
EIGHT BEST PROFESSIONALLY WRITTEN INVOICE REMINDER TEMPLATES (EMAIL AND SMS) TO COLLECT CASH 3X FASTER



When late payments become the norm from your customers, and your overdue invoices start piling up, it's easy to feel disheartened. You've earned the right to be paid and you need that money to keep the lights on and the business running smoothly.

When we ask new ezyCollect customers about their debtor management challenges, ~~many times~~ most times they tell us they hesitate to send invoice reminders—they're not sure what to write, they don't want to sound like "the bad guy" and they don't have time to send reminders.

When a business decides they've earned the right to be paid on time, they need the tools to help them get paid. Invoice reminders for overdue accounts are hugely effective if they are backed by a system to consistently, persistently deliver them to customers, on schedule.

Here are a few do's and don't's for overdue invoice reminders:

Do

- Have up-to-date contact details to reach your debtors via email, SMS, landline and post.
- Be polite and professional. At ezyCollect, we know that polite persistence pays off.
- Be honest.
- Be assertive - use 'I' or 'We' statements.
- Be ready with a series of templates and a communications schedule.
- [Collate all outstanding invoices](#) into one easy-to-read statement and attach it to your reminders.
- Send reminders directly to the person responsible for payments (protect the privacy of debtors).
- Offer a number of ways to pay you.

Don't

- Be aggressive, inflammatory or patronising.
- Disclose the outstanding payment to anyone other than the debtor.
- Imply that you have or will commence legal proceedings if this is not true.
- Pretend the reminder is coming from a third party agency e.g. a debt collector, if it's not.
- Introduce penalties not previously agreed to in your terms and conditions.
- Write reminders in haste or anger.
- Bombard your customers unnecessarily.

For more on your responsibilities as a creditor, read the ACCC's [Debt collection guideline for debt collectors and creditors](#)

Sequencing reminders

Based on ezyCollect research, the most commonly used sequence for overdue invoice reminders is as follows:

1st follow-up: email
2nd follow-up: email
3rd follow-up: SMS
4th follow-up: phone call
5th follow-up: email
6th follow-up: Postal letter

[Note: the majority of ezyCollect customers receive full payments before a 4th follow-up is required.]

Though reminders are sent in sequence, we don't recommend stating 'This is your second/third reminder...' because that means you are communicating individually about every invoice.

Rather, save your time and your customer's time by consolidating all overdue invoices and amounts into the same reminder, and communicate about the total amount overdue. This practice reflects what really happens in business: a company continues to supply goods or services to their customer even as overdue invoices accumulate.

Protip: Vary the time between reminders so your customer is not always receiving your reminders on the same day of the week.

Invoice reminder templates by email and SMS

In this scenario we have five reminders going to the same customer within 30 days (one is a phone call). You should choose intervals that suit your business. For example, 30 days might be too long for you to carry the debt, and you might want to get paid faster. [[Try our calculator](#) to see how reducing debtor days will improve your working capital.]

Note:

- The tone of these reminders is consistent with the brand's voice, so it is professional, helpful and open.
- The SMS versions are much shorter, to suit that channel.
- The email is sent from an email address the customer will recognise e.g. <your name>@<your company name>.com.au.
- Subject lines are to the point e.g. Your account with <your company name> is now overdue.
- We include copies of the invoice or offer copies [to overcome the common excuse: "I never got your invoice."]
- We make it easy for customers to pay as they are reading the reminder.

For more tips, read our [blog post](#).

While we've presented four of each, intermix email reminders with SMS alerts, and add a phone call [see suggested sequence above] so that you reach your overdue debtor in a number of ways.

01

First reminder template (Email)

When to send: 7 days after account is past due.

Subject: Action required: Your account from <your company name> is overdue

Dear <customer name>,

I hope you are well. I know you are busy, so I'm sending a friendly reminder that your invoice <invoice number> from <your company name> is now 7 days overdue.

The amount owing is <total amount overdue>. I have attached a copy of the invoice for you.

