

VIRTUAL COMPANION CHAT

Billing Terminal

Partner Guide

Authorize and capture customer payments on live calls —
including when the automated (IVR) phone system is down.

Quick Start · Every Screen Explained · Handling Situations

Updated June 17, 2026

Contents

If the page numbers below look blank, click anywhere in this list and press F9 (or right-click → Update Field).

What this terminal is for

This is the Billing Terminal for Virtual Companion Chat. Use it to authorize and charge a customer for a live call. It is also your backup for taking payments when the automated (IVR) phone system is unavailable — in that case you run the charge here through Authorize.net. You log in, pull up the customer, confirm their card, run the live timer while you talk, and capture one clean charge at the end.

The golden rule: one call = one final charge. The terminal places holds while you talk to make sure the money is there, then collects it all in a single capture at the end. A customer is never charged several times for one call.

How a call gets billed

What	How it works
Charge rate	\$2.00 per minute, per partner on the call (2 partners = \$4/min, and so on).
Standard minimum	10 minutes / \$20.00 per partner — the floor for a normal call.
Dropped-call minimum	2 minutes (tick “Call dropped”). Anything under 2 minutes cannot be charged.
Hold while live	A \$20 (per partner) authorization is placed up front and topped up as the call runs.
Top-up buffer	The hold refreshes when about 4 minutes of secured time remain (“Next funds check in X · 4-min buffer”).
Trusted customers	Marked ★ Trusted: one \$20 hold, no rolling re-auths, one charge at the end.
Final charge	Exactly ONE capture at the end (time + optional tip). Holds release afterward.
Receipts	Emailed automatically to the client on file.

Quick Start — the whole flow in 6 steps

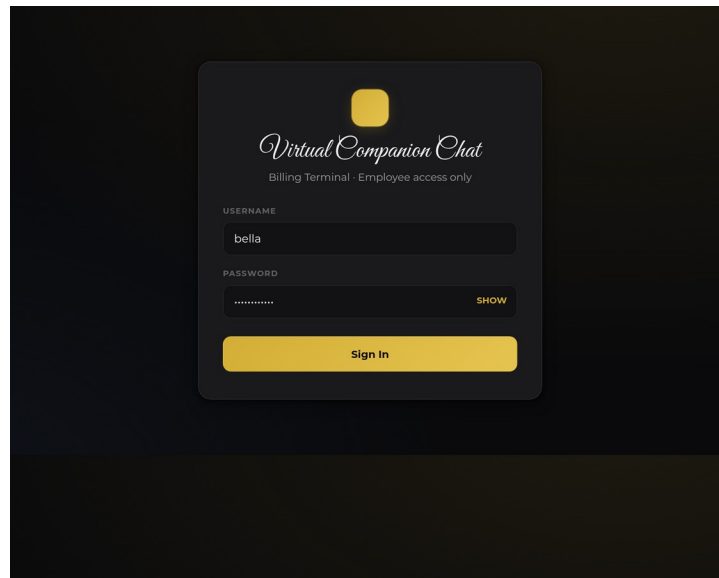
1. Log in with your username and password.
2. Find the customer — search by name or phone, tap “Last caller,” or add a new client. Confirm the card by typing the caller’s last 4 digits and tapping Confirm.
3. Set the partners on the call, tick the consent box, and tap Start Live Session.
4. Talk — the timer runs and the hold tops itself up automatically. If a card declines, the call pauses so you can add a backup card.
5. End Session — this does NOT charge yet. It opens a review screen where you fix the minutes and add a tip.

6. **Capture** — tap the green Capture button. That is the one and only charge.

Forgot to hit Start? Use Manual Charge on the start screen. Type the total minutes you talked and it works out the amount for you — no math. See the Manual Charge section.

Logging in

Enter your username and password. Use the SHOW link to double-check your password before signing in. The terminal is employee-access only.



The sign-in screen — employee access only.

