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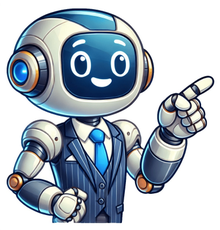

Are you dealing with late invoice payments? You're not the only one. Your late payment reminder letter must contain: The number and date of the invoice (check that you have not exceeded the limitation period for the invoice) The amount of the invoice (including late payment penalties) The due date (check although the invoice payment deadlines have been exceeded).Examples Late Payment Reminder LetterWe have gather late payment reminder letter / email templates you can use if you're chasing payment: a polite reminder template, a firm reminder template, and a final notice template. If your emails for late payment are falling on deaf ears, you may need to follow through on your threats of legal action.Polite reminder (less than 14 days overdue)Subject line: [Company Name] – Overdue Payment – [Invoice Number]Dear [Name],This is a friendly reminder that we haven't received payment for invoice [Invoice Number]. The payment was due on [Due Date]. We're not aware of any outstanding issues or reasons for non-payment, so we would like to respectfully ask you to make payment as soon as possible.Please let us know when we can expect to receive payment for this invoice. If you have any queries, don't hesitate to let us know. You can find the original invoice attached.Kind regards,[Name]Read also: Business Idea for SME (Small Medium Enterprise)Friendly Payment Reminder Letter SamplesYour overdue invoice reminders should be tailored to the situation—whether the invoice is a day late or 90 days late. Here are some friendly but firm payment reminders you can send to improve your chances of collecting the debt owed.1-15 DAYS PAST DUEDear [Client Name],This is a friendly reminder that your account is now overdue. According to our records, the amount of $xx is now 7 days past due. In case the invoice wasn't received, a copy is attached.Here's a summary of your account: Invoice Number: Invoice Date: Amount Due: Due Date:Please send payment via check to the address listed below. Or you can pay by credit card through our website at www.yourbusiness.com.As previously discussed, our payment terms are 30 days from the date of issue. Late payments are charged 3 percent per month overdue.We appreciate your attention to this matter and look forward to working with you in the future.Best regards,[Your Name] [Address]Subject line: [Company Name] – Overdue Payment – [Invoice Number] – Second RequestDear [Name],Further to my previous correspondence, I am contacting you regarding late payment for invoice [Invoice Number]. The invoice was due on [Due Date], and payment is now overdue by [Number of Days Overdue].Be advised that late payment interest may be applied if we do not receive payment within 30 days. Let us know when we can expect to receive payment for the outstanding invoice. Please find the outstanding invoice attached.Kind regards,[Name]Late Payment Reminder Letter 30-60 DAYS PAST DUEDear [Client Name],We're writing to inform you that your account is now 30 days past due. The amount of $xx was due on [insert date]. We sent you a past due notice on [insert date] and did not receive a reply.This matter requires your urgent attention. Please send payment as soon as possible.Invoice Number: Invoice Date: Invoice Total: Current Amount Due: Due Date:Our payment terms are 30 days from the date of issue, as established in our contract. Your account now has an additional late fee of 3 percent.Please contact me immediately about when we can expect the payment. Payment can be made via check to the address listed below or through our website at www.yourbusiness.com.Sincerely,[Your Name][Address]Late Payment Reminder Letter 90+ DAYS PAST DUEDear [Client Name],We require your urgent attention to resolve this situation. We contacted you on [insert dates] about your overdue invoice, with no reply. Your account is now 90 days overdue.Please remit payment within 10 business days. If we do not receive payment by [insert date], we will immediately refer your account to a collection agency.Immediate payment of [insert amount] will ensure this action won't be taken.Invoice Number: Invoice Date: Amount: Current Amount Due: Due Date:Our payment terms are 30 days from the date of issue. Late fees are 3 percent per month. As your invoice is 90 days late, a 9 percent late fee has been added to the invoice total.Please let us know immediately when you plan to send payment. Payment can be made by check to the address listed below or through our website at www.yourbusiness.com.Sincerely,[Your Name] [Address]Late Payment Reminder Letter – Final notice (30 days overdue)Subject line: URGENT: [Company Name] – Overdue Payment – [Invoice Number] – Final NoticeDear [Name],We require your immediate attention to resolve this issue.Invoice [Invoice Number] is now overdue by [Number of Days Overdue]. If we do not receive payment within 10 working days, we will refer the matter to a collection agency. As a last resort, we will seek to resolve the matter in court.Our invoice terms are [X] days from the date of issue, and late fees of [X] percent may be applied. Given that the invoice is now 30 days overdue, an [X] percent fee has been added. You can find the updated invoice attached.Please confirm your receipt of this invoice and advise as to when the invoice will be paid in full.Kind regards,[Name]Photo credit: Pxhere Learn how to write an effective payment reminder email, ensuring timely payments, positive cash flow, and healthy client relations. The payment process can be tricky for small business owners. Especially when it comes to unpaid invoices, you have to maintain a balance of being polite enough to keep a great relationship with your client, but stern enough that your client feels a sense of urgency to pay you. Whether your client is a week late or a month late on payments, we're here to help you walk that tightrope. In this article, we'll start with tips for politely asking a client for payment, and then we'll provide email templates for every stage of the payment reminder process that will help you get paid faster. Let's start with some tips! Jump to: Get straight to the point. Include these crucial items that you should include in your reminder message: The initial payment due date How long the payment has been overdue The outstanding balance Payment options Attachments or links to invoices that are relevant Instructions on how to make payment Your late payment terms and policies, including applicable late fees or consequences These are the minimum requirements for what to provide in your follow-up emails. To make sure you're communicating clearly, let's walk through 10 tips for crafting your reminder messages. HoneyBook payment reminder schedule Make your client's life easier by giving them all the information they need directly from your email's subject line. When writing your email subject line: Use clear keywords like "Payment reminder" or "Overdue invoice" Include the invoice number Include the payment date Here's what that looks like in action: Subject: Payment Reminder: Invoice 1/3 – Due October 1 Don't make your client dig through their email history to find the outstanding invoice. Re-attach the invoice to your email, or provide a link if you're using an online invoice. If you're prone to forgetting to add attachments, attach the invoice before you type a single word, or use a system like HoneyBook that attaches the invoice file to each payment reminder email automatically. You don't want to come off as too cold. Start your email with a polite and personal introduction. This ensures that you're using a friendly tone, which may be more likely to get a response. That can be as simple as greeting the client by name and then including a single line wishing them well. Just be sure to strike a balance with a professional tone as well. I recommend avoiding exclamation points or emojis so your client knows you still mean business. Personalizing the payment reminder can help maintain a positive relationship with customers. Techniques for personalization can be based on customer history, preferences, or past interactions. The key is balancing professionalism with personalized touches to encourage action. Write in a professional and courteous tone while conveying the urgency of the situation. Avoid accusatory language. Focus on problem-solving and assistance. Consider expressing appreciation for past business while requesting timely payment. This communicates that you value your relationship with the client. Yes, this sounds obvious. But it is the most important part of your email is to remind the client how much is due, and when the payment is (or was) due. Don't be vague: include the exact due date of the invoice and avoid making confusing statements like "due on receipt." If you have to send multiple reminders, continue to update the timeline, whether it's a day overdue, a week, or more. Doing so will help you document the late payment in case you need to refer back to your reminders. While you may include payment details on the invoice itself, you should also include a clear call to action in your email to complete the payment. You can either include a link to your payment portal or provide detailed instructions for making a payment. For example, if you accept checks, you'll want to make sure your clients know who to address the check to and where to send it. If this isn't your first reminder, you may want to use this opportunity to check with your client that they have actually received your invoice. Not only does it give you peace of mind, but it's also a convenient way to shift the conversation to something other than "please pay me." For example: Please confirm receipt of this invoice so we can make sure we have your correct contact information. If you've already received a reply to a previous email from the client, you could modify this section to ask your client when you should expect to receive payment. If the payment is already late, you may have to remind your client about your late payment policy. But unless the payment is really late, try not to sound too threatening. For example: As a gentle reminder of our payment terms, a late fee of 5% will be applied for every week the overdue payment is not paid. Other policies might include canceling the contract. You might not need to repeat your full late-payment policy, but be sure to remind your clients about any milestones that are coming up, such as canceling services at a certain date or applying another late fee. Just keep in mind that you need to establish late payment terms at the start of your working relationship—ideally in an online contract. Otherwise, you can't pursue any legal action in regard to these policies. Keeping track of which payments are late and how late can take up too much of your time. If you're manually sending reminder emails, it'll become tedious. Instead, use automated email reminders that you can set up for each client. Just because they're automated doesn't mean that they can't be personalized. When you set up your email templates, you can still incorporate your friendly, natural tone. With a system like HoneyBook, you easily turn on payment reminders so you don't even have to think about them. Not only do you increase your chances of getting paid on time, but you can also spend less time writing emails. Here are some useful payment reminder email templates that will help you get paid faster. Sending this email a week in advance is a great signal to your client that you expect to be paid on time. For your first payment reminder email, keep it polite, short, and informative. Here's how to write a great one-week reminder email: Copy/paste template: One-Week Reminder Email Hi Maria, I hope you're doing well! This is a friendly reminder that invoice #1, totaling $1,000, is due for payment on October 1—one week from today. Please feel free to contact me if you have any questions about the invoice or payment details. Thank you, Rick Roberts In this email, you don't need to be too aggressive. In this case, we didn't attach the invoice or include payment details, as we assumed the client has this information and is prepared to pay on time. It's also advisable to send an email on the date the invoice is due. In this case, you still want to keep it friendly, but you should include more payment details. Here's an example of a payment reminder email on the payment due date: Copy/paste template: Due Date Reminder Subject: Payment Reminder: Invoice #01 – Due Today Hi Maria, Good morning! I just wanted to remind you that invoice #1, totaling $1,000, is due for payment today (October 1). I've attached a copy of the invoice for your convenience. Payment can be made by direct deposit, bank transfer, or check. Best wishes, Rick Roberts Because the client still hasn't paid by the due date, you want to make it as easy