You are welcome to pay by EFT or credit card <or other payment service you offer>

EFT:

Account name: <insert>

BSB: <insert>

Account number: <insert>

If you wish to pay via credit card, please click on the secure link below:

PAY NOW

For any queries on your account, please email <name> at <email address> or by phone on <phone number>. Otherwise, we appreciate your payment as soon as possible.

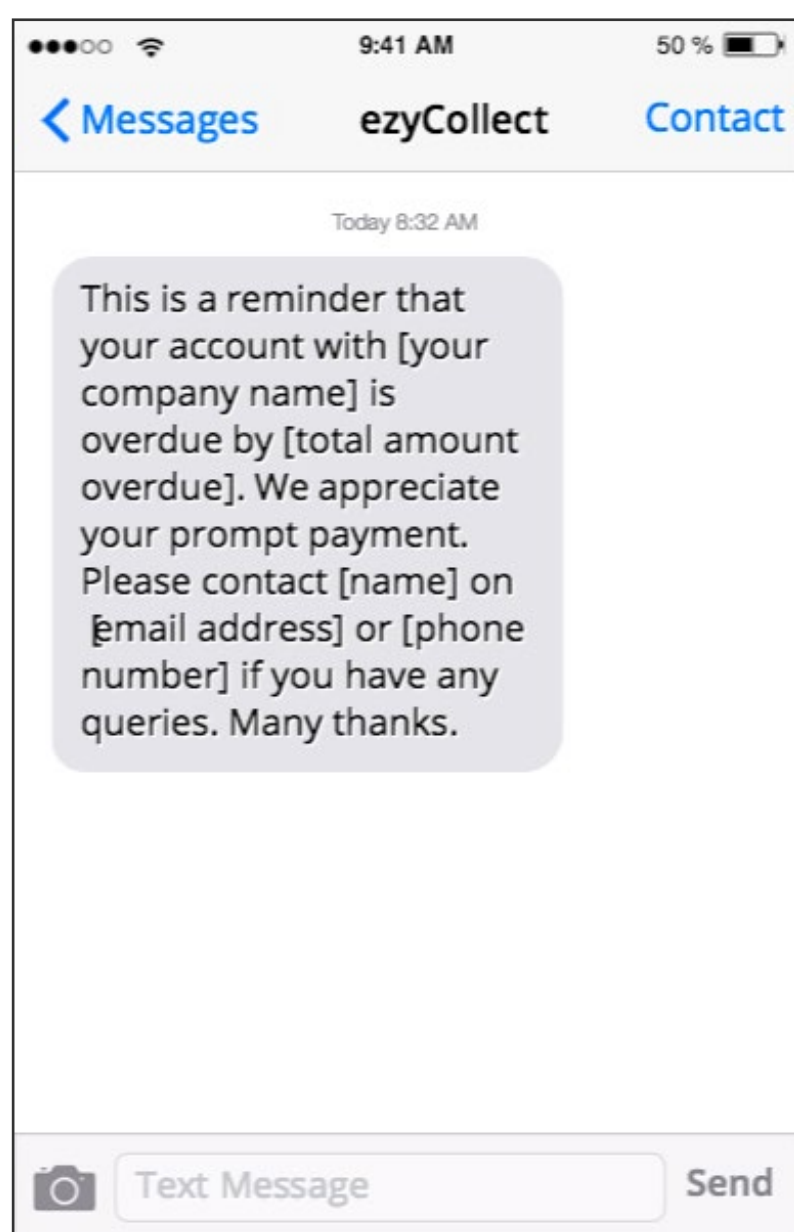
Thank you,

<email signature>

Protip: ezyCollect can help you install an online payments gateway so you can add 'Pay Now' buttons to your invoices and email reminders.

02

First reminder template [SMS]



This is a reminder that your account with <your company name> is overdue by <total amount overdue>. We appreciate your prompt payment. Please contact <name> on <email address> or <phone number> if you have any queries. Many thanks.