The three-zone layout

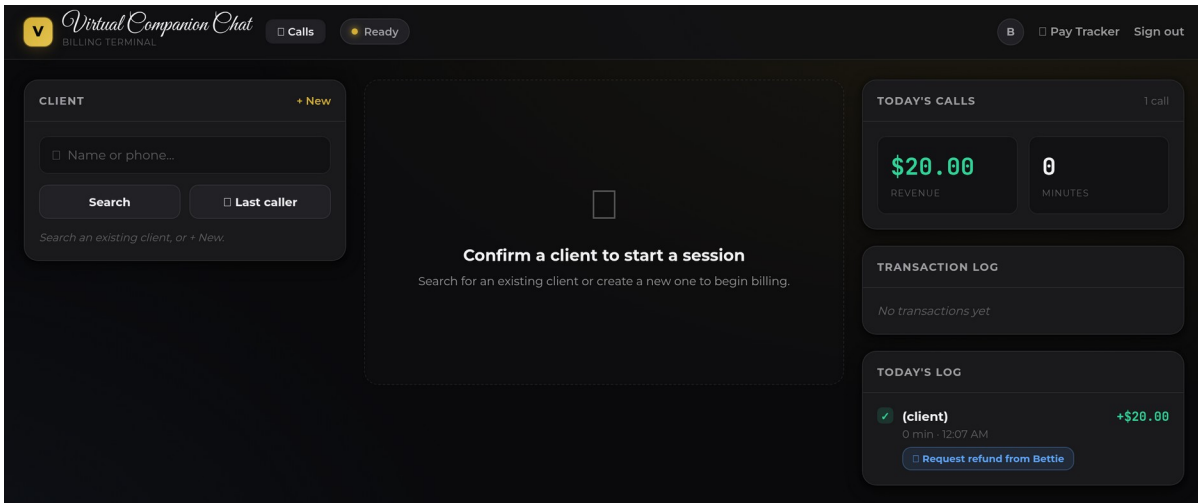
Once you are in, the screen always keeps the same three columns, so nothing jumps around:

Left — Client: who you are billing, their card(s), and buttons to edit the profile or add notes.

Center — Stage: the part that changes — start a session, the live timer, the review screen, or the finished summary.

Right — Today & Log: your revenue and minutes so far today, the transaction log, and a running list of every call.

Header links: the Pay Tracker link (top-right) opens the Pay Tracker with you already selected as the partner.



The three zones, before a customer is pulled up.

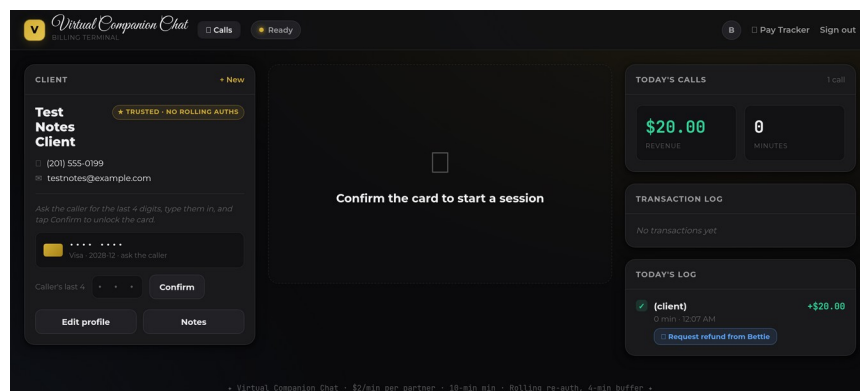
Finding & confirming a customer

Search by name or phone in the Client panel, tap “Last caller” to pull whoever just phoned in, or tap + New to add someone. (Search now matches on both the customer’s name and their phone number.)

Last caller: pulls your most recent caller — there is no time limit, so it still works if a little time has passed since they rang in.

Confirm the card before you start

A card already on file shows masked as •••• •••• with “ask the caller.” Ask the customer to read you the last 4 digits, type them into the “Caller’s last 4” box, and tap Confirm. The card only unlocks — and shows the gold “✓ Confirmed” badge — once the digits match. (A card you type in yourself during the call skips this step.)



An existing client: ★ Trusted badge, masked card, and the “Caller’s last 4 → Confirm” unlock.

Why the last-4 check? It proves the person on the phone actually has the card in hand before any money is held — protection against someone calling in on a saved card that isn’t theirs.

★ **Trusted customers:** a gold “Trusted client · no rolling auth” badge means this regular customer is billed with a single \$20 hold and one charge at the end — no repeating re-authorizations during the call.

Notes are private to you: the Notes window shows only the notes you have written. Bettie can see everyone’s.

Adding a new customer

Tap + New to open the new-client form. Fill in the contact details, billing address, and the card on file. Two things happen automatically to help you:

ZIP → City/State: type the ZIP and the City and State fill in for you (Canadian postal codes work too).

Live card check: as the customer reads the number, the terminal spaces it, names the card (Visa, Amex...), and shows a green “✓ valid” only when the number truly checks out.

