

6 Email Templates and Call Scripts To Chase Late Invoices

Bad customers are those who consistently pay late, right?

Not necessarily. A good customer will value your service, but if something unexpected happens, their cashflow may suffer and that could impact on yours. It's always worth reaching out to find out what's going on.

If your clients tend to be larger organisations who are great in every respect except paying on time, they can put a strain on your cashflow and your stress levels. And when you've spent months working on a costly but client-winning competitive pitch, you've really earned that client. So it feels unfair when they don't pay your invoices promptly. Particularly when you've included their fees in your yearly forecast. It can make you feel like you've lost some control. Even if you consider dropping the client, if they equate for, say, 25% of your revenue, that's a huge loss to bear.

Meanwhile, your accounts department may be unaware of sensitivities with your client relationship and send a standard, rather brusque email that's badly received. Or they'll turn to you or your team and expect you to have those awkward conversations with the client, taking up more of your time. A recent report based on research done by Tide, an online banking platform, discovered that **the average UK SME is chasing five outstanding invoices at any one time, taking up to 1.5 hours a day** with around £8,500 being owed.

Stop being a part of that statistic and follow our best practise invoice chasing advice.

Being experts in effective debt collection that doesn't alienate clients, our best practise invoice chasing process helps you retain good working relationships with your clients.

Best practice invoice chasing

Implementing a strict credit control process reduces overdue payments and helps to create positive client relationships. Our **12 Step Checklist to Reduce Late Payments** blog gives some sage advice on setting up payment terms, doing credit checks on new customers, and much more.

As part of your credit control process, create email templates to use when accounts are overdue:

1. **2-3 days overdue** – in the subject line, always state the company name and invoice number. Keep the message friendly:

'Hi [Tim], I hope you're well. We're sure that this is an oversight, so just a gentle reminder that our [insert invoice number and date] is overdue. If you have any queries do get in touch.'

Sign off politely and attach the invoice.

2. **A week late** – include ‘Overdue Payment’ to the subject line. Then politely remind [Tim] that the attached invoice is outstanding and ask if there are any issues that you can help with.

You could also remind [Tim] that **late payment fees of X% interest** will be added for every day/week that no payment is made after **XX days**, as stated in your agreement. That should prompt them into paying immediately.

3. **10+ days late** – give [Tim] a call; that usually results in payment. After the initial pleasantries, ask if he received your emails about the overdue invoice and take it from there. Do they have any concerns that you can help with? And when can you expect payment?

4. **2 weeks late** – this email needs to be firmer while remaining polite:

"Hi [Tim]. We now require your urgent attention to our outstanding invoice, which was due for payment on [insert date]. This payment delay is becoming problematic for us, so it would be great if you would let me know as a matter of urgency when payment will be made. Best regards."

5. **30 days late** – in this email, politely remind your client of your service agreement and state that you are now entitled to charge X% interest per day/week of the unpaid invoice. End with: *'We would prefer to avoid this for your benefit, so please settle this invoice immediately,'* attaching the invoice.
6. **Extremely late final reminder** – include the words **'FINAL REMINDER'** in your subject line. The body of the email could say:

Dear [Tim], Further to my previous emails, I'm contacting you again regarding [invoice number] for [invoice amount due], due for payment on [due date], which remains unpaid. As we've not heard from you, unfortunately we need to begin legal proceedings against [company name] to receive the amount owed."

Seeking legal advice can feel overwhelming. Try mediation first, as it is a cheaper way to resolve issues. The **Civil Mediation Council's website** provides more information on this.

If you do need to get solicitors involved, be prepared for a lengthy, expensive process.

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