

Collection Call Scripts to Simply Get Paid Faster



ezyCollect

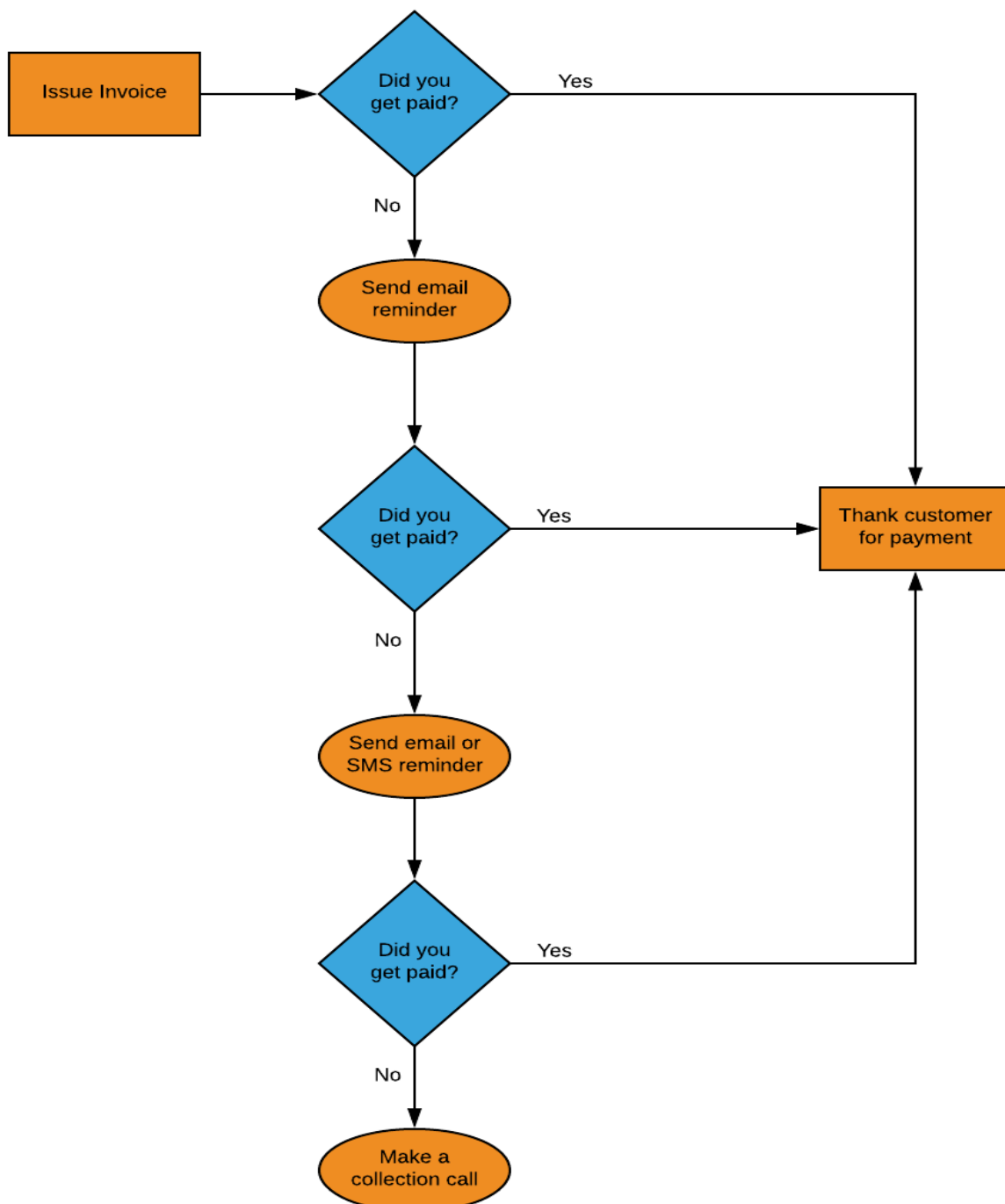
Use these call scripts to handle the 7 most common excuses for late payments

When customers fail to pay their invoices, it can stifle your cash flow, creating a domino effect down your own supply chain. Business owners and accounts staff often avoid making payment reminder phone calls because it can be hard to know what to say and how to say it. After all, you want to build a good relationship with customers AND get paid. Effective communication serves both purposes. These call scripts (you can modify them for email and SMS communications) can help you to handle the common reasons customers give for paying for their invoices late.

