Email and Text Templates to Ask for Missing Payments

[Client Name]
Email and Text Templates to Ask for Missing Payments

Unpaid invoices are a fact of life for a business owner. You can provide phenomenal services and stellar customer experience, yet still get stuck with them. But collecting them doesn’t have to be painful. We’ve created these five email and text templates to help you get one step closer to getting paid.

Only 29% of invoices are paid on time in the United States.

– Brodmin, as of June 2022
Situation 1

*Invoice is sent, payment hasn’t been received, but isn’t late yet*

It’s always a good idea to get ahead of the game. By reminding your clients of their upcoming payment due date, you help avoid late payments from even happening.

Be sure to include the due date. You can choose to discuss any consequences for missing payment in this communication, but clients may not receive it well this early.

**TIP:** Send invoices to clients immediately following the service you provide. That way they can pay while it’s still fresh in their mind.

**EMAIL**

Hi [Client Name],

We know there’s still more time, but we just wanted to let you know that payment for invoice #321, sent Aug. 31, 2022, is due in 7 days.

If you’re ready to pay now, you can mail us a check, use our online portal at [website] or stop in the office. Please call if you have any questions.

Thanks,

Your friends at [Business Name]

[Your Name]

[Your Business Contact Details]

**TEXT**

Hey [Client Name]

Just wanted to give you a heads-up that payment for invoice #321, sent Aug. 31, 2022, is due in 7 days. If you’re ready to pay now, click here: (link)
Situation 2

Payment is due today, but nothing has been received

This is your final chance to help customers avoid missing your payments. This reminder should also include available payment options to avoid any added late fees.

Keep in mind that if you're using automated emails, it's possible the payment was sent in, but isn't yet recognized.

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**EMAIL**

Hi [Client Name],

This is a friendly reminder that invoice #321, sent Aug. 31, 2022, is due today. We look forward to getting your payment! But just a heads-up that failing to pay will result in a $35 late fee.

To pay now, you can stop by our office or use our online portal at (website). If you've already sent us your payment, thank you! Just ignore this message.

Please call if you have any questions.

Thanks,

Your friends at [Business Name]

[Your Name]

[Your Business Contact Details]

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**TEXT**

Hey [Client Name]

Just a friendly reminder that invoice #321, sent Aug. 31, 2022, is due today. Please click here to pay: (link) If you've sent it in already, then thank you!
**Situation 3**

*Payment is officially late*

It’s time to let the customer know they’re officially behind. If there’s a grace period, tell them when that ends. Be sure to list all the ways they can pay. If payment plans are available, now’s the time to offer those so they can send at least a partial payment, and keep your cashflow from being completely crippled.

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**EMAIL**

[Business Name]: Invoice Past Due — Grace Period

Hi [Client Name],

Invoice #321, sent Aug. 31, 2022, was due Sept. 7, 2022, and is now overdue. Maybe you’ve misplaced it? We’ve reattached it here just in case.

You are now entering a three-day grace period. Payments made after the grace period will result in a $35 late fee.

To pay now, you can drop off a check in our office or use our online portal at [website]. Or, if you’d like to set up a payment plan, please visit our client portal for details. If your payment is on its way to us, then thank you!

Please call if you have any questions.

Thanks,
Your friends at [Business Name]
[Your Name]
[Your Business Contact Details]

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**TEXT**

Hey [Client Name]

Oops! Invoice #321, sent Aug. 31, 2022, is past due. You’re now entering a three-day grace period. Payments made after the grace period will result in a $35 late fee. We’d hate to see that happen, so click here to pay now or set up a payment plan: (link)

If your payment is already on its way to us, thank you!
**Situation 4**

*Payment is beyond late and unpaid*

It’s time to problem solve. Take a look at this client’s profile. Ask yourself, is paying late in this person's normal behavior? Could something have happened? Are your emails accidentally being routed to spam? Keep it friendly and helpful in your messaging, and follow up with a phone call to check in.

Nevertheless, this email should include a new invoice with any added late fees and the new deadline to pay.

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Hello [Client Name],

Invoice #321, which we sent on Aug. 31, 2022, and was due Sept. 7, 2022, is now late. We’ve attached an updated invoice which includes a $35 late fee.

Pay now by using our online portal at [website] or stopping by our office. If you’ve already sent us your payment, that’s great. We look forward to getting it and you can ignore this message.

Please call if you have any questions.

Kind regards,

[Your Name]

[Your Business Contact Details]
It's time for the final notice

We don't blame you for growing tired of chasing down clients. With this letter, it's time to let your client know your next plan of action. If you plan to send the charge to collections, share that information and provide a final day to pay.

Hello [Client Name],

Payment for invoice #321, which we sent on Aug. 31, 2022, was due Sept. 7, 2022, and is now overdue. We've attached the updated invoice which includes a $35 late fee.

To pay us please use our online portal (website) or stop by our office with your credit card. If you fail to pay by Nov. 30, 2022, we will send your account to our collection agency.

If you've already sent us your payment, we appreciate it. Just disregard this message.

Please call if you have any questions.

Thanks,

Your friends at [Business Name]
[Your Name]
[Your Business Contact Details]
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