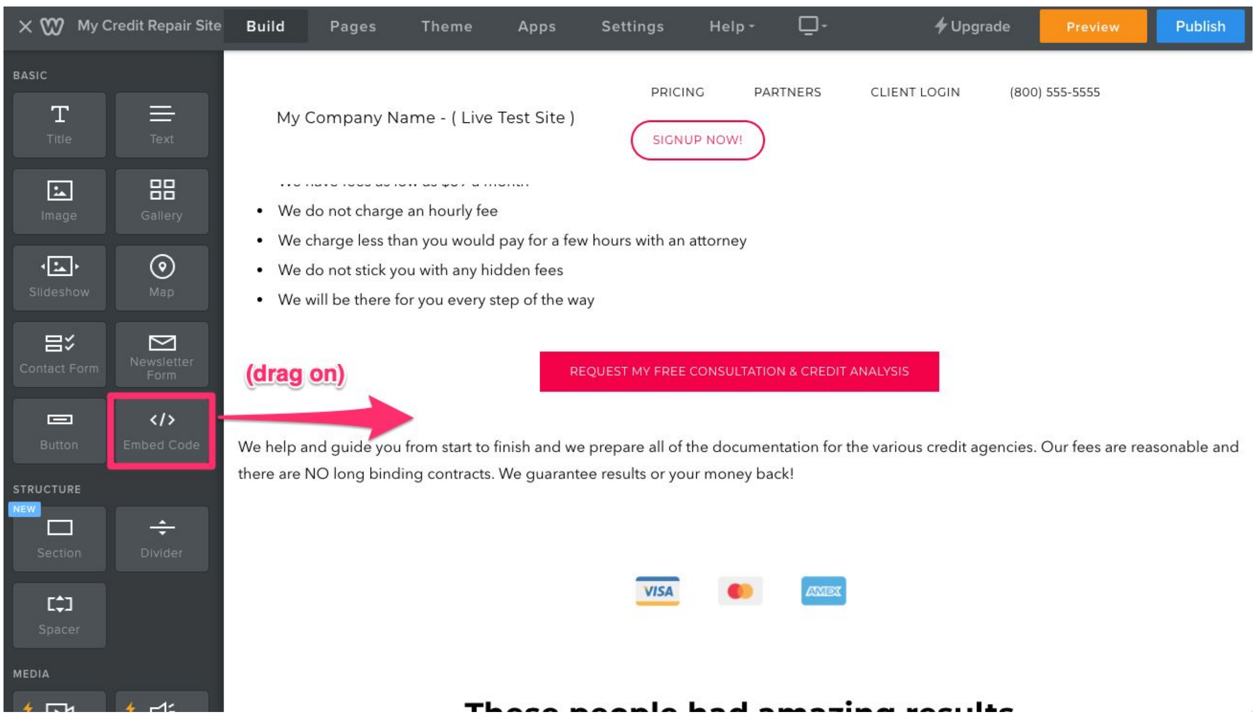


7. Now navigate to webpage on your website you’d like to add checkout

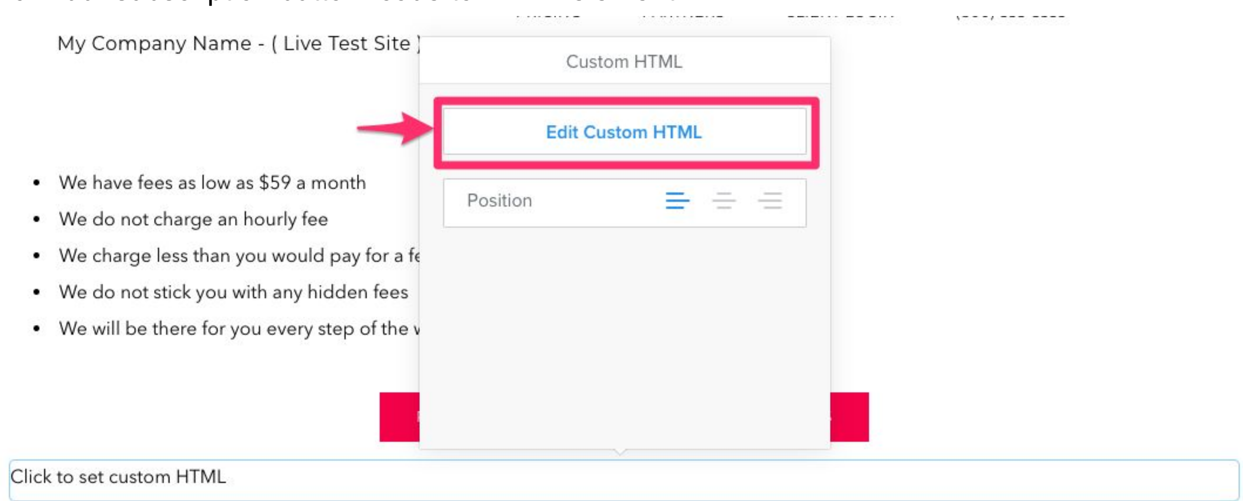
8. Copy “subscription button” code from Billsby



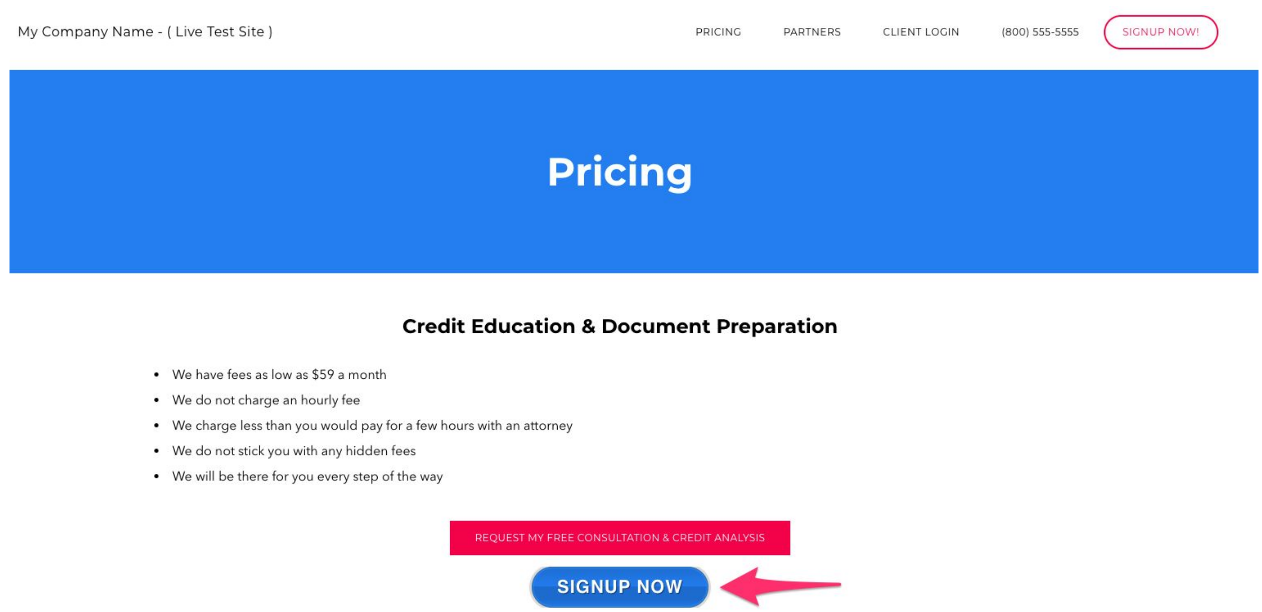
9. Add a HTML element to where you want the button on your website



10. Add “subscription button” code to HTML element



11. Publish new page with your new checkout button powered by Billsby.



Option 2 - Billsby Pages

As mentioned above, if you don’t have a website or if you’re just looking to avoid using pesky embed codes - which can be a bit tricky with certain website builders, you can use Billsby Pages. You can sign up for Billsby pages here: https://pages.billsby.com

Billsby Pages allows you to set up a customised, subscription page that sits separately from your website. Head to https://pages.billsby.com/ and in the top right-hand corner you’ll see the ability to ‘Create and manage your page’. Here is where you can begin creating this subscription page.

