

Collection Call Scripts

Three ready-to-use phone scripts for collecting overdue invoices: the friendly first call, the firm broken-promise follow-up, and the dispute-handling approach. Plus a quick reference table for common objections. Replace the `{{tokens}}` with your invoice and account details before calling.

- First Call – Friendly Opening
- Follow-up Call – Broken Promise
- Call Script – Dispute or Pushback
- Common Objections & Responses

Stop making these calls by hand

collect.ac automates your collection calls with AI-powered conversations and never exceeds what your contract allows. Try it free at collect.ac.

INVOICE 1-14 DAYS OVERDUE; ASSUME GOOD FAITH.

First Call — Friendly Opening

Opening

Hi {{customer_name}}, this is {{your_name}} from {{company_name}}. Do you have a moment? I am calling about invoice {{invoice_number}} for {{amount}}, which is just a little overdue. Have you had a chance to look at it?

Body

Great. So it was due on {{due_date}}, and we have not yet received payment on our records. I just wanted to make sure there were no issues on your end — sometimes invoices get caught in inboxes or approval workflows.

Can you help me understand where this is in your process? Is it approved and waiting to be sent, or is there something I should know about it?

Closing

Perfect. Here is what I suggest: I will resend you a copy of the invoice and a payment link by email right now. Could you look it over today or tomorrow and let me know if you have any questions? If everything is clear, we can get it settled quickly. Does that work for you?

INVOICE 15-45 DAYS OVERDUE; PROMISED PAYMENT HAS NOT ARRIVED.

Follow-up Call — Broken Promise

Opening

Hi {{customer_name}}, this is {{your_name}} from {{company_name}} again. I am following up on invoice {{invoice_number}} — you had mentioned you would get payment to us by {{promised_date}}, but we still have not received it. Is now a good time to talk about it?

Body

I appreciate you taking the call. Look, I want to understand what is going on here. When we last spoke, you said payment would be {{promised_date}}. That was {{days_ago}} days ago. Has something changed on your end that is holding this up, or has it just slipped through the cracks?

{{if_slipped}}: These things happen, but we do need to close the loop now.

{{if_issue}}: I want to help figure this out. What would it take to get this settled?

Closing

Here is what I need: a firm commit on when payment will land. Not {{promised_date}} again – I need a date you know will happen. Once I have that, we can move on. Can you give me that today?

CUSTOMER DISPUTES THE INVOICE OR CLAIMS IT WAS NOT APPROVED.

Call Script — Dispute or Pushback

Opening

{{customer_name}}, I hear what you are saying – you are saying the invoice was never approved / there is a problem with it. Help me understand exactly what the issue is so we can sort it together.

Body

I see. So the problem is {{issue_summary}}. That is useful to know. Here is what I can do:

First, let us get the facts straight. [Use this script based on their response]:

{{if_not_approved}}: Can you walk me through your approval process? If you did not approve it, who on your team would have? Let us get them on a quick call or email.

{{if_quality_issue}}: What specifically did not meet your expectations? I want to make sure we deliver what was promised next time.

{{if_terms_mismatch}}: Let me look back at the agreement. You are saying the terms were different. Can you point me to where you see that in the contract?

One thing I want to be clear on: even if there is a dispute, that does not mean we can just leave it hanging. Let me propose this...

Closing

Here is my offer: You send me, in writing by {{resolution_date}}, exactly what the issue is – with evidence if there is a disagreement. I will review it and either get back to you with a solution or escalate to my supervisor to get it resolved. But I need that from you by {{resolution_date}}. Is that fair?