as possible for them to pay you by providing the total balance, how to pay you, and the original invoice. But you can still keep the payment reminder message light and friendly because there's still the chance that they'll pay you when you send the email. Once the client has reached a week without paying you, you have the green light to shift to a firmer tone. Here's how to write a late payment reminder email: Copy/paste template: One-Week Reminder Subject: Payment Reminder: Invoice #01 – One Week Overdue Hi Maria, I hope all is well. My records indicate that I have yet to receive payment for invoice #1, totaling $1,000. The invoice was due on October 1st, making it a week overdue. I've reattached the invoice for your convenience. Payment can be made by direct deposit, bank transfer, or check. Best wishes, Rick Roberts Once again, this past-due email example gives the client everything they need to know to be able to pay you. Note that it's worded as "I have yet to receive payment," neutralizing the issue of the late payment and not placing any blame on your client. You can send your reminder messages manually through any email platform like Gmail. However, you're missing out if you're not using some type of invoicing or payment software. The right software is designed to take work off of your plate. So, it makes it easier to refer to previous invoices and helps you improve client communication through templated emails and automatic reminders. The exact number of emails and when you send them will vary based on your business and invoicing schedule, but it's best to send reminder emails before the payment is due, on the due date, and after the payment due date (if necessary). Here's an example payment reminder email cadence: Advanced reminder: sent a week or a few days before the due date Due date email: sent on the due date First late payment reminder: sent a week after the payment due date Second late payment reminder: sent two weeks after the payment due date Third late payment reminder: sent when the invoice is a month overdue By keeping a predictable and regular payment reminder cadence, you'll establish the professionalism and value of your business—showing your client that you take getting paid seriously. Knowing how to handle late payments is one thing, but the best strategy is to avoid them in the first place. I recommend setting up invoice reminders at the start of any project or client relationship. Once again, this is where an invoice software can come in handy, since many of them do this automatically. Without lifting a finger, you can sure your clients are aware of upcoming payments. It also helps to set up recurring billing when possible. With this method, your clients can add their credit card to your online payment portal and select automatic payments so they're billed automatically according to the approved payment plan. Beyond just securing payment, consider discussing strategies for maintaining positive relationships with customers even when sending reminder emails. This could include offering flexible payment options, demonstrating empathy for customers facing financial difficulties, or providing incentives for prompt payment. Before you even face outstanding payments, it's best to establish your payment policies at the outset. This means writing down your terms and procedures and including them in all of your contracts. That way, you'll know how to proceed in every situation. It's best to determine what steps to take when a payment is any number of days overdue as well as how to handle different amounts. For example, if a payment is 30 days overdue and more than $500, you may want to consult a lawyer. At 90 days overdue, it may be time to turn over the invoice payment to a collection agency. These procedures are only examples, but it's best to consult with a business lawyer to determine your best plan before taking any legal action. You would hope that your respectful, reasonable, and professional email reminders—interspersed with a few firm but compelling voicemails—would prompt your client to respond so that things could be worked out amicably. But hope is neither a strategy nor a solution. However, if all your communication channels are failing to retrieve your client's unpaid debt, you may need to take more formal action, beginning with a debt collection letter. A debt collection letter may inform a debtor of their debt, initiate a repayment plan, preview impending legal proceedings, or combine these tasks. If the debtor does not respond promptly with full payment of their debt, you can formally begin the collections process, either by doing it yourself or by hiring a collection agency. Before engaging an agency, consider this: Collection agencies will keep a substantial fraction of the debt as their payment, which often makes them a poor choice for collecting small debts. Additionally, sending a client's debt to collections is a predictable way to sever ties with that client. Ask yourself if you're willing to burn that bridge before you take any action. Getting paid on time isn't just about successfully reminding your clients. It's about setting the right terms in your contracts, offering an easy way to pay, and tracking payments seamlessly. You can do it on your own, or you can save time with a clientflow management platform. With a system like HoneyBook, you can create the best collateral for selling your services, send online invoices and contracts, and get paid through the click of a button. It doesn't matter what type of business you run. It's guaranteed that you're going to have customers that still owe you money, even after you've made sure to tell them when their payment is due.The reality is that 77% of people are anxious about their bills. Sure, that statistic is from a personal perspective. Yet, it's safe to say that the same feeling carries over to the business world as well. I can't imagine that those individuals who feel nervous about their personal bills would have a different feeling about their business's finances.The inevitable overdue payment is something you should prepare for as a business owner.What's most important, though, isn't what you do to prevent overdue account balances, it's how you handle them after they've reached this point. You should have a process in place that automatically kicks in as soon as one of your accounts becomes outstanding. Every effort you make prior to giving up on collecting from your delinquent accounts and outsourcing to a collections agency has a massive impact on your revenues.Oftentimes the process I'm referring to means that you resend the invoice with a custom dunning message and include a past-due letter through the mail. But, what happens if that still isn't effective? You can't just keep sending the same bill to a delinquent account for months, expecting payment. Instead, you'll have to take a different approach entirely.In other words, you'll have to send your payment reminders through multiple channels.It's possible that the overdue client you're trying to collect on doesn't even know that they owe you because you never sent their bill to the right address (if that's the case, hopefully, you're not a healthcare practice). Or, maybe the client that owes you isn't a part of the same generation as you. If that's the case, then there's a high chance that they prefer receiving their bill in a different format altogether.The point I'm trying to make is that you shouldn't rely on one delivery method for your collections process. That concept also applies to your payment reminders as well. It goes back to the age-old cliche, "Don't put all of your eggs in one basket." Relying on one type of delivery method will end up backfiring on you.One of the most effective, modern-day channels to utilize is email. 60% of consumers want to receive their bills via email. Sending an invoice via email can help prompt payment from your customers quickly. Whichever mediums you choose to utilize when sending bills to clients you should replicate when sending your payment reminders.However, you shouldn't use the same verbiage that you would use in a physical payment reminder letter. The ideal email copy is between 50 and 125 words has a response rate of 50%. Anything beyond that most likely won't get read.Luckily, I've drafted up 12 payment reminder email samples that fit within that sweet spot and will actually work in your collection efforts. Each section provides two samples with different tones. There are some universal elements that every invoice reminder email should have. To start, they should all be professional, polite, and direct. You want your client to feel respected and not pressured while also ensuring they understand you expect to receive payment from them.Here are a few more key features you should include in your payment reminder emails to get the most engagement from clients:Have a clear and direct subject line. This highlights the purpose of the email immediately.Make your greeting personalized and professional.Include invoice details such as the payment date, invoice number, outstanding balance, and payment method options.Include a direct link for clients to make a payment.Offer assistance and include how they can contact you for more information. If you're like most organizations, you assign a due date for your client's payment one month after they've received your invoice. In a perfect world, your customers would pay you the moment they received their bill in the mail.But, this isn't always the case. Hence, this effective payment reminder email template blog! Your customers might be on a different billing cycle than you so they wait until they've received money to pay off their debts. Naturally, waiting opens up the door to forgetting that they owe you money altogether. 35% of people admit to missing a bill because they forgot about it.Thus, it's a good idea to send a payment reminder email to your clients one week before it's due.This email should use an optimistic tone. In other words, you should frame it in a more customer-centric way. After all, their account is still in good standing with your organization.Friendly Reminder Subject: How Is Everything? Your Payment is Due Soon. Body: Hi [Customer's First Name], We hope that you're enjoying your [Insert Product/Service Name]. At [Company Name] we take pride in making sure that all of our customers enjoy what we provide them. I did want to quickly mention that we haven't received payment from you just yet. No worries, it isn't due until [due date] (one week from today). You can pay by mailing us a check at [Company Address] or online here - [Link to invoice] If you have any questions don't hesitate to reply to this email or give us a call at [Support Phone Number]. Kindest Regards, [Your First Name] Subject: [Item/Service Purchased]: Invoice #[Invoice Number] Body: [Customer's First Name], We have yet to receive payment from you regarding the [Insert Product/service] you purchased from us on [Purchase Date]. You may send us payment via check or online here - [Link to Invoice] If you have any questions regarding your payment, please contact [Support Phone Number]. Regards, [Your First Name] [Title] By the time your client's payment is due, they should've already received a reminder. After the first email you sent, maybe they even responded to it reassuring you that they are aware of their outstanding balance with you and plan to pay it ASAP. Yet, here you are, one week later, and their balance is due.This type of reminder doesn't need to gauge your client's feedback on the product or service they purchased from you. Instead, its main focus needs to be on the balance that they owe.That doesn't mean that it can't use a friendly tone. It's possible that your client is going through a rough financial situation right now. Thus, going out of your way to show empathy could work wonders on your collection efforts, especially when payment is due.Gentle Reminder Subject: Your Payment is Due Today Body: Hello [Customer's First Name], Unfortunately, we still haven't received your payment for [Invoice Number]. It is due today. Is it a bad time financially? We're willing to help you by offering financial assistance. Respond to this email or give us a call at [Phone Number] and we'll work together to get your balance resolved. Best Regards, [Your First Name] Subject: [Item/Service Purchased]: Invoice # [Invoice Number] Due Body: [Customer's First Name], Your payment of [Payment Amount] is due today for [Invoice Number]. Please visit [Link to Invoice] to view and pay your balance. We offer financial assistance. Respond to this email promptly or contact us at [Phone Number] for more information. Regards, [Your First Name] Clients want you to view them in the best light. As a result, it's still possible that they responded to both of your reminder emails yet still haven't paid you. Although that sounds silly, it