Once you’ve found yourself in the login screen, you just need to add some of your Billsby account-specific details. Your Billsby URL is simply the subdomain you signed up with Billsby. You can find this by going back to the Billsby app and you’ll see the URL will appear as yourcompanyname.billsby.com - you just need to copy your company name in there.

After you’ve set up a strong password, you’ll need to paste your Billsby API key. This can easily be located from within your Billsby account, go to Settings > Configuration > API keys and webhooks. You then just use the ‘copy code’ button in the black box there. Paste that into the API key box, and you’ll be taken to your Billsby Pages setup.

Billsby Pages will guide you through adding things like your branding and colours, your FAQ’s as well as adding any guiding text for your customers.

Discounts and Coupons

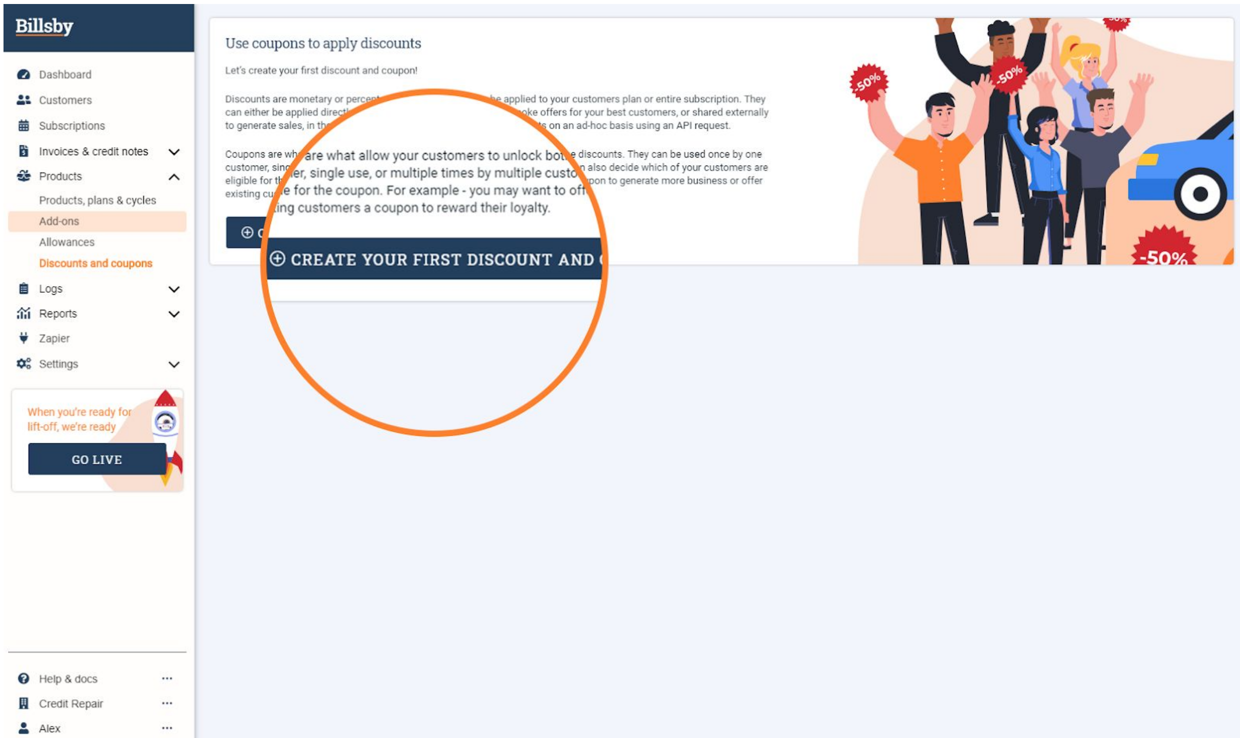
Create and manage unlimited discounts and coupons within Billsby. There are two types of discounts available:

- Percentage based
- Monetary based

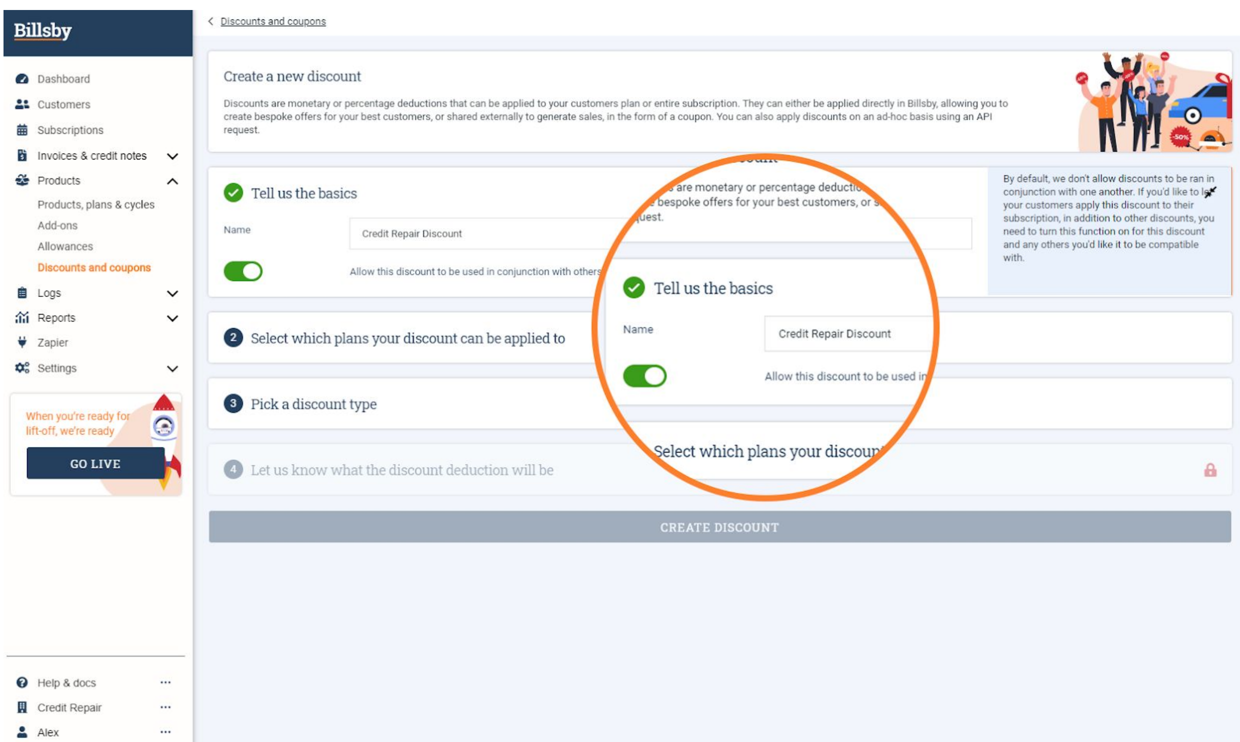
You can make discounts exclusive or stackable, limit them to new or existing customers, or make them available to everyone and limit them only to the base plan, or apply it to customers add-ons and allowances too.

