

# Credit Control Call Guidelines

You've done business, it went well and you're due payment for the work you've done. For some reason the reminder emails you've sent out haven't quite prompted payment so what do you do next?! Picking up the phone can be daunting asking for money can't it but you have every right to get paid!

Before you dial a customer's number and use our prompts to follow up on an unpaid invoice, there are a few preparatory steps to undertake.

Firstly, prepare yourself mentally. Being asked for money, especially when it's rightfully owed, puts your customer in an awkward position - they may find themselves struggling to justify the unjustifiable. As long as you maintain a sense of polite professionalism, and deal only in facts, the conversation cannot spiral into an aggressive, emotional, or personal place.

Next, have all the necessary information in front of you. This should include:

- Invoice reference number
- Goods / services the invoice is for
- Invoice issue date
- Number of days overdue (if applicable)
- Notes of communication had so far
- Who to talk to (or if you don't know, ask for Accounts Payable)

Finally, keep the objective in mind. The phone call isn't just to make the customer feel bad because they haven't paid on time, or aren't responding to your emails.

In most cases, you want to achieve one of three things:

1. Resolve any disputes
2. Establish an expected payment date
3. Remove any hurdles to payment

**Let's get paid! SMILE :)**

Hello, my name is {your name} and I work in the {name of your team} team at {name of your company}, Am I speaking with {customer's name}?

{Customer responds}

Great! I am calling regarding an outstanding invoice, invoice {invoice number} which was due for payment on the {invoice due date}. Unfortunately, I cannot see that we have received payment yet and the invoice is now {amount of days overdue} overdue. I wanted to ensure there isn't a problem with the invoice and to ask if you could please advise when payment will be made?

{Customer answers with one of the following reasons:}

### **They forgot to pay.**

Respond that you'll make a note of their payment date and follow-up if not paid.

### **The invoice is incorrect.**

Respond that you're sorry to hear that and try to sort the problem out. Make any adjustments and notes in emails so you have a paper trail for future.

### **They didn't receive your invoice.**

Apologise that that's the case and resend the invoice making sure the customer knows it's due for payment as soon as they've processed. Check that the email address you have on file is the correct place to send a copy invoice.

### **Their payment terms are 60 days.**

Respond with a thanks for letting you know and that when they made the purchase they agreed to your terms which are {xx}days meaning that the invoice should have been paid on {XX/XX}. Make a note of their suggested payment date and if it's not paid then get in touch with a much firmer tone.

### **The invoice hasn't been approved.**

Respond with empathy that you understand these things take time but state that the invoice is now due and request they approve today letting you know a payment date. Note this down once received and follow up with an email.

### **They're out of the office.**

It can be tricky receiving this response as it's hard to be confident it's true. If it's a recurring situation then follow-up with a stern email. Ask to speak to someone else in accounts if possible to tidy up the query where possible. Follow up with an email to confirm what was discussed and their payment date.

### **They already paid the invoice.**

Chances are if you receive this response there's been an error somewhere in yours or their accounting system. Apologise and say you'll check your system and then go back to them by email with any further actions needed.

**They don't have a payment run until next month.**

Respond with a thanks for letting you know and check they have the invoice on their system approved for payment. Make a note of the payment date on your invoice. Follow-up with an email confirming what was said, thanking them for their time.

**They don't have the funds.**

Respond with an apology that they're in a tricky situation and thank them for their honesty. Suggest a payment plan to split the invoice across a few weeks and make note of this in your follow-up email.

**Payment is on the way.**

Thanks them for organising payment and mark the invoice as paid once it comes through. Send them a thankyou email once the payment has been received.