does happen.Or, maybe they haven't responded to you since the first email. Either way, you can't stop your efforts to collect what's owed to you.By now you've probably noticed the pattern in terms of how often you send payment reminders. We've sent one email on a weekly basis since seven days before the due date. This sample follows the same strategy.Friendly Follow-up Email Subject: Your Invoice #[Invoice Number] is Overdue - We Can Help Body: Hello [Customer's First Name], I took a look at our records today and noticed that we're still waiting to receive payment from you for your invoice #[Invoice Number]. Your invoice with us was due on [Insert Due Date]. Since that day has passed, your account balance with us is now considered overdue. Don't worry, this doesn't mean you've incurred any additional fees yet. I've taken the courtesy to attach your invoice to this email just in case you've lost it. You can pay your invoice off by clicking this link [Link to Invoice]. Warm Regards, [Your First Name] Subject: Invoice #[Invoice Number] is Now Overdue Body: [Customer's First Name], Our records indicate that your invoice #[Invoice Number] is now 1 day overdue. In order to avoid any additional fees, pay your invoice as soon as possible. You can pay your invoice online at [Link to Invoice]. Regards, [Your First Name] After your first barrage of reminders, it's a best practice that you go "radio silent" for a little while on the delinquent account you're trying to collect from. This also holds true within the collection world of physical, mailed letters, but even more so when it comes to emails.The reality is that 1 in 6 emails sent get blocked by the recipient and marked as spam. The email world is user-driven. Recipients decide the fate of what happens to your messages. If enough users continue to report the emails coming from your domain as spam, you'll see less message retention over time. Worse, you could end up on blacklists like where none of your messages will go through.The point I'm trying to make is that if you continued to send emails every week trying to collect on a delinquent account, they're going to end up reporting you as a spammer.I'm not saying that at this point you give up on trying to collect what's owed to you. Instead, you just need to wait a little bit longer. Specifically, about a month later.Gentle Overdue Payment Reminder Subject: Invoice #[Invoice Number] is 30 Days Overdue - Are You Receiving This? Body: [Customer's First Name], I've tried reaching out to you multiple times over the past month regarding your balance of [Amount Due] from invoice #[Invoice Number]. I'm writing to you again to let you know that your balance with us is now 30 days overdue. You can pay your invoice off by clicking this link [Link to Invoice]. It is possible that my previous emails fell through the cracks. Could you please reply to this email to let me know that you've received it? Regards, [Your First Name] Subject: [Invoice Number] is One-Month Overdue Body: [Customer's First Name], Your invoice #[Invoice Number] with us is now 30 days overdue. We've sent you multiple correspondences regarding this balance. As a result, please reply to this email to confirm you've received it. You can view and pay your invoice online at [Link to Invoice]. Regards, [Your First Name] If you've sent four email reminders to your client and they still haven't paid you by the time their account reaches 60 days overdue, chances are they aren't going to. Yet, you should still make attempts to collect from your overdue accounts until they reach 90 days. At that point, your cost of labor usually evens up with the balance owed to you. At 60 days overdue you need to take a firm approach toward your correspondence. If the client hasn't reached out to you regarding their situation with trying to pay off their balance, they're undermining your professionalism.As a result, you need to be as transparent with them as possible. You're likely fed up with the client at this point. But that doesn't mean you shouldn't maintain a professional demeanor. You need to be stern, yet not take this situation personally.Polite Reminder For 60 Days Overdue Subject: Payment Required ASAP - Invoice #[Invoice Number] is 60 Days Overdue Body: [Customer's First Name], I'm sending you another message to let you know that your balance of [Amount] from invoice #[Invoice Number] is still outstanding. Your account with us is now 60 days past due. As a result, you may incur interest charges on your account per our agreed terms. Please reply to this email if you have any questions regarding this payment. Otherwise, please settle your outstanding balance immediately by visiting [Link to Invoice]. Regards, [Your First Name] Subject: Action Required - [Invoice Number] is 60 Days Overdue Body: [Customer's First Name], Your invoice #[Invoice Number] with us is now 60 days overdue. Please satisfy your balance of [Amount] ASAP. Per terms, we may apply interest fees to your account. You can view and pay your invoice online at [Link to Invoice]. Regards, [Your First Name] If you reach this point, it's been three full months since your client purchased a product or service from you. The client had a month before their due date to satisfy their balance, this another is two months after that period. In other words, this is the worst-case scenario.You might as well chalk up accounts that age this long as a loss and move on. That means calling up a collections agency that you're familiar with and giving them the reins.Before you do, though, you should send the client one last reminder email that lets them know what's happening to your account.Friendly Outstanding Payment Template Subject: Next Steps for 90 Day Overdue Invoice #[Invoice Number] Body: [Customer's First Name], This is our final notice regarding your delinquent account with us. We have not received a response from you regarding your 90-day overdue invoice #[Invoice Number]. We must receive payment from you within 15 days after receiving this notice to avoid further collection action from an outside agency. As a result, you may incur interest charges on your account per our agreed terms. If you have any further questions you may contact us [Phone Number] between the hours of 8 am - 5 pm. Regards, [Your First Name] Subject: Final Notice for Overdue Invoice #[Invoice Number] Body: [Customer's First Name], Your delinquent account with us has an outstanding balance of [Amount] from invoice #[Invoice Number] that is now 90 days past due. You have 15 days from the date of this message before we send your account to an outside collection agency. Please contact us over the phone at [Phone Number] for payment options. Regards, [Your First Name] So what is the best policy when it comes to collecting on overdue invoices? It is to avoid them in the first place! I know, that's a bit of a trick question, but let's face it: preventing outstanding invoices takes less time and money than chasing down your clients. It makes for a better professional relationship with your clients, too. Let's go over a few tips on how to better fortify your billing and collections processes:Make payment terms and conditions clear to your client up front. Make sure to define important information such as late fees, accepted payment methods, and due dates before rendering services. Simplify your payment process. Many clients prefer having the option to choose from multiple forms of payment methods when settling a bill. Credit cards, over the phone, by mail, and through self-service payment portals are all popular and effective methods. Catering to the convenience of the payer is an easy way to receive payment as soon as possible.Automate invoicing and reminder messages. Automating invoices saves your team time, allowing for them to focus on more pressing billing matters. This also includes automating polite and professional messages so you don't have to feel like you are following around the same invoice for weeks on end. Behind every well-run business is a seamless, internal collections process. Everyone knows that.The hard part isn't understanding that you need to implement a process for reaching out and collecting on outstanding accounts. Instead, the difficulty comes in when following through and coming up with effective copy that persuades action.As I mentioned earlier, you don't want to count on one medium of communication in your collection efforts. While sending a payment follow-up email is one of the most effective ways to ask your clients to pay you, it isn't the only option.You should make every effort to reach out to your clients who haven't paid you yet. That means sending physician mail, electronic mail and even SMS messages. A well-crafted reminder email can make collecting on an invoice payment easier.When it comes to writing your payment reminder emails, we've got you covered. Feel free to copy and paste any of the email templates included within this blog post. No matter the industry, one thing is clear: customers demand respect. You must choose your language carefully in all instances of business-to-customer communication. Tools like a Free Invoice Generator can help maintain professionalism. Always give your customers the benefit of the doubt, as you don't know what factors could be holding up payment on their end. Always be polite, provide the necessary resources, and offer a line of direct communication. Then, your customers will feel respected, making overdue payment conversion much more likely. Image sourced from Zendesk.co.uk Establishing a Standard Set of Reminder Letters You'll benefit from having a standardized process for chasing overdue payments. It's helpful to have several email templates to request payment from customers before, on, and after the invoice due date. Your language may then be adjusted to drive the best possible outcome. At the earlier stages in the process, a more conversational tone can help to drive action. Later in the process, you might consider being formal in your approach, adopting a more neutral tone. Both approaches are useful during the process, but it's important to know when to use each one. Conversational Formal Neutral Full words Follows the rules Passive voice Complex words Third person Emotional Contractions Breaks grammar rules Active voice Simple words Personal pronouns In the examples below, we demonstrate the appropriate language and tone for each stage. Example 1: Initial notification Hi [customer name], We hope you're happy with the [product/service] provided recently. Here at [company name], we value our customers, and your business is no exception. In fact, [personal anecdote relating to the matter]. This letter is a friendly reminder of the upcoming due date for your payment; specifically, your order of [invoice #], which is due on January 15, 2023. You should have received this invoice by email on January 15, 2023. We would appreciate it if you could look into this matter to ensure payment is received promptly. If you can't locate the invoice or have noticed an error, please don't hesitate to contact us at [customer service phone/email]. Our customer service reps are always happy to help! Thank you in advance for taking care of this. Kind regards, [signature] [company name] When to send: Any point before the invoice due date. What this accomplishes: This letter is meant as a notification of an upcoming payment due date. There is no legal obligation for the customer to pay you at this point, so you should focus on fostering a positive relationship with the client instead. A personalized reference to an anecdote on their order would be a nice touch and is likely to encourage prompt payment. Example 2: Call to action Dear [customer name], This email is a friendly reminder that payment for [invoice #] is due today. Our systems show that the funds have not yet landed in our account. If you have not yet sent payment, please refer to the invoice for instructions. You can find this by searching your inbox for [invoice #], which was sent on January 15, 2023. We value your business, so if there is anything we can do to assist you, please reach out to us at [customer service phone/email]. Thank you for your assistance in this matter. Kind regards, [signature] [company name] When to send: On the invoice due date. What this accomplishes: This letter is the first communication where you demand action from the client. Open by referring to the letter as a 'friendly reminder', thus signifying you intend to give them the benefit of the doubt. You should then provide them with all the necessary information, like how and where to make the payment and a contact number for queries. You might also find it appropriate to offer alternative payment methods at this point. Example 3: Overdue reminder Dear [customer name], This email is a reminder that payment for [invoice #] is overdue. As of today, we have not yet received payment