New Client
Profile, billing address & a card to save

CONTACT

DISPLAY NAME
Jordan Avery

PHONE
2015550148

EMAIL
jordan@example.com

BILLING ADDRESS

STREET
14 Market St

CITY
Newark

STATE
NJ

ZIP / POSTAL
07102

✓ Newark, NJ

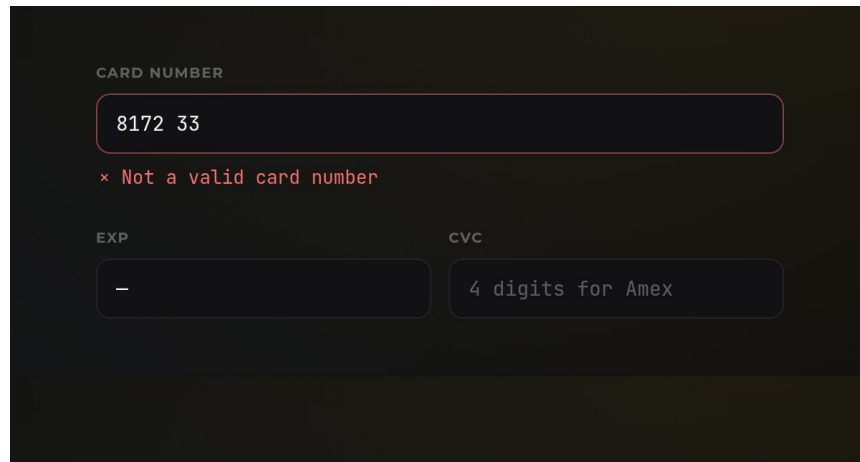
CARD NUMBER
4242 4242 4242 4242

✓ Visa · valid

Save client

New-client form: ZIP filled in “✓ Newark, NJ” and the card reading “✓ Visa · valid.”

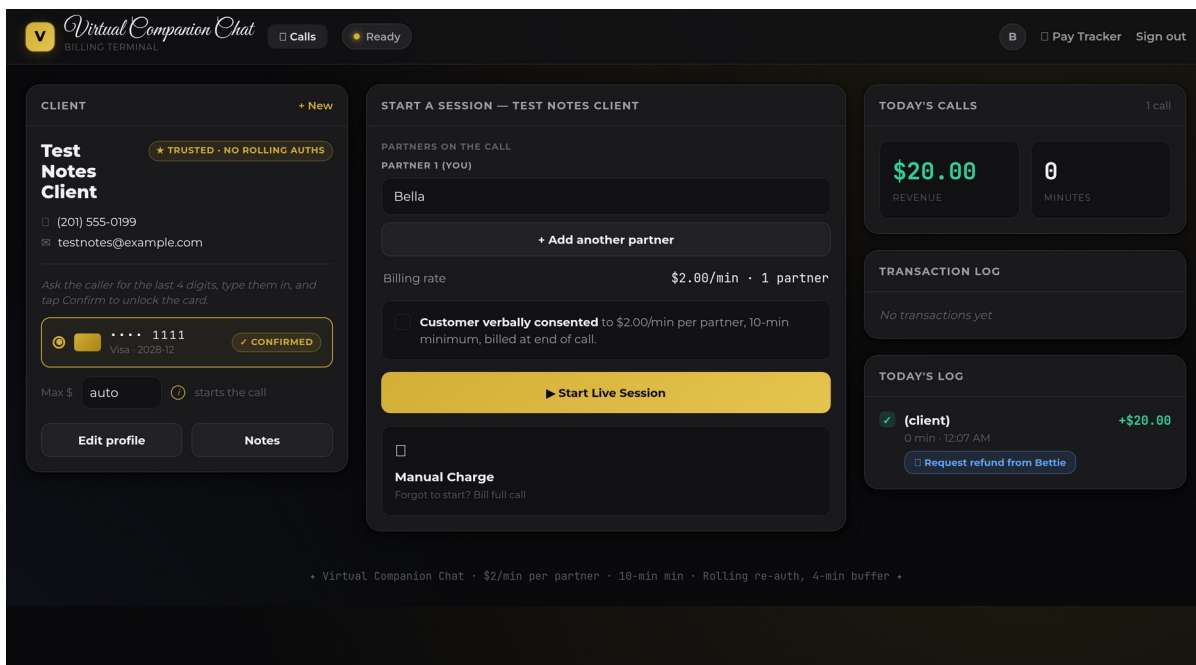
Spotting a fake card: if a caller reads a number no real card uses — say it starts with 81 — it instantly shows “× Not a valid card number.” The CVC box also expects 4 digits for Amex and 3 for everything else.



A made-up number is flagged on the spot.

