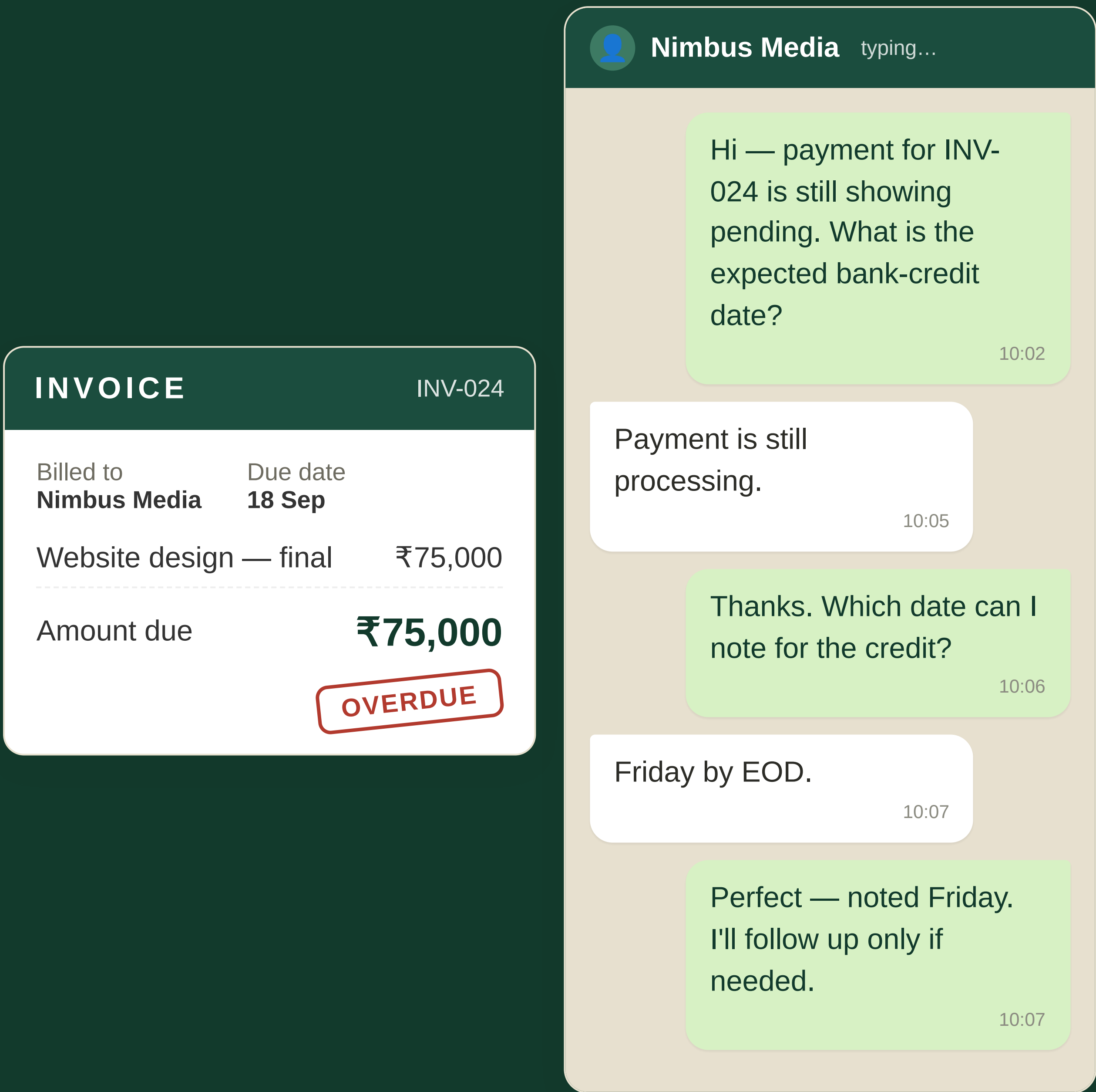
A SOLOLEDGER BONUS

CLIENT PAYMENT

Recovery System

Get paid faster. Follow up professionally. Stop guessing what to say.



A practical payment operating system — scripts, timelines, trackers & worksheets.

START HERE

How to use this system

You do not have to read this from beginning to end. Find the situation that matches your client, use the recommended message, record the reply, and follow the next step.