for the invoice, nor have we received any correspondence relating to the matter. We recognize the possibility that you may have already submitted this payment, in which case you may disregard this notice. If you have not yet sent the payment, we ask that you give it your prompt attention now. Of course, please don't hesitate to reach out on [customer service phone/email] should you require assistance, or have any questions or concerns. Our team is always happy to help however we can. Kind regards, [signature] [company name] When to send: 1-5 days after the invoice due date. What this accomplishes: At this point, the payment from the customer has officially passed the deadline set out in the invoice. You should open the letter by clearly stating this fact. Since the deadline has not long passed, you must maintain the same level of respect and friendliness as in your previous letters. It is entirely likely that they have simply overlooked the invoice, so a reminder is hopefully all that will be needed. Example 4: First warning Dear [customer name], We are writing to inform you that [invoice #] is now [time] overdue. Our company has reached out to you multiple times requesting payment for the [product/service] that you received on January 15, 2023. However, as of writing, the funds still have not landed in our account. You can make this payment today by referring to the instructions on the invoice email sent on January 15, 2023. Please respond to this email if you require us to send another copy. We understand the financial limitations facing businesses and individuals today. Should you require assistance, our company offers multiple payment plans that you may find helpful. If that is the case, please reach out to us on [customer service phone/email] to get in touch with one of our reps today. Note that penalties may apply if we do not hear back from you. I would appreciate your prompt attention to this matter, and I look forward to your response. Sincerely, [signature] [company name] When to send: 1-2 weeks after the invoice due date. What this accomplishes: It has now been a significant amount of time since the deadline for payment has passed. This suggests that your client has either ignored your requests or is having problems with fulfilling the transaction. You should address this by remaining cooperative, pointing to financial assistance such as alternative payment plans. You should also offer them a legal release of liability from penalty charges should they respond, hopefully opening the door to a prompt reply. Example 5: Final Warning Dear [customer name], This is our final reminder relating to your overdue balance of [$ amount]. Our [invoice #] requested payment on [due date]. However, as of writing, these funds have still not arrived, meaning the payment is [time] overdue. Per the terms of our contract, we are now entitled to levy penalties on your overdue balance. Please note that this is a matter of last resort, and we want to work with you to finalize this matter. You can make the payment today by referring to the original invoice email sent on January 15, 2023, and promptly informing us on [customer service phone/email]. We are happy to make adjustments for you, such as setting up a payment plan. If we do not hear back from you within [timeframe], we will have to flag your account to our collections team. Best regards, [signature] [company name] When to send: 1 month after the invoice due date. What this accomplishes: If all else fails, it is time for you to confront your client with a final reminder. This essentially briefs them on the contract they signed, their obligations, and the next steps. The emphasis here is on reaching out to the customer, perhaps waiving a penalty fee for a timely response. It also serves as a warning on what will happen should they continue to ignore you. Remember The Power of Language The language you use to communicate with your customers significantly impacts their behavior. By remaining friendly in the early stages, you raise your chances of fast payment and encourage repeat business. It contrasts with the later stages, which tend to go heavier on the legal jargon, simply stating the facts of the case (like you might see in a property lease template, for example). At any point, you should remember your priorities and opt to settle the matter cooperatively. That means providing them with contact details for customer service at every step and maintaining respectful language. Template 2: Second Overdue Payment Reminder LetterSubject: Second Reminder: Payment Overdue for Invoice #12345Dear [Client's Name],I hope all is well. I wanted to follow up regarding Invoice #[Invoice Number], which is now [Number of Days] overdue, totaling [Amount].As of today, I haven't received the payment, and I wanted to ensure there were no issues or delays on your end. If there's anything you need from me to facilitate this payment, please don't hesitate to ask.If you've already made the payment, thank you! Please disregard this message. Otherwise, I kindly request that the payment be made by [New Due Date] to avoid any late fees.Thank you for your attention, and I look forward to your prompt response.Best regards,[Your Name][Your Company][Contact Information]Template 3: Final Overdue Payment Reminder LetterSubject: Final Notice: Urgent Payment Required for Invoice #12345Dear [Client's Name],This is a final reminder regarding Invoice #[Invoice Number], which remains unpaid despite our previous communication. The total amount of [Amount] is now [Number of Days] overdue.I must stress the importance of receiving this payment by [Final Due Date] to avoid any further action, including the addition of late fees or legal measures. We value your business and hope to resolve this matter quickly.Please contact me immediately if there are any issues, and I'll be happy to assist.Best regards,[Your Name][Your Company][Contact Information]Tips from Personal Experience:Record Keeping: Always keep a record of every communication you send regarding overdue payments. I've found this useful in cases where clients have claimed to not receive reminders.Consistent Follow-up: It's crucial to follow up at regular intervals, usually every 7-10 days, depending on the client. I've seen better results with consistent follow-ups rather than aggressive initial reminders.Offer Flexible Payment Options: Sometimes, clients face financial hardships. Offering them the flexibility to pay in installments can work in your favor. This has saved me a few key relationships with long-term clients.Best Practices for Overdue Payment Reminder LettersAction StepPurposeExample OutcomeInitial friendly reminderSets a gentle tone and reminds clientClient realizes oversight and pays immediatelySecond reminder with deadlineReinforces urgency with clear deadlineCreates a sense of responsibility, prompting timely paymentFinal reminder with consequencesIndicates potential fees/legal actionPushes the client to make a payment to avoid any further complicationsOffer payment planProvides alternative if client is unable to paySaves the relationship and ensures payment, albeit in smaller installmentsFinal ThoughtsWriting overdue payment reminder letters is both an art and a science. By maintaining professionalism, using a consistent follow-up strategy, and offering payment options, I've managed to secure payments without burning bridges. These templates, alongside personal insights, will help you craft effective reminder letters that yield results while preserving business relationshipsAnswer: A payment reminder letter is a formal communication sent to customers or clients who have overdue payments. The letter serves as a reminder to the debtor to pay their outstanding debts.Q: When should you send a payment reminder letter?Answer: You should send a payment reminder letter as soon as a payment is overdue. It is important to send a reminder promptly to avoid further delays in payment.Q: What should be included in a payment reminder letter?Answer: A payment reminder letter should include the amount due, the date it was due, any applicable late fees or interest charges, and options for payment. It should also mention the consequences of non-payment and end on a positive note.Q: How should you address the debtor in a payment reminder letter?Answer: You should address the debtor in a friendly and professional manner, using their name. It is important to show appreciation for their business while also requesting prompt payment.Q: Should you mention legal action in a payment reminder letter?Answer: If the debtor fails to pay their outstanding balance, it may be necessary to mention the consequences of non-payment, such as legal action. However, it is important to maintain a polite tone and express hope that the matter can be settled amicably. Recover overdue payments effectively with our strong email template. Get your outstanding payments resolved swiftly! Key Takeaways Purpose: Understand the importance and function of a spouse support demand letter. Structure: Learn the step-by-step structure of the letter. Legality: Recognize the… As someone who has written numerous partial payment letters throughout my career, I've developed a unique understanding of how these letters can be both a… Resolve unpaid salary issues swiftly with our effective complaint letter template. Ensure fair compensation today! Get paid promptly with our service payment request letter template. Streamline billing processes and ensure timely compensation! Discover how to write a breach of contract demand letter with our sample and tips to effectively resolve disputes. Chasing overdue payments is a common frustration for many businesses, often caught in the delicate dance of maintaining good client relationships while needing timely cash flow. It's crucial to realize that seeking rightful payment for your products or services is not only reasonable but essential for your business's health. There's no need to feel guilty about sending a reminder email for overdue payments. The key lies in the approach: polite yet firm. We'll help you feel confident sending out that follow-up with practical tips for crafting such emails, along with a friendly overdue payment reminder email sample you can use yourself. You'll also discover how InvoiceSherpa's accounts receivable automation software can streamline this process, ensuring you get paid faster without the discomfort of constant follow-ups. Say goodbye to the awkwardness and inefficiency of chasing payments, and hello to a smoother, more respectful approach to accounts receivable!When to Send an Overdue Payment Reminder EmailBefore we share our go-to friendly overdue payment reminder email sample that has yielded great results for us time and time again, let's talk about when to actually send a reminder email for overdue payment. After all, you don't want to offend a key client by sending this too early. That said, you also recognize the importance of cash management - you don't want to sit around and wait forever either. So, where's the sweet spot where it's acceptable to fire away that email? There are actually a few instances where this is a good tactic:Immediately After Due Date: The first reminder should be sent immediately after the invoice due date. This serves as a gentle nudge and often resolves simple oversights or forgetfulness.One Week After Due Date: If there's no response to the initial reminder, a follow-up one week later is appropriate. This email should maintain a friendly tone while expressing a bit more urgency.Two Weeks After Due Date: At this point, a firmer tone can be adopted. Emphasize the importance of prompt payment while offering assistance if they're facing issues.Beyond Two Weeks: For invoices still unpaid, consider a more direct approach while remaining professional. Highlight the consequences of further delays, such as late fees or paused services. InvoiceSherpa allows for the customization of this timeline based on your specific business needs and client relationships. You can set automatic reminders at intervals that suit your billing cycle and client temperament, ensuring consistency and professionalism in your approach.More on that later. For now, let's talk about how to structure a demand letter for payment in a friendly yet firm manner. Structuring a Friendly Payment Reminder Email: Sample and Tips to Preserve Relationships While Getting PaidReady to learn how to remind for payment of an invoice politely via email? Writing a reminder email for overdue payment that strikes the right balance between firmness and friendliness can be a fine art. The key lies in crafting a message that communicates urgency while maintaining a positive relationship with your client. Here's how to achieve this delicate balance…Essential Elements of an Effective Reminder EmailWhile we'll share a payment reminder email sample you can use in just a moment, it's important that you're aware of all the essential elements of a reminder email in the first place. These include:Clear Subject Line: Start with a subject line that is direct yet polite, for example, "Reminder: Invoice [#InvoiceNumber] Due on [Due Date]."Personalized Greeting: Address the client by name to add a personal touch.Invoice Details: Clearly state the invoice number, due date, and the amount due. Clarity here avoids any confusion.Cordial Tone: Use polite and friendly language. Acknowledge that oversights happen and express a willingness to assist if there are any issues.Call to Action: Be specific about what you need them to do next – whether it's checking the invoice status or making a payment.Payment Instructions: Include easy-to-foll