When to make a collection call

A collection phone call is typically made after you've sent a couple of payment reminders by email or SMS. If your first reminder is effective, you won't need to make a collection call at all. Here's a typical workflow:

A typical workflow leading up to a collection call



Call Courtesy

Always endeavour to speak with the right person in the business i.e. the person who can take action to pay your invoices. This might be the business owner, the accounts payable staff member, or the external bookkeeper. Introduce yourself by name and the company you are calling from. If you are leaving a message with someone in the business who has no function in accounts, don't disclose that the call is about unpaid invoices. Simply request a call back by the end of the day.

Key communication skills in collections

While you may not be formally trained in positive collection techniques, your core skills in listening, empathy and negotiation will go a long way to having productive conversations with your customers who have become overdue debtors.



Listening: To deeply listen, learn to be comfortable with silence. This allows you to pay attention to what's said and what's not said. Be mindful of your customer's tone and language. You may pick up on frustration, embarrassment, evasion, remorse etc. Listening with the intention to understand is a lot more powerful than simply listening to reply.



Empathy: Connect with your debtor by sharing your understanding. Connection helps to build the trust between you and your debtor and that can open up an honest dialogue about payment. Practising empathy also allows you to regulate your own emotions so you don't unwittingly unravel a payments conversation by reacting in haste or anger. ▶



Negotiation: A good negotiator can express their position and reasoning clearly, seek a variety of solutions to the problem, collaborate not dominate, persuade not manipulate, act decisively, and reliably follow-through.

Intention

Remember that your phone call to debtors is probably just one step in a workflow of reminders necessary to get paid. (Data from ezyCollect shows that 52.9% of debtors pay after three or more reminders.) The intention of your phone call will depend on where you are in your workflow (first reminder, second reminder, third reminder, etc). In the following scripts, the intentions of the phone call are to:

- (1) resolve disputes
- (2) remove hurdles to payment
- (3) accept a credit card payment over the phone
- (4) establish a date when you can expect to be paid.

Other intentions of your phone call may be to inform your debtor that you are engaging a debt collector, or to advise that you are no longer able to do business with your customer.

Call scripts for 7 common excuses for late payments

Forgot to Pay

Customer: I got busy and forgot to pay.

You: I knew you'd be able to give me a reason. Thank you. I'm glad I called. I understand how busy you can get. Now that I have you on the phone, do you want to do a credit card payment now?

Customer: I can do it later today or tomorrow.

You: I appreciate your prompt attention to this. I'll make a note in our system that we spoke about payment being received tomorrow at the latest. Please let me know if you need anything more from me. Thank you and have a great day.

The invoice has mistakes (the customer is correct)

Customer: I haven't paid because you've invoiced me incorrectly.

You: I'm sorry, I wasn't aware there was a problem with the invoice. Can you tell me more?

Customer: (Explaining the problem.)

You: Thank you for explaining that to me. Let me check I have understood that correctly (repeat your understanding). I'm going to speak with our sales representative, Louise, and email you a new invoice today if necessary. If Louise or I need to call you today to clarify anything, what's the best way for us to contact you?

Customer: You can call me on this number.

You: Thank you for your help. I'm aiming to get this sorted out today.

The invoice has mistakes (the customer is incorrect)

Customer: I haven't paid because you've invoiced me incorrectly.

You: I'm sorry, I wasn't aware there was a problem with the invoice. Can you tell me more?

Customer: (Explaining the problem.)