Starting a session

Partner 1 is you. Add any other partners on the call — everyone listed gets paid, and the rate climbs by \$2/min for each one. Tick the consent box to confirm the customer agreed to the rate, then tap Start Live Session to place the opening hold.

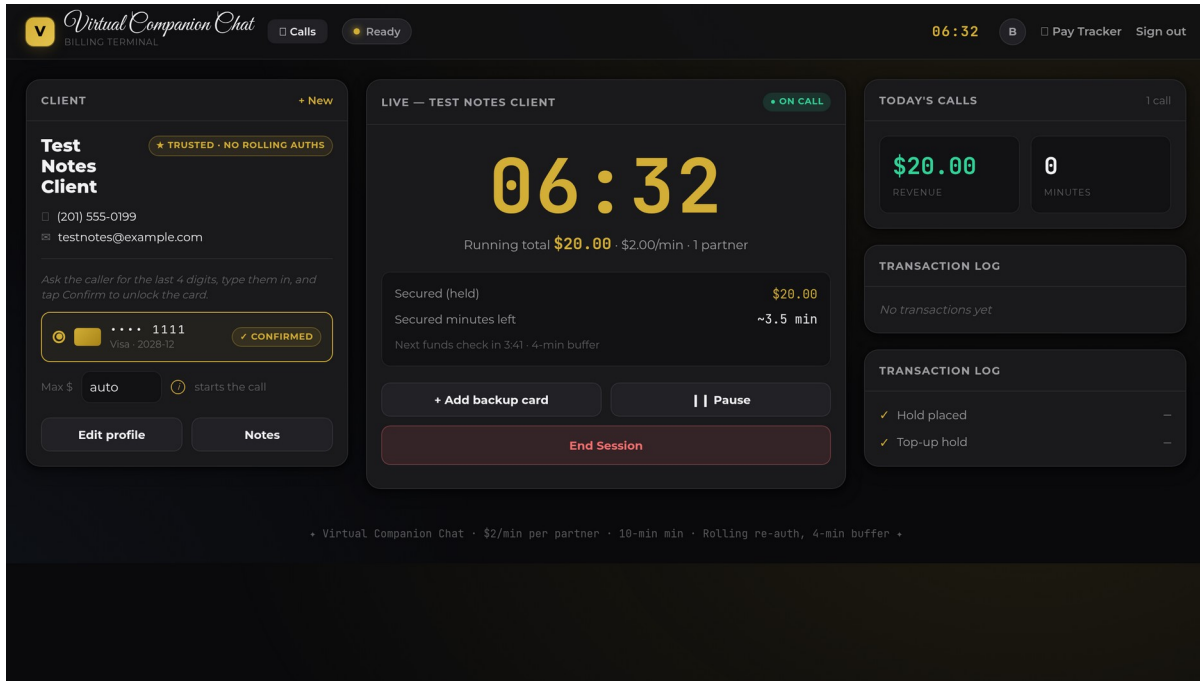


Start a Session — partners, the live rate, consent, and the Start button, with the Manual Charge tile below.

The Manual Charge tile below the Start button: forgot to start? It bills the whole call in one go. It sits on the start screen, before you go live, for that one special case.

The live session

While you talk, the big timer counts up and the running total updates. The panel shows your hold, the rate, and how many secured minutes you have left.



A live call in progress.

What keeps the money safe

Automatic top-up: the hold refreshes itself when about 4 minutes of secured time remain — you do nothing. The line tells you when the next funds check is due.

Backup card: tap “+ Add backup card” to stack another card behind the current one; the next top-up rolls to it automatically.

If a card declines: the call PAUSES and a green Resume button appears. Add a backup card, then resume — billing is frozen while paused.

Pause: you can pause manually too (e.g. a break); the timer stops until you resume.

Only the cards you choose are used: the terminal only ever charges the confirmed card plus any backup card you add. It never quietly runs other cards on file.

Ending the call: Review & Capture

Tapping End Session does NOT charge anything. It opens a review screen so you can get the number right first.

Review & Capture — fix the minutes, add a tip, choose how the tip splits, then capture once.

Total call duration: adjust the minutes if needed.

Tip: add a tip before you capture, so it is all one charge. With more than one partner, the tip splits evenly across everyone by default.

Apply tip only to certain partners: tick this if a tip should go to specific partners instead of being split — then check the names who should receive it.

Call dropped: tick this to bill the actual minutes instead of the 10-minute minimum — with a 2-minute floor (below).

Capture \$X: the single, final charge. Made a mistake? “← Back to live call” resumes the session.