you’re sending a gentle reminder or following up on an overdue invoice, these templates will help you communicate effectively and professionally.Subject: Friendly Reminder: Invoice [insert invoice number] is dueDear [customer’s name],I trust this message finds you in good health. I’m reaching out to kindly remind you that your invoice [insert invoice number] is due on [insert due date]. As unforeseen circumstances may arise, I thought it best to give you a gentle reminder to ensure timely payment.Please let me know if you have any questions regarding the invoice or need any assistance. Thank you in advance for your prompt payment.Best regards,[Your Name]Hi,I’ve noticed that your payment for the month of [month] has not been processed. Please take a look at the invoice attached to this email for more details on what is owed and when it was due. I will send another reminder on Friday if you have not paid by then. If you have any questions or concerns, please do not hesitate to get in touch with me through email or phone.Thank you again for your business!Hi [client’s name],I just noticed that you haven’t paid your last invoice. It has been [number of days late] days since your payment was due, so I wanted to make sure that everything is okay with our service. Could you please let me know if there are any issues?The last time we spoke, we discussed expanding your business by adding a website and social media accounts. Would you like me to start on those now or would you prefer that we wait until the first of next month? I look forward to your response.Thank you.Subject: Payment Reminder: Invoice [insert invoice number] is overdueDear [customer’s name],I hope this email finds you well. I wanted to follow up regarding your invoice [insert invoice number] that is now [insert number of days] days overdue. I understand that sometimes unexpected situations arise, but it’s important that we receive payment promptly to avoid any further delays.Please let me know if there are any issues with the invoice or if there is anything I can do to assist you in making the payment. Thank you for your attention to this matter.Best regards,[Your Name]Hi [First Name],I hope you’re doing well. This is just a reminder that your payment for [month] is due on [date]. If you have any questions or need help, please don’t hesitate to reach out.Thank you,[Your Name]Hello [Name],I hope you are well. We recently spoke about your outstanding balance of [$Amount]. I just wanted to send a friendly reminder that this payment is now overdue.If you have any questions or concerns, please do not hesitate to contact me.Thank you for your time,[Your name]Subject: Payment Due: Invoice [insert invoice number]Dear [customer’s name],I hope you arewell. I am writing to remind you that your invoice [insert invoice number] is due on [insert due date]. Please ensure that payment is made promptly to avoid any late fees or penalties.Please let me know if you have any questions regarding the invoice or need any assistance. Thank you in advance for your prompt payment.Best regards,[Your Name]Dear [name],I’m writing to follow up on our conversation. I hope all is well with you, but I just wanted to make sure that everything was still on track for our next invoice payment. Please let me know if there is anything else we can do to help move things along.[Your name]Dear [name],I’m writing to remind you of an overdue payment. You haven’t paid your last invoice, which was due on [date]. Please let me know if there is a problem with this invoice or any other aspect of our business relationship. We appreciate your business.[Your name]Hello [Name],Just wanted to send a quick reminder that your payment for [invoice number] is now overdue.If you have any questions or need assistance, please feel free to contact us.Thank you,[Your name]Subject: Important Update: Late Payment Notice for Invoice [insert invoice number]Dear [customer’s name],I hope this email finds you well. It is with regret that I must inform you that your invoice [insert invoice number] is now [insert number of days] days past due, and we have not yet received payment. I understand that delays can happen, however it’s important that we receive payment as soon as possible.Please be advised that if we do not receive payment within the next [insert number of days], we will have no choice but to escalate this matter and take further action to collect the outstanding balance. I hope that we can resolve this issue promptly and continue our positive business relationship.Best regards,[Your Name]Hi [First Name],I just wanted to drop you a quick email to remind you about the outstanding payment for invoice #[12345]. The total amount outstanding is [$Amount].If you have any questions, please don’t hesitate to let me know.Thank you,[Your Name]Hi [name],I hope you’re doing well. Just wanted to remind you that your payment for [service] is due on [date]. If you have any questions, please let me know.Thank you,[Your name]Hi [First Name],I hope you’re doing well. This is just a quick email to remind you that your payment for [Service/Product] is due on [Date]. If you have any questions or need help, please don’t hesitate to reply to this email or give us a call at [Phone Number].Thank you for your business, and we look forward to continuing to serve you.Sincerely,[Your Name]Email for payment reminder |25 Email ExamplesDear [name],I’m writing to remind you of an overdue payment. You haven’t paid your last invoice, which was due on [date]. Please let me know if there is a problem with this invoice or any other aspect of our business relationship.Best regards,[Your Name]Dear [Client Name],I received your invoice from last week and noticed that you haven’t paid it. I was wondering if there was anything we could do to help speed up the process. You can always reach out to me at [your phone number] if needed. Thanks!Dear [name],[briefly summarize what you’re writing about]I am writing to remind you that your payment for [item or service], which was due on [date], has not yet been received. I do hope this is merely a misunderstanding and not an oversight. Please let me know if there is anything I can do to help remedy the situation. Thank you!Subject: Urgent: Please settle your overdue invoice [insert invoice number]Dear [customer’s name],I hope everything is well. I am writing to urgently request that you settle your overdue invoice [insert invoice number]. Your payment is now [insert number of days] days past due, and we have not yet received payment.Please let me know if there are any issues with the invoice or if there is anything I can do to assist you in making the payment. We value your business and appreciate your prompt attention to this matter.Best regards,[Your Name]Hello,I’m writing to remind you that your invoice for [INSERT DATE] has not been paid yet. Please review the invoice attached below, and let me know if there are any questions or concerns. I look forward to hearing from you soon.Best regards,[Your Name]Hi [client],I just wanted to send a quick reminder that the payment for your last invoice is still outstanding. If this is an oversight, please let me know and I’ll be happy to get it straightened out right away. Otherwise, please let me know when you plan on paying so we can discuss any further action that might be necessary.Final Reminder: Invoice [insert invoice number] is past dueDear [customer’s name],I hope this email finds you well. This is a final reminder regarding your invoice [insert invoice number], which is now [insert number of days] days past due. We have not yet received payment, and we kindly ask that you settle the outstanding balance as soon as possible.Please be advised that failure to make payment may result in late fees or other penalties. I value our business relationship and hope that we can resolve this matter promptly.Best regards,[Your Name]Hi (Client Name),I just wanted to check in and see how things were going. I haven’t heard from you regarding your payment and was wondering if everything is okay. If there’s anything we can do to help, please let us know.Thank you!Dear [customer’s name],I hope this email finds you well. I am writing to kindly remind you that we have not yet received payment for your invoice [insert invoice number]. The outstanding balance is now [insert amount], and it is important that we receive payment as soon as possible.Please let me know if there are any issues with the invoice or if there is anything I can do to assist you in making the payment. We value your business and appreciate your prompt attention to this matter.Best regards,[Your Name]Subject: Reminder: Outstanding Balance on Invoice [insert invoice number]Dear [customer’s name],I hope this email finds you well. I am writing to remind you that we have not yet received payment for your invoice [insert invoice number]. The outstanding balance is now [insert amount], and it is important that we receive payment as soon as possible.Please let me know if there are any issues with the invoice or if there is anything I can do to assist you in making the payment. Thank you for your attention to this matter.Best regards,[Your Name]Hi there,I hope you are well. I just wanted to send a quick email to remind you about the payment that is due on [DATE]. If you have any questions, please don’t hesitate to contact me.Thank you,[Your Name]More Simplestic Templates for sending reminders: Every business thrives on timely payments. It's the lifeblood that keeps the operation running smoothly, paying the bills, and ensuring growth. Unfortunately, late payments are a common headache for businesses worldwide.That's where payment reminder emails come into play. These emails act as a polite nudge to clients who may have overlooked or delayed their payments. These ready-to-use templates are ready to [Copy] + [Paste]. They will help ensure your invoices don't get lost in your client's inbox. Ranging from a gentle initial reminder to a final notice, these emails help to maintain a friendly, positive tone while effectively nudging the client towards prompt payment.Not only will these templates help you get paid faster, but they also offer a structured approach to setting up an efficient payment reminder system. Table of contents:The Art of Writing a Payment ReminderEmail Template 1: Pre-Due-Date Payment ReminderEmail Template 2: Polite Overdue Invoice ReminderEmail Template 3: Early Overdue Invoice ReminderEmail Template 4: Persistent Overdue Invoice ReminderEmail Template 5: Final Overdue Invoice ReminderEmail Template 6: Invoice Paid ConfirmationEmail Template 7: Reminder for Partially Paid InvoiceEmail Template 8: Thank You Email for Timely PaymentsHow to handle persistent non-paymentThe benefits of automating your Invoice Reminders with PaidniceHow to set up Invoice Reminders with PaidniceMastering the art of writing a payment reminderHow do you politely remind a payment?The key to crafting a polite payment reminder is striking the right balance between assertiveness and respect. It's essential to be direct about what you need—the payment—while also valuing your relationship with the customer. Here's a step-by-step guide:Begin with a Friendly Opening: Start your email on a positive note. Acknowledge your ongoing business relationship with the client.State the Purpose: Clearly state the purpose of your email—the outstanding payment—early in the message.Provide Details: Specify the invoice number, total amount due, and the due date to avoid any confusion.Provide Clear Instructions: Tell your client exactly what they need to do next. If you're using invoice reminder software, include a link to the invoice or payment portal.End on a Positive Note: Finally, thank the client for their prompt attention to the matter and express your eagerness to continue doing business with them.How do I write a letter of payment reminder?Writing a letter of payment reminder follows the same basic principles as an email. However, it allows for a bit more formality. You still want to start with a friendly greeting, clearly state the purpose of the letter, provide all necessary details, and end on a positive note. Remember