Stop chasing late payments

> *“I spend hours every week looking through Quickbooks and emailing clients who haven't paid their invoices.”*

Category: billing **Setup Time:** ~15 minutes **Estimated Hours Saved:** 3 hrs/week **Direct Software Cost:** $0 / month

SOLUTION SUMMARY

Turn on automated invoice reminders inside your accounting software to send a polite nudge 3 days before, on the due date, and 3 days after an invoice is due. Most late payments aren't malicious; they are simply forgotten. Removing the human element from payment collection saves you time and preserves the client relationship by making the software the 'bad guy' asking for money.

REQUIRED TOOLS & DIRECT WHOLESALE UTILITIES

- **QuickBooks Online:** **(paid)**
- **Stripe:** **(paid)**
- **Xero:** **(paid)**

STEP-BY-STEP APPLICATION INSTRUCTIONS

1. **Locate reminder settings**
   Find the automated reminders section in your specific invoicing tool.

2. **Set the cadence**
   A good baseline is: 3 days before due (polite heads up), 0 days (due today), and 3 days overdue (firm reminder).

3. **Customize the copy**
   Keep it brief and neutral. 'Hi [Name], this is a quick reminder that invoice #[Number] is due on [Date]. You can pay securely online here: [Link].'

4. **Enable auto-pay if possible**
   For recurring clients, give them a checkbox to save their card and auto-charge it next time.

5-POINT QUALITY VERIFICATION PROTOCOL

[ ] **Carrier & Webhook Test:** Confirm webhook listener receives test payload and returns HTTP 200 within 500ms.
[ ] **End-to-End Simulation:** Execute live test event from personal device and verify SMS/email delivery.
[ ] **Anti-Spam & Rate Limit Check:** Verify repeated submissions do not trigger duplicate messages to clients.
[ ] **Direct Ownership Audit:** Confirm all API keys, accounts, and credentials belong directly to your practice.
[ ] **Staff Notification Verification:** Verify practice manager/receptionist receives real-time push alert with dial link.

FREQUENTLY ASKED QUESTIONS

Q: What if a client needs an extension?

A: They will reply to the automated email. You can always pause reminders manually for specific invoices if needed.

Q: Does QuickBooks Online or Xero charge extra for automated payment reminders?

A: No. Automatic unpaid invoice reminders are built directly into standard QuickBooks Online (/mo) and Xero (-/mo) subscriptions at no additional cost.