The 2-minute dropped-call rule: if a call drops and the customer calls back, you can bill the real minutes — but never under 2 minutes (\$4 for one partner). Card fees make anything smaller not worth running, so if you enter 1 minute with “Call dropped” ticked, Capture won’t allow it.

Manual Charge — when you forgot to start

If you forgot to press Start Live Session, or had an internet hiccup, use Manual Charge to bill the whole call at the end. It does not place a hold — it is the emergency way to charge the total. You do

no math: type the total minutes talked and it works out the amount, applying the same 10-minute / \$20 minimum (or the 2-minute dropped-call rule). The tip-split options work here too.

Manual Charge
System computes the total from minutes × rate

TOTAL CALL DURATION (MIN) TIP (OPTIONAL \$)

16 10

Apply tip only to certain partners (default: split among everyone on the call)

Bella Lacey

Call dropped — bill the actual minutes talked (2-min minimum).

16 MIN × \$4.00/MIN + \$10.00 TIP · 2 PARTNERS · \$5.00 TIP EACH TO BELLA, LACEY

\$74.00

REASON / NOTE
e.g. extended session, tip

Charge \$74.00

Manual Charge: 16 minutes × \$4/min + \$10 tip across 2 partners = \$74.00, with the tip split shown.

The duplicate-charge warning: if this customer was already charged in the last 10 minutes, you'll see an amber warning (“You charged \$20 to this client 4 min ago”) and a confirm box before it goes through — so a call-back never turns into an accidental second full charge.

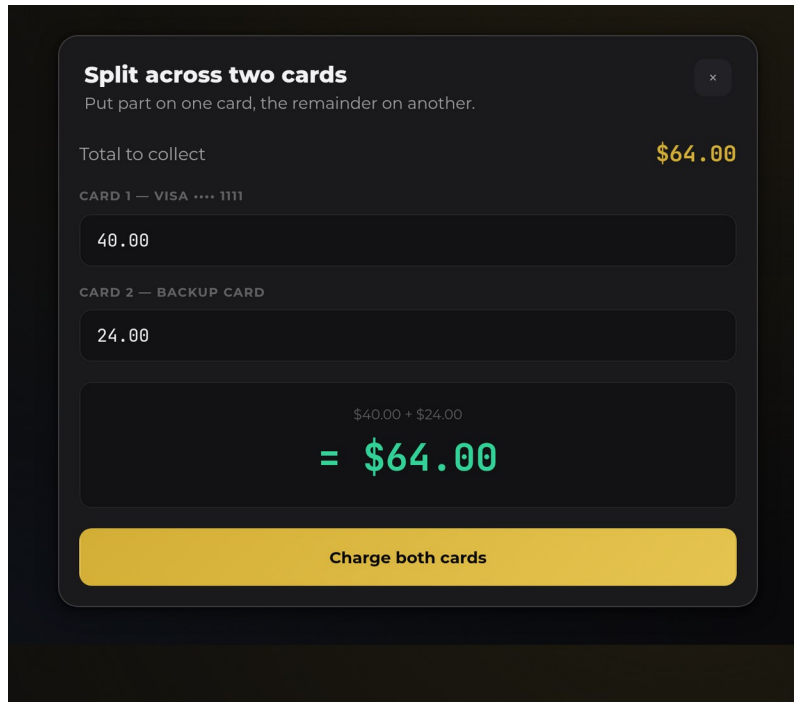
⚠ Possible duplicate. You charged \$20.00 to this client 4 min ago. Charge again only if this is a separate call.

Cancel **Yes, charge again**

The amber duplicate warning, with a confirm step.

Splitting across two cards

If a card can only cover part of the total (“my card only has \$40, put the rest on another”, or a charge declines), the Split screen lets you put an amount on the first card and the remainder on a second one.



Split a total across two cards.

The transaction log — reading the icons

Every action shows in the log. The icon color tells you what kind of event it was at a glance:

Gold ✓ — a hold (authorization). Money is reserved, not collected. Holds show “—” in the amount column.

Green ✓ — a capture. Real money collected; the amount is green with a + sign.

Red × — a decline or error. The card was refused for that amount.

TRANSACTION LOG		
✓	Hold placed (authorization) Money reserved, not collected	—
✓	Capture (charged) Real money collected	+\$32.00
×	Decline / error Card refused	\$32.00

Gold = held, green = charged, red = declined.