to include your contact information in case the customer has any queries.Creating an effective payment reminder—whether it's a letter or an email—requires a mix of clear communication, tact, and a firm call-to-action. It's an essential tool for managing overdue invoices and maintaining a healthy cash flow.In the next sections, we'll provide you with proven overdue payment reminder email templates, ranging from the first polite reminder to the final notice, ensuring you're well-equipped to tackle late payments professionally and effectively. Remember, it's not just about getting your invoices paid; it's also about preserving valuable customer relationships.8 payment reminder templates that work: ✉ Email Template #1: Pre-Due-Date Payment ReminderWhen to send: 3-5 days before the invoice is due.A friendly nudge before the due date serves as a gentle reminder, ensuring your invoice is top-of-mind for your clients. This proactive step can significantly reduce the occurrence of overdue payments. Here is a sample email template to guide you: When to send: 3-5 days before the invoice is due. Subject: Reminder: Invoice #[Invoice Number] due on [Due Date] Dear [Client's Name], We hope this email finds you well. We're writing to remind you of Invoice #[Invoice Number], which is due for payment on [Due Date]. You can view and pay the invoice directly through the link below: [Insert Link to Online Invoice] Should you have any questions or concerns about the invoice, please feel free to reach out to us. We're here to help! Thank you for your prompt attention to this matter. Best, [Your Name] [Your Contact Information] ✉ Email Template #2: Polite Overdue Invoice ReminderWhen to send: 1-3 days after the invoice is overdue.If a payment becomes overdue, maintaining a courteous and professional tone is crucial. This template can help you draft a polite email reminding the client of the overdue payment: When to send: 1-3 days after the invoice is overdue. Subject: Invoice #[Invoice Number] is overdue Dear [Client's Name], We hope this message finds you in good health and high spirits. As per our records, payment for Invoice #[Invoice Number], which was due on [Due Date], is yet to be received. We understand that oversights happen, and this could well be an unintentional delay. You can make the payment directly through the link below: [Insert Link to Online Invoice] If there is an issue preventing the payment or if you have any queries, please let us know. We value your business and are keen on resolving any potential issues. Thank you for your immediate attention to this matter. Best regards, [Your Name] [Your Contact Information] ✉ Email Template #3: Early Overdue Invoice ReminderWhen to send: 5-7 days after the invoice is overdue.An early overdue reminder is a polite but firm notice that your payment has not been received and it's past due. It's still important to maintain a professional tone to ensure good relations with your clients. Here's an example: When to send: 5-7 days after the invoice is overdue. Subject: Immediate attention required: Invoice #[Invoice Number] is overdue Dear [Client's Name], I hope you're doing well. This is a gentle reminder that payment for Invoice #[Invoice Number] is now overdue. It was due to be paid on [Due Date] and we have yet to receive payment or hear from you regarding any payment issues. To pay the invoice, simply click on the link below: [Insert Link to Online Invoice] Please ensure that this payment is made as soon as possible. If there are any issues or questions, don't hesitate to get in touch. Thank you for your prompt attention to this matter. Best regards, [Your Name] [Your Contact Information] ✉ Email Template #4: Persistent Overdue Invoice ReminderWhen to send: 14-21 days after the invoice is overdue.If payment hasn't been made after a couple of reminders, it may be necessary to be a little more assertive. Here's how you could structure a persistent overdue reminder: When to send: 14-21 days after the invoice is overdue. Subject: Urgent: Overdue payment for Invoice #[Invoice Number] Dear [Client's Name], I trust this email finds you well. Despite our previous reminders, we note with concern that payment for Invoice #[Invoice Number], which was due on [Due Date], remains outstanding. This is an urgent matter that requires your immediate attention. To settle the invoice now, please follow the link below: [Insert Link to Online Invoice] If you have any queries regarding this invoice or if there's a problem that is delaying payment, we would appreciate it if you could let us know so that we can assist you further. Thank you for your prompt action on this matter. Best regards, [Your Name] [Your Contact Information] Note: While it's crucial to get paid, it's also essential to maintain a good relationship with your clients. Balancing firmness with politeness in your payment reminders is key to achieving this.✉ Email Template #5: Final Overdue Invoice ReminderWhen to send this email: 30-45 days after the invoice is overdue.If your previous attempts have gone unnoticed or ignored, it's time for a final reminder. This message should convey the severity of the situation while maintaining a professional tone. Here's an example: When to send: 30-45 days after the invoice is overdue. Subject: FINAL NOTICE: Urgent action required on overdue Invoice #[Invoice Number] Dear [Client's Name], Despite our previous reminders, we have not received payment or a response regarding Invoice #[Invoice Number], which is now [Number of Days] days overdue. As a valued customer, we want to believe there is a reason for this delay. If there are any issues or concerns we are not aware of, please let us know as soon as possible. Please note that if we do not receive payment or hear from you within the next [number of days], we may have to take further actions to collect this debt, which could include late fees or interest charges. Please follow the link below to settle this invoice immediately: [Insert Link to Online Invoice] We value your business and trust this situation will be resolved promptly. Best regards, [Your Name] [Your Contact Information] ✉ Email Template #6: Invoice Paid ConfirmationWhen to send this email: As soon as payment is received.Once you've received the overdue payment, it's important to send a payment confirmation to let your client know you've received the payment and appreciate their cooperation. Here's a template: When to send: As soon as payment is received. Subject: Payment Received for Invoice #[Invoice Number] Dear [Client's Name], We're writing to let you know that we've received your payment for Invoice #[Invoice Number]. Thank you for your prompt resolution of this matter. Here are the payment details: Invoice Number: #[Invoice Number] Amount Paid: [Amount] Date of Payment: [Date] Please keep this email for your records. If you have any questions or concerns, please feel free to reach out to us. We appreciate your business and look forward to serving you in the future. Best regards, [Your Name] [Your Contact Information] Note: Even though they've been late with payment, your client has ultimately made good on their obligation. This is an excellent opportunity to maintain a positive relationship going forward.✉ Email Template 7: Reminder for Partially Paid InvoiceWhen to send this email: As soon as you notice a partial payment has been made.When a client has made a partial payment, it's important to acknowledge their effort while also reminding them of the remaining balance. Here's a template: When to send: As soon as you notice a partial payment has been made. Subject: PARTIAL PAYMENT RECEIVED: Balance due on Invoice #[Invoice Number] Dear [Client's Name], We recently received a partial payment of [Partial Payment Amount] for Invoice #[Invoice Number]. Thank you for this payment. However, please note that a balance of [Remaining Amount] is still due. To avoid late fees and maintain good standing, please complete the payment at your earliest convenience. Please follow the link below to view and pay your remaining balance: [Insert Link to Online Invoice] We value your business and trust this matter will be resolved promptly. Best regards, [Your Name] [Your Contact Information] ✉ Email Template 8: Thank You Email for Timely PaymentsWhen to send this email: As soon as a payment is received on or before its due date.Cultivating positive client relationships is just as important as handling overdue payments. By acknowledging timely payments, you reinforce positive behavior and maintain good rapport with your clients. Here's a template: When to send: As soon as a payment is received on or before its due date. Subject: THANK YOU: Payment Received for Invoice #[Invoice Number] Dear [Client's Name], We are writing to express our appreciation for your timely payment regarding Invoice #[Invoice Number]. Clients like you, who promptly meet payment schedules, help us continue to provide the quality service and products that you expect and deserve. If you have any queries or need further assistance, feel free to contact us. Once again, thank you for your payment. We look forward to continuing our business relationship. Best regards, [Your Name] [Your Contact Information] How to handle persistent non-payment1. What to do if you don’t succeed?If all your polite payment reminders, follow-ups, and conversations don't result in the client settling their account, it might be time to consider more stringent actions.2. Engage a Collection AgencyWhile this should be your last resort, you might need to involve a collection agency if your internal collection efforts fail. These agencies specialize in recovering unpaid debt. Ensure to choose an agency that treats your clients with respect, maintaining your reputation in the process.3. If all else fails, consider legal actionIn certain cases, you might need to take legal action to recover the outstanding payment. Before you decide on this course, consult with an attorney to understand the possible legal and financial implications.Automate your invoice reminders with PaidniceAutomating your invoice reminders can offer several benefits, such as reduced manual effort, timely reminders, and potentially faster payments.Reduced Manual EffortAutomating the invoice reminder process frees up your time to focus on other crucial aspects of your business. With an automated system in place, you don't have to remember when to send out each reminder. The system does it for you.Timely and Consistent RemindersInvoice reminder software ensures reminders are sent out on schedule and consistently, reducing the risk of missed or delayed reminders. This consistency helps in reminding clients of their dues without fail.Improved Payment TimesAutomated reminders, especially when combined with easy online payment options, can potentially lead to faster payments. When a client receives a reminder with a direct link to pay online, it removes friction from the payment process.Paidnice can send out timely reminders, manage your invoices, and even apply late fees and prompt payment discounts, ensuring your AR management is as efficient and effective as possible.While our primary goal is to secure payment, preserving client relationships is equally important. The tone of your reminder emails, thus, plays a significant role in balancing these objectives. These payment reminder templates and guidelines can serve as a starting point, but don't forget to personalize your approach based on the specific circumstances and relationship with each client.How to set up invoice remindersStart a free 30 day trial: Register for a free account for 30 days to get started.Customize Your Reminders: Configure your reminders for before and after invoice due dates. Choose from our pre-made templates or craft your own unique ones, complete with your brand identity.Set it, and forget it: Our system automatically sends out your customized reminders with each invoice, even incorporating late fees or prompt payment discounts as per your preference.Unlock the full potential of automated invoice reminders by taking advantage of our free 30-day trial. For more insights and step-by-step guidance, don't miss our getting started video. Try Paidnice today - get paid on time, every time the friendly way.Over to youEffective communication plays a crucial role in maintaining a healthy cash flow and positive client relationships. Remember, it's not just about getting paid on time; it's also about nurturing a respectful and mutually beneficial relationship with your clients.Automation not only ensures consistent communication but also frees up your time to focus on your core business. With the right tools and approach, managing payments and maintaining positive client relationships becomes an easier task.Embrace the art of writing payment reminders and let technology do the heavy lifting for you. Ensure your business continues to thrive