1. **Identify the payment stage.** Not due · due · overdue · part paid · promised date missed. The stage decides everything else.
2. **Send the correct message.** Don't use the same reminder at every stage — each one has a different job.
3. **Capture the client's answer.** Especially the expected payment date, transfer reference, blocker, accounts contact and any revised date.
4. **Decide the next action.** Wait · follow up · escalate · change terms · pause exposure.

> **Beginner rule:** never finish a payment conversation without knowing exactly what happens next — a date, a person, or an action.

THE CORE IDEA

Invoice is not cash

Three numbers move separately. Confusing them is why freelancers feel richer than their bank balance — and get caught short at tax time.

INVOICE VALUE

What you billed the client.

RECEIVABLE

What the client still owes you.

CASH RECEIVED

What actually reached your bank.

Worked example

INVOICE INV-053

Billed to	Due date
Orbit Labs	**5 Oct**

Brand identity project	₹1,20,000
Received	₹50,000
Amount due	**₹1,20,000**

PART PAID

INVOICED **₹1,20,000** →

CASH IN **₹50,000** → STILL OWED **₹70,000**

Do **not** change the invoice to ₹50,000. Do **not** mark it paid. Record it as **Part Paid — ₹70,000 outstanding.**

DIAGNOSIS

Why clients pay late

Not every delay is the same — and the same reminder won't fix all four. Diagnose first, then act.

1 · ADMINISTRATIVE DELAY

Missing PO, vendor registration incomplete, invoice rejected, wrong GST / business details.

Response: Fix the document problem. Five reminders won't fix missing paperwork.

2 · PROCESS DELAY

Payment run only twice a month, approval pending, invoice cut-off missed, stuck in the accounts queue.

Response: Find the payment process and the expected run date.

3 · CASH-FLOW DELAY

The client wants to pay but can't right now.

Response: Ask for a specific revised schedule — not “soon”, but “₹40k Friday, ₹35k next Wednesday”.

4 · AVOIDANCE / DISPUTE

Stops replying, breaks promises, suddenly questions approved work, wants more work before clearing dues.

Response: Reduce exposure and escalate appropriately.

THE FORMULA

Four things every message needs

1. **Invoice reference** — e.g. INV-024, so there's no ambiguity.
2. **Amount** — e.g. ₹75,000 outstanding.
3. **Status** — due today · 7 days overdue · part paid.
4. **One clear ask** — a single, specific next step.

WEAK MESSAGE

"Hi, any update?"

BETTER MESSAGE

"Hi Karan, following up on **INV-024** for **₹75,000**, which was due on **18 September**. Could you please confirm the expected payment date?"

> The second works because the client can act immediately — nothing to look up, one decision to make. Every hour of friction you remove is a day of delay you avoid.

LANGUAGE

Tone guide

Same facts, three temperatures. Match the tone to the stage — not to your mood.

SOFT	NEUTRAL	FIRM
BEFORE DUE DATE	**DUE / EARLY OVERDUE**	**REPEATED DELAYS**
"Quick reminder that INV-031 is due Friday. Let me know if anything is needed from my side for processing."	"INV-031 for ₹60,000 was due yesterday. Could you confirm the payment status and expected credit date?"	"INV-031 remains outstanding after the revised date of 18 Sep. Please confirm payment or a firm resolution schedule today."

> **Important:** firm does not mean angry. Firm means specific, dated and unambiguous. Anger loses clients; clarity gets you paid.

THE LADDER

The full recovery timeline

Every unpaid invoice travels the same road. Knowing which stage you're at tells you exactly what to send.

- **Invoice sent**
  Make payment instructions clear.
- **3 days before due**
  Prevent administrative delay.
- **Due date**
  Confirm scheduled payment.
- **3 days overdue**
  Get the exact date or the blocker.
- **7 days overdue**
  Get a commitment; evaluate exposure.
- **14+ days overdue**
  Escalate or restructure.
- **Missed promised date**
  Reference the broken commitment; force clarity.

OBJECTIVES

What to achieve at each stage

Each message has one job. If you know the job, the words are easy.

