

Topic: Billing for Online Filings

Question by: Allison Clark

Jurisdiction: Ohio

Date: 10 February 2011

Jurisdiction	Question(s)
	For those of you who have a manual review of some or all of your online business filings, how do you handle the credit card billing? Are the cards charged when the filing is submitted and refunded if rejected? Do you prompt for the card information at the time of submission and charge when the filings is approved? Or do you have the filing reviewed and inform the customer to submit the payment information for the filing to be accepted and entered into the records? Or, if the transaction is handled in some other manner, please describe how you do it.
Manitoba	
Corporations Canada	Once a business that is filing online with Corporations Canada completes its application, it is directed to the payment site where it provides its credit card information. The card is debited at that point before the application is sent to our database for review. If the application is deficient, the business has 120 days to resubmit from the same e-mail address with a resubmission number that Corporations Canada provides. If the business does not resubmit within that time period, or if the business requests that its application be withdrawn, the file is forwarded electronically to our list for refund.
Alabama	
Alaska	
Arizona	
Arkansas	
California	
Colorado	Colorado does not have any manual review of online filings. The online filing process is built so that any errors are immediately flagged and must be fixed before the user can continue to the payment page.
Connecticut	
Delaware	
District of Columbia	In the District of Columbia we are about to launch online service. When we do, we will charge for all fees when filing is submitted. Under our new legislation (to go in effect in January 2012) filing fees are deemed processing fees and nonrefundable unless the payment is erroneous or duplicate.

	So, if someone files for new entity and we reject it due to the name (or any other reason) we are not going to issue refund just because someone decides not to file again or correct deficiency.
Florida	In Florida, payment is made at the end of the update process by the filer before they submit the online filing. If the document is found to be a reject, it is returned to the remitter for correction to be made within 60 days and returned to the Division for filing. If the filer decides not to file, the money can be refunded minus the credit card service fee paid to the vendor for processing. I'm interested to know how much of an argument the states that have "processing" fees get when they explain to a customer that no refund will be issued if the document is not filed. For some unexplained reason we have quite a number of people who decide not to file if we reject their document and tell them that the name is not available.
Georgia	
Hawaii	
Idaho	
Illinois	
Indiana	Are the cards charged when the filing is submitted and refunded if rejected? Yes.
Iowa	
Kansas	
Kentucky	
Louisiana	When filing online the customer must insert credit card information before checking out. At that time the credit card is only authorized for the filing fee. Once the name is checked if it is available the credit card is then charged and if not available the credit card is never charged and the authorization will fall off of the credit card in a matter of days depending on the financial institution.
Maine	
Maryland	
Massachusetts	Massachusetts has a third party payment vendor who process electronic and fax transactions. Payment is made at the time of submission for both types. If the filing is made by fax, the payment is tied to the fax coversheet. If the filing is rejected the filer simply resubmits using the same fax voucher coversheet. If the filing is electronic, the filer is provided a cid and pin to go into the rejected q, correct the filing and resubmit. Filings made in person and by mail must be paid by check and the check is returned with the rejected filing.
Michigan	
Minnesota	
Mississippi	
Missouri	
Montana	
Nebraska	
Nevada	Our review is a post processing, post payment review. We get few rejections, and the customers generally supply the deficient documents, otherwise we cancel the filing. The card is processed at the time of checkout. If necessary to reject because the customer does not remedy the deficiency, they are charged the filing cancellation fee and the remainder may be refunded. This does not happen very often.

New Hampshire	
New Jersey	
New Mexico	
New York	
North Carolina	
North Dakota	
Ohio	
Oklahoma	
Oregon	<p>We have a nonfileable system for all filings, paper and electronic, in business registry. That means that a rejected filing is sent back with a letter detailing the reason for the rejection. If the filer sends the letter and corrected filing back within 45 days, we credit their filing with the original payment, even though the payment is a processing fee and we are legally able to keep the money and charge for the re-submittal.</p> <p>Similarly, with the electronic filing, they get an email telling them to change the name (practically the only rejection reason) and correct the error. The payment from before is still credited to their filing.</p>
Pennsylvania	
Rhode Island	<p>A filer's credit card is processed at the time of submission. If the document is rejected, the filer receives an email outlining the correction. Each entity has a user name and password to access their online filing forms. Any document that we reject can be revisited by the filer by logging back into their record. Once the filer corrects the document he/she can resubmit without charge.</p> <p>Occasionally we have a filer that does not correct a rejected document. All rejections are monitored. If the filer does not act within 5 business days a second email is sent. If no correction is made within 10 business days, the filing is declared null & void and a refund is issued.</p> <p>Keep in mind that this is RI and we have a total active record set of approximately 65,000 entities. Much more manageable numbers than most States.</p>
South Carolina	
South Dakota	
Tennessee	
Texas	
Utah	<p>The only manual review of online filings in Utah is name availability. The customer is charged up front (it is stated that it is a non-refundable processing fee). We do process some refunds - case by case - but never automatically.</p>
Vermont	
Virginia	<p>Virginia handles these as we do with paper submissions. We take the money when it is tendered. If the document is not filed, for whatever reason, we send the customer a letter after 120 days, giving instructions as to how to request a refund and notice that refunds cannot be issued after 1 year.</p>
Washington	<p>Washington charges the card upon submission of online filings. We do, however, review before we file, but online filings are</p>

	given expedited service of 2 days and if the filing is rejected, the customer has 30 – 45 days to return incomplete or incorrect information. We do not refund. If they do not return information in that time frame, they must start over. Most return the information on time.
West Virginia	
Wisconsin	
Wyoming	

Additional comments:

Full text of email:

Good Afternoon -

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Thanks!

Allison

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