Refunds & voids

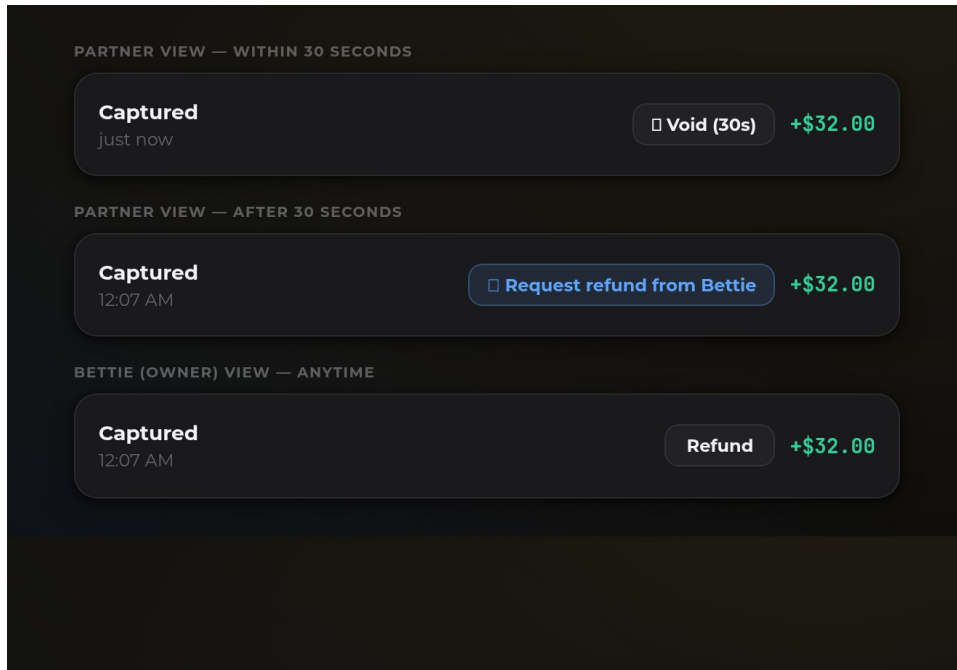
No transaction numbers to look up: every settled charge in Today's Calls carries its own button right on its line — you act on the charge there and the terminal handles the transaction for you.

Refunds move real money, so they are reviewed by Bettie. You have one quick safety valve for honest mistakes:

Within 30 seconds: a “ Void (30s)” button lets you undo a charge you just made — a clean reversal, because it hasn't settled yet.

After that: the button becomes “ Request refund from Bettie,” which emails her to review and issue it. Partners cannot refund directly.

If you fat-finger an amount: fix it immediately with the 30-second Void. If you only notice later, send the refund request to Bettie.



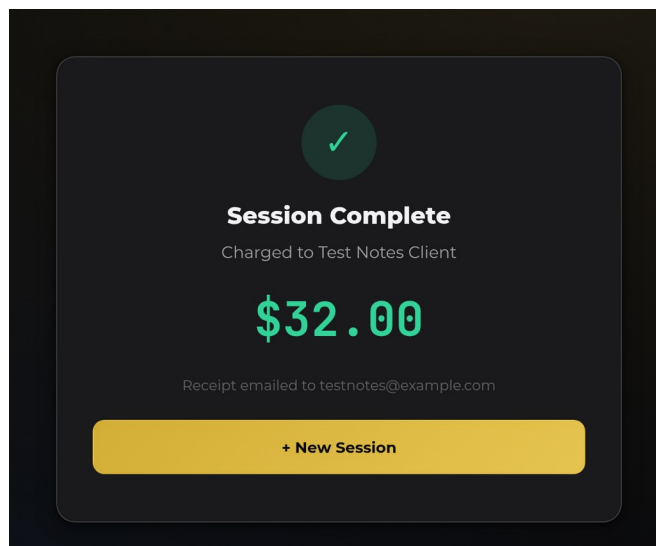
The same captured charge as seen by a partner (within 30s, and after) and by Bettie (direct Refund).

The Pay Tracker

The [Pay Tracker](#) link in the header opens the Pay Tracker with you already selected as the partner. It automatically imports real phone calls (it knows the partner and the talk minutes), removes duplicates, and still has a manual “Log Call” fallback if you ever need it.

Finishing up & the next call

After the capture, the Session Complete screen shows the final amount. Tap + New Session to clear the screen for the next customer.



Session Complete.

If you think the call may have dropped: wait a few minutes before tapping New Session (or until another customer calls in). If the person calls back, keeping the session open keeps the minutes and amount correct. If you've already started a new session and they call back, entering the total minutes pops the duplicate warning so you don't double-bill.