Creating a new discount

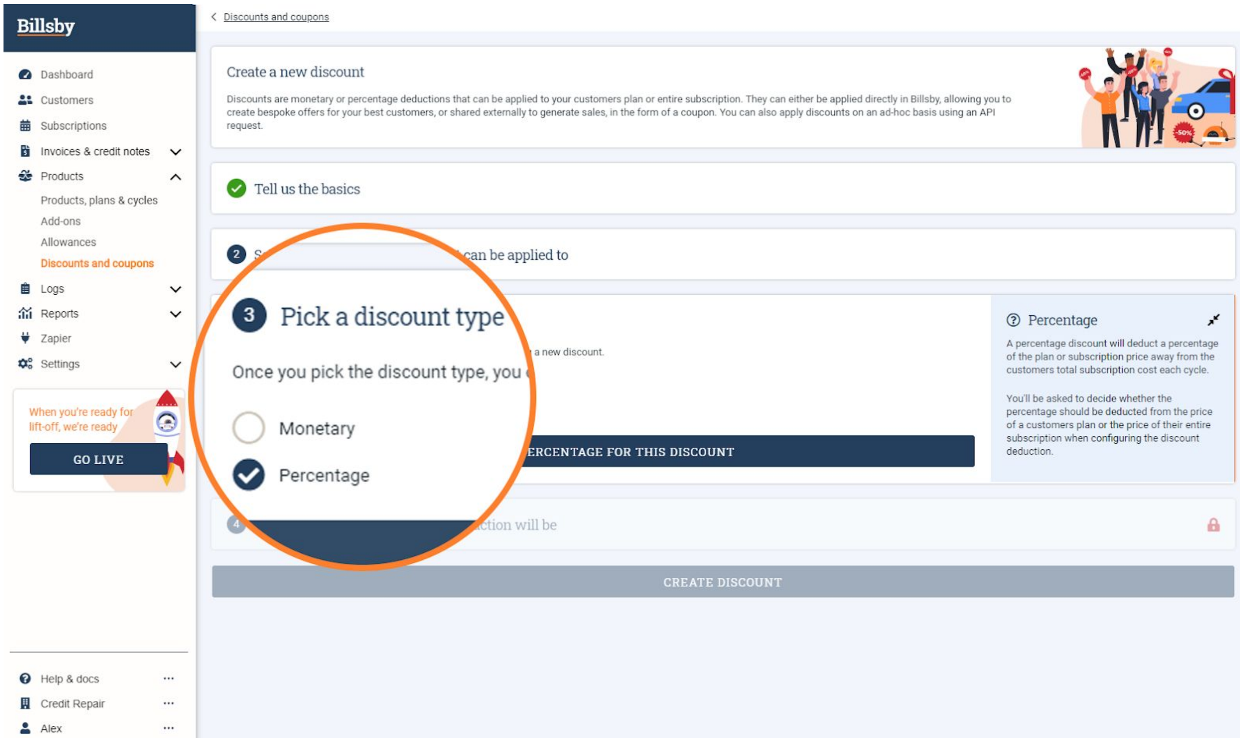
To create the discount, you’ll need to specify all the basic information about how you want your discount to work and which plans you want to apply the discount to. In the left-hand menu head to Products, plans and cycles > Discount and Coupons.

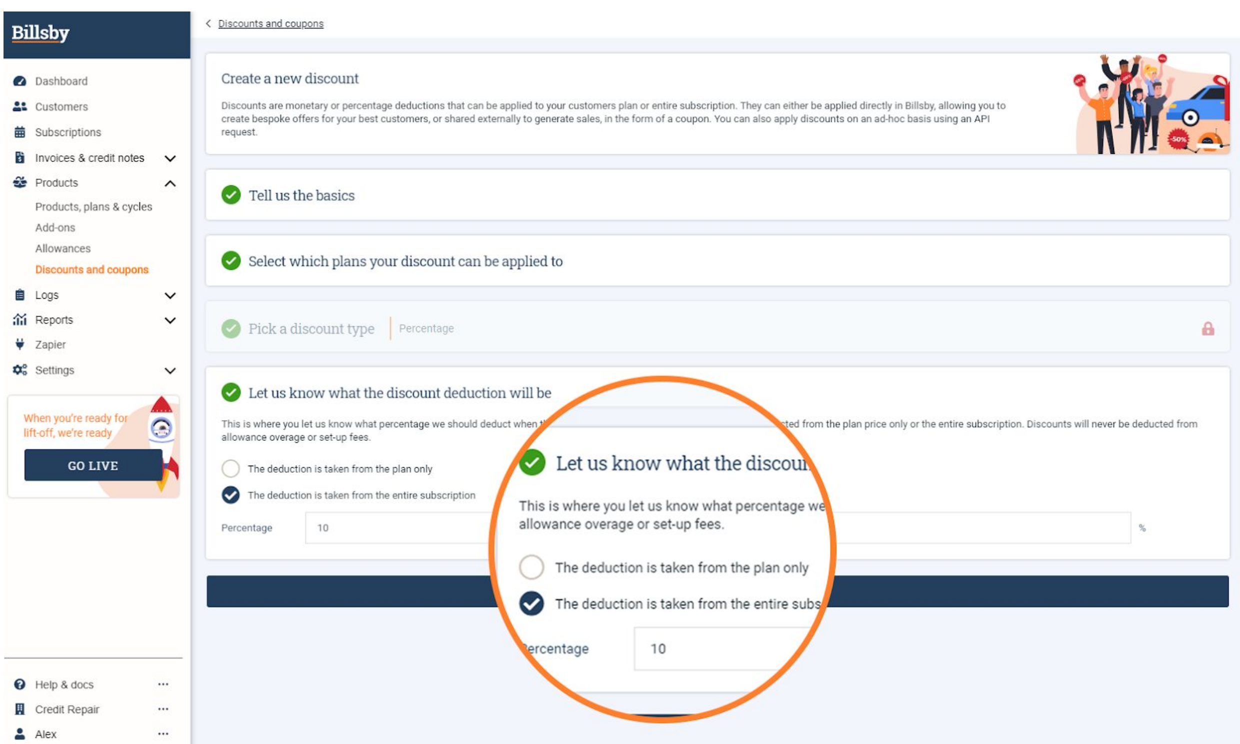


Once you've selected to create a new discount, the flow will take you through the steps of naming your discount as well as configurations such as the ability for the discount to be used in conjunction with other discounts. Here, you can also determine whether you wish for the discount to be able to be applied to all of your plans, or just a selected few.



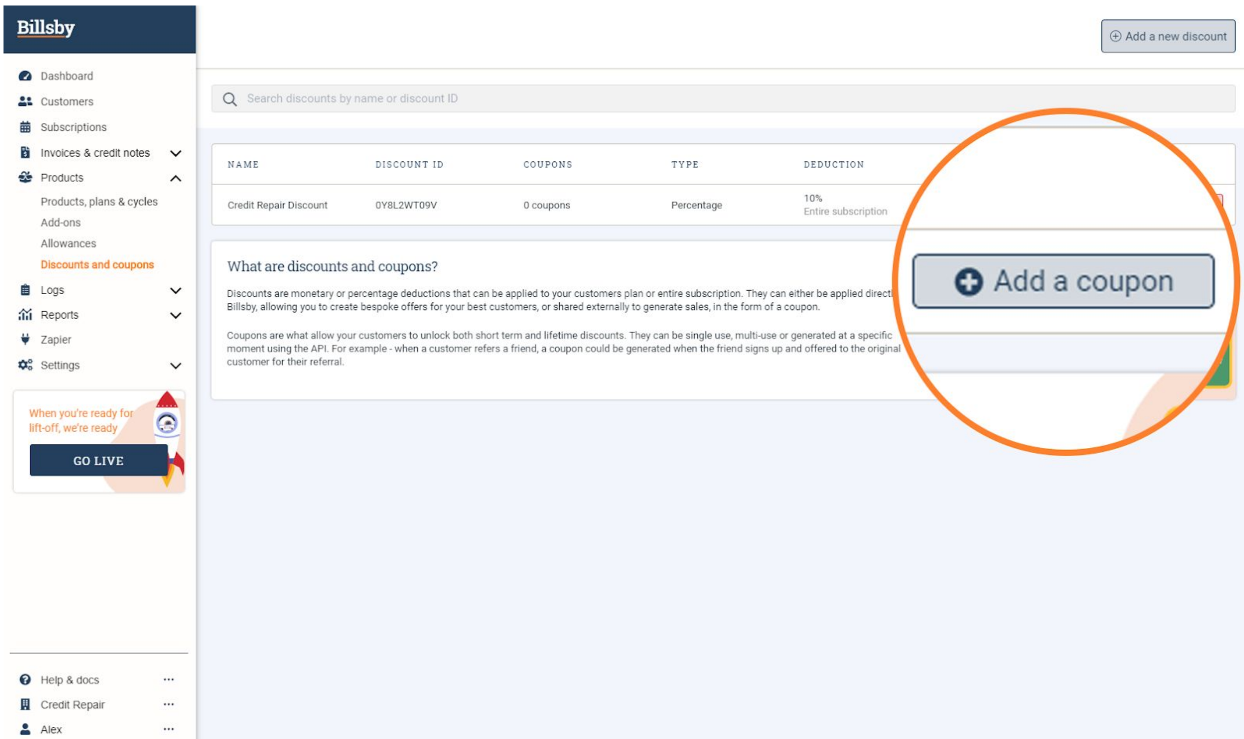
Once you've determined whether the discount is monetary or percentage based you can outline how the discount will be taken from your customers' subscriptions.