with steady cash flow and strong client relationships. Remember, effective communication is key, and a polite payment reminder email can go a long way towards achieving that goal. Last Updated: June 3, 2025Key Takeaways:Maintain a professional and polite tone when writing a strong letter for outstanding payment email.If the reminder emails are ineffective, consider scheduling a meeting or phone call with the client to address the issue directly.Ensure outstanding payment reminder emails stand out using concise subject lines, updated payment information, and accepted payment methods.How do you remind your client when a payment is overdue? You send invoice payment reminder emails to the company. But your email will be among the hundreds they receive daily.Did you know that the typical email open rate averages 38.49% for various industries? Personalizing a payment follow up email is the best way to begin improving open rates.Remember that you need to maintain a professional attitude and a polite tone throughout the process to avoid damaging your relationship with the client.So, let’s get started with some strong letter for outstanding payment email reminder templates. When crafting overdue invoice payment reminder emails, maintain a balance between assertiveness and professionalism. Clearly outline payment details, deadlines, and consequences of non-payment while maintaining a respectful tone. Personalize your emails and offer flexible payment options to encourage prompt resolution.Overdue Invoice Payment Reminder Email Samples [Download Free Templates]In this section, we’ll walk you through 8 invoice payment reminder email sample templates you can use at various intervals.Mail 1 | Pre-Due Date Payment ReminderWhen to send: 3-7 days before the invoice is due.Prior to the scheduled payment date, you can actively send payment reminders to clients that include all the information they need to make the payment on time. By starting this process early, you can prevent the client from forgetting about your invoice.Ask politely for confirmation that the invoice has been received, stressing that the payment terms are not past due. This initial payment follow up email marks the first communication of this nature.Type of email: Pre-Due Date Payment ReminderSubject Line: Follow-up on Invoice #65456Hi {first name of client},We hope you are doing well.This is {your name} contacting you on behalf of {company name} concerning the payment of {invoice number}, which we sent on {date}. It will be due next week.We’re sure you must be busy. But it would be great if you could spare some time and take a look at the invoice. Please let us know in case of any questions.Thank You,{Your Name}Mail 2 | Polite Overdue Invoice Reminder EmailWhen to send: 1-3 days after the invoice is overdue.It is essential to be kind and professional when a payment is overdue. With the help of this outstanding payment reminder email template, you can compose a polite message to the client about the delayed payment. Here’s a template for your payment follow up email format.Type of email: Polite Overdue Invoice Reminder EmailSubject Line: Your Invoice {Invoice Number} is OverdueHi {first name of client},This is a reminder that payment on invoice {invoice number} (total {amount}), which we sent on {date}, is 3 days overdue.Please make the payment to the specified bank account on the invoice.If you have any questions, do let us know. We will be happy to help!Thank You,{Your Name}Mail 3 | Early Overdue Invoice ReminderWhen to send: 5-7 days after the invoice is overdue.Customers want you to think well of them. It’s possible that they get your payment reminder message but haven’t paid yet.They did not acknowledge your prior messages. Regardless, you should not give up on collecting the sum of money that they owe you.You’re aware of how frequently you’ve reminded them to pay. As a result, your tone should become more assertive. Also, attach a copy of the invoice or send them a link to the original invoice so they can get it if they misplaced or deleted it. Take a look at this payment follow up email reminder:Type of email: Early Overdue Invoice Reminder EmailSubject Line: Your Invoice {invoice number} Is 7 days Overdue!Hi {first name of client},Our records show that we haven’t yet received payment of {amount} for Invoice {invoice number}, which is overdue by 7 days.Please look into this. In case the payment has already been made, kindly disregard this notice.If you have lost this invoice, please find the original copy attached herewith.Thank You,{Your Name}Mail 4 | Persistent Overdue Payment Reminder EmailWhen to send: 14-20 days after the invoice is due.Send payment reminder messages if, after two weeks, the customer still hasn’t paid the bill. Even though it’s not urgent, you can now talk more confidently. Inform your client that you will be sending follow-up messages.Don’t forget to provide payment details, like the total amount and approved payment options. Simply include the invoice with your message.To ensure that the payment follow up emails are reaching their intended recipient, it’s an effective strategy to request verification. Here’s a persistent overdue payment reminder email sample.Type of email: Persistent Overdue Payment Reminder EmailYour Invoice {invoice number} is 14 days overdue!Hi {first name of client},We mailed you a number of times earlier to remind you of the {amount} due, which was sent on {date}. It is a reminder to say that payment is 14 days overdue.If you have any queries regarding the payment, please reach out.Attached is a copy of the invoice in case the previous one is misplaced. Please confirm and reply to this email as soon as possible.Thank You,{Your Name}Mail 5 | Final Overdue Payment Reminder EmailWhen to send: 30-45 days after the invoice is overdue.After multiple failed attempts to contact the client, you must take a more aggressive approach. If the customer takes your professionalism for granted, consider the possibility of receiving compensation for late payments. However, don’t lose the polite touch in your final notice for overdue invoice reminder email.Type of email: Final Overdue Payment Reminder EmailSubject Line: Invoice {invoice number} from {date} is Overdue – Please Send Payment ASAPHi {first name of client},This is a reminder that we are yet to receive payment {amount} owed on invoice {invoice number}.Please note that, according to our terms, you may be charged additional interest on payment made 30 days after the invoice is issued.Please don’t hesitate to get in touch with us in case of any queries regarding the payment.If there are no issues, please organize the settlement of this invoice immediately.Thank You,{Your Name}Mail 6 | Invoice Paid ConfirmationWhen to send: Immediately after you receive the payment.It’s essential to notify your client as soon as the past-due payment has been successfully received. Even if your client delayed their payment, they have fully reimbursed the amount. It is a great opportunity to build a positive relationship further. In this email, you should acknowledge receipt and thank them for their cooperation. For your reference, we have a template:Type of email: Invoice Paid ConfirmationSubject Line: Payment Received For Invoice – [Invoice Number]Hi {first name of client},Your invoice #[Invoice Number] with us is now complete. We have received your payment.Thank you for your prompt resolution. You can view your payment details at [Link to Invoice].Please keep this email for your records.We look forward to serving you in the future.Warm Regards,{Your Name}Mail 7 | Partially Paid Invoice ReminderWhen to send: The moment you notice that a partial payment has been made. When a customer pays partially, you should acknowledge their contribution and politely remind them of the remaining balance. Here’s a proposed template that can help you get an idea:Type of email: Partially Paid Invoice ReminderSubject Line: Partial Payment Received. Balance Due On Invoice #[Invoice Number]Hi {first name of client},Thank you for the partial payment of [Partial Payment Amount] for Invoice #[Invoice Number].Please note that a balance of [balance amount] from invoice #[Invoice Number] is still due. To avoid late fees, please complete the payment at the earliest.You can view and pay your remaining balance at [link to the invoice].We appreciate your understanding in this matter.Warm Regards,{Your Name}Mail 8 | Thank You Email For Timely PaymentsWhen to send: The moment you receive your payment on or before the due date.Developing positive relationships with customers is equally important as handling unpaid invoices. Acknowledging on-time payments helps you maintain good relations with your customers and promote positive behavior. Here’s a suggested template for you.Type of email: Thank You Email For Timely PaymentsSubject Line: Thank You For The Payment to Invoice #[Invoice no]Hi {first name of client},We want to extend our gratitude for your timely payment of Invoice #[Invoice Number].Customers like you who consistently meet payment deadlines allow us to continue delivering the excellent services you expect and deserve.Kindly feel free to contact us if you need additional help.Thank you for your payment. We look forward to working with you again.Warm Regards,{Your Name}A Checklist For Your Outstanding Payment Reminder Email FormatWhen sending invoice payment follow-up emails to a company, it’s crucial to personalize your email address and email body to reflect your brand identity. Customizing your email will keep your brand identity intact and make you stand out from the crowd. Let’s see what you can include in your overdue invoice reminder email.1. Keep The Subject Line ConciseWhen we receive a reminder for an outstanding payment email, we want it to be short. So, include your Company Name or Contact Name in the email’s subject line and body. It will help the recipient figure out who sent the email. Keep your subject line short, as email providers show a limited number of characters in the email.2. Include Updated InformationWhen creating an outstanding payment reminder mail format, it is critical to include information about a client’s invoice. This will help the client find out essential details. Besides, suppose you have a large client base. In that case, we recommend using e-invoicing software to streamline the payment process.3. Clarify The Payment Options You AcceptTo make payments easier for your customers, including the payment methods you accept – cash, credit card, check, mobile payments, money orders, or Automated Clearing House (ACH), in your outstanding payment reminder email.4. Mention The Billing DateIncluding the billing date in your outstanding payment reminder email is essential. This will help the client identify the payment that is overdue or coming up shortly. Moreover, it creates a sense of urgency and motivates the recipient to take immediate action.5. Use The Right ToneIn order to come across as approachable, your tone should be:Friendly: You’re writing in a way that makes your readers feel like they’re talking directly with you. Use words such as “we” and “our” rather than “I,” “me,” or “my.”Conversational: It should sound like you’re conversing with your readers instead of addressing them formally. This helps them identify with you more quickly and makes the email easier to read.Polite: Always use polite language when communicating with customers. Your goal is not just to address their immediate problem but also to build goodwill so that they’ll be more likely to recommend your product or service in future conversations.6. Show GratitudeWhile it may seem obvious, sending a thank you email when someone makes a purchase is an easy way to show appreciation and make them feel valued.You May Also Read: How to Write a Gentle Reminder Email?