03

Second reminder template (Email)

When to send: 8 days after the previous follow-up.

Subject: <customer company name> - Your account is past due - action required

Dear <customer name>,

I'm following up to let you know that your account with <your company name> is now more than 2 weeks overdue. The total amount owing is <total amount overdue> made up of the following invoices <overdue invoice table>*. I have attached copies of the invoices for your convenience.

*[Here is an example of overdue invoice table]:

| Invoice number | Date of invoice | Number of days Overdue | Amount of invoice | Amount owing on invoice |
|----------------|-----------------|------------------------|-------------------|-------------------------|
| INV-0086 | 01/05/2017 | 15 | \$88.00 | \$88.00 |
| INV- 0097 | 07/05/2017 | 9 | \$124.00 | \$124.00 |
| TOTAL | | | \$212.00 | \$212.00 |

I understand that oversights happen. However, I'd now appreciate your prompt payment of the outstanding amount. If not possible today, would you please let me know when we should expect payment?

As you know, we accept payment by EFT or credit card <or other payment service you offer>

EFT:
 Account name: <insert>
 BSB: <insert>
 Account number: <insert>

If you wish to pay via credit card, please click on the secure link below:

PAY NOW

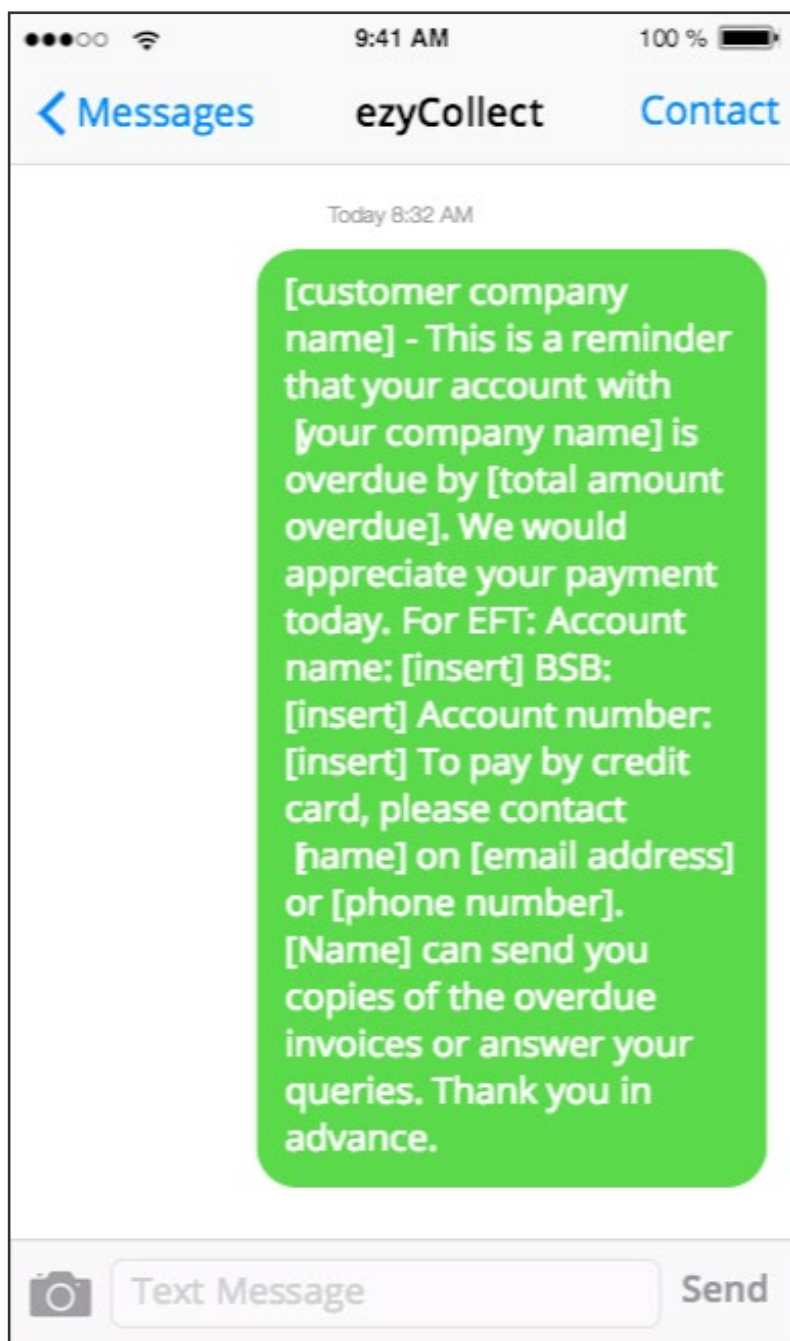
Please be in touch with <name> on <email address> or <phone number> if you have any dispute with the invoices or concerns about payment.