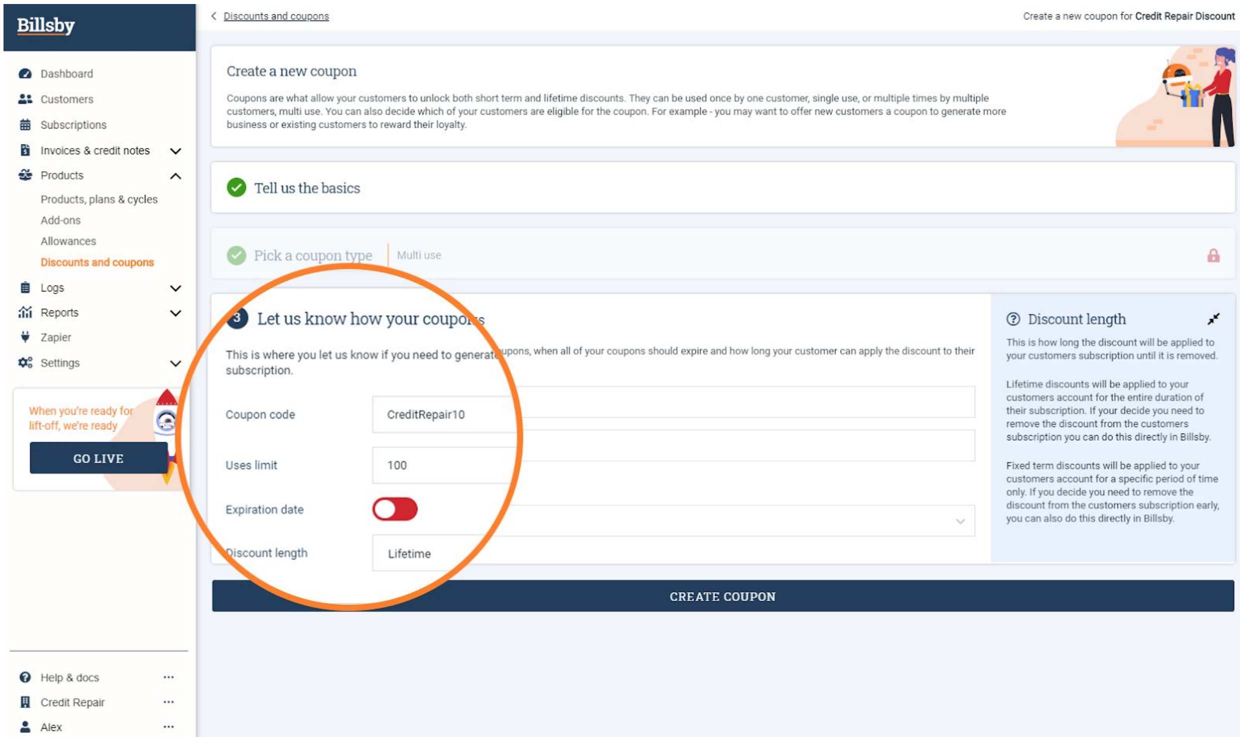


Creating a new coupon

So once you've created your discount, you'll need a coupon to allow your clients to unlock it! Coupons are attached to discounts - so you can't have a coupon without a discount. As with the discount you'll need to define the coupons name, as well as the eligibility of certain customers.



You'll then determine whether it's a single use or multi use coupon. As it says on the tin, single use coupons can be used just once, by one customer. Once you've input how many of these coupons you want Billsby to generate, you'll receive a CSV download which will have a populated list of unique codes. Multi-use coupons can be used again and again, so they just need a unique name.



Adding 100% discounts

If you're looking to add a discount which removes the total value of the subscription, you just need to create a discount with a 100% deduction. You can utilise 100% discounts if your customers are looking to pay offline for their subscription. This means your clients will receive Billsby invoices reminding them of their invoice being due, and for you, you can just track the invoice within Billsby.

Advanced Invoicing

Billsby's advanced invoicing system moves your clients invoices away from just being a static PDF, into a tool that can be used to reduce churn, deflect payment failures and provide proactive customer service.

Within the advanced invoices your clients are sent, they can:

- Recharge the card on file instantly, without having to login, if their invoice is unpaid
- Replace the card on file from within the invoice modal, without having to login.
- Clients are able to reach your support team from within the invoice too (you just need to provide an email address within the invoice settings!)

What Happens When a Client’s Payment Fails?

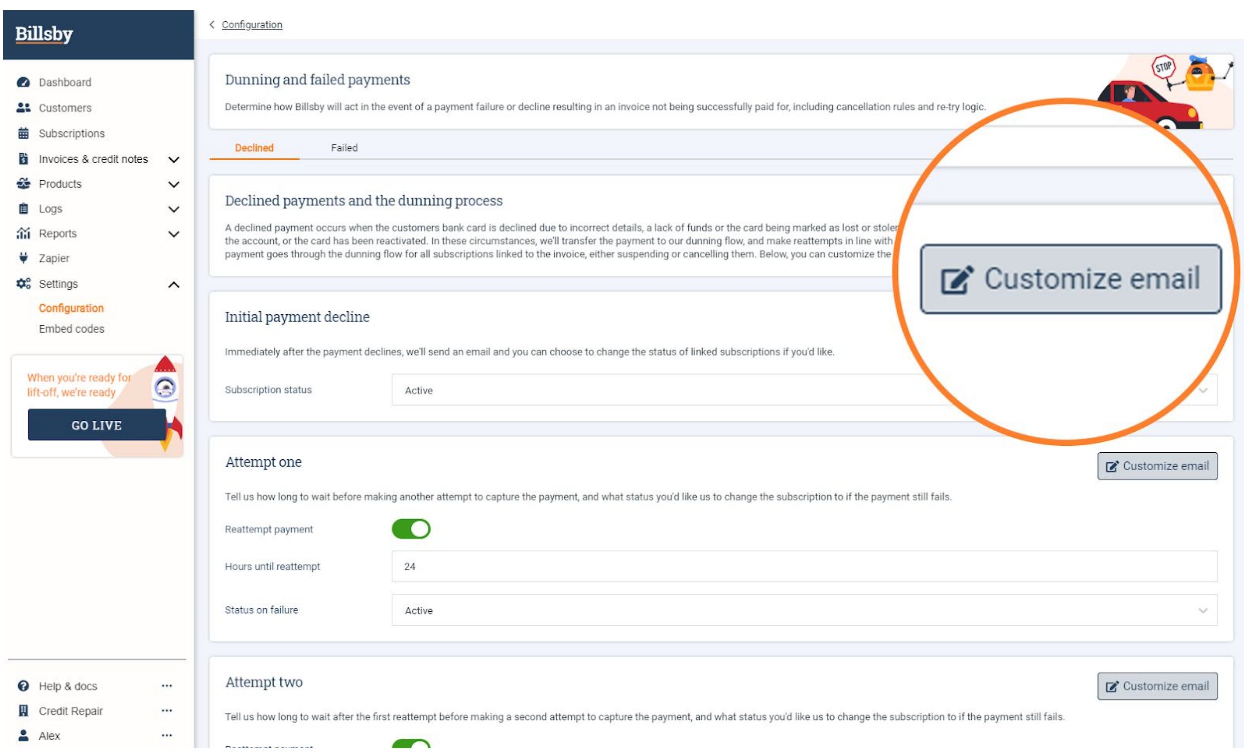
First - don’t panic! If you’re working with clients who have credit issues, you’re going to have some payments fail. It happens to everyone because it’s all part of doing business. When a payment fails, it’s important to understand that most of the time, it’s due to the client’s bank declining the charge.

