

TRASH FLOW

presents the **TRASH TALK** Newsletter



MEET TRASH FLOW TEAM MEMBER TREVOR

Trevor came to Ivy Computer Inc. (the company that develops and supports Trash Flow) as a high school student with some basic programming skills, and is now entering his 13th year with the company. He has experienced many phases of the company's growth. As one of our Senior Programmers, Trevor is well versed in the entire suite of Trash Flow modules, and the resident expert on the Tele Route component of our software.

As a 13th-generation Vermonter, Trevor's affable demeanor and contagious enthusiasm have been instrumental in his efforts to mentor many of the programming staff at Ivy. With a long family history of public involvement, he readily volunteers and assists with a number of community endeavors, among them: Waterbury LEAP (Local Energy Action Partnership), CLiF (the Vermont Children's Literacy Foundation). Practicing the Ivy tenant of enjoying a good work/life balance, Trevor enjoys working on his home, is an avid skier, and has spent countless hours sailing around the Caribbean.

PRODUCT SPOTLIGHT

Turn-by-Turn Navigation

Your drivers will never get lost again! We recently added turn-by-turn navigation to Teleroute Plus, for all Android 7 or higher devices.

This feature uses Android's built-in Split Screen functionality and Google Maps to provide directions to your next stop. All starting with a push of a button. Give turn-by-turn navigation a try, then let us know what you think-We'd love to hear your feedback.



TECH TALK

When you run a business tax season is every month, and we all know how stressful it can be to get everything in order. That's why it is important to start preparing early and avoid the last-minute rush. The Posting Report in Trash Flow can be used for getting important sales and franchise tax details on a regular basis in a form that fits right into those state tax forms. It is also the best tool for generating your general ledger postings, whether you post daily, weekly, monthly, or whenever you get around to it.

To run this report, navigate to **Reports > Financial Reports > Posting Reports > Posting Report**. Set the Charge Start Date and Charge End Date for the beginning and end of your tax period, then check the box for Show Tax Report. Any other settings can be configured depending on how you break out your results and a report can be run for an individual business if you have a multi-business setup. The bottom section of the report will provide a breakdown for each tax district included, along with a summary of any customer accounts with no tax district assigned. Because state regulations vary, the report provides results on both an Accrual (based on the date billed) and Cash basis (based on the date payments are received).

--Andrew, Tech Support Specialist, Trash Flow

Posting Report for Sun 1/1/2023 to Sun 12/31/2023						
All Tax Districts	All	All Businesses	All Salespersons			
Amount	Tax	Total	Acct#	Name (*=Deleted)	Code	Description
Sales Tax Reporting						
		Rate	Amount	Total/Taxable		
Basis Cash						
TeleRoute Demo						
No Tax District				\$374.00		
Sample Tax District				\$210.00		
State		6.0000%	\$12.60	\$210.00		
City		2.0000%	\$4.20	\$210.00		
County		1.0000%	\$2.10	\$210.00		
Total for All Districts						
State			\$12.60			
City			\$4.20			
County			\$2.10			
Basis Accrual						
		Rate	Billed Amount	Total/Taxable	Credits/WriteOffs Amount	Total/Taxable
TeleRoute Demo						
No Tax District				\$7,003.50		\$230.00
Sample Tax District				\$1,720.00		\$10.00
State		6.0000%	\$32.40	\$540.00		
City		2.0000%	\$10.80	\$540.00		
County		1.0000%	\$5.40	\$540.00		
Total for All Districts						
State			\$32.40		\$0.00	
City			\$10.80		\$0.00	
County			\$5.40		\$0.00	

NEW RELEASES

New in Trash Flow 3.2

Right Hand Routing

We are very proud to introduce Right hand Routing (RhR) to our Route optimization product. And, we want your feedback. Try Right hand Routing (RhR), and let us know what you think. This is a very sophisticated process, and your real world examples will be very helpful. Generating a RhR will take longer than regular route optimization, so don't be surprised. Yes, while you are waiting a computer is working as hard as it can to figure this out. It is also designed to do single routes, and not split a large list into multiple routes. Enjoy, and don't forget to share your results.

Changelog

What's in the latest Trash Flow update? Now you'll always know! When you start up Trash Flow after an update, a new screen will pop up telling you what's new for you in the latest version, based on the modules you've purchased. You can also see changes for all modules of Trash Flow. This changelog can also be viewed at any time in Trash Flow itself: **(System > Update > Changelog)**.

