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## Late Payment Follow-Up Script Kit

Free download from [Holdings](#) — AI-native business banking with free checking, AI bookkeeping, 1.75% APY, and up to \$3M FDIC insurance through i3 Bank, Member FDIC.

Six email templates, three phone scripts, and a final demand letter — all customizable. Replace bracketed text with your details.

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### Email Templates

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#### Email 1: Day 1 Past Due — Friendly Reminder

**Subject:** Invoice #[NUMBER] — just a quick heads up

Hi [Name],

Quick note — invoice #[NUMBER] for \$[AMOUNT] was due yesterday ([DUE DATE]). Totally possible it slipped through the cracks.

Here's the payment link: [PAYMENT LINK]

Let me know if you have any questions or if there's an issue with the invoice.

Thanks,

[Your Name]

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#### Email 2: Day 7 Past Due — Second Nudge

**Subject:** Following up — Invoice #[NUMBER] (\$[AMOUNT])

Hi [Name],

Following up on invoice #[NUMBER] for \$[AMOUNT], which was due on [DUE DATE]. I sent a reminder last week and wanted to check in — is there anything holding this up on your end?

If there's an issue with the invoice or the work, I'd like to know so we can resolve it. If it's a timing thing, just let me know when I can expect payment.

Here's the payment link: [PAYMENT LINK]

Thanks,

[Your Name]

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### **Email 3: Day 14 Past Due — Firm Follow-Up**

**Subject:** Invoice #[NUMBER] — 14 days past due

Hi [Name],

Invoice #[NUMBER] for \$[AMOUNT] is now 14 days past due (original due date: [DUE DATE]). I've sent two prior reminders without response.

I'd like to get this resolved. Please let me know:

- Is there a dispute with the invoice or the work delivered?
- Is there a cash flow issue? (Happy to discuss a payment plan.)
- When will payment be sent?

Per our agreement, a late fee of [X]% per month applies to overdue balances. I'd prefer to waive that and just get the invoice settled.

Please reply today so we can sort this out.

[PAYMENT LINK]

[Your Name]

[Your Phone Number]

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### **Email 4: Day 30 Past Due — Work Suspension Notice**

**Subject:** Overdue Account — Invoice #[NUMBER] — Action Required

[Name],

Invoice #[NUMBER] for \$[AMOUNT] is now 30 days past due. This is my fourth contact attempt regarding this balance.

Effective immediately:

- A late fee of [X]% has been applied per our agreement, bringing the total to \$[AMOUNT + FEE]
- All current work is paused until this balance is resolved
- No new orders will be processed until the account is current

I'd like to resolve this directly. Please contact me by [DATE — 5 days out] to arrange payment or discuss a payment plan.

If I don't hear from you by [DATE], I will need to pursue additional collection options.

[Your Name]

[Your Title]

[Your Business Name]

[Your Phone Number]

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### **Email 5: Day 60 Past Due — Final Notice**

**Subject:** FINAL NOTICE — Invoice #[NUMBER] — \$[TOTAL WITH FEES]

[Name],

This is a final notice regarding the unpaid balance of \$[TOTAL WITH FEES] on invoice # [NUMBER], originally due [DUE DATE].

Despite multiple attempts to resolve this matter, payment has not been received and no payment arrangement has been agreed upon.

If full payment or an agreed-upon payment plan is not in place within 10 business days of this notice, I will:

- Refer the account to a collections agency, AND/OR
- Pursue the balance through legal action

Collection and legal costs may be added to the outstanding balance per our service agreement.

This is your final opportunity to resolve this directly.

Sincerely,

[Your Full Name]

[Your Business Name]

[Your Phone Number]

[Your Email]

[Date]

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### **Email 6: Payment Plan Offer**

**Subject:** Re: Invoice #[NUMBER] — Payment plan option

Hi [Name],

I understand cash flow can be challenging. Rather than letting this escalate further, I'd like to offer a payment plan for the outstanding balance of \$[TOTAL].

**Proposed plan:**

- [3/4/6] monthly payments of \$[AMOUNT] each
- First payment due by [DATE]
- Subsequent payments due on the [1st/15th] of each month
- Late fee waived if all payments are made on time
- If any payment is missed, the full remaining balance becomes due immediately

If this works, please reply confirming and I'll send a brief payment plan agreement to sign.

If you'd like to propose different terms, I'm open to discussing — just reply with what works for your situation.

[Your Name]

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## Phone Scripts

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### Phone Script 1: Day 7 — Friendly Check-In

> "Hey [Name], it's [Your Name] from [Business]. Calling about invoice [NUMBER] — it was due last [day] and I wanted to make sure everything was good on your end."

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> *[Listen to their response]*

>

> **If they forgot:** "No worries at all. Can you process that this week? The easiest way is [payment method]."