In the subscription billing world, they call this very very predictable occurrence ‘dunning’. With platforms like Billsby, they have dunning and failed payment management systems built in.

This means that when your customer’s payment fails, the transaction is entered into a ‘dunning cycle’ - where the system will attempt the payment from your client. By default, this will be 24 hours, then 48 and finally 72 hours after the failed payment. With each reattempt, the client will be notified and they will be requested to update their details (which they can do from within the Billsby invoice!).

Within Billsby, head to Settings > Configuration > Dunning and failed payments and you can edit the speed of Billsby’s reattempts.

Another nifty feature is the ability to ‘Customize’ these dunning emails. You are able to edit the copy of this email, as well as the subject line to engage with your customers and add your brand's personality to these emails.

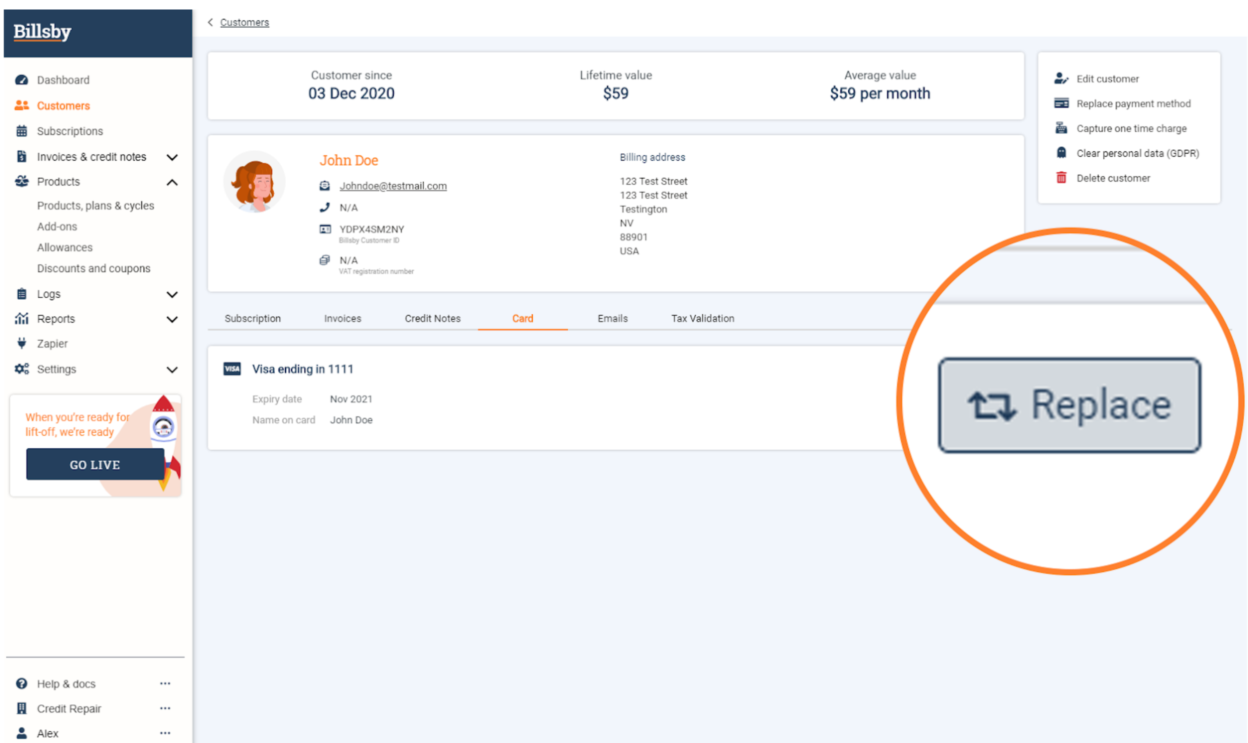


After Billsby's final attempt at taking payment, you can choose how you'd like for the system to handle writing that invoice off. For example, you could have the invoice immediately written off after that final attempt.

Manually updating a customer card

With Billsby Subscriptions, you can replace your customer's card for them, if they've provided new information for example. This is a very flexible feature that the merchant can add card details from the merchant's dashboard and the customer can also add the card details from the client portal dashboard. In this step you can re-enter the same card or a new card.

Follow these steps to add the card details from the merchant's dashboard.

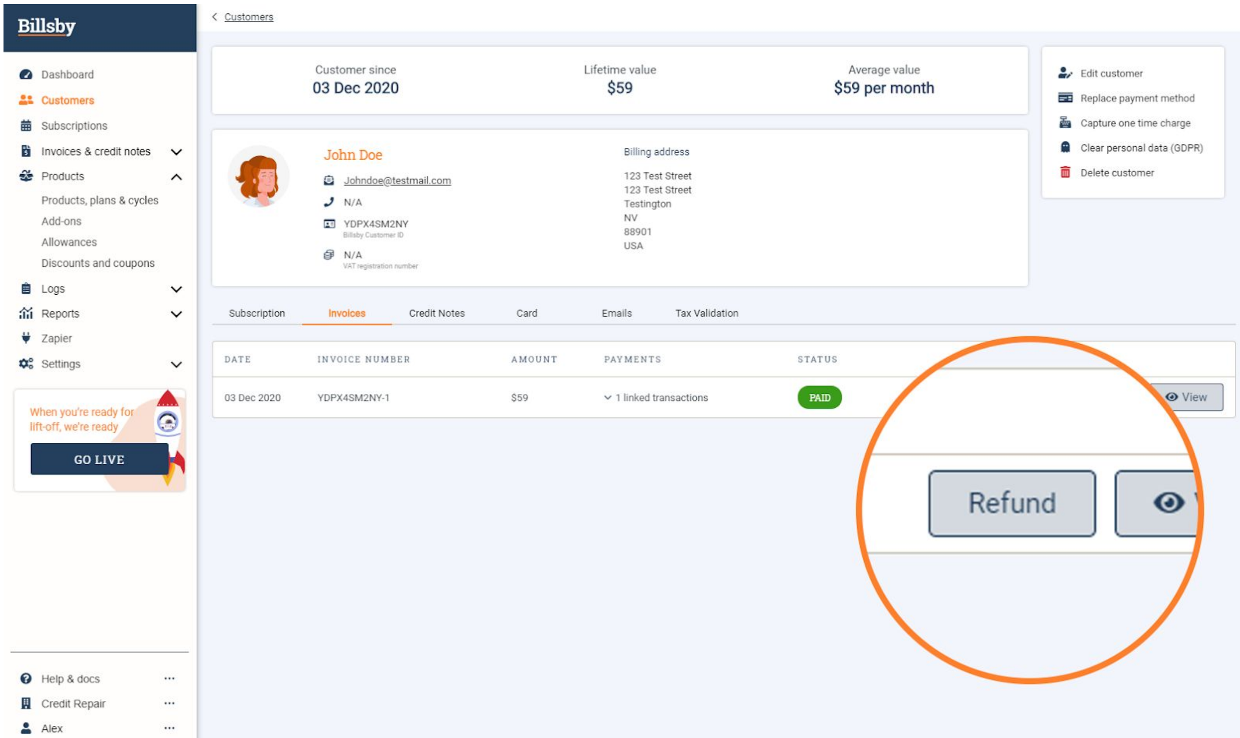


From within the Billsby dashboard, go to Customers > and then hit the 'Card' tab on screen. Simply select the replace button, and you can update the details when the modal appears.

