

Email and Text Templates to Ask for Missing Payments



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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

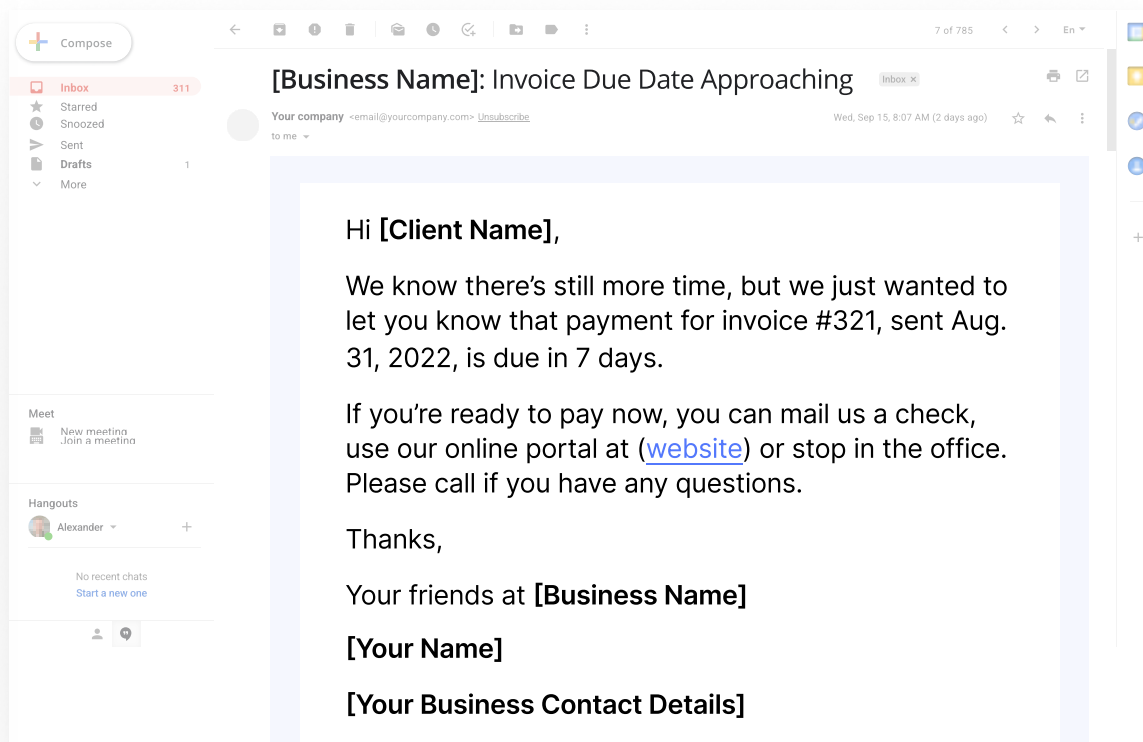
It's always a good idea to get ahead of the game. By reminding your clients of their upcoming payment due date, you help avoid late payments from even happening.

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



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: [\(link\)](#)