Stage	Your goal	Mode
Invoice sent	Make payment instructions clear	Setup
3 days before	Prevent admin delay	Prevent
Due date	Confirm it's scheduled	Confirm
3 days overdue	Get exact date or blocker	Probe
7 days overdue	Get commitment; check exposure	Commit
14+ days overdue	Escalate or restructure	Escalate
Missed promise	Force clarity on the broken date	Force

> A reminder with no objective is just noise. Before you type, finish this sentence:
> **"The one thing I need from this message is ___."**

AVOID THESE

What not to do

DON'T SEND

"Payment?"

"Bro please send payment."

"Please please pay urgently."

"Any update?"

"Why aren't you replying?"

They all fail for the same reason — they're missing the four essentials:

- No invoice reference
- No amount
- No due-date / status
- No clear next action

> **Also:** don't message every few hours. Rapid-fire chasing reads as panic and trains the client to ignore you. One clear message, then a planned follow-up date.

CONTROL POINTS

Promise dates matter

A client's promised payment date becomes your new control point. You stop guessing and start holding a specific commitment.

- **Original due — 10 Sep**
  Invoice was due.
- **Client says — "Will pay Friday 13th"**
  Record: **Promised Date — 13 Sep.** Don't message randomly on the 11th or 12th.
- **14 Sep — nothing received**
  Now you have a broken commitment to reference.

If the promised date passes WhatsApp

WHATSAPP VERSION

COPY

Hi Anjali, following up on INV-066. You had indicated payment would be completed on 13 September, and I haven't received it yet. Could you confirm the updated payment position today?

After sending: Do not restart with a soft “friendly reminder” — the client already committed. Reference the specific date.

WORKED EXAMPLE

One invoice, start to finish

INV-108 · ₹85,000 · due 8 September. Here's the full journey — calm, dated, and paid in 9 days.

- **3 Sep**
  Pre-due reminder sent.
- **8 Sep**
  Due-date message.
- **11 Sep**
  3-day overdue — ask for date *or* blocker.
- **11 Sep**
  Client: "Processing." You ask the credit date → **15 Sep.**
- **15 Sep**
  Nothing yet → missed-promise message.
- **17 Sep**
  Payment received. ✓

Peakline (Rahul) online

> Hi Rahul, INV-108 (₹85,000) is 3 days overdue. Could you confirm the expected date, or tell me if anything's blocking it?
> 11 Sep

> It's processing from our side.
> 11 Sep

> Thanks — which credit date can I note?
> 11 Sep

> 15 September.
> 11 Sep

> Noted 15 Sep. I'll follow up only if it slips.
> 11 Sep

COPY-PASTE SCRIPT VAULT

Invoice send

Sending the invoice

WhatsApp + Email

WHATSAPP VERSION

COPY

Hi [Name], sharing Invoice #[number] for [project]. Amount: ₹[amount]. Due: [date]. I've emailed it too — let me know if anything is needed from your side for processing.

EMAIL VERSION

COPY

Subject: Invoice #[number] — [Project]\n\nHi [Name],\n\nPlease find attached Invoice #[number] for [project].\nInvoice amount: ₹[amount] · Due date: [date]\n\nPlease let me know if your accounts team needs any document or vendor details.\n\nRegards,\n[Your name]

REAL EXAMPLE

Hi Meera, sharing Invoice #INV-071 for the app UI kit. Amount: ₹90,000. Due: 30 Sep. Emailed too — let me know if accounts needs anything.

After sending: wait until the due-date step, unless the client flags a blocker.

✎ CAPTURE THEIR REPLY

- Expected payment date
- Transfer reference, if released
- Blocker or accounts contact

⏱ THEN DO

Log the date & next action in your tracker — and follow up again only on that date, not before.

COPY-PASTE SCRIPT VAULT

Deposit request

Kickoff / deposit WhatsApp

WHATSAPP VERSION

COPY

Hi [Name], to confirm the project and begin work, the agreed kickoff payment is ₹[amount]. Once received, I'll lock your start date and begin stage one.

REAL EXAMPLE

Hi Vikram, to lock your slot for the landing-page build, the kickoff payment is ₹25,000. Once it's in, I'll begin Monday.

After sending: hold the start date until the deposit is received — that's the point of a deposit.

Softer alternative: "Whenever you're ready to start, the kickoff payment is ₹[amount] — I'll block the dates as soon as it's through."