Thank you in advance,

<email signature>

ezycollect's software lets you add merge fields into every reminder template, then automatically populates them with up-to-date information from your accounting system for a set-and-forget system for debtor management

04 Second reminder template [SMS]



<customer company name> - This is a reminder that your account with <your company name> is overdue by <total amount overdue>. We would appreciate your payment today.

For EFT:

Account name: <insert>

BSB: <insert>

Account number: <insert>

To pay by credit card, please contact <name> on <email address> or <phone number>. <Name> can send you copies of the overdue invoices or answer your queries. Thank you in advance.

05

Third reminder template [Email]

When to send: 9 days after the previous follow-up.

Subject: <customer company name> - Your account is past due - we require your prompt action

Dear <customer name>,

This correspondence is to advise you that your account with <your company name> is now more than 3 weeks overdue.

Your total overdue debt is <total amount overdue> made up of the following invoices: <overdue invoice table>. I have attached copies of the invoices for your convenience.

We have appreciated your prompt payment in the past and this overdue account is now concerning us. Would you like to discuss payment options? Please be in touch today with <name> on <email address> or <phone>, or <name> will call you tomorrow to discuss. Please understand that according to our agreed terms and conditions, your credit status will be on hold when your account is <number of days> overdue.

Payment can be made today via:

EFT:

Account name: <insert>

BSB: <insert>

Account number: <insert>

Or to pay by credit card, please click on the secure link below:

