

# Invoice Template Kit

Free download from [Holdings](#) — AI-native business banking

Use these templates to create professional invoices that get paid faster. Customize with your business details, copy-paste the payment terms and follow-up emails, and start sending today.

## Template 1: Service-Based Invoice

'''

[YOUR LOGO]

[YOUR BUSINESS NAME]

[Address Line 1]

[City, State ZIP]

[Phone] | [Email]

[Website]

EIN: [XX-XXXXXXX]

INVOICE

Invoice #: INV-2026-\_\_\_\_\_

Date Issued: [Month Day, Year]

Due Date: [Month Day, Year]

PO #: [If applicable]

BILL TO:

[Client Business Name]

[Client Contact Name]

[Client Address]

[Client City, State ZIP]

[Client Email]

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DESCRIPTION HOURS RATE AMOUNT

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[Service description] [X] \$[XXX] \$[X,XXX]

- [Detail/deliverable]

- [Detail/deliverable]

[Service description] [X] \$[XXX] \$[X,XXX]

- [Detail/deliverable]

[Expense reimbursement] — — \$[XXX]

- [Receipt attached]

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Subtotal: \$[X,XXX.XX]

Tax (X%): \$[XXX.XX]

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TOTAL DUE: \$[X,XXX.XX]

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PAYMENT METHODS:

Bank Transfer (ACH):

Bank Name: [Your Bank]

Routing #: [XXXXXXXXXX]

Account #: [XXXXXXXXXX]

Online Payment:

[Payment Link URL]

Check:

Make payable to: [Your Business Name]

Mail to: [Your Address]

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TERMS: Payment due within [15/30] days of invoice date.

Late payments are subject to a fee of 1.5% per month  
on the outstanding balance.

Thank you for your business.

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## Template 2: Product-Based Invoice

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[YOUR LOGO]

[YOUR BUSINESS NAME]

[Address Line 1]

[City, State ZIP]

[Phone] | [Email]

[Website]

EIN: [XX-XXXXXXX]

INVOICE

Invoice #: INV-2026-\_\_\_\_\_

Date Issued: [Month Day, Year]

Due Date: [Month Day, Year]

PO #: [If applicable]

Ship Date: [If applicable]

Ship Method: [If applicable]

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BILL TO: SHIP TO (if different):

[Client Business Name] [Recipient Name]

[Client Contact Name] [Address]

[Client Address] [City, State ZIP]

[Client City, State ZIP]

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ITEM / SKU DESCRIPTION QTY UNIT PRICE AMOUNT

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[SKU-001] [Product name] [X] \$[XXX.XX] \$[X,XXX.XX]

[SKU-002] [Product name] [X] \$[XXX.XX] \$[X,XXX.XX]

[SKU-003] [Product name] [X] \$[XXX.XX] \$[X,XXX.XX]

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Subtotal: \$[X,XXX.XX]

Shipping: \$[XX.XX]

Tax (X%): \$[XXX.XX]

Discount: - \$[XX.XX]

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TOTAL DUE: \$[X,XXX.XX]

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PAYMENT METHODS:

Bank Transfer (ACH):

Bank Name: [Your Bank]

Routing #: [XXXXXXXXXX]

Account #: [XXXXXXXXXX]

Online Payment:

[Payment Link URL]

Check:

Make payable to: [Your Business Name]

Mail to: [Your Address]

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TERMS: Payment due within [15/30] days of invoice date.

Late payments subject to 1.5% monthly fee on outstanding balance. Returns accepted within 30 days per our return policy at [URL].

Thank you for your business.

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### Template 3: Retainer Invoice (Monthly Recurring)

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[YOUR LOGO]

[YOUR BUSINESS NAME]

[Address Line 1]

[City, State ZIP]

[Phone] | [Email]

[Website]

EIN: [XX-XXXXXXX]

RETAINER INVOICE

Invoice #: INV-2026-\_\_\_\_\_

Date Issued: [Month 1, Year]

Due Date: [Month 15, Year]

Retainer Period: [Month Year]

Agreement Date: [Original agreement date]

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BILL TO:

[Client Business Name]

[Client Contact Name]

[Client Address]

[Client City, State ZIP]

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DESCRIPTION AMOUNT

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Monthly retainer — [Service description] \$[X,XXX.XX]

Includes up to [XX] hours of [service type]

Per agreement dated [date]

Hours used this period: [XX] of [XX]

Rollover hours from prior period: [X]

[OPTIONAL — Overage hours]

Additional hours beyond retainer scope:

[X] hours × \$[XXX]/hr \$[X,XXX.XX]

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Subtotal: \$[X,XXX.XX]

Tax (X%): \$[XXX.XX]

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TOTAL DUE: \$[X,XXX.XX]

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PAYMENT METHODS:

Bank Transfer (ACH):

Bank Name: [Your Bank]

Routing #: [XXXXXXXXXX]

Account #: [XXXXXXXXXX]

Online Payment:

[Payment Link URL]

Auto-Pay:

[Setup link if applicable]

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TERMS: Payment due within 15 days of invoice date.