✎ CAPTURE THEIR REPLY

- Expected payment date
- Transfer reference, if released
- Blocker or accounts contact

⏱ THEN DO

Log the date & next action in your tracker — and follow up again only on that date, not before.

COPY-PASTE SCRIPT VAULT

3 days before due

Pre-due reminder WhatsApp

WHATSAPP VERSION

COPY

Hi [Name], a quick reminder that Invoice #[number] for ₹[amount] is due on [date]. Sharing early in case your accounts team needs anything from my side.

REAL EXAMPLE

Hi Priya, quick reminder that INV-045 for ₹48,000 is due this Friday (26 Sep). Flagging early in case anything's needed for processing.

After sending: wait until the due date unless the client identifies a blocker.

✎ CAPTURE THEIR REPLY

- Expected payment date
- Transfer reference, if released
- Blocker or accounts contact

⏱ THEN DO

Log the date & next action in your tracker — and follow up again only on that date, not before.

COPY-PASTE SCRIPT VAULT

Due today

Due-date message

WhatsApp

WHATSAPP VERSION

COPY

Hi [Name], just a reminder that Invoice #[number] for ₹[amount] is due today. Could you confirm whether it's scheduled for payment?

REAL EXAMPLE

Hi Dev, reminder that INV-052 for ₹60,000 is due today. Is it scheduled on your side?

After sending: if they confirm a date, record it as the promised date and wait.

✎ CAPTURE THEIR REPLY

- Expected payment date
- Transfer reference, if released
- Blocker or accounts contact

⏱ THEN DO

Log the date & next action in your tracker — and follow up again only on that date, not before.

COPY-PASTE SCRIPT VAULT

3 days overdue

First overdue nudge

WhatsApp

WHATSAPP VERSION

COPY

Hi [Name], following up on Invoice #[number] for ₹[amount], due on [date]. Could you confirm the expected payment date, or let me know if anything is blocking processing?

REAL EXAMPLE

Hi Sana, following up on INV-038 for ₹36,000, due 12 Sep. Could you confirm the expected date — or tell me if anything's blocking it?

After sending: record either a date or a blocker. Never leave the conversation with just "soon".

> Ask about the **date OR the blocker** — not just "when will you pay?". The blocker is often the real problem.

✎ CAPTURE THEIR REPLY

- Expected payment date
- Transfer reference, if released
- Blocker or accounts contact

⏱ THEN DO

Log the date & next action in your tracker — and follow up again only on that date, not before.

COPY-PASTE SCRIPT VAULT

7 days overdue

Commitment nudge

WhatsApp

WHATSAPP VERSION

COPY

Hi [Name], Invoice #[number] for ₹[amount] is now 7 days overdue. Could you confirm a payment date today so I can update my records? If there's an accounts or approval issue, tell me and I'll help resolve it.

REAL EXAMPLE

Hi Karan, INV-024 for ₹75,000 is now 7 days overdue. Can you confirm a date today? If it's stuck with accounts, point me to them and I'll sort it directly.

After sending: if no date comes, move to the 14-day escalation and start assessing exposure.

✎ CAPTURE THEIR REPLY

- Expected payment date
- Transfer reference, if released
- Blocker or accounts contact

⏱ THEN DO

Log the date & next action in your tracker — and follow up again only on that date, not before.

COPY-PASTE SCRIPT VAULT

14+ days overdue

Escalation

WhatsApp

WHATSAPP VERSION

COPY

Hi [Name], Invoice #[number] for ₹[amount] remains unpaid after previous follow-ups. Please arrange payment or confirm a clear schedule by [date]. If Accounts handles this, please connect me with the responsible person today.

REAL EXAMPLE

Hi Aditya, INV-090 for ₹1,10,000 is still unpaid after several follow-ups. Please arrange payment or confirm a firm schedule by Thursday. If finance handles it, connect me with them today.

After sending: you now need one of three things: money, a schedule, or the responsible person.

> At this stage you're no longer asking politely for an update — you're requiring a resolution path.

✎ CAPTURE THEIR REPLY

- Expected payment date
- Transfer reference, if released
- Blocker or accounts contact

⏱ THEN DO

Log the date & next action in your tracker — and follow up again only on that date, not before.