You: Thank you for explaining that to me. Let me check I have understood that correctly (repeat your understanding). I'm looking at your invoice now and the charge you are querying is for (insert reason). We charge that when (explain reasons). That charge has been agreed to in our contract, that's why you can see it on this invoice. Do you have any questions about the contract?

Customer: I never saw that on the contract.

You: Let me email you a copy of the signed contract now. If you have any questions please call me back on this number. Otherwise, can I please get an estimated payment date from you?

Customer: It will be paid by the end of the month.

You: If you wait until the end of the month you will be incurring late payment fees, also agreed to in our contract. If you pay by the end this week then late payment fees will not apply.

Customer: Okay, I'll pay by the end of this week.

You: Thank you for letting me know. I'll make a note in our system to expect payment by end of this week. Please review the contract and if you need to speak with our sales representative, just give Louise a call. Thank you for your time and have a great day.

I never received your invoice	<p>Customer: I haven't paid because I haven't seen your invoice.</p> <p>You: I'm glad you told me. Can I please verify the email address I should send the invoice to?</p> <p>Customer: (Gives the email address you have on record.)</p> <p>You: That is the email address I sent the invoice to last month. Can you please check your junk folder to make sure our invoices aren't getting blocked? I'll issue the invoice again while I have you on the line. Did it come through?</p> <p>Customer: Yes, I see it.</p> <p>You: Great. Because of our communication issue, can we agree to a new due date next week?</p> <p>Customer: Yes, I'll pay that next Thursday.</p> <p>You: Thank you, I appreciate it. I'll make a note in our system and follow-up next week if I haven't seen the payment come through. Have a great day.</p> <p>(Nb. With ezyCollect, you can track when a debtor has opened your reminder email). https://blog.ezycollect.com.au/blog/new-feature-release-tracking-emails</p>
I'll pay soon	<p>Customer: I don't have the money this week. I'll pay soon.</p> <p>You: I'm sorry to hear that. How's business going?</p> <p>Customer: (Explains reasons for cash flow shortage.)</p> <p>You: Thank you for sharing that with me. It sounds like cash flow is tight. That's tough to manage, we're always trying to manage our cash flow, too. I'd love to keep you on as a customer; we've worked well together in the past. I think a payment arrangement would help us both. What do you think?</p> <p>Customer: What does that mean?</p> <p>You: It means we agree on part payments until the invoice is paid in full. That way we can both manage our cash flow better.</p> <p>Customer: OK, let's do that.</p> <p>You: (Suggest your payment plan.) Thank you for committing to make those payments. I'm glad we could sort that out together. Have a great day.</p>

I'm out of the office

Customer: I'm not at my desk. I'll pay when I'm back in the office.

You: You sound busy. Did you notice the Pay Now* button on our invoice? If you click that you can pay via your mobile phone at any time.

Customer: Okay.

You: With that in mind, can you please give me an indication when you can complete the payment? I'll keep an eye out for it.

Customer: I'll pay today.

You: Thank you, I really appreciate that. I'll make a note in our system that we spoke. And please send in your feedback about our online payments system. We implemented it to make payments easier for busy customers like you. I'd love to know how it works for you. Thanks and have a great day.

*With ezyCollect's Simplypaid online payments, you can add Pay Now buttons on your invoices and reminders so customers can click and pay online anytime, anywhere.

<https://ezycollect.com.au/simplypaid>

I already paid the invoice

Customer: Why are you calling me? I already paid the invoice.

You: Our system hasn't recorded the payment. Let me look into it further. When did you pay and how did you make the payment? Online? Cheque?

Customer: (Gives details of payment.)

You: Thank you for the information. I can investigate that today. I'll give you another call if there appears to be a problem with the payment getting through. Thank you for your time today.

Done with care and consideration, your phone calls to customers can reinforce your expectations of being paid promptly, and reveal important information about your customer's payment intentions. Log your call notes and share with your team so that you have a complete history of communications if you need to continue the conversation later.

To access ezyCollect's reminder templates and automated debtor management system, start a trial today.

<https://ezycollect.com.au/start-your-free-trial>