UFP-300 – Billing, Accounts Receivable & Enforcement

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Table of Contents:

1.	Purpose	2
2.	Scope	2
3.	Billing & Invoicing	2
4.	Payment Requirements	3
5.	Application of Payments	3
6.	Accounts Receivable Management	4
7.	Delinquency & Enforcement	4
8.	Interest, Fees & Charges	5
9.	Payment Arrangements	6
10	NSF & Failed Payments	6
11.	Application to AFC & MPP	6
12.	Disputes & Billing Errors	7
13.	Collections & Write-Offs	7
14.	Member Responsibility	7
15.	Financial Responsibility Principle	7
16.	Relationship to Other Policies	7
17.	Authority	8

Billing, Accounts Receivable & Enforcement

1. Purpose

This policy establishes the framework for billing, payment processing, accounts receivable management, and enforcement of all financial obligations under the UFP.

The objective is to:

- Ensure timely and consistent collection of member obligations
- Maintain financial stability of the Club
- Provide a clear and fair framework for managing overdue Member Accounts

2. Scope

This policy applies to all Member Accounts and governs:

- Billing and invoicing
- Payment requirements
- Overdue account management
- Enforcement actions
- Payment arrangements and dispute resolution

Detailed timelines, fees, and thresholds are defined in the Financial Schedules Manual.

3. Billing and Invoicing

3.1 General Billing

OSC issues invoices for all member financial obligations, including:

- Program fees
- Travel and meet-related costs
- Annual Financial Commitment (AFC) and Member Participation Points (MPP) charges (where applicable)
- Other approved charges

All charges, fees, and financial obligations are applied to the Member Account and billed in accordance with the Financial Schedules Manual.

Program progression adjustments will be reflected through prorated billing updates based on the effective date of the change. Members are responsible for any resulting increase in fees associated with the new program level.

3.2 Progression Billing

Adjustments resulting from program progression will be applied to the Member Account on a prorated basis and reflected in subsequent billing cycles.

3.3 Payment Due Dates

Members are required to pay invoices in accordance with established billing cycles and due dates as defined in the Financial Schedules Manual.

3.4 Travel and Extraordinary Costs

Travel-related and other extraordinary costs:

- Will be communicated in advance where possible
- May be invoiced after the event based on actual or estimated costs
- May be adjusted and reconciled in subsequent billing cycles

Members are financially responsible for all approved and incurred travel-related expenses, including adjustments resulting from final cost reconciliation.

4. Payment Requirements

4.1 Member Responsibility

Members are responsible for ensuring that all balances on the Member Account are paid in full by the applicable due dates. In addition, members shall:

- Reviewing all invoices
- Inform OSC if there are any issues or potential payment delays
- Maintaining a valid payment method on file

Failure to receive or review an invoice does not waive payment obligations.

4.2 Payment Methods

Accepted payment methods and processing requirements are defined in the Financial Schedules Manual.

4.3 Member Account in Arrears

A Member Account is considered in arrears when any balance remains unpaid beyond the applicable due date.

5. Application of Payments

Payments and credits will be applied to the Member Account in the following order:

- Outstanding balances in Arrears
- Current charges
- Future or scheduled charges, where applicable

Where Member Account Credits (MAC) are being applied, the order of application is governed by UFP-200, Section 8.1, and should be read in conjunction with this section.

6. Accounts Receivable (AR) Management

6.1 Member Account Status

Member accounts progress through defined aging stages based on the length of time an invoice remains unpaid. These stages and associated actions are defined in the Financial Schedules Manual.

6.2 Communication

OSC will communicate with members as Member Accounts become overdue using staged notifications. Members are responsible for responding to communications and taking appropriate action.

6.3 Good Standing

Members must maintain Good Standing to participate in OSC programs, competitions, and registration activities. Members are considered in good standing when their Member Account has no overdue balances, all financial obligations are fulfilled or under an approved payment arrangement, and no active enforcement restrictions apply, as defined in Annex A of the UFP Framework Overview.

Members who are not in good standing may be subject to restrictions outlined in this policy, including limitations on participation, registration, or access to Club activities.

7. Delinquency and Enforcement

7.1 General Principle

OSC will apply a progressive enforcement approach for Member Accounts in Arrears, as outlined below.