QR Codes on Bills

Your customers will thank you when you see this new trick! Trash Billing customers can now include QR Codes on their bills that will take them straight to their login page on trashbilling.com. You'll get payments from your customers even faster and easier.

WHAT'S COMING

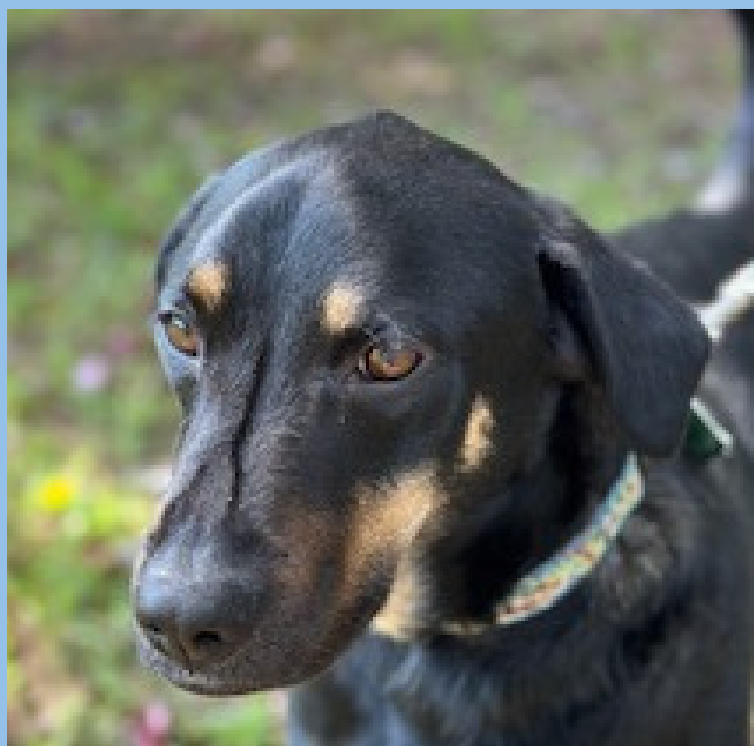
New Releases

We are working on a lot of changes and improvements to Trash Flow. Many are under the hood, to make it faster and more reliable, that you probably won't notice. Others are right up front. Here is one example of what's coming.

Trash Flow Mobile

Expect to see this becoming available soon. It is the beginning of providing mobile capabilities to Trash Flow. We are starting with reporting. You will be able to run all your favorite reports on your tablet, or browser sitting in your favorite chair during the commercials on the football game. Please note that TF Mobile only works with cloud base installations.

DOGS OF IVY: DIEGO



Diego is a 5 or 6 year old rescue from Texas. He has been with us since 2019. Diego is a combination of Cattle Dog, Chihuahua, Boxer, lab, and more. What we know for sure is that he is 100% good boy! When Diego isn't trying to herd the other office dogs (or employees) he can be found sleeping on the couch in the office down the hall from his owner.

TRASH BILLING TOOL BOX

Chargebacks, what are they and how can you prevent them?

A chargeback is a disputed payment that occurs when the cardholder of a transaction processed by Trash Billing on behalf of your company contacts their financial institution and contests a charge that was placed through Trash Billing. There are several common reasons a cardholder may dispute a payment:

1. There was fraudulent activity on their card and they are disputing a group of charges from a specific time period.
2. On a cardholder's bank statement charges show as "TrashBilling.com. Waterbury VT" and the cardholder may not recognize this being related to your trash company.
3. Billing and or services discrepancies.
4. The cardholder's card was used without their consent.

What is the chargeback process?

When the cardholder files a dispute with their financial institution, their financial institution will contact their dispute department to initiate a chargeback case. Our Trash Billing dispute specialists are then notified of the case and the funds are almost instantly debited from Trash Billing's own bank account. We hold off on debiting the funds from your account until we receive a final ruling from the dispute department. Trash Billing always prioritizes hauler's funds remaining with haulers until we have no further recourse.

Once Trash Billing receives notification of a Chargeback, we will send out a notification via email to the contact on file from your company for Trash Billing communications. This notice will have information needed to identify which Trash Flow account is connected to the dispute. The email will also contain a Card Holders Letter of Acceptance. This is one of the many reasons it is important for your company to give Trash Flow any changes in your staff's contact information when they happen.

What can I do when I get a chargeback?

1. You can agree to accept the chargeback. If you choose this option, we will not dispute the chargeback on your behalf and the disputed funds will be debited from your deposit along with a \$20.00 fee.