COPY-PASTE SCRIPT VAULT

Part payment received

INVOICE
₹1,00,000 →

RECEIVED
₹40,000 →

BALANCE
₹60,000

> Acknowledge what came in, then anchor the balance and a date. Gratitude + clarity, together.

Acknowledge + anchor balance WhatsApp

WHATSAPP VERSION

COPY

Hi [Name], thank you — I've received ₹[part] against Invoice #[number]. The remaining balance is ₹[balance]. Could you confirm when the balance will be completed?

REAL EXAMPLE

Hi Isha, thanks — received ₹40,000 against INV-081. Balance is ₹60,000. When can I expect the rest?

After sending: record the balance as a live receivable with its own promised date.

COPY-PASTE SCRIPT VAULT

"Payment is processing"

WEAK REPLY

"Okay."

You've learned nothing and reset the clock.

BETTER REPLY

"Thanks for the update. Could you share the expected bank-credit date so I can update my records?"

Turn "processing" into a date

WhatsApp

WHATSAPP VERSION

COPY

Thanks for the update. Could you please share the expected bank-credit date so I can update my records?

REAL EXAMPLE

If available, please also share the payment / transfer reference once it's released.

After sending: always convert a vague status into a dated, verifiable fact — a date, or a reference number.

COPY-PASTE SCRIPT VAULT

"Accounts team is handling it"

Get to the payer

WhatsApp

WHATSAPP VERSION

COPY

Thanks. Could you connect me with the relevant Accounts / AP contact, or copy them here? I'll coordinate directly so you don't have to keep relaying updates.

REAL EXAMPLE

Thanks Rahul — could you loop in your AP contact? I'll handle it with them so it's off your plate.

After sending: once you have the payer, follow up with them directly using the invoice + amount + date formula.

> Getting to the person who actually releases money removes the slowest link — your busy project contact.

✎ CAPTURE THEIR REPLY

- Expected payment date
- Transfer reference, if released
- Blocker or accounts contact

⏱ THEN DO

Log the date & next action in your tracker — and follow up again only on that date, not before.

COPY-PASTE SCRIPT VAULT

Client asks for more time

Convert to a firm schedule WhatsApp

WHATSAPP VERSION

COPY

Thanks for letting me know. Could we confirm the revised payment date as [date]? I'll update my records accordingly.

REAL EXAMPLE

For instalments: ₹30,000 on 18 Sep and ₹30,000 on 25 Sep — please confirm this schedule and I'll note it.

After sending: get the client to confirm the schedule in writing. A confirmed schedule is a commitment you can hold.

> "More time" is fine — **vague** more time is not. Replace it with specific dates and amounts.

✎ CAPTURE THEIR REPLY

- Expected payment date
- Transfer reference, if released
- Blocker or accounts contact

⏱ THEN DO

Log the date & next action in your tracker — and follow up again only on that date, not before.

COPY-PASTE SCRIPT VAULT

Missed promised date

Reference the broken commitment

WhatsApp

WHATSAPP VERSION

COPY

Hi [Name], following up on Invoice #[number]. You had indicated payment would be completed by [promised date], but I haven't received it yet. Could you confirm the updated payment position today?

REAL EXAMPLE

Hi Zoya, following up on INV-112. Payment was promised by 20 Sep but hasn't arrived. Can you confirm the updated position today?

After sending: if a second promise is made, note it — a pattern of broken promises is your signal to tighten terms.

> Do **not** restart with a soft friendly reminder. The client already committed — hold them to their own date.

✎ CAPTURE THEIR REPLY

- Expected payment date
- Transfer reference, if released
- Blocker or accounts contact

⏱ THEN DO

Log the date & next action in your tracker — and follow up again only on that date, not before.

COPY-PASTE SCRIPT VAULT

Client ghosting

When replies stop, escalate in three clean steps — spaced out, not spammed.

- **Message 1 — Normal overdue**
  Standard 3-day nudge with invoice + amount + date.
- **Message 2 — Firm follow-up**
  The 7-day commitment nudge; ask for a date today.
- **Message 3 — Escalation**
  Below.

Escalation after silence WhatsApp + Email

WHATSAPP VERSION

COPY

Hi [Name], I've followed up regarding Invoice #[number] for ₹[amount] but haven't had a response. Please confirm the payment position by [date]. If another person handles this, please connect me with them.