[+ Templates]How To Handle Persistent Non Payments?If, after politely reminding them to pay, you follow up with them and have conversations, the client still doesn’t pay, it might be time to consider taking a stronger stance.1. Connect With A Collection AgencyIf your internal collection efforts are unsuccessful, you could need to hire a collection agency. However, it’s a good idea to try every possible option before doing so. These organizations are skilled at collecting unpaid bills. It’s essential to choose an agency that protects your reputation by placing a high value on treating your clients with respect.2. Consider Taking Legal ActionIt may be essential to take legal action to collect the outstanding debts. To fully understand the potential legal and financial consequences, it is important to seek legal advice before moving forward in this direction.You May Also Read: 21 Confirmation Email Templates and ExamplesWhat Are The Benefits of Automating Invoice Reminders?There are several benefits to using automatic invoice reminders. Let’s take a look at some of them.1. Enhanced Payment TimingPayment processing can be hurried up via automated reminders, especially when combined with practical online payment options. Using an email invoice template with a direct online payment link further streamlines the process by removing barriers, ensuring clients can complete transactions quickly and efficiently.2. Consistent RemindersInvoice reminder software ensures that reminders are sent out on time and consistently, reducing the chance of reminders being skipped or delayed. This reliability makes it easier to consistently notify customers of their overdue payments.3. Minimal Manual EffortBy automating the reminder process for invoices, you can devote more of your time to essential business tasks. When you use an automated system, you eliminate the need to remember to send out reminders as the system takes care of it for you.You May Also Read: 10 Best Practices to Secure Online Payment ProcessingHow To Set Up Invoice Reminders?To set up invoice reminders, you can follow the steps below:Step 1: Register with the best invoice reminder software and go for a free trial.Step 2: Customize your reminders so that they alert you before and after the dates on which your bills are due. Choose pre-made themes or create custom reminders that align with your brand.Step 3: You don’t have to worry about sending the invoice reminder anymore! The software will automatically send out reminders to the clients.How to Send a Payment Reminder Email?To send a payment reminder email, start by crafting a clear and professional message. Begin with a polite greeting and specify the outstanding amount and due date. Next, use a strong letter for an outstanding payment email to highlight the importance of prompt payment. Include details like the invoice number and a brief explanation of the overdue payment reminder.In the body, remind the recipient of the payment terms and offer options for making the payment. If needed, use a payment follow-up email sample as a template to ensure you cover all necessary details. Conclude with a courteous closing, reiterating your request and providing contact information for any queries.Lastly, for best results, send the payment follow-up email promptly after the due date and follow up if necessary. This approach ensures your payment reminder email is both effective and respectful.You May Also Read: 15 Tips to Write Catchy Email Subject Lines [+ Examples]ConclusionEvery business or individual needs consistent and timely payments to run and grow their business empire. However, it is a far-fetched dream since no company receives all payments on time. You’ll need professional tactics to secure late payments, including the above-mentioned outstanding payment reminder email samples. However, we are confident that if used properly, these late payment reminder emails will help you secure your overdue payment.Frequently Asked QuestionsHow do you write a payment reminder email?To write a payment reminder email, maintain a polite tone; clearly state invoice details and deadlines, offer assistance, and personalize the message.Should I use a template for sending outstanding payment emails?Yes, using a template for sending strong letter for outstanding payment emails can save time, ensure consistency, and provide a structured approach to communicating payment reminders effectively.What is the best payment reminder email format?The best payment reminder email format must clearly outline payment details, deadlines, and consequences of non-payment while maintaining a respectful tone.How do you follow up on outstanding payment email reminders without being pushy?Follow up on outstanding payment reminders with a balanced approach. Clearly communicate details and consequences while maintaining a respectful tone, offering flexible payment options for prompt resolution.Can I set up automatic payments for future invoices?Yes, you can set up automatic payments for future invoices by configuring your payment settings to enable recurring payments or by using automated invoicing software. As a business owner, you meticulously prepare every invoice, and provide customers with information and payment methods, and what happens? Sometimes, they simply don’t pay on time. Now you need to remind them of their late payment, but how? How to hit that sweet spot of being firm, yet at the same time polite and professional? We got your back. In this article, we’re bringing you seven late payment email templates you can use to ask for outstanding invoices. Also, we’ll show you what to include in your payment reminder emails and give you some pointers for managing them. Jump to section: What to Include in Late Payment Emails Late Payment Email Templates How to Better Manage Sending Late Payment Reminders What if Email Reminders Don’t Work? What to Include in Overdue Payment Reminder Emails In addition to a carefully worded message, an effective payment reminder email should contain several key elements. The first thing to pay attention to is also the first thing your customer will see in their inbox—the subject line. There are two elements that you should fit into a subject line. One is the mention of the invoice that your customer needs to pay, and the other is the name of your business. Combined, these two should ring a bell for your customer, making sure they know exactly who is asking for the payment, and which service or product they should be paying for. The subject line could, therefore, look something like this: Source: Regpack To make the email even more attention-grabbing, consider adding a word that invokes urgency. Making sure the subject line contains words like “overdue”, “late”, “urgent”, “important”, or “critical”, is an excellent way to attract the recipient’s attention and receive timely payment. Moving on, when the customer opens the email, they should find the due date and the outstanding balance in the body. Those are critical pieces of information needed for payment, so don’t make them difficult to spot. Of course, the due date refers to the due date for the original invoice. Therefore, the customers can see in the reminder email how long it has passed since. Along with that, there’s the amount they owe you; if the overdue invoice email is for an invoice that should have been paid a month or more ago, it can also include the late fees. The late payment email should also include the payment options you provide to your customer. Make it easy for them to pay by including, for instance, a direct link to a payment portal if you use it, a physical address for sending a check, or whatever other method you think they prefer. The more methods of payment you include, the better the chances you’ll get your money on time. Another element you can include in the overdue payment email is a specification of the next steps in the billing process. That’s especially suitable for emails that refer to very late payments; you can include a gentle reminder of additional fees, pursuing legal action, and other consequences that you have in place. Source: Regpack For convenience, it’s a good idea to attach a copy of your invoice to every overdue payment reminder email. That way, the customer can access it immediately, without rummaging through the piles of messages in their inbox. In addition to the elements we’ve mentioned in this section, there is one more essential aspect of an effective late payment email—what you actually write in them. We’ll see the various possibilities for what to put in the body of the message in the next section, where we’ll provide you with payment reminder email templates. Late Payment Email Templates How you write a late payment email could make a difference between being compensated for your work and not receiving your hard-earned money. For example, the reminder email you send on the day the payment is due won’t be formulated in the same way as the one you send two weeks after the payment deadline, and especially the one you send two months later. There should be differences in tone, wording, and content of every reminder email. That’s why we’ll provide you with payment reminder email templates for every stage of asking for overdue payments. If you use them, the whole process will be much easier. On the Day the Payment Is Due The email you’re sending on the day the payment is due is your customer’s first call to action. With that in mind, try to keep it brief and casual. Remember, the customer isn’t late with their payment at this stage, you’re merely giving them a friendly reminder. Source: Regpack As you can see in the example, this payment reminder is light in tone, short and straightforward. The subject line contains the company name and the invoice number, plus the phrase “due today”, which is a gentle nudge for the customer. We’ll keep a similar subject line in all of our emails and change the intensity of the urgency phrase. The email itself lets the customer see how much they owe, when the money is due, and how to pay. There’s no need for anything more at this stage; after all, the payment isn’t actually late yet. One Week After the Late Payment Was Due This is the first email after the due date has passed. The purpose of this message is to remind your customer their payment is now overdue and to provide them with all the information they need for the payment so they can have it at hand. Source: Regpack In this email, you should still keep a polite and friendly tone, yet one that is slightly firmer than in the previous one. After all, the payment is now officially late, and the customer owes you money. If you didn’t do it before, now is the time to include all the details necessary for payment and a copy of the invoice. Also, it’s important not to be accusatory. There could be a lot of reasons for late payment, and there’s no need to assume that the customer is purposely holding on to your compensation. Two Weeks After the Overdue Payment Was Due If two weeks passed from the due date and the customer still hasn’t paid the invoice, it’s time for a follow-up email. The situation is not alarming, but you can now be even firmer in your tone. Below is a payment reminder email template you can use for modeling your own. Source: Regpack As we’ve mentioned earlier, you can be more direct in this email. Let your customers know that this is not the first reminder you’re sending them. Don’t forget to include the payment details like the amount and the information about the payment options. You can include those in the invoice; just make sure that you’ve attached the invoice to your message. Besides that, it’s a good idea to ask for confirmation of receiving the email to ensure that someone on the other end is reading your payment reminder message. One Month After the Late Payment Was Due One month is a significant amount of time in terms of late payments. If the customer hasn’t paid by then, and you know that they’re receiving and reading your emails, there’s almost certainly some kind of problem on their end. That being said, you still have the right to request compensation for your work and to remind them again of their obligations. Source: Regpack As we mentioned in one of the previous sections, you can include words that invoke urgency in the subject line to draw your customer’s attention. In this template, we used “urgent”, but you can opt for “important”, “attention”, “ASAP”, or any other that you see fit. Furthermore, you can mention your terms and conditions regarding payments. The template above, for example, states that additional fees are charged after a month from the due date. Whatever terms you have in your invoice, remind your customer about them to make them think twice about prolonging the payment any further. Two Months Overdue When the payment is two months overdue, you can be transparent and direct with your customer without hesitating. However, it’s key to remember that you still need to remain professional and calm. Here’s a template you can use to email your late-paying customer. Source: Regpack Be sure to warn your customers of the additional charges that will result from their leisurely approach to payments—of course, if you have them in your payment terms. You can also include other contact information besides replying to the email, for example, the phone number. That way, you affirm that you’re available for communication while indicating that they have no excuse for ignoring your payment reminder emails. Overdue Invoice Reminder Email for Extremely Late Invoices Anything after two months of being late on payments can be considered extremely late. There’s still hope of collecting your payment, but this should be the last reminder email before you start mentioning the legal action that you will be taking against the customer. Therefore, let your customer know that the current situation is untenable. Here’s a template that will help you set the right tone. Source: Regpack In this email, it’