

THE INVOICE REMINDER KIT

A five-message reminder routine the business owner sends: the five message templates, the reminder calendar, the Claude prompt, the who-sends-what card and the sources

Late invoices are awkward to chase. This is a polite five-message routine that AI can write once and the business owner sends from their own email or invoicing app. The facts below were checked on the live pages on October 10, 2026. Educational only. Not legal advice. Not affiliated with Square, Cornell LII or the FTC. No income promised. State rules vary: check yours.

THE 5 NUDGES (THE TIMING IS MY TAKE, NOT A LEGAL RULE)

- Nudge 1. The invoice itself goes out with a due date and a payment link in the first message (template 1 on page 2).
- Nudge 2. MY TAKE: two days before the due date, a friendly heads up (template 2).
- Nudge 3. On the due date, a short, polite note with the amount, the invoice number and the link (template 3).
- Nudge 4. MY TAKE: three days late, the same facts in plain words (template 4). Square's automatic reminders: see page 3 for what Square's help page says.
- Nudge 5. MY TAKE: ten days late, the owner picks up the phone and calls, in their own words, then sends the short follow-up note (template 5). No script for the call: it is the owner's call.

WHO SENDS WHAT (MY TAKE, NOT THE LAW'S)

You (the helper)	The business owner
Writes the five messages once	Sends every message, from their own email or app
Sets the reminder dates up WITH the owner	Signs in to their own account (never share a password)
Keeps a copy of the templates	Makes any phone call, in their own words
Does not send, call or chase anyone	Decides what happens if an invoice stays unpaid

THE RULES OF THUMB I USE (MINE, NOT THE LAW'S)

- Polite and factual: the invoice number, the amount, the due date and the payment link. Nothing else.
- No threats and no shaming. Do not contact a customer's family, employer or neighbors, and do not post about the invoice anywhere.
- No late-fee or interest figures in the messages unless the owner's own signed terms say so. This kit gives no such figures.
- If the customer says they paid, disputes it or asks you to stop, the owner replies once, politely, and stops sending the routine until it is sorted out.

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THE FIVE MESSAGE TEMPLATES (FILL THE BRACKETS; THE OWNER SENDS)

TEMPLATE: no real business, customer or amount appears here. Plain text, one short email each.

1. With the invoice (send day)

Subject: Invoice [NUMBER] from [BUSINESS], due [DUE DATE]. Hi [FIRST NAME], thank you for choosing [BUSINESS]. Your invoice [NUMBER] for [AMOUNT] is due [DUE DATE]. You can pay online here: [PAYMENT LINK]. If anything looks off, reply to this email and I will fix it. Thank you, [OWNER NAME]

2. Two days before the due date (MY TAKE on the timing)

Subject: Friendly heads up: invoice [NUMBER] is due [DUE DATE]. Hi [FIRST NAME], a quick heads up that invoice [NUMBER] for [AMOUNT] is due on [DUE DATE]. Pay online: [PAYMENT LINK]. Thank you, [OWNER NAME]

3. On the due date

Subject: Invoice [NUMBER] is due today. Hi [FIRST NAME], invoice [NUMBER] for [AMOUNT] is due today. Pay online: [PAYMENT LINK]. If you have already paid, thank you, and please ignore this note. [OWNER NAME]

4. Three days late (MY TAKE on the timing)

Subject: Invoice [NUMBER] was due [DUE DATE]. Hi [FIRST NAME], invoice [NUMBER] for [AMOUNT] was due on [DUE DATE] and I do not see a payment yet. Pay online: [PAYMENT LINK]. If you have already paid, or there is a question about the invoice, just reply and tell me. Thank you, [OWNER NAME]

5. After the owner's call, ten days late (MY TAKE on the timing)

Subject: Following up on invoice [NUMBER]. Hi [FIRST NAME], thank you for taking my call [or: I tried to reach you today]. As a reminder, invoice [NUMBER] for [AMOUNT] was due on [DUE DATE]. Pay online: [PAYMENT LINK], or reply here and tell me what works. Thank you, [OWNER NAME]

MY TAKE on the call: the owner has the invoice number, the amount, the due date and the payment link in front of them, asks if there is a question about the invoice, writes down what was said, and ends politely.

THE REMINDER CALENDAR (ONE ROW PER INVOICE)

Invoice #	Customer	Sent	Heads-up (due-2)	Due date	Late +3	Call +10	Paid?

SQUARE: WHAT ITS HELP PAGE SAYS (CHECKED OCT 10, 2026)

Square Support Center, Create and send invoices, Step 4: Communication

"To share a link via email, you can add up to 8 additional recipients and set automatic reminders." and "Automatic reminders and additional recipients are not supported when you select Text message as a delivery method."

Same page, Point of sale

"Tap Payment reminders and toggle Send payment reminders on/off. Choose the reminder dates, as needed." The page does not say how many days before or after the due date reminders go out: pick the dates from your own calendar above, and check the live page, because apps change.

THE CLAUDE PROMPT THAT WRITES THEM

Paste into Claude (or any chat AI), then edit every line

You are helping a small service business write five polite invoice reminder messages. The owner sends them, not me. Business: [NAME]. What they sell: [SERVICE]. Invoice due [DAYS] days after sending. Payment link: [LINK]. Reply email: [EMAIL]. Write: 1) the invoice email, 2) a friendly heads-up two days before the due date, 3) a note on the due date, 4) a plain follow-up three days late, 5) a short email to send after the owner's phone call. Rules: polite and factual; include the invoice number, amount, due date and payment link in each; no threats, no shaming, no late fees or interest, no legal language; under 80 words each; plain text. Do not invent any fact: use the brackets.

Always read what the AI wrote and fix every bracket before the owner sends anything.

WHY THE OWNER SENDS: THE LAW TEXT, QUOTED (NOT LEGAL ADVICE)

15 U.S. Code 1692a(6), Cornell LII (first sentence)

"The term "debt collector" means any person who uses any instrumentality of interstate commerce or the mails in any business the principal purpose of which is the collection of any debts, or who regularly collects or attempts to collect, directly or indirectly, debts owed or due or asserted to be owed or due another."

15 U.S. Code 1692a(5), same page

"The term "debt" means any obligation or alleged obligation of a consumer to pay money arising out of a transaction in which the money, property, insurance, or services which are the subject of the transaction are primarily for personal, family, or household purposes, whether or not such obligation has been reduced to judgment."

FTC, Debt Collection FAQs

"Business debts are not covered by the FDCPA." and "Many states have their own debt collection laws that are different from federal laws. Your state attorney general's office can help you determine your rights under your state's law."

• MY TAKE, not the law's (and not legal advice): the definition includes people who regularly collect debts owed to someone else, so I keep the owner as the sender and you as the writer. The text quoted above does not say the owner must send: that is my own choice. Whether the law covers a particular business, customer or arrangement is a legal question: ask a lawyer or your state attorney general's office.

WHERE THIS COMES FROM (EXACT PAGES, CHECKED OCT 10, 2026)

- Cornell LII: 15 U.S. Code 1692a, Definitions
- FTC Consumer Advice: Debt Collection FAQs
- Square Support Center: Create and send invoices

Laws, help pages and app features change; read the live page before you rely on a line. Educational only. Not legal advice. Not affiliated with Square, Cornell LII or the FTC. No income promised. State rules vary: check yours.

Need local businesses to offer this to?

- Message me LIST and I'll send pricing.
- Free community, more plays like this: skool.com/unlimitedleads
- Email your first prospects: EmailClik.com finds + verifies addresses (free version)