REAL EXAMPLE

Hi Farhan, I've followed up on INV-134 (₹95,000) a few times without a reply. Please confirm the position by Friday, or point me to whoever handles payments.

After sending: then decide whether new/continuing work should pause until this resolves.

COPY-PASTE SCRIPT VAULT

Pause new work

Pause — legally cautious

WhatsApp

WHATSAPP VERSION

COPY

Hi [Name], since Invoice #[number] remains outstanding, I need to pause additional work for now while the payment position is resolved. Once payment clears or we agree a workable schedule, I'll confirm the next delivery date.

REAL EXAMPLE

Hi Kabir, with INV-077 still open, I'll pause further work until it's resolved. As soon as it clears, I'll confirm the next milestone date.

After sending: keep it factual and forward-looking — you're protecting the project, not threatening the client.

> Only use this where it's consistent with your agreement and the circumstances.

✎ CAPTURE THEIR REPLY

- Expected payment date
- Transfer reference, if released
- Blocker or accounts contact

⏱ THEN DO

Log the date & next action in your tracker — and follow up again only on that date, not before.

COPY-PASTE SCRIPT VAULT

Final handover payment

Payment before handover WhatsApp

WHATSAPP VERSION

COPY

Hi [Name], the final deliverables are ready. As agreed, the remaining balance of ₹[amount] is due before final handover. Once payment is received, I'll send the final files / access immediately.

REAL EXAMPLE

Hi Meera, final files are ready. As agreed, the balance of ₹45,000 is due before handover — once it's in, I'll release everything right away.

After sending: send access the moment payment lands. Fast delivery after payment builds trust for the next project.

> This only works if the "payment before final handover" condition was **agreed earlier**. Set it at the start, not the end.

✎ CAPTURE THEIR REPLY

- Expected payment date
- Transfer reference, if released
- Blocker or accounts contact

⏱ THEN DO

Log the date & next action in your tracker — and follow up again only on that date, not before.

REAL SITUATIONS

Corporate / enterprise client

The project manager loves you — but a faceless accounts system pays the invoice. "I think Finance is processing" is not a date.

ASK YOUR CONTACT FOR

- Accounts / AP contact
- Vendor ID & PO number
- Invoice acceptance & approval status
- Payment-run schedule
- Expected bank-credit date

Vertex Systems — AP online

Hi, I'm the design vendor for the Vertex rebrand. Could you confirm INV-201 (₹1,80,000) is approved and in the next payment run?

Mon

It's approved. Runs go out on the 1st and 15th.

Mon

Great — so 15th. I'll note that. Thank you.

Mon

> With enterprises, your job is to move the invoice through a **process**, not to persuade a person. Learn the process and track its dates.

REAL SITUATIONS

Retainer client, late every month

When lateness repeats, the problem isn't your reminder — it's your **terms**.

Month	Days late	Trend
April	3 days	ok
May	8 days	slipping
June	11 days	slipping
July	15 days	systemic

On a ₹60,000 retainer, the question changes from "how do I remind them?" to "are my terms wrong?"

- Bill **before** the service month
- Shorten payment terms (e.g. 7 days)
- Add a deposit / buffer
- Reconsider the account economics entirely

REAL SITUATIONS

More work while old invoice is unpaid

OLD BALANCE
₹80,000

+

NEW PROJECT
₹60,000

=

EXPOSURE
₹1,40,000

Reframe the decision with one question: **"Would I intentionally lend this client ₹1.4 lakh, unsecured?"**

If the honest answer is no, don't start new work on top of an unpaid balance. Clear the old invoice — or take a deposit that covers your risk — before you increase exposure.

Clean line to use: "Happy to start the new project — let's clear INV-055 first, then I'll block the dates for the next one."

REAL SITUATIONS

International payment delay

Two very different situations get confused constantly:

CLIENT HAS SENT IT	NOT YET SENT
Money is in transit through the banking system. Be patient — don't accuse.	Nothing has left. This is a normal overdue — follow the ladder.

Ask for the facts that tell them apart:

- Transfer date & method (wire / Wise / PayPal)
- Transfer reference number
- Sender bank / platform
- Expected settlement time

> If a transfer is genuinely in transit, do not accuse the client of non-payment — verify the reference and wait for settlement.