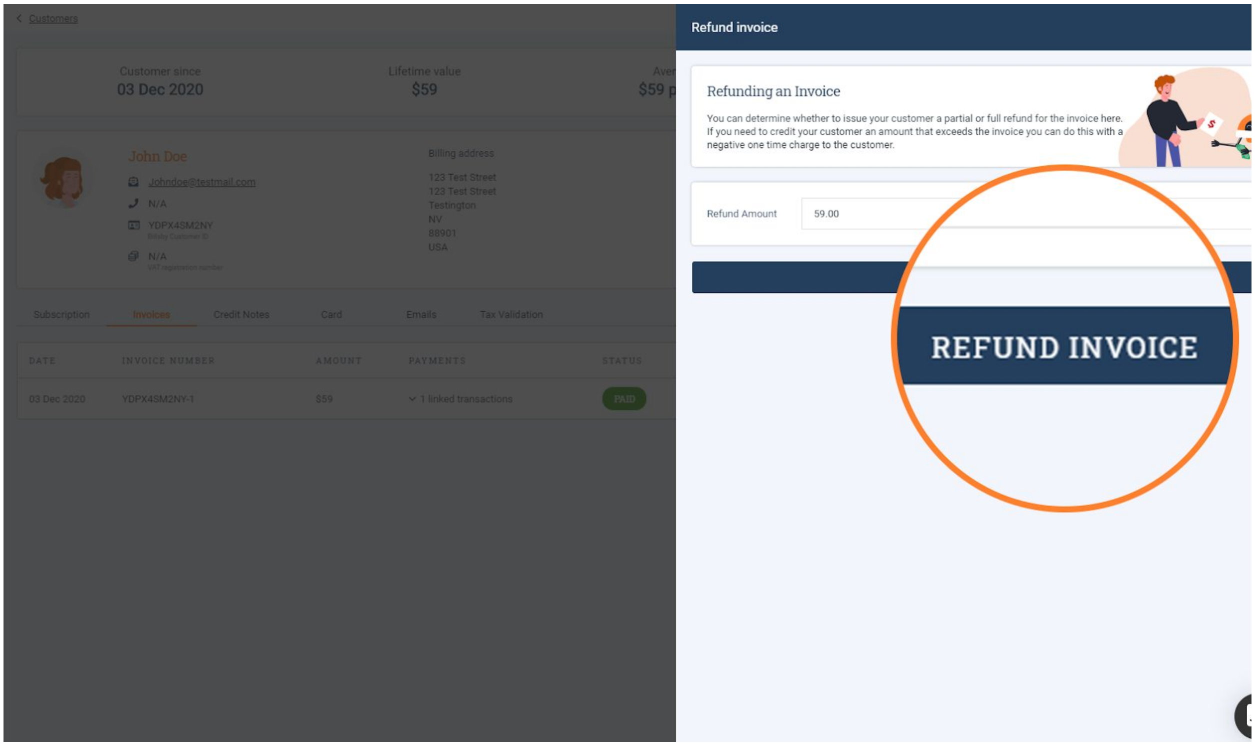
Processing a Refund

With Billsby you can easily process a refund directly from your account to your client. You don't need to go to your payment gateway account at all, you can do it directly in the Billsby web app.

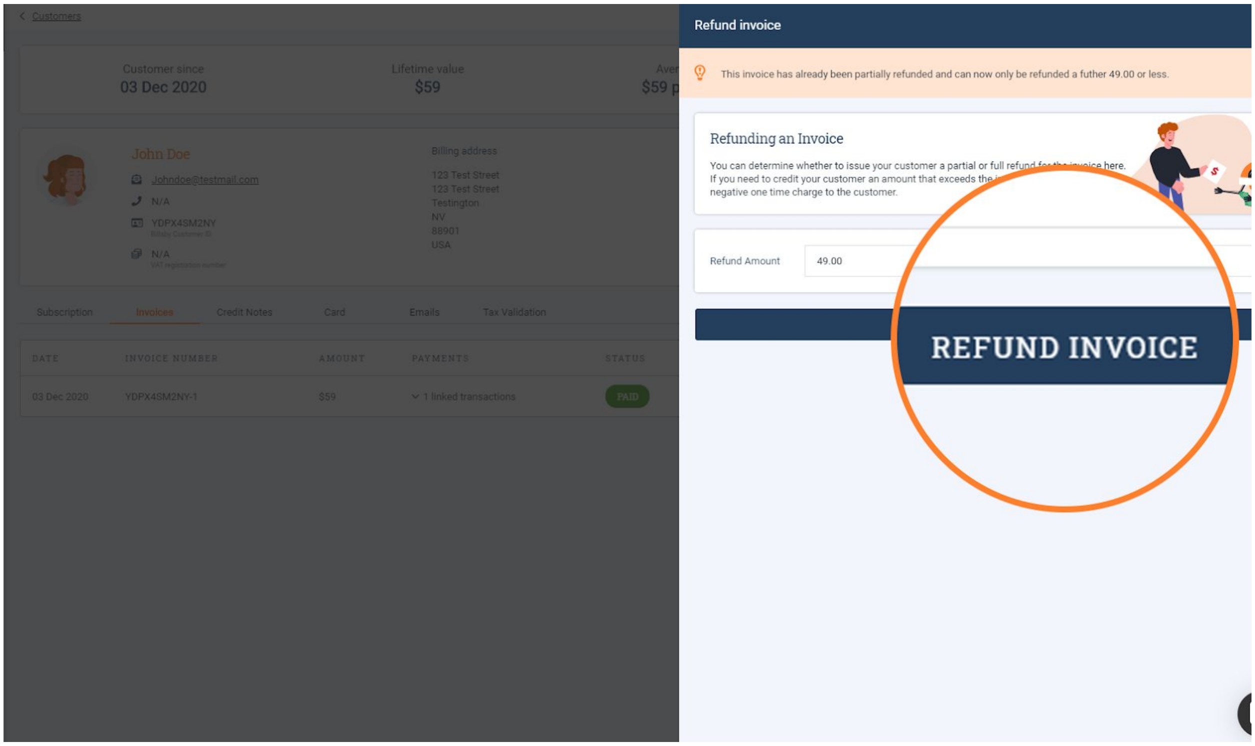
Login to your Billsby account and choose "Customers" in the left hand side menu. Select the customer you want to initiate the refund for.