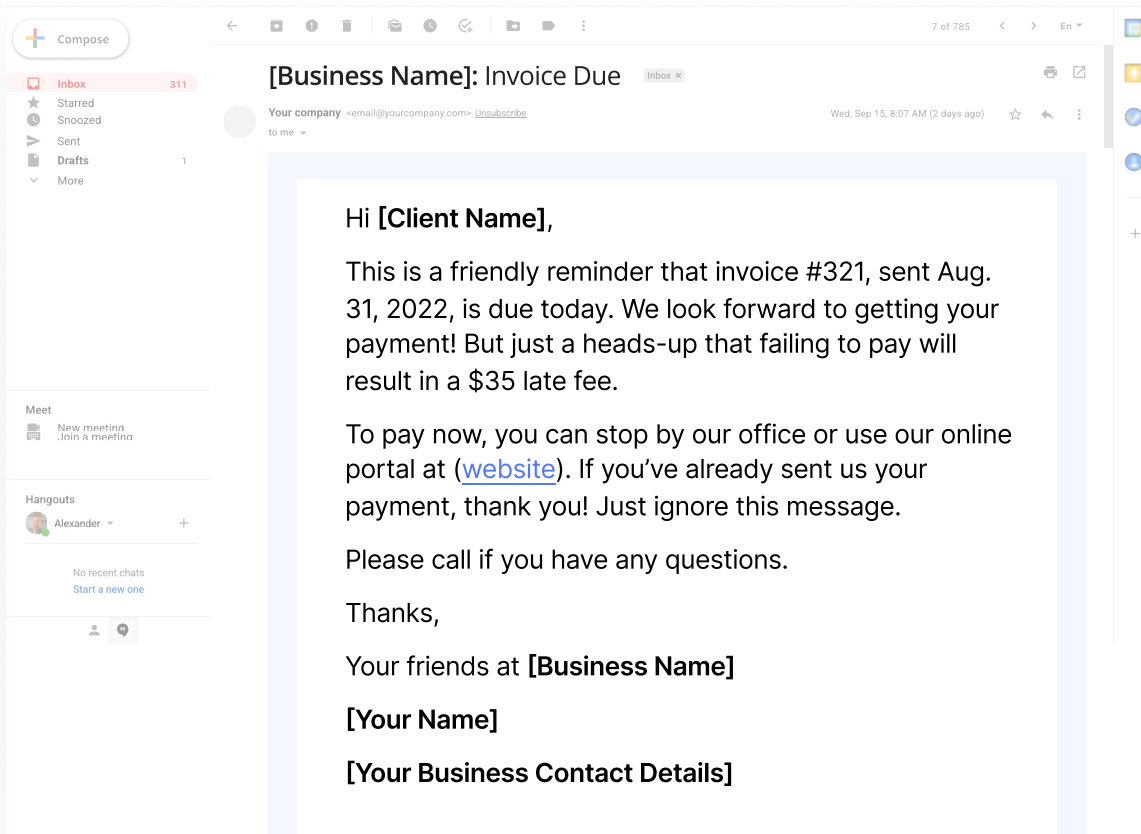
Situation 2

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.

EMAIL



TEXT



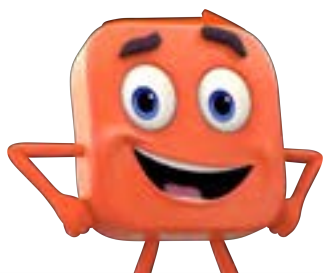
Hey [Client Name]

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

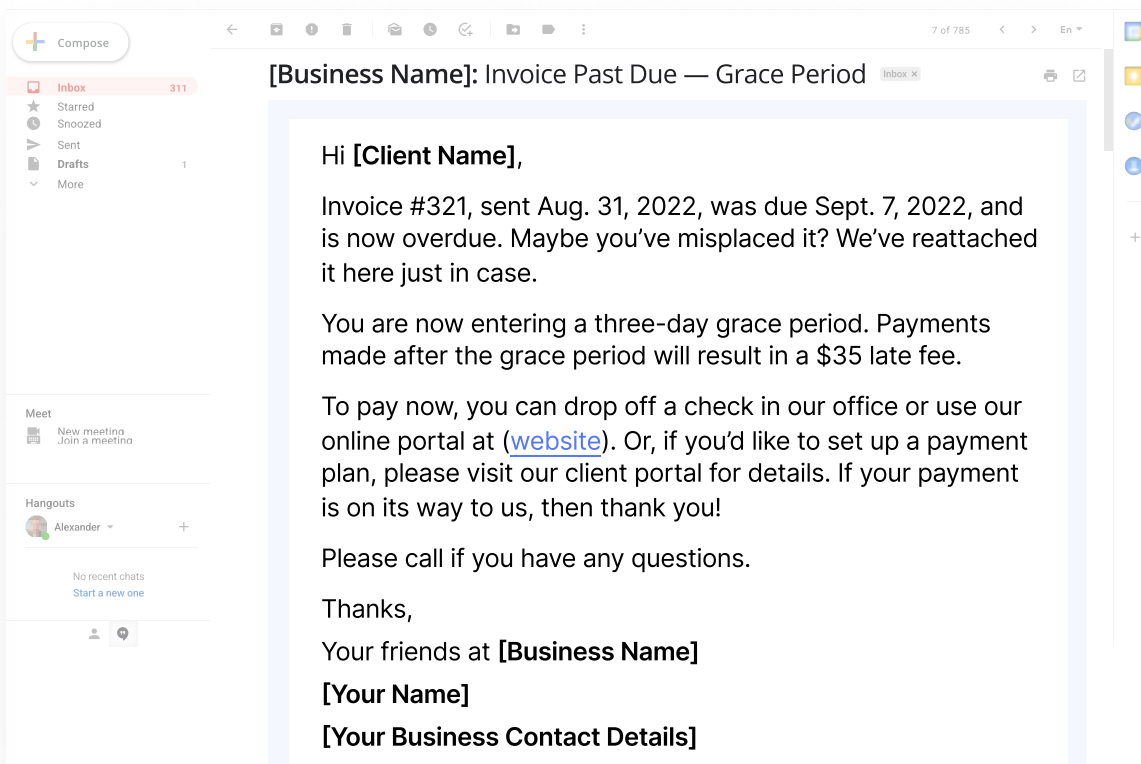
Payment is officially late

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.