REAL SITUATIONS

Invoice dispute

"We're not paying — this isn't what we expected." Do **not** fire an aggressive recovery script. A dispute is a different problem from a delay.

1 · Gather the record

Agreed scope, approvals, revision history, delivery evidence, the invoice, written communication.

2 · Clarify the dispute

What specifically doesn't match? Get it in writing.

3 · Attempt resolution

Offer a fair, scoped fix or a partial-release path.

4 · Seek advice if material

For large or unresolved disputes, review your contract and get professional advice.

> This guide is not legal advice. For material or contested amounts, review your agreement and consult a qualified professional.

REAL SITUATIONS

High-risk client matrix

Match your controls to the risk. Amount on one axis, reliability on the other.

Low amount · Reliable

Normal reminder. Don't overthink it.

High amount · Reliable

Track closely; confirm dates early; keep records tidy.

Low amount · Unreliable

Reduce future exposure; take deposits on the next job.

High amount · Unreliable

Strong controls: deposit, smaller milestones, pause work, stricter terms, professional advice where needed.

PREVENTION

The best recovery starts before work

Most payment pain is designed in at the start — or prevented there. Before the project begins, get these on file:

- Legal / client business name
- Billing email & address
- Accounts / AP contact
- PO requirement
- Invoice requirements (GST, format)
- Payment cycle & typical run
- Payment method
- Due-date terms

> Five minutes of setup removes the top cause of late payment: **administrative delay.** You can't be blocked by paperwork you've already handled.

PREVENTION

50 / 50 payment structure

Simple, short projects. Half to start, half before final delivery.

PROJECT FEE	→	BEFORE START	→	BEFORE DELIVERY
₹80,000		₹40,000		₹40,000

You never carry more than half the project as unpaid exposure, and the client never pays for work they haven't seen. Best for engagements that finish in a few weeks.

PREVENTION

40 / 30 / 30 milestone structure

Larger projects. Tie each payment to a real, visible stage.

KICKOFF	→	DESIGN APPROVAL	→	BEFORE HANDOVER
₹48,000		₹36,000		₹36,000

On a ₹1,20,000 project, exposure never runs ahead of delivered value. Milestones should map to moments the client can **see** progress — not arbitrary dates.

> Rule of thumb: never let the value you've delivered get far ahead of the money you've collected.

PREVENTION

Monthly retainer structure

The default retainer quietly turns 30-day terms into a 60-day cash delay. Restructure the timing.

THE TRAP

- **Work all of May**
- **Invoice 31 May**
- **Paid 30 June**
  ~60 days of cash delay.

BETTER TIMING

- **Invoice 25 April**
- **Due 1 May**
- **May work begins**
  Paid for the period as it starts.

> This is commercial planning, not a legal rule — agree the timing with your client and reflect it in your contract.

PREVENTION

Simple payment-policy template

PAYMENT TERMS

- **40%** due at project confirmation
- **30%** due at [milestone]
- remaining **30%** due before [final handover]

Invoices are payable within **[7 / 15]** days.

Additional scope requires written agreement on fee and timeline.

If payment becomes materially overdue, work may be paused where permitted by the agreement.

> Adapt this to your actual contract and project. It's a starting template, not legal wording.

RECEIVABLES CONTROL

Your receivables tracker

One table, updated weekly, replaces all the anxiety in your head.

Client	Invoice	Amount	Due	Age	Promised	Next action
Bright Co	INV-021	₹18k	10 Sep	2d	—	Reminder
Acme Retail	INV-024	₹75k	3 Sep	9d	15 Sep	Wait to 15th
Studio X	INV-019	₹60k	25 Aug	18d	12 Sep	Escalate

- **Age** — days since due; attention rises with age
- **Promised** — the client's committed date
- **Next action** — the single thing to do next
- **Last contact** — so you don't over-message

RECEIVABLES CONTROL

Receivables aging

Group what you're owed by how overdue it is. Older isn't automatically worse — but it earns more attention.

Not due	**₹90k**
1–7 days	**₹60k**
8–14 days	**₹35k**
15–30 days	**₹0**
30+ days	**₹20k**

> A healthy book is heavy at the top (not due / recent) and light at the bottom. When the 30+ bucket grows, it's a signal to tighten terms — not just chase harder.