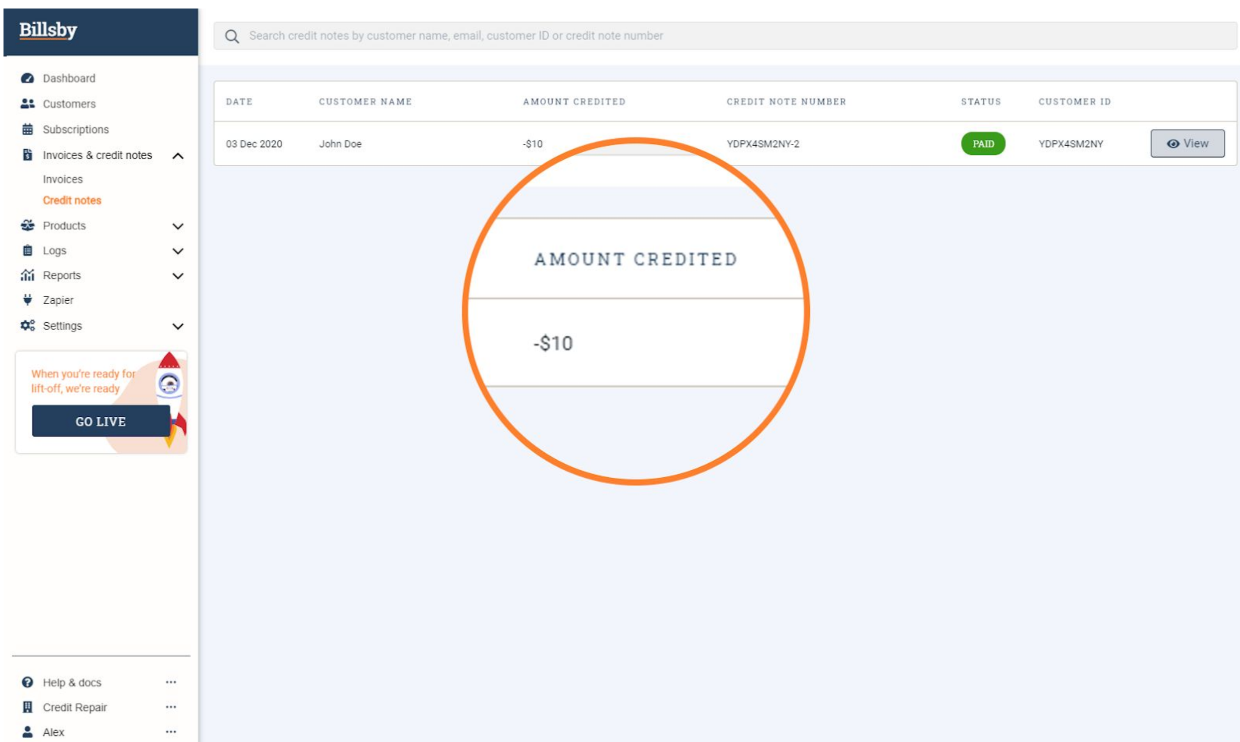
On the individual customer page you should navigate to the "Invoices" tab. Here, you'll find a "Refund" option for each individual invoice.



Once you click on “Refund”, a side modal will open where you’ll need to put in the refund amount. You can choose to refund the entire invoice amount or you can do a partial refund. Simply add the amount you want to refund and click on the “Refund invoice” button. If the invoice has been partially refunded in the past, you’ll only be able to refund for the remaining amount of the invoice.



If you want to refund more than the original amount of the invoice you should use the one-time charge feature and enter a **negative** value. This will credit the customer account with the value of the charge. You'll be able to see the credit note for this in the "Credit notes" tab.



The refund will be automatically processed in Authorize.net.

Recording an Offline Payment (i.e.: Check, cash, etc, NOT on the client's credit card)

Customers who always pay offline

Using Billsby, you can track clients who are paying offline. If you're aware of a client who is looking to pay via cash/check, you can use Billsby to track their invoices.

Create the client's subscription as normal, signing them up to your standard plan. However, this time, during the checkout process you'll need to add a 100% discount for the plan (see the section above on discounts and coupons). This lets the system know that this customer will not be paying via card.

Instead, the customer will receive notification, as with any customer that the invoice is to be taken, and thus they will pay via cash/check as you've determined. It is then at your discretion to manage these payments, and Billsby will simply act as a notification system for these clients.

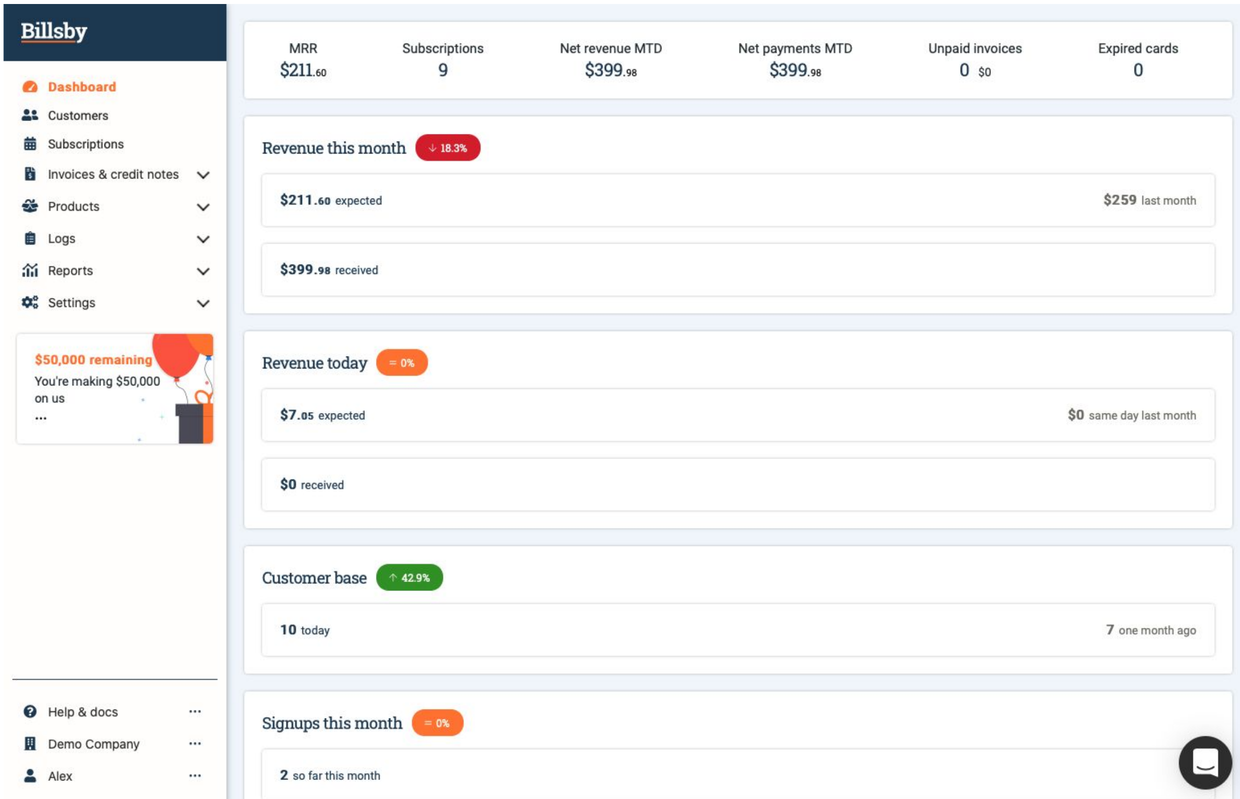
Billsby has told us they know it'd be more useful to be able to apply a credit in advance once you receive payment and not worry about creating a discount first, and that this feature is coming in early 2021.

Customers who have paid you for a failed invoice offline as a one-off

If a customer comes in to pay an invoice that has failed, after they were meant to pay by credit card you can mark it as paid offline so Billsby will stop attempting to take payment. To do this, choose the invoice and then choose 'Update status', finally, choose 'Mark as paid offline'. You can also choose 'Written off' to mark invoices as a write-off if you couldn't recover payment.