Failure to respond to communication from OSC may result in accelerated enforcement actions.

No enforcement action or sanction imposed under this policy will take effect until written notice has been provided to the Member. The minimum period prior to enforcement action taking effect is defined in the Financial Schedules Manual. Notice will be sent to the email address on file with OSC or by other means as appropriate.

7.2 Enforcement Actions

Enforcement actions are applied progressively based on Member Account status and may include one or more of the following:

- Application of late fees or interest
- Restriction of participation in training, meets, or events as defined in Annex A
- Suspension of membership privileges, as defined in Annex A
- Denial of registration for future sessions
- Conversion of unpaid obligations (including AFC or MPP) into payable charges
- Referral to collections or legal recovery

7.3 Enforcement Stages

Formal progression will flow through the formal escalation stages in accordance with the Financial Schedules Manual.

7.3.1 Stage 1 – Notice

A member is notified of overdue balance when their Member Account is in arrears. Members will be provided an opportunity to resolve or arrange payment.

7.3.2 Stage 2 – Restriction

OSC may place a financial hold on Member Accounts in Arrears. A restriction limits the Member’s ability to register, participate in programs, or access competitions or events, but does not constitutive a suspension.

7.3.3 Stage 3 – Suspension

A suspension is a temporary removal of all participation privileges and remains in effect until the balance is paid in full or an approved payment arrangement is in place.

7.3.4 Stage 4 - Escalation

Member Accounts that remain unpaid beyond defined thresholds will be reviewed by the Treasurer. Member Accounts may be escalated to the Board of Directors and are subject to additional restrictions or recovery actions

8. Interest, Fees, and Charges

Late fees, interest charges, NSF fees, and other administrative charges:

- May be applied to overdue Member Accounts
- Are defined in the Financial Schedules Manual

OSC reserves the right to waive fees in cases of approved hardship or payment arrangements.

9. Payment Arrangements

OSC may approve payment arrangements at its discretion. While a payment arrangement is in effect and adhered to, the Member Account may be considered in Good Standing.

9.1 Eligibility

Members experiencing financial difficulty are expected to contact OSC prior to Member Account delinquency to request a payment arrangement.

9.2 Approval

Payment arrangements:

- Must be approved by the Club Administrator or Treasurer
- Must be documented in writing

9.3 Conditions

Approved arrangements may require:

- A defined repayment schedule
- Enrollment in automatic payments
- Partial upfront payment

Failure to comply with an approved arrangement will result in immediate escalation. Member Accounts subject to a payment arrangement remain in enforcement status until brought current.

9.4 Default on Payment Arrangements

Failure to adhere to an approved payment arrangement will result in immediate progression within the enforcement framework.

10. NSF and Failed Payments

Failed or returned payments may result in additional charges as defined in the Financial Schedules Manual and may trigger enforcement action.

11. Application to AFC and MPP

Financial charges resulting from:

- Unfulfilled AFC obligations; and
- Unfulfilled MPP requirements

are treated as standard Member Account charges and are subject to all billing and enforcement provisions under this policy.

12. Disputes and Billing Errors

Members must report any billing dispute or error within the timeframe defined in the Financial Schedules Manual. After this period:

- Charges are considered accepted and final
- Adjustments will only be made in cases of confirmed error

OSC will review and respond to disputes within a reasonable timeframe.

13. Collections and Write-Offs

OSC reserves the right to pursue recovery of outstanding balances through internal processes or external collection methods, where appropriate.

The decision to pursue collections or write-off balances rests with the Board of Directors.

14. Member Responsibility

Members are responsible for:

- Understanding their financial obligations
- Monitoring their Member Account status
- Responding to communications from OSC
- Taking action to resolve outstanding balances
- Proactively communicating with OSC regarding any anticipated payment issues

15. Financial Responsibility Principle

Members remain responsible for payments and balances on their Member Accounts regardless of its status.

16. Relationship to Other Policies

This policy should be read in conjunction with:

- UFP-100 – Membership & Fee Framework
- UFP-200 – Fundraising, AFC & Volunteer Participation
- UFP-400 – Withdrawals, Refunds & Credits
- UFP-500 – Travel, Meets & Extraordinary Costs

17. Authority

The Board of Directors has authority to approve and amend this policy and its associated schedules.