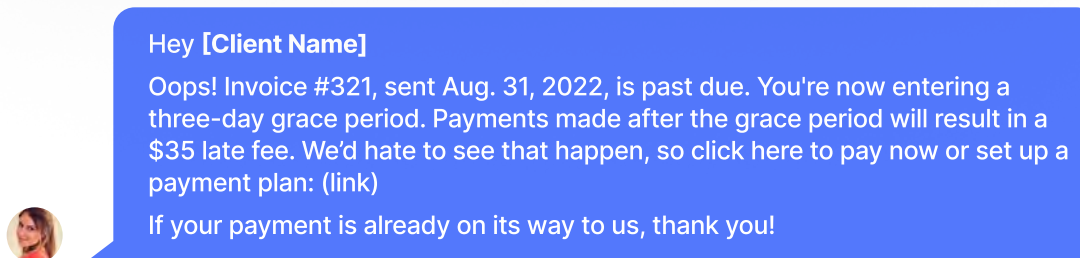


TIP: Set up multiple payment options to make it easy for clients to pay you.

EMAIL



TEXT



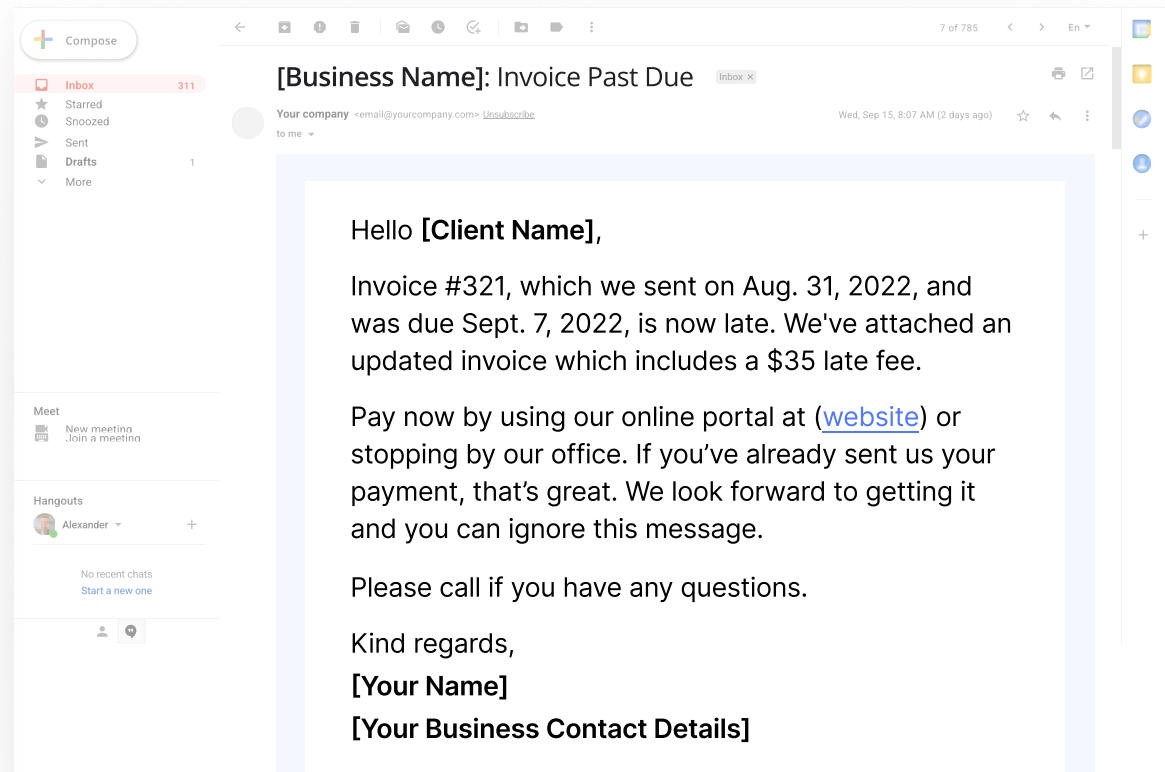
Situation 4

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.

