

Credit Control – Script & Tipsheet for Small Business Owners



Late payments can seriously impact cashflow – especially in times of distress. This simple guide gives you a structured approach and sample scripts to follow up on unpaid invoices professionally and effectively.

1. Credit Control – What Matters Most

- Follow up consistently and early – don't wait
- Stay polite but firm – don't be apologetic
- Keep notes of every communication
- Set clear expectations (due dates, next steps)
- Know when to escalate (legal action or debt recovery)

2. Sample Script – First Follow-Up

Subject: Friendly Reminder – Invoice #[12345]

Hi [Client Name],

Just a quick note to remind you that invoice #[12345], dated [Invoice Date], for £[Amount] is now due.

Please could you confirm that this is in your payment run and let us know when it will be settled?

Let me know if you need a copy of the invoice or have any queries.

Thanks in advance,

[Your Name]

3. Sample Script – Second Follow-Up

Subject: Second Reminder – Invoice #[12345] Now Overdue

Hi [Client Name],

Following up on my earlier message regarding invoice #[12345], which remains unpaid. It was due on [Date] and is now [X] days overdue.

We'd appreciate your confirmation of payment or a quick update on the expected date.

If there's a problem, please get in touch so we can resolve it quickly.

Best regards,

[Your Name]

4. Sample Script – Final Reminder Before Escalation

Subject: Final Request – Immediate Action Required on Invoice #[12345]

Hi [Client Name],

Despite two previous reminders, invoice #[12345] remains outstanding. It was due on [Date] and is now [X] days overdue.

We must now request immediate payment. If we do not receive payment or a response within [48 hours], we will escalate this matter further.

Please get in touch if there is any issue that needs to be addressed.

Sincerely,

[Your Name]

Disclaimer: This guide offers general communication guidance only. Always seek professional legal advice for formal debt recovery.