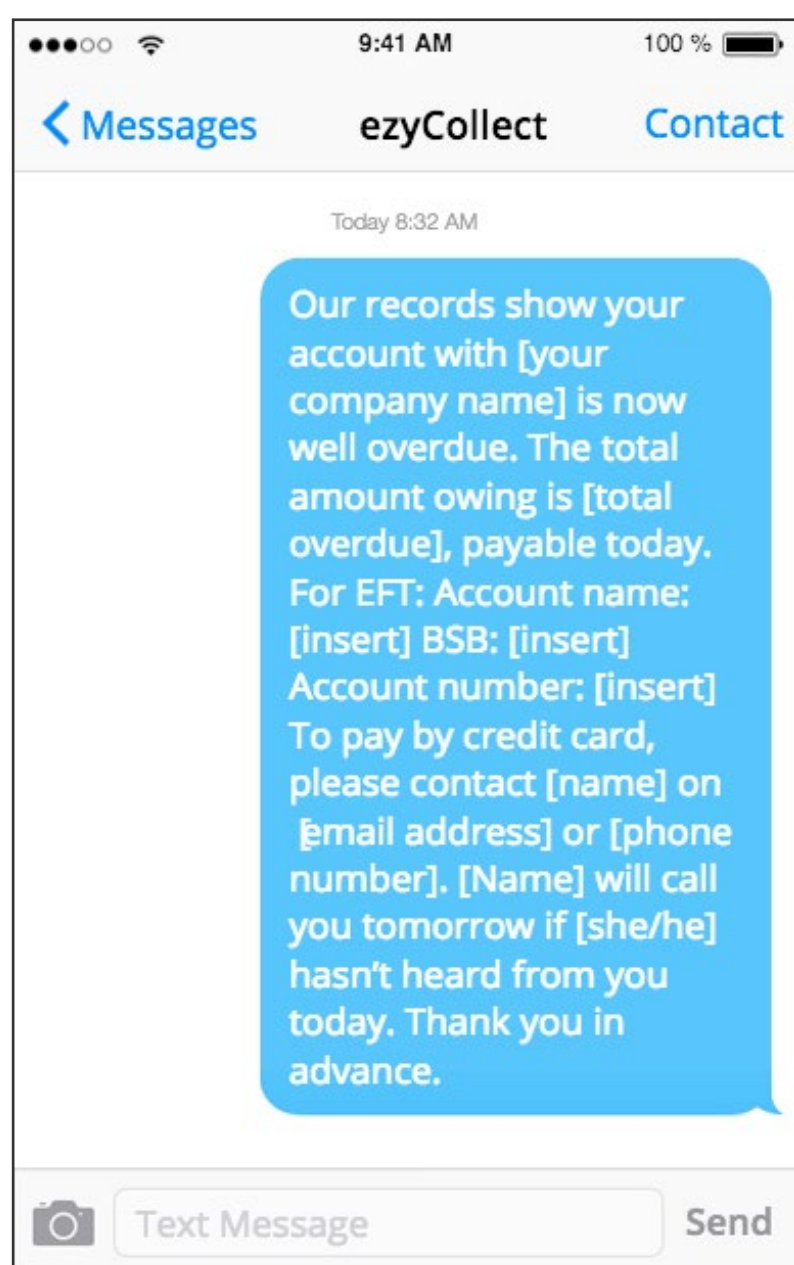
PAY NOW

If you have already paid, or can pay today, please let <name> know so that you don't receive a phone call tomorrow.

Thank you,

<email signature>

06 Third reminder template [SMS]



Our records show your account with <your company name> is now well overdue. The total amount owing is <total overdue>, payable today.

For EFT:

Account name: <insert>

BSB: <insert>

Account number: <insert>

To pay by credit card, please contact <name> on <email address> or <phone number>. <Name> will call you tomorrow if <she/he> hasn't heard from you today. Thank you in advance.

07

Fourth reminder template [Email]

Subject: Your credit status with <your company name> is on hold.

When to send: 6 days after the previous follow-up.

Dear <customer name>,

Following the phone call from <name> in which payment options were discussed with you, please be advised that we have not yet received payment. If you have made a payment that we have not acknowledged, please call <name> today on <phone number> to let <him/her> know.

As discussed on the call, and in accordance with our agreed credit terms and conditions, your credit status is on hold until the overdue amount of <total amount overdue> has been received by <your company name>.

Also as discussed, our next step is to initiate a third party to pursue the outstanding debt on our behalf.

The table below details all outstanding invoices and I attach copies again for your convenience.

<overdue invoice table>.

For EFT:

Account name: <insert>

BSB: <insert>

Account number: <insert>

Or to pay via credit card, please click on the secure link below:

