

SOFTBILLO GUIDE

The Get-Paid-Faster Playbook

Nine changes that shorten the gap between finishing work and seeing the money.

A practical guide from SoftBillo for freelancers, consultants and small businesses. Includes invoice wording, a reminder cadence you can copy, and three ready-to-send templates.

Why invoices go unpaid

Most overdue invoices are not refusals. They are gaps: a missing due date, a missing pay link, a missing follow-up. Close the gaps and the average payment time falls without a single awkward phone call.

The three real causes

- 1 Ambiguity. "Payment on receipt" gives the client no date to diarise. Anything without a date competes with things that have one.
- 2 Friction. If paying you means opening a banking app and typing an account number, the invoice waits for a quiet moment that never comes.
- 3 Silence. After you send an invoice, most people send nothing else until the money is very late — by which point the conversation is already tense.

Everything in this playbook attacks one of those three. None of it requires you to be more assertive; it requires the paperwork to do more of the work.

The one-number benchmark. Track days-to-paid: the gap between the invoice date and the day the money lands. Average it monthly. If you change nothing else, this number tells you whether anything you try is working.

Fix the invoice itself

Nine out of ten invoices can be improved in under five minutes. These are the edits that move days-to-paid the most.

1. Put a real date on it

Replace "payment on receipt" or "net 30" with a calendar date in bold: Due Friday 14 March 2026. A date creates a deadline; a term creates a calculation the client has to do themselves.

2. Lead with the amount

The total should be the largest thing on the page after your name. Finance teams scan for the number, the date and the reference. Make those three impossible to miss.

3. Add a pay link, not bank details

A card or bank-transfer link that opens in one tap removes the biggest source of delay. Keep the account details underneath for clients whose process requires them.

4. Reference their world, not yours

Include their purchase order number, project name or job reference. An invoice a finance team cannot match to a budget line gets set aside until someone asks.

5. Send it the same day

Invoices sent within 24 hours of finishing the work are paid materially faster than invoices batched to month-end — the work is still fresh, the budget is still open, and nobody has to remember what it was for.

Weak line	Stronger line
Payment on receipt	Due Friday 14 March 2026
Consulting services	Brand strategy workshop, 4 March — PO 4471
Bank details below	Pay online in one tap — details below if you need them
Thanks!	Thanks — reply here if anything on this needs changing

The reminder cadence

The third reminder matters more than the first. Most people send one nudge, feel uncomfortable, and stop — which is exactly when the invoice slips into the too-hard pile.

A cadence you can automate

When	What you send	Tone
3 days before due	Friendly heads-up with the pay link	Neutral, informational
Due date	"Due today" with the link repeated	Neutral
Day +3	Short nudge, assume it was missed	Warm, no blame
Day +7	Reply-to-this-email check-in, ask if anything is blocking it	Curious
Day +14	Named contact, restate terms, mention late fee if you have one	Firm, still polite
Day +30	Formal notice and a pause on new work	Direct

The point of the ladder is that each step is small. You never have to make a leap from silence to confrontation, because you have been in touch all along.

Wording that works

Day +3: "Hi Sam — invoice 0114 (£1,450) was due on Friday. I know these things slip through; here is the link again. Anything you need from me to get it processed?"

Day +14: "Hi Sam — invoice 0114 is now two weeks past due. Could you confirm the payment date, or point me to whoever handles the run? Terms are 14 days and a 4% late fee applies from the 21st."

Ask a question, not for money. "Is there anything blocking this?" gets replies. "Please pay" gets ignored, because there is nothing to answer.

Make it structural

Chasing works. Not needing to chase works better. These four changes reduce how often the ladder gets used at all.

6. Take a deposit

30–50% up front, invoiced before the work starts. It filters out clients who were never going to pay and covers your costs if a project stalls. Frame it as standard practice, because it is.

7. Bill in stages

Long projects should not end in one large invoice. Tie payments to milestones the client can see: kickoff, first draft, delivery. Smaller amounts clear faster and cash arrives while you are still working.

8. Agree terms in writing before you start

Payment terms, late fees and what happens if work pauses belong in the estimate, not discovered in a dispute. A signed estimate turns an awkward negotiation into a reference.

9. Automate the boring parts

Reminders should not depend on you remembering. Whatever tool you use, set the schedule once so the sequence runs whether or not you have the energy for it that week.

In SoftBillo: reminders, deposits, staged billing and pay links are all set per invoice or as workspace defaults, and every payment is matched against the invoice automatically. Start free at softbillo.com.

Templates to copy

Three messages, ready to adapt. Keep them short — long emails read as apologetic.

Template A — sending the invoice

Subject: Invoice 0114 — [Project], due 14 March

Hi Sam,

Thanks again for a good session on Tuesday. Invoice 0114 for £1,450 is attached and due on Friday 14 March. You can pay in one tap with the link below, or use the bank details on the invoice.

[Pay invoice 0114]

Anything you would like changed on it, just reply here.

Best,
[Name]

Template B — the gentle nudge (day +3)

Subject: Invoice 0114 — quick nudge

Hi Sam,

Invoice 0114 (£1,450) was due on Friday and I do not think it has come through yet. Here is the link again in case it got buried:

[Pay invoice 0114]

Is there anything blocking it on your side?

Best,
[Name]

Template C — the firm one (day +14)

Subject: Invoice 0114 — now 14 days overdue

Hi Sam,

Invoice 0114 for £1,450 is now two weeks past its due date of 14 March. Could you confirm when it will be paid, or put me in touch with whoever runs your payment cycle?

Our terms are 14 days, and a 4% late fee applies from 28 March. I would rather not apply it, so a payment date this week would sort it.

[Pay invoice 0114]

Thanks,
[Name]