2. Resolve with the cardholder. The notification email Trash Billing sends out contains a Card Holders Letter of Acceptance. This is a document that provides authorization for the charge by the cardholder. In some cases, you may be able to get the cardholder to sign this document, if so the customer should also reach out to their financial institution and cancel the dispute with them. Once the cardholder signs the document and it is returned to Trash Billing, we will send it along to the dispute department and await a final ruling. Completion of these steps does not always guarantee the chargeback department will rule in our favor. At the end of the day, card companies want to side with their cardholders. If the card company rules in favor of the cardholders, the funds will be debited from your deposit along with the \$20.00 fee. If the card company accepts the cancellation of the dispute from their customer and the card holders' letter of acceptance, the funds will remain with you and there will be no fees.

3. Provide your own evidence. Submit a formal response to us detailing why the charge is valid. We will send this along to the dispute department. You may want to provide any documentation to support this claim such as a signed service contract, billing statements, auto pay confirmation or an activity log showing when the address was serviced. While this does not guarantee the card company will rule in our favor, it can provide additional guidance for them to make the determination. If the card company does not rule in our favor, you will be debited the dispute amount along with the \$20.00 fee. If the card company accepts the cancellation of the dispute from their customer and the cardholders' letter of acceptance, the funds will remain with you and there will be no fees.

Can I just return the customer's payment to them and be done with this?

Trash Billing does not recommend issuing a refund via Trash Billing or a check to the customer after being notified of a chargeback. There are a lot of moving pieces related to a chargeback. The chargeback companies who process the chargebacks for the cardholder's financial institutions and/or Visa, Mastercard, Discover, or Amex mostly operate outside of the mechanisms of Trash Billing. Check refunds or even Trash Billing refunds with a receipt may not be accepted as evidence by these chargeback departments since they are actions taken outside of the pending case. If a refund is issued it can be difficult for your company to re-coup the refund if the chargeback case is also lost. Please contact Trash Billing if someone in your office has already issued a refund. Trash Billing will still submit this as evidence to the dispute department and hope that they accept the evidence and close the case in our favor. But Trash Billing can not guarantee a favorable outcome from these departments when a reversal is also issued.

So I submitted a Cardholder's Letter of Acceptance or other evidence: Now what?

Once you receive a Chargeback notification you have 7 days to respond. Once we send the documentation provided to the dispute department, they have 30-60 days to make a determination.

How can I prevent Chargebacks?

We understand that in the trash industry that many of these options are impractical, but we want you to know all the things that can help.

1. Let customers know that any charges to their debit, credit card or bank account will show as coming from TrashBilling.com
2. Require all customers to sign a service contract.
3. Send a bulk email to current customers to remind them that charges show as coming from TrashBilling.com
4. Send info to the web and pick up web payments daily. These actions can even be performed multiple times a day! Customers may make changes to their billing via TrashBilling.com and picking up web payments and sending info to the web will ensure you receive those updates and your customers are seeing the most up to date account information.

While Chargebacks are unavoidable in today's age, we hope this information will provide some additional guidance on how to reduce your chargeback rate and give you some better understanding of how a dispute can be won. Please never hesitate to reach out to the team at Trash Billing. We are always happy to provide as much guidance and insight as we can!

You might find some consolation in knowing that Trash Billing as a whole has an extremely low chargeback rate of .028%, of which we are able to resolve 44%, and this puts us in a very good position with our down the line processors, and the card companies.

--Naosha, Lead Payment Processing Facilitator, Trash Billing

TRASH FLOW IN THE COMMUNITY

Ivy Computer Inc. initiated a Philanthropy Committee in 2022 to facilitate company donations to charitable organizations. An inaugural committee was elected in June 2022, and employees were encouraged to share their suggestions, resulting in over \$27,500 being distributed in 2022. With over three decades in the Central Vermont business community, Trash Flow currently employs 67 people, including residents of Addison, Chittenden, Lamoille, Orange, and Washington counties.



Ivy Computer/Trash Flow employees ready to clean up our area on Green up day

Left to right, Jessica, Amanda, Asher, Reava, and Matt

Doing our part

Part of the Philanthropy's committee mission is to help with humanitarian efforts, so when Vermont experienced catastrophic flooding in July 2023, destroying many of our homes, businesses, and roads, the committee did its part to help the community. By donating funds directly to the Vermont Community Foundation, we were able to help support emergency home repairs, transitional housing, and assistance to many farmers who lost an entire season of corn, berries, cut flowers and other products in the brutal wave of water and mud. Always eager to assist, many of our staffers volunteered countless hours to help neighbors clean up and recover from this devastating weather event.

TRASH FLOW

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