>

> **If there's an issue:** "Okay, tell me what's going on. Let's figure it out." *[Resolve the issue, then get a payment date commitment]*

>

> **If cash flow:** "I get it. Would it help to split it into two payments? I can do [\$HALF] now and [\$HALF] on [date two weeks out]. Does that work?"

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> **Close:** "Great. So I can expect \$[AMOUNT] by [SPECIFIC DATE]? Perfect. I'll send a quick email confirming that. Thanks, [Name]."

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### Phone Script 2: Day 14-30 — Firm Follow-Up

> "Hi [Name], it's [Your Name]. I'm calling about invoice [NUMBER] for \$[AMOUNT] — it's now [X] days past due, and I haven't heard back on my emails."

>

> *[Pause — let them respond]*

>

> **If they're evasive:** "I understand things get busy. But I do need to resolve this. What's a realistic date you can have payment to me?"

>

> **If they claim they didn't receive the invoice:** "No problem — I'll resend it right now while we're on the phone. Can I get the best email for your AP department? And can we agree on a payment date now that we've got it sorted?"

>

> **If they push back on the amount:** "Let's talk about that. What specifically are you disputing? If there's a legitimate issue with the work, I want to resolve it. But the invoice needs to be addressed either way."

>

> **Close:** "Okay, here's what I need: payment of \$[AMOUNT] by [DATE]. I'm going to send an email right after this call confirming what we discussed. If that payment doesn't come through by [DATE], I'll need to escalate this. I'd rather not do that — let's just get it handled."

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### Phone Script 3: Day 30-60 — Final Call Before Escalation

> "Hi [Name], it's [Your Name]. I'm calling one more time about the overdue balance of \$[TOTAL] on invoice [NUMBER]."

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> "I've sent multiple emails and called before, and we haven't been able to resolve this. I want to give you one more chance to work this out directly with me before I have to take other steps."

>

> **If they're willing to talk:** "Good. Here's what I need: a payment plan in writing, starting this week. Can we do \$[AMOUNT] per month for the next [X] months? I'll send a simple agreement by email today."

>

> **If unresponsive or unwilling:** "I understand. Just so you know, if I don't receive payment or a signed payment plan by [DATE — 5-7 days out], I'll be referring this to a collections agency. That's not my preference, but I've exhausted my options. If you change your mind before then, call me at [NUMBER]."

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> **If they get angry:** "[Stay calm] I understand this is frustrating. I'm not trying to create conflict — I just need to be paid for the work we completed. I've been patient for [X] weeks. What can we do right now to resolve this?"

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## Final Demand Letter Template

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*Send via certified mail (USPS return receipt requested) AND email.*

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**[YOUR BUSINESS NAME]**

[Your Address]

[City, State ZIP]

[Phone]

[Email]

[DATE]

**VIA CERTIFIED MAIL — RETURN RECEIPT REQUESTED**

[Client Name]

[Client Business Name]

[Client Address]

[City, State ZIP]

**RE: FINAL DEMAND FOR PAYMENT — Invoice #[NUMBER]**

Dear [Name],

This letter serves as a final demand for payment of the outstanding balance owed to [Your Business Name].

**Account Summary:**

Original invoice amount	[\$[AMOUNT]]
Invoice date	[DATE]
Due date	[DATE]
Days overdue	[NUMBER]
Late fees accrued	[\$[FEE AMOUNT]]
<b>Total amount due</b>	<b>[\$[TOTAL]]</b>

Despite multiple attempts to collect this balance — including [NUMBER] emails, [NUMBER] phone calls, and [NUMBER] prior written notices — payment has not been received and no payment arrangement has been agreed upon.

**Demand:** Payment in full of \$[TOTAL] is demanded within ten (10) business days of your receipt of this letter.

**If payment is not received by [DATE — 10 business days out], I intend to pursue one or more of the following remedies:**

- Referral to a collection agency, which may result in negative reporting to business credit bureaus
- Filing a claim in [State] Small Claims Court / [appropriate court]
- Pursuit of all available legal remedies, including recovery of attorney's fees and court costs as permitted by our agreement and applicable law

I strongly prefer to resolve this matter without involving third parties. If you wish to discuss a payment plan or have a legitimate dispute regarding the invoice, please contact me immediately at [PHONE] or [EMAIL].

This letter is not a waiver of any rights or remedies available to [Your Business Name] under our agreement or applicable law.

Sincerely,

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[Your Full Name]

[Your Title]

[Your Business Name]

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## Quick Reference: Follow-Up Timeline

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Day	Action	Method
Day 1	Friendly reminder	Email
Day 7	Second nudge	Email + phone call
Day 14	Firm follow-up	Email + phone call
Day 30	Work suspension + late fee	Email (formal) + phone
Day 45	Payment plan offer	Email
Day 60	Final notice	Certified mail + email
Day 90+	Collections / legal action	Third party

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For the full strategy guide, read: [How to Handle Late Payments](#)

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