

The invoice-to-cash playbook

Get paid faster without chasing harder: payment terms that work, invoices nobody has to query, a reminder cadence with copy-ready emails, and a weekly routine that keeps money owed to you from going quiet.

How to use this

1. **Fix the terms first.** Most late payment starts before the invoice is sent, in terms that were never agreed or never written down.
2. **Copy the templates.** The reminder emails are written to be sent as they are. Change the names and the amounts, keep the tone.
3. **Block 30 minutes a week.** The aging routine only works if it happens on the same day every week, whether or not anything looks overdue.
4. **Check the rules where you trade.** Payment terms, late fees and tax lines vary by country and industry. Run anything contractual past your accountant.

Before work	On delivery	Due date	Every week	When stuck
Agree the terms	Send a clear invoice	Remind on schedule	Work the aging list	Escalate calmly

The playbook works with any invoicing tool. Where it helps, a short note says how GuardenerAI handles that step, so you know exactly what to expect. Nothing here is legal or tax advice.

An invoice is the last step of an agreement, not the first. When the customer agreed the price, the timing and the method before the work started, the invoice is a reminder of a promise. When they did not, it is the start of a negotiation. Put the terms in writing, in the proposal or the contract, before any work begins.

STRUCTURE	HOW IT WORKS	BEST FOR	WATCH OUT FOR
Net terms	Payment due a set number of days after the invoice date, for example 14 or 30 days.	Repeat customers with a track record of paying.	Long terms are a free loan. Keep them as short as your market allows.
Deposit up front	A share of the price is paid before work starts, the balance on delivery.	New customers, custom work, anything with material costs.	State whether the deposit is refundable, and when.
Milestones	The price is split across agreed stages, each invoiced when it is reached.	Projects longer than a month.	Define each milestone so both sides agree when it is reached.
Due on receipt	Payment is due when the invoice arrives.	Small, one-off jobs and consumer work.	Still give a date. "On receipt" without a date is easy to put off.

Write these into every proposal

- **The amount and what it covers.** Including what counts as extra work, and how extra work is priced.
- **When each payment is due.** As a number of days, and as a date where you can.
- **How to pay.** Bank transfer details, card, or both. Fewer steps means faster payment.
- **Who receives the invoice.** A name and an email address. Invoices sent to the wrong person are the most common reason for a quiet "we never got it".
- **What happens if payment is late.** Whatever your policy is, and only if the law where you trade allows it.

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Agreements can be sent for e-signature from the customer's person record, so the terms are signed before the work starts and the sealed copy is filed on that record.

Every question a customer has to ask about an invoice adds days to it. A good invoice answers them before they are asked, and it goes out the day the work is delivered, not at the end of the month.

- ☐ **01**
Sent to the right person, by name
The person who approves payments, not just your day-to-day contact. Ask who that is when the deal is agreed.
- ☐ **02**
A unique number and a clear date
The invoice date and the due date, both written out. Customers pay by due date, not by invoice date.
- ☐ **03**
Their reference, if they use one
Larger customers often need a purchase order or project reference on the invoice before they can approve it. Ask for it up front.
- ☐ **04**
Line items they will recognise
Describe the work in the words of the proposal, so the person approving it can match one to the other without asking you.
- ☐ **05**
Tax and discounts shown separately
Show each on its own line, so the total is easy to check. Which taxes apply depends on where you and your customer are; your accountant can confirm.
- ☐ **06**
How to pay, on the invoice itself
Bank details and, if you take cards, a payment link. Nobody should have to dig out an old email to find out how to pay you.
- ☐ **07**
A second pair of eyes
A quick review before an invoice goes out catches wrong amounts and wrong recipients, which are far harder to fix once it has been sent.

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Invoices are raised to the companies and persons already in your CRM, with product, tax and discount lines. Each one moves through Draft, In review and Issued, so a colleague can check it before it goes out. A mistake on an issued invoice is corrected with a credit note rather than an edit, so the history stays straight.

A reminder cadence that stays friendly

Step 3

Most late invoices are not refused. They are forgotten, stuck with the wrong person, or waiting for a question nobody asked. A steady, polite cadence fixes most of them without anyone getting awkward. Send each reminder on the day it is due, every time.

WHEN	WHAT TO SEND	TONE
3 days before	Heads-up. The invoice is due soon, here it is again, and here is how to pay.	Helpful
Due date	Due today. A short note with the amount, the number and the payment details.	Matter of fact
7 days late	Friendly check-in. Ask whether it reached the right person and whether anything is holding it up.	Curious
14 days late	Firm reminder. Restate the amount, the due date and the terms, and ask for a payment date.	Clear
30 days late	Call, then write. Phone the person who approves payments, then confirm what was agreed in writing.	Direct

Three habits that make the cadence work

- **Reply in the same thread.** Keeping every reminder in the original invoice email means the whole history is in front of the person you are writing to.
- **Always include the amount and the number.** Never make them look it up.
- **Ask a question at day 7.** "Has this reached the right person?" gets a reply far more often than "this is overdue".

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GuardenerAI does not send invoice reminders by itself. A person sends each one as a one-to-one email from the customer's record, using saved email templates, so the reply lands back on that record. An action plan can lay down a dated task for each step of the cadence, so nobody has to remember the dates.

Reminder emails, ready to send

Step 3, continued

Change the names, numbers and dates. Keep them short: the shorter the reminder, the faster the reply.