Handling different situations

If this happens...	Do this
A card declines mid-call	The call pauses. Tap + Add backup card, enter another card, then Resume. Billing was frozen while paused.
The call drops	On the review screen tick "Call dropped" and enter the real minutes (2-minute minimum). Don't start a new session right away in case they call back.
Customer wants to use two cards	Use Split — put part on card one and the remainder on a second card.
You forgot to press Start	Use Manual Charge — type the total minutes and it computes the amount.
They call right back	Keep the session open if you can. If you already closed it, the duplicate-charge warning protects you from billing twice.
You charged too much	Within 30s tap <input type="checkbox"/> Void on the charge's line; after that tap Request refund from Bettie — right on the line, no ID needed.
Undercharged, or they called back for more time	Run Manual Charge for the extra amount; the duplicate warning confirms it is intentional.
A refund is needed	Within 30s use Void; after that tap "Request refund from Bettie."

Quick do's & don'ts

- **DO** read the card's last 4 back to the customer and Confirm before starting.
- **DO** add the tip and fix the minutes on the review screen, then capture once.
- **DO** add a backup card the moment a card looks shaky — the call pauses on a decline.
- **DON'T** hit New Session right away if a call might have dropped — wait a few minutes.
- **DON'T** charge under 2 minutes on a dropped call — the terminal won't allow it.
- **DON'T** re-charge the full amount on a call-back — run Manual Charge for just the extra time, and heed the duplicate warning.
- **DON'T** worry about refunds past 30 seconds — send the request to Bettie.

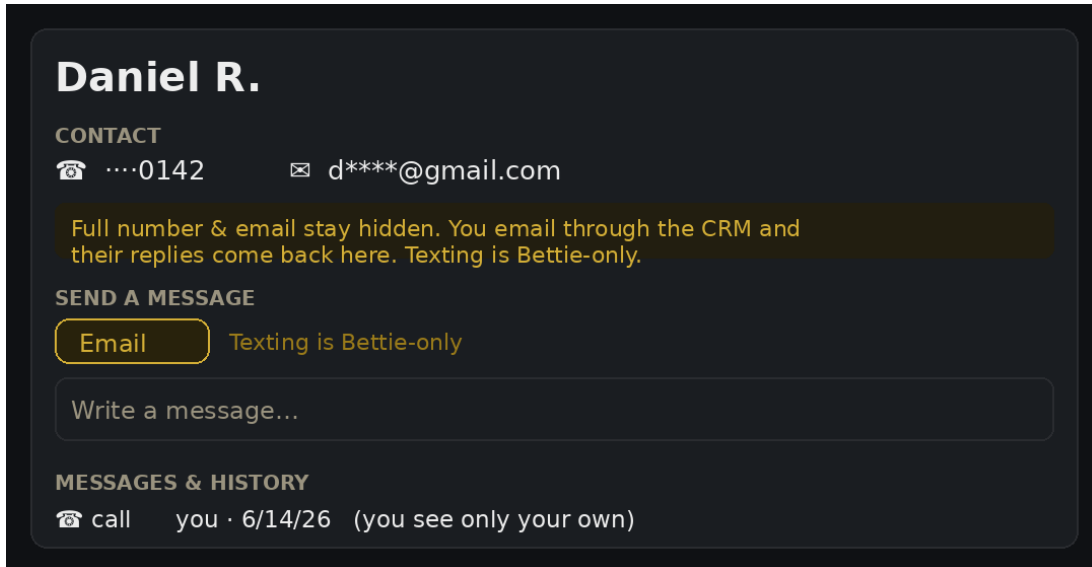
Questions? Contact Bettie at bettie@virtualcompanionchat.com.

The Client CRM

The terminal now has a built-in client CRM. Open it with the “Client Profiles” button at the bottom of the screen — and a caller’s profile also pops up automatically when they phone in.

Client profiles — what you can see

Open a client’s profile from “Client Profiles,” or it pops up when they call. You can see a client only after you have taken at least one call from them. Contact is always masked — the last 4 digits of their phone and a masked email like a****@gmail.com, never the full details. You also see only your own notes.

