

Cashflow – Debtor Chase Scripts (NZ SME Friendly)

Email + phone scripts to help you get paid faster, professionally.

Use the lightest script first. Escalate only as needed. Always attach the invoice and make it easy to pay.

Before you start (2 minutes)

- Confirm invoice number, amount, due date and purchase order reference (if applicable).
- Check who the right accounts contact is (name + email).
- Have payment options ready: bank details, online link, or card details (if you use it).

Email Script 1 — Friendly ‘Just checking’ (1–3 days overdue)

Subject: Invoice [#] — just checking it’s in your system

Hi [Name],

Just checking you received invoice [#] for \$[amount], due on [date]. Can you please confirm it’s scheduled for payment?

If you need anything re-sent or there’s a PO reference required, let me know and I’ll sort it quickly.

Thanks,
[Your name]
[Business]
[Phone]

Email Script 2 — Confirm payment date (7–14 days overdue)

Subject: Invoice [#] — can you confirm payment date?

Hi [Name],

Invoice [#] for \$[amount] is now overdue. Can you please confirm the payment date and method?

If there's an issue with the invoice, tell me what it is and we'll resolve it today.

Thanks,
[Your name]

Email Script 3 — Final notice (14–30 days overdue)

Subject: Final notice — Invoice [#] overdue

Hi [Name],

Invoice [#] for \$[amount] remains unpaid. Please arrange payment by [date] or contact me today to agree a payment plan.

If we don't hear from you, we'll need to pause further work/supply until the account is brought up to date.

Regards,
[Your name]

Phone Script (60 seconds)

“Hi [Name], it's [Your name] from [Business]. I'm just calling about invoice [#] for \$[amount] due on [date]. Can you confirm it's approved and when it's scheduled to be paid?”

If they say ‘we haven't seen it’: “No problem — what's the best email to send it to right now? I'll resend while we're on the phone.”

If they say ‘cashflow issue’: “Understood. What can you pay today, and what date will the balance be paid? Let's agree it now.”

Payment plan mini-template

Invoice	Total	Paid today	Balance due	Agreed by
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			date	(name)