3 days before · Subject: Invoice INV-1042 due on Friday

Hi Priya, a quick heads-up that invoice INV-1042 for \$4,700.00 is due on Friday. I have attached it again here so it is easy to find. You can pay by bank transfer using the details on the invoice. Thanks, Sam

Due date · Subject: Invoice INV-1042 due today

Hi Priya, invoice INV-1042 for \$4,700.00 is due today. Payment details are on the invoice, attached. If it has already gone out, thank you, and please ignore this. Sam

7 days late · Subject: Re: Invoice INV-1042

Hi Priya, I have not seen payment for INV-1042 (\$4,700.00, due last Friday) yet. Has it reached the right person on your side, or is there anything you need from me to approve it? Happy to resend it to whoever handles payments. Sam

14 days late · Subject: Re: Invoice INV-1042, now 14 days overdue

Hi Priya, invoice INV-1042 for \$4,700.00 was due on 6 October and is now 14 days overdue. Under our agreed terms payment was due within 14 days of the invoice date. Could you let me know the date we should expect payment? Thanks, Sam

30 days late, after a call · Subject: Re: Invoice INV-1042, confirming our call

Hi Priya, thanks for taking my call today. As agreed, Northwind Dental will pay invoice INV-1042 (\$4,700.00) in full by 31 October. If anything changes before then, please let me know straight away. Sam

Sender: sam@fernhill.example. Customer and amounts are fictional.

Every extra step between "I should pay this" and "paid" is a chance for the invoice to go back in the pile. Reduce the steps and you shorten the wait.

Bank transfer

- Put the full bank details on every invoice, not only the first one
- Ask the customer to use the invoice number as the payment reference
- Record each payment against its invoice as soon as it arrives, so your reminders stop
- Never change your bank details by email alone: confirm by phone, and ask customers to do the same

Card by payment link

- A link in the invoice email takes the customer to a secure checkout page
- They pay in a minute, without hunting for bank details
- The payment can be matched to the invoice automatically
- Card fees are a cost of being paid sooner. Check your provider's pricing

Partial payments and deposits

Record part-payments against the invoice as they arrive, and send the balance with a clear "remaining" amount. A customer who has paid half is a customer who intends to pay; make the rest as easy as the first half.

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Payments by cash, check, card, ACH, wire or anything else can be recorded by hand against one or several invoices on any plan. On the Max plan you can also connect your own Stripe account and send a card payment link with any issued invoice; when the customer pays, the payment is recorded against the invoice automatically.

Thirty minutes, the same day every week. Open the list of everything owed to you, grouped by how late it is, and work it from the oldest down. The routine matters more than any single reminder: money that is looked at every week rarely goes quiet.

- 1. **Record last week's payments first**, so nobody gets chased for something already paid.
- 2. **Start with the oldest bucket**. Anything over 60 days gets a phone call this week, not another email.
- 3. **Send the reminders that fall due** this week from the cadence on page 4.
- 4. **Write down every promise to pay**, with the date and who made it, and check it next week.
- 5. **Flag anything disputed** and take it out of the reminder cadence until it is resolved.

WEEK OF	CURRENT	1 TO 30 DAYS	31 TO 60 DAYS	61 TO 90 DAYS	OVER 90

Write the total owed in each bucket every week. The trend tells you more than any single week: money moving right is a warning, money moving left is the routine working.

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With the Accounting module switched on for your workspace, the AR aging report groups everything owed by how late it is, and every invoice and payment posts to a double-entry ledger. Bank statements are entered by hand for reconciliation; there are no automatic bank feeds.

A dispute is usually a question that was never answered. Treat it as one: find out exactly what is wrong, fix that part, and get the rest paid.

SITUATION	WHAT TO DO
They query one line	Ask them to pay the undisputed amount now while you resolve the one line. Two smaller conversations beat one stalled invoice.
The amount was wrong	Issue a credit note for the difference rather than editing the original, then send the corrected balance. Your records stay straight.
They cannot pay in full	Agree a schedule in writing, with dates and amounts, and treat each instalment as its own due date.
No reply after 30 days	Call the person who approves payments, then confirm what was agreed in writing the same day.
No reply after 60 days	Pause any further work, send a final written notice with a clear deadline, and take advice before going further.

Before you escalate formally

- **Check your own paperwork first.** The signed terms, the delivery, the invoice and every reminder, in order.
- **Keep it in writing.** Every promise to pay, every call summary, every date.
- **Take advice.** Late-payment fees, interest and collection routes depend on where you and your customer trade. Speak to your accountant or a legal adviser before using them.

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Credit notes correct an issued invoice without rewriting it, and every email, task and note about the customer sits on their record, so the full history is in one place when you need it.

Getting paid is a habit, not a chase.

The businesses that get paid on time are rarely tougher. They agree terms before the work, invoice the day it is delivered, remind on schedule and look at what is owed every week. None of it is hard. It just has to happen every time.

Terms before work

The amount, the dates and how to pay, agreed and signed before anything starts.

Invoice on delivery

Same day, to the right person, with every answer already on the page.

Remind on schedule

Before due, on the day, then at 7, 14 and 30 days. Friendly, short, every time.

Review every week

Thirty minutes with the aging list, oldest first, and every promise written down.

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The customer, the signed agreement, the invoice, the reminders and the payments live on the same records, so the whole story is in one place when you sit down to chase.

Want to see it on your own invoices? Start free at guardenerai.com, or book a walkthrough and we will set it up with you.