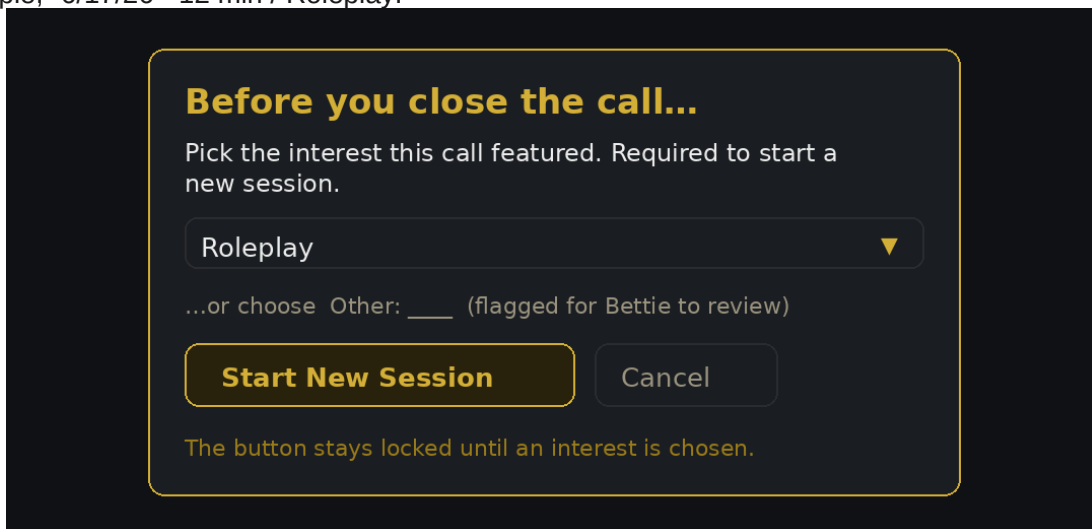


A client profile as you see it — masked contact, your own notes only.

Texting is Bettie-only: you can email a client through the CRM, but not text. Your email never shows your real address, and the client’s reply comes back into the CRM.

Pick an interest before “New Session”

Before you can start a New Session, you must tag the call with an Interest from the dropdown (or type your own). The call note is then auto-titled with the date, the minutes, and the interest — for example, “6/17/26 - 12 min / Roleplay.”

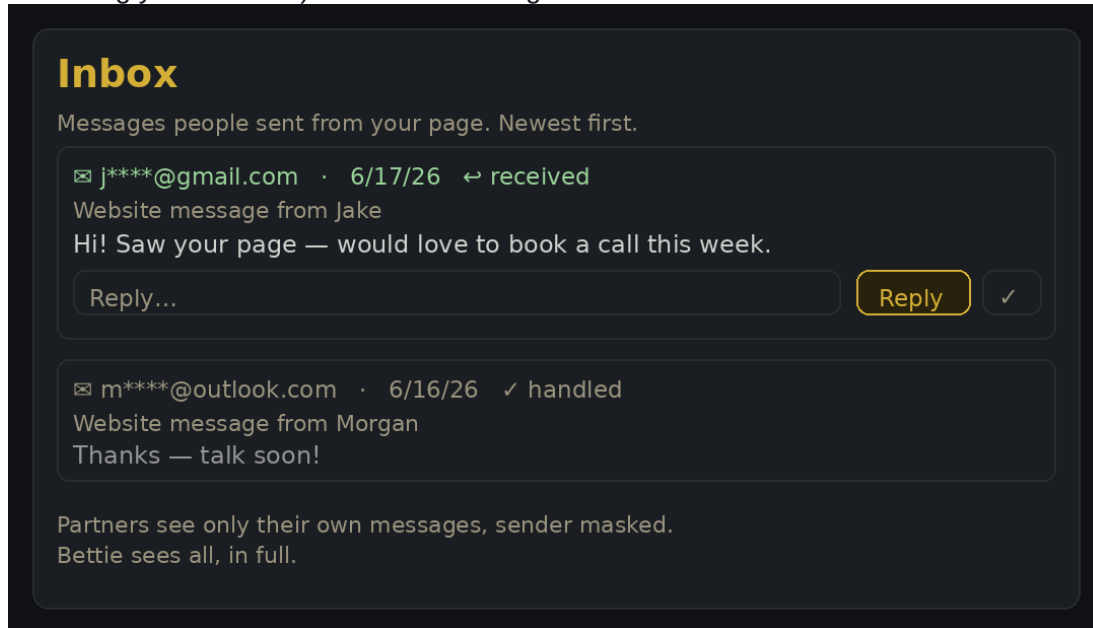


The interest step — required before a new session can start.

Other write-ins: anything typed in as “Other: ___” is flagged for Bettie to review and approve.

Your Inbox

Messages that people send from your website page land in your Inbox. Open “Client Profiles” and tap Inbox. You see only your own messages, with the sender masked. You can reply (it goes out without showing your address) or mark a message handled.



The Inbox — website messages, with reply and mark-handled.

Follow-ups

The Follow-ups due list shows the clients of yours who are due for a check-in. Snooze them or mark them contacted as you go.