Sales Analytics

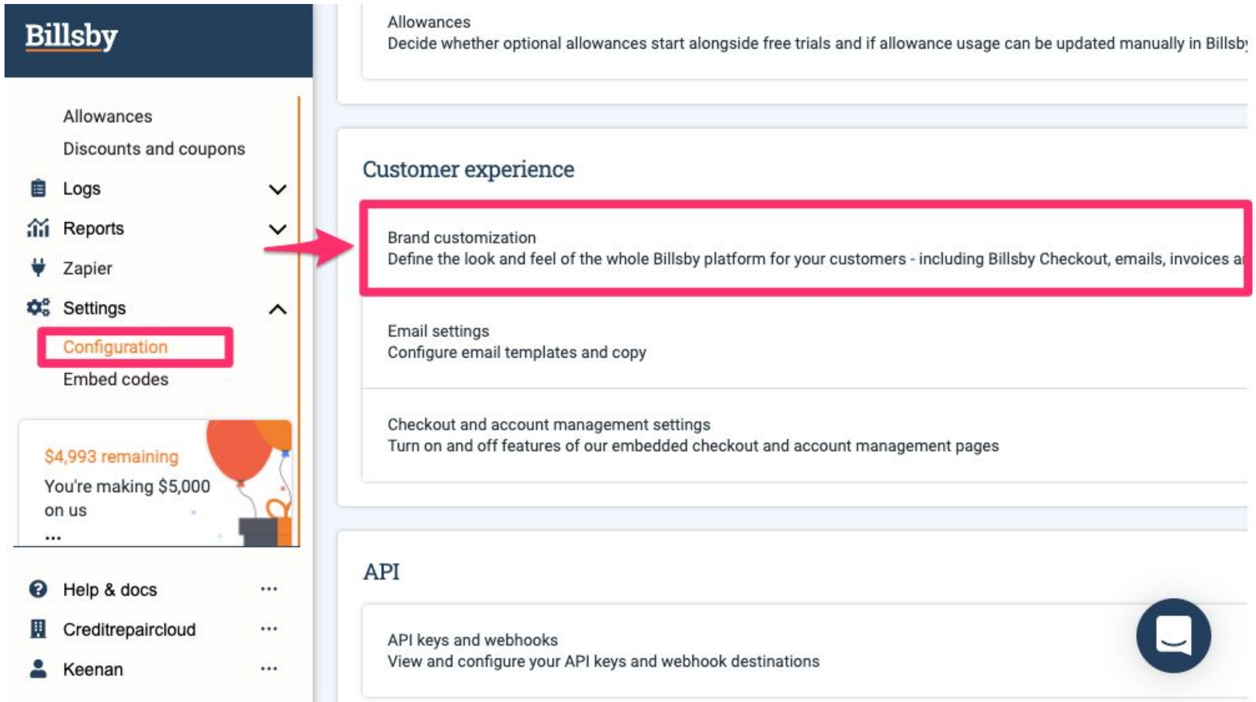
Dashboard - You can view an overview of your business revenue by clicking the "Dashboard" button on the left side menu.



Branding Customization

Billsby gives you the option to customize things so that when a customer is interacting through Billsby, it's your brand identity that they'll see. Emails and invoices can be sent with your brand colors and logos, and the checkout flow can be tied into your website with ease. Here is a guide to brand customization with Billsby.

Brand customization is optional and is a useful tool for Billsby to look good to your customers. Go to Settings > Configuration > Brand Customization to get started. Inside, you'll find two sections:



Checkout and account management

Here, you can:

- Change the colors of checkout, including the background, header and button colors - and even the colors for positive and negative alerts
- Set the typography to the font you use for your business
- Even choose how rounded you want the corners to be!

Emails and invoices

Here, you can:

- Upload your company logo and set your brand colors

There's also links to where you can change the copy and text and settings of checkout, account management, emails and invoices at the bottom of the two screens.

Zapier integration

If you are a Zapier user, Billsby has created 2 zap templates for you:

Update client: This zap will Update client information in Credit Repair Cloud every time that customers information is updated in Billsby https://zapier.com/app/editor/template/405049

Create client: This zap will create new Credit Repair Cloud clients when new customers are created in Billsby https://zapier.com/app/editor/template/405038

Getting Help From Billsby

You can contact Billsby Support from within your Billsby account by logging in and clicking the message icon in the bottom right corner. They ask you to contact them from within the software because that establishes that you are the account user.

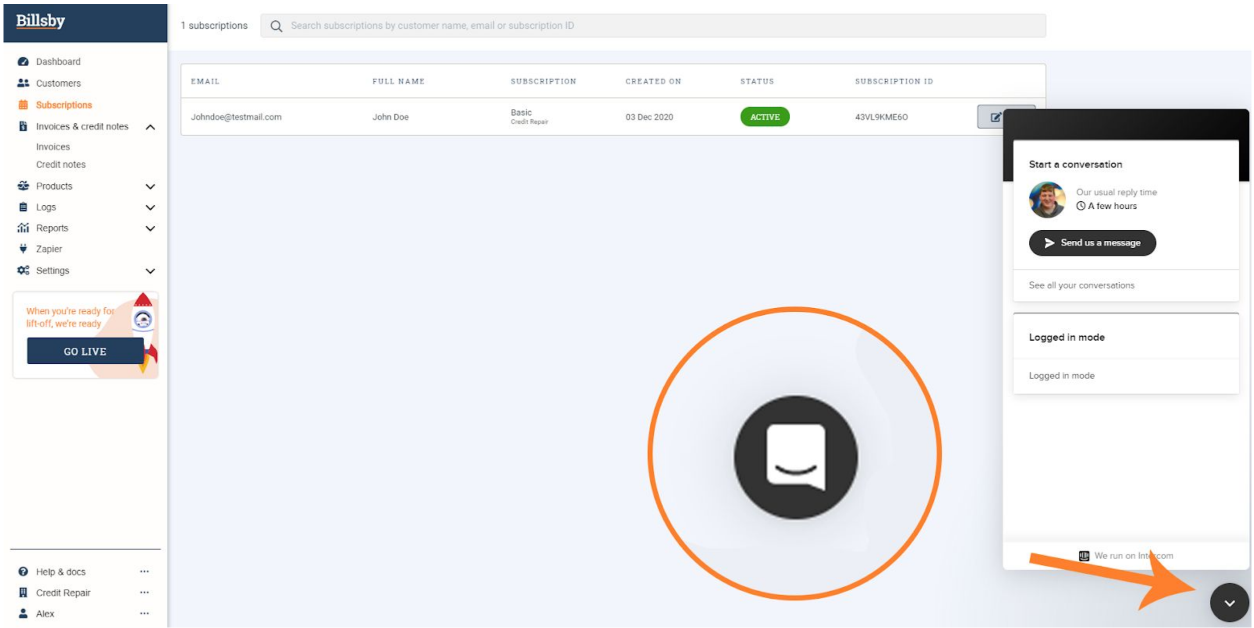
We've liaised with Billsby to make sure they understand what Credit Repair Cloud is, and their support team are specially trained to help customers like you.

With any support issue, the clearer you can communicate with Billsby, the better and faster they will be able to assist you.

Let them know:

- What you're trying to do
- What's going wrong
- And include relevant details, customer name, error messages, screenshots, etc.

Like most software companies, they will respond within one business day.


Billsby
1 subscriptions
Dashboard
Customers
Subscriptions
Invoices & credit notes
Invoices
Credit notes
Products
Logs
Reports
Zapier
Settings
GO LIVE
Help & docs
Credit Repair
Alex
EMAIL
FULL NAME
SUBSCRIPTION
CREATED ON
STATUS
SUBSCRIPTION ID
Johndoe@testmail.com
John Doe
Basic
03 Dec 2020
ACTIVE
43VL9KME6O
Start a conversation
Our usual reply time
A few hours
Send us a message
See all your conversations
Logged in mode
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