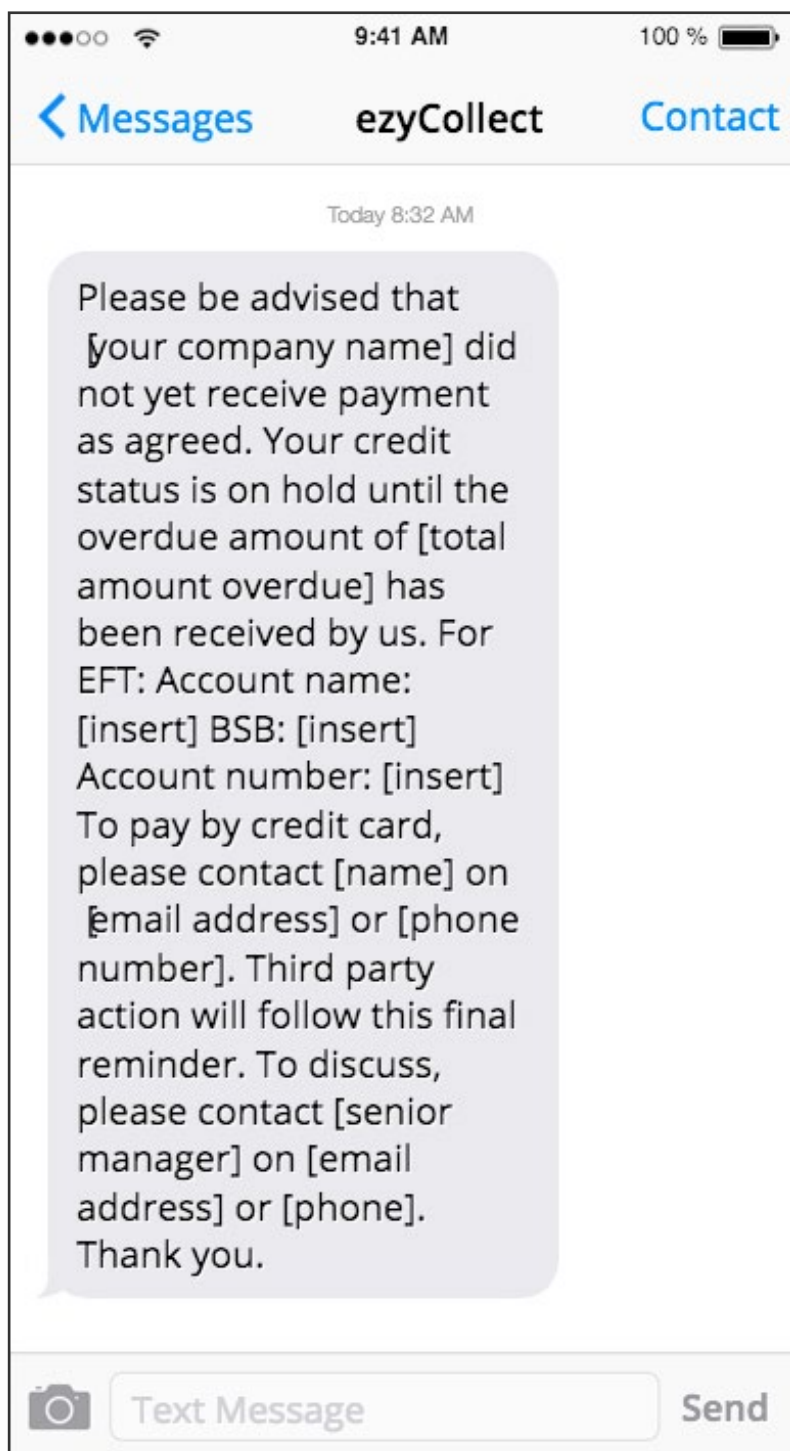
PAY NOW

<Your company name> requires you to resolve the outstanding debt if we are to continue to be your provider. For any queries, please contact <senior manager> on <email address> or <phone number>.

Kind regards,

<email signature>

08 Fourth reminder template [SMS]



Please be advised that <your company name> did not yet receive payment as agreed. Your credit status is on hold until the overdue amount of <total amount overdue> has been received by us.

For EFT:

Account name: <insert>

BSB: <insert>

Account number: <insert>

To pay by credit card, please contact <name> on <email address> or <phone number>. Third party action will follow this final reminder. To discuss, please contact <senior manager> on <email address> or <phone>. Thank you.

ezyCollect has proven that the overdue debt burden on businesses can be alleviated by polite, personalised reminders that consistently reach every overdue debtor. Automating this process saves hours each week and generates more time for businesses to get on with supporting sales and growth. (You can read recent case studies [here](#).)

To see how you can customise ezyCollect's automated reminders and features for your business, start a free 30-day trial today (training included).

**Automatically Send Best Practice
Reminders to Your Customers**

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