EMAIL



TEXT

Hello [Client Name]

Invoice #321, which we sent on Aug. 31, 2022, is past due and has incurred a \$35 late charge. Click here to pay now: (link)

If you've already sent your payment, we look forward to getting it. Thanks!



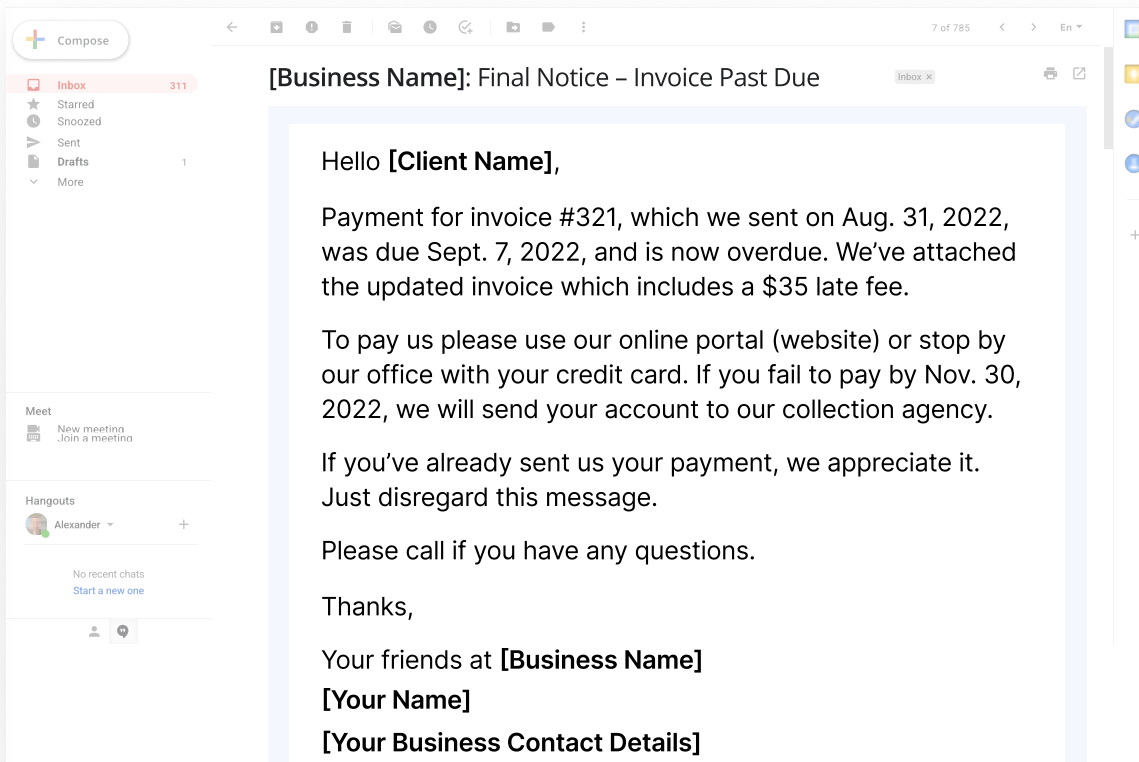
Situation 5

It's time for the final notice

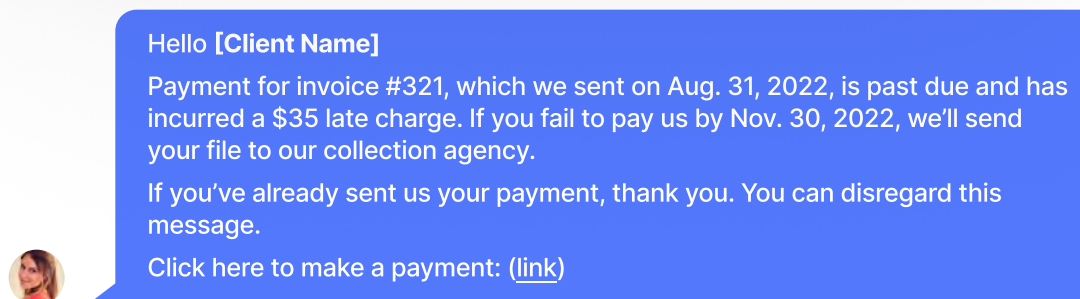
We don't blame you for growing tired of chasing down clients. With this letter, it's time to let your client know your next plan of action. If you plan to send the charge to collections, share that information and provide a final day to pay.



EMAIL



TEXT





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