RECEIVABLES CONTROL

What to chase first

Limited time? Chase in this order — it maximises recovery and minimises risk.

1. **Missed promised date.** A commitment failed — highest urgency and your strongest footing.
2. **Large old invoice.** The biggest financial exposure on your book.
3. **Client asking for more work.** Exposure is about to increase — act before you say yes.
4. **Due-soon invoice.** Preventative nudge so it never becomes overdue.

> Notice that "loudest client" isn't on the list. Chase by **risk and commitment**, not by who's stressing you most.

Escalation decision tree

Is the invoice actually due? No → pre-due reminder only.

Yes ↓

Known blocker? Yes → solve the blocker (paperwork / approval).

No ↓

Credible payment date given? Yes → record it & wait.

No ↓

Previous promise missed? Yes → firmer escalation.

Will more work increase exposure? Yes → payment gate / milestone / pause.

Material dispute or large amount? → professional / legal review if appropriate.

RECEIVABLES CONTROL

The 15-minute Friday routine

Collections shouldn't live in your head all week. Box it into 15 focused minutes.

- **0–3 min · Filter**
  Show only Pending, Part Paid and Overdue.
- **3–6 min · Check promises**
  Which promised dates are due or missed?
- **6–10 min · Send**
  Only the messages that are actually due today.
- **10–13 min · Record**
  Log replies, dates and references.
- **13–15 min · Flag**
  Mark clients whose future terms need changing.

RECEIVABLES CONTROL

Client payment-quality score

Revenue isn't the whole story. Score each client 1–5 to see who's actually worth serving.

Client	Revenue	Payment speed	Communication	Scope discipline
Client A	5 / 5	2 / 5	3 / 5	2 / 5
Client B	3 / 5	5 / 5	5 / 5	4 / 5

> **The insight:** a high-fee client can still be expensive to serve. Client A pays well but drains your time, cash and patience. Sometimes the best "recovery" decision is not taking the next project.

ACTION PAGES

Payment follow-up worksheet

Client: ....

Invoice #: ....

Original amount: ₹ ....

Amount received: ₹ ....

Outstanding: ₹ ....

Due date: ....

Days overdue: ....

Last meaningful message: ....

Client's promised date: ....

Known blocker: ....

Accounts contact: ....

My next action: ....

Next action date: ....

ACTION PAGES

Payment-terms planner

Project fee: ₹ ....

Project duration: ....

Direct costs before first payment: ₹ ....

Deposit: ₹ ....

Milestone 1 (stage / amount): ....

Milestone 2 (stage / amount): ....

Final balance: ₹ ....

Invoice due (days): ....

Delivered before each payment: ....

Held until final payment: ....

ACTION PAGES

Client billing-setup form

Have the client fill this before work starts — it prevents the #1 cause of delay.

Business / legal name: ....

Billing address: ....

Invoice email: ....

Accounts / AP email: ....

PO needed? ....

Vendor registration? ....

GST / business details required? ....

Payment cycle: ....

Typical payment run: ....

Payment method: ....

Who approves the invoice? ....

Who pays the invoice? ....

ACTION PAGES

When a payment is delayed — diagnostic

Run through these in order. Each "no" points to the exact thing to fix next.

1. Was the invoice received?
2. Was the invoice accepted / approved?
3. Is anything missing (PO, vendor, GST)?
4. Has the work been approved?
5. Has payment been scheduled?
6. What's the expected payment date & reference?
7. Who is the correct person to contact?

THE ONE-PAGER

Payment recovery cheat sheet

SEND Clear invoice → **PRE-DUE** Prevent issues → **DUE** Confirm date → **OVERDUE** Get exact date → **MISSED** Escalate → **RISK↑** Control exposure

MESSAGE FORMULA

Invoice + amount + status + one clear ask

TRACKING FORMULA

Last useful reply + promised date + next action

PREVENTION FORMULA

Deposit + milestones + billing setup + clear terms

RISK FORMULA

Outstanding + age + broken promises + new exposure

> **The goal is not to get better at chasing clients. The goal is to make late payment a controlled business process.**

> SoloLedger is a record-keeping and planning product — not legal, tax or debt-recovery advice. For disputed or material cases, review your agreement and seek appropriate professional help.