This is a recurring invoice per our retainer agreement.

Late payments subject to 1.5% monthly fee. Unused hours

[do / do not] roll over per agreement terms.

Thank you for your continued partnership.

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## Payment Terms Language Library

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Copy-paste the version that fits your situation. Add to your contracts and invoice footers.

### **Net 15**

> Payment is due within fifteen (15) calendar days from the date of this invoice. Payments not received within this period are subject to a late fee of 1.5% per month (18% per annum) on the outstanding balance.

### **Net 30**

> Payment is due within thirty (30) calendar days from the date of this invoice. Payments not received within this period are subject to a late fee of 1.5% per month (18% per annum) on the outstanding balance.

### **Net 60**

> Payment is due within sixty (60) calendar days from the date of this invoice. Payments not received within this period are subject to a late fee of 1.5% per month (18% per annum) on the outstanding balance.

### **2/10 Net 30 (Early Payment Discount)**

> A discount of 2% is available if payment is received within ten (10) calendar days from the invoice date. Otherwise, the full amount is due within thirty (30) calendar days. Payments not received within 30 days are subject to a late fee of 1.5% per month on the outstanding balance.

## Deposit Required

> A deposit of [50%] of the total project estimate is required before work begins. The remaining balance will be invoiced upon project completion and is due within [15] calendar days. Work will not commence until the deposit is received and cleared.

## Milestone Billing

> This project is billed in milestones as outlined in our agreement dated [date]. Each milestone invoice is due within fifteen (15) calendar days of issuance. Work on subsequent milestones may be paused if prior milestone payments are overdue.

## Retainer Terms

> This is a recurring monthly retainer invoice. Payment is due within fifteen (15) calendar days of the invoice date. Services for the upcoming month may be paused if the current invoice is not paid by the due date. Unused hours [do / do not] roll over to the following month.

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## Late Payment Email Templates

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### Email 1: Friendly Reminder (3 Days Before Due Date)

**Subject:** Quick reminder — Invoice #[NUMBER] due [DATE]

Hi [First Name],

Just a quick heads-up that invoice #[NUMBER] for \$[AMOUNT] is due on [DATE].

Here's the payment link for easy processing: [LINK]

Let me know if you have any questions.

Best,

[Your Name]

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### Email 2: Day After Due Date

**Subject:** Invoice #[NUMBER] — payment due

Hi [First Name],

Following up on invoice #[NUMBER] for \$[AMOUNT], which was due yesterday ([DATE]).

If this has already been sent, please disregard — sometimes payments take a day or two to process. If not, here's the payment link: [LINK]

Is there anything holding this up on your end?

Thanks,

[Your Name]

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### **Email 3: One Week Overdue**

**Subject:** Invoice #[NUMBER] — 7 days overdue

Hi [First Name],

I wanted to follow up on invoice #[NUMBER] for \$[AMOUNT], originally due [DATE] — now 7 days past due.

Per our agreement, a late fee of 1.5% per month applies to overdue invoices. I'd love to get this resolved before that kicks in on [DATE + 30 days or your policy date].

Payment link: [LINK]

If there's an issue with the invoice or you need to discuss payment arrangements, I'm happy to talk.

Best,

[Your Name]

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### **Email 4: Two Weeks Overdue**

**Subject:** Overdue invoice #[NUMBER] — action needed

Hi [First Name],

This is a follow-up regarding invoice #[NUMBER] for \$[AMOUNT], now 14 days past due.

I understand things get busy, but I do need to get this resolved. A late fee of 1.5% per month on the outstanding balance is now in effect per our agreement.

Please let me know:

- When I can expect payment, or
- If there's an issue we need to discuss

Payment link: [LINK]

Thanks for your attention to this.

[Your Name]

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## Email 5: Final Notice (30 Days Overdue)

**Subject:** Final notice — Invoice #[NUMBER], 30 days overdue

Hi [First Name],

This is a final notice regarding invoice #[NUMBER] for \$[AMOUNT], now 30 days past the original due date of [DATE].

The outstanding balance including late fees is now \$[AMOUNT + FEES].

If payment is not received by [DATE — 7 days from now], I will need to:

- Pause any ongoing or scheduled work
- Pursue other options for resolution


I'd strongly prefer to resolve this between us. Please reply to this email or call me at [PHONE] to discuss.

[Your Name]

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*These templates are provided as starting points. Adjust the tone and terms to match your business relationships and state laws. For complex collections situations, consult a business attorney.*

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