

Accounts Receivable Call Scripts

This script is designed to help you negotiate faster payment with customers who are not paying their bills in accordance with your payment terms. These customers should be followed up as soon as possible. Remember to be empathetic when requesting payment and provide flexibility and options where possible, however, the goal is to get paid.

Hi, it's [Name] from [Company Name]. I'm calling to see how you, your team and your family are doing while we're all working through the Covid-19 situation.

[Have a chat and find out how they're coping]

I'm also calling as our records show we haven't received payment of our invoice for [Amount Owed]. I know this is a difficult time, but I was hoping you might be in a position to arrange payment today?

[Pause and allow them time to process this and respond]

If they answer yes:

That's great, I really appreciate it. Would you prefer to pay by direct credit or credit card?

If direct credit: Great, I'll send you our bank account information straight after this call and I'll keep an eye out for your deposit.

If credit card: Great, do you have it on you now so you can give me the details over the phone? Thanks, I'll process the payment straight after this call.

Thanks for working with us to resolve your payment so quickly.

Have a great day, thanks again.

If they answer no:

I understand, it's a really tough time for businesses at the moment. Okay, we have a couple of options for you. The first option is to pay the full amount within the next [Timeframe, e.g. 7 days]. The second option is to pay part of the payment this week, with the balance paid in the next [Timeframe, e.g. 2-3 weeks]. And the final option is to arrange an instalment plan to spread the payments over [Timeframe, e.g. 6-12 months].

Which option would you prefer?

[Pause and wait for them to respond]

If full payment within specified timeframe: Great, I'll send you our bank account information straight after this call and I'll keep an eye out for your deposit on [Agreed Payment Date].

If part payment upfront with balance paid later: Great, I'll send you our bank account information straight after this call and I'll keep an eye out for your first payment of [Amount of initial payment] on [Agreed initial payment date] and then the balance of [Amount of subsequent payment] on [Agreed payment date].

If an instalment arrangement is agreed: Great, I'll email you the paperwork straight after this call, with the first instalment of [Amount of instalment] due on [First instalment date] and subsequent payments of [Amount of instalment] to be paid [Instalment frequency, e.g. weekly, fortnightly, monthly].



Thanks for working with us to resolve your payments.

Thanks again, stay safe and well.

If the customer doesn't answer, use the below scripts to leave a message taking into account the following privacy considerations. Sending a text message rather than a voicemail may be more appropriate.

Privacy considerations

If the customer doesn't answer the phone and you need to leave a message, you must ensure you understand the law surrounding privacy.

If leaving a message on an individual's landline, you must not leave any information about the debt owed. You may only leave your name and contact details.

If leaving a message on an individual's mobile phone, you can mention the debt only if the person's voicemail message states their name.

If contacting a company, only mention information about the debt if you're calling the contact person's direct extension, not the company's main line.

Remember, it only takes one time and a nasty customer to turn a simple call into a major problem if you don't abide by privacy rules.

First message:

Hi [Customer Name], it's [Name] from [Company Name]. I'm touching base to discuss what we can do to work together to organise payment of your overdue account. Would you please call me on [Phone Number] as soon as possible to discuss our options. Thanks.

Second message:

Hi [Customer Name], it's [Name] from [Company Name]. I'm touching base again as I haven't heard from you or had a response to my last message. It's really important that you contact me so we can discuss your account and our options. Please call me on [Phone Number] as soon as possible. Thanks.

Third message:

Hi [Customer Name], it's [Name] from [Company Name]. I hope you're okay, I'm worried as I haven't heard from you. I really want to work with you to resolve payment of your account, but I can't do this unless you get in touch. Please contact me within the next 24 hours or I'll have no choice but to take this matter further. I don't want to have to do this as I know we can work together to come to an arrangement. Please call as soon as possible.

If the customer fails to pay within the time they agreed during the initial call, use the below script to follow up with them again. Remember to follow up as soon as possible after the payment due date.

Hi, it's [Name] from [Company Name]. I called and spoke with you [Last week / date of previous call] to organise payment of your overdue account. You mentioned you would organise payment for [Payment date]. I've reviewed our payments and it appears that we haven't received your payment yet. I know this is a really stressful time, so I thought maybe it had slipped your mind. If your circumstances have changed since our last call, I'm happy to



discuss an alternative arrangement.

Pause and let the customer respond. You may be able to renegotiate another date or ask a few more questions to establish the best option to offer.

As part of this process, you'll get a feel for the non-verbals; a hesitation in their voice, etc. You can clarify this by stating what you're hearing, e.g. "I'm getting the feeling that finances might be a bit tight this month" or "it sounds like there's a lot going on for you". Have empathy for the client, but never end the call without confirming a payment date or agreeing to a payment arrangement. The goal is to keep the client, but at the same time, get the overdue payment resolved.

Thanks for working with us to resolve your payments.

Thanks again, stay safe and well.