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## **Keywords for use in communications**

**The table below defines all the fields that can be programmed and in which method of communication.**

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|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **For use in…..** | | | |
| **Keywords** | **SMS** | **Email Body** | **Bulk email** | **Letter .pdf** |
| [process\_date] | Yes | Yes | Yes | Yes |
|  |  |  |  |  |
| [account\_number] | Yes | Yes | Yes | Yes |
| [account\_name] |  | Yes | Yes | Yes |
| [address] |  |  |  | Yes |
|  |  |  |  |  |
| [contact\_first\_name] |  | Yes | Yes | Yes |
| [contact\_last\_name] |  | Yes | Yes | Yes |
|  |  |  |  |  |
| [collector\_email] | Yes |  |  | Yes |
| [collector\_name] | Yes |  |  | Yes |
| [collector\_phone] | Yes |  |  | Yes |
|  |  |  |  |  |
| [payment\_required\_date] | Yes |  |  | Yes |
| [interest] | Yes |  |  | Yes |
| [charge] | Yes |  |  | Yes |
|  |  |  |  |  |
| [total\_openitems\_all] | Yes | Yes | Yes | Yes |
| [total\_openitems\_due] | Yes | Yes | Yes | Yes |
| [total\_openitems\_not\_due] | Yes | Yes | Yes | Yes |
| [total\_openitems\_dispute] | Yes | Yes | Yes | Yes |
|  |  |  |  |  |
| [table\_openitems\_all] |  | Yes not formatted | Yes not formatted | Yes |
| [table\_openitems\_due] |  |  |  | Yes |
| [table\_openitems\_not\_due] |  |  |  | Yes |
| [table\_openitems\_dispute] |  |  |  | Yes |
|  |  |  |  |  |
| [balances\_block\_plain] |  | Yes not formatted | Yes not formatted | Yes |
| [balances\_block\_color] |  | Yes not formatted | Yes not formatted | Yes |

# **Series 1: Polite to Assertive Approach**

## **Letter 1: Initial Reminder**

**Subject:** Friendly Reminder: A/C # [account\_number] O/D $Due

Dear [contact\_first\_name] [contact\_last\_name],

I hope this message finds you well. This is a friendly reminder that A/C # [account\_number] for the amount of O/D $[total\_openitems\_due] , is due or overdue

[balances\_block\_plain]

If payment has already been made, kindly disregard this message. Otherwise, we’d greatly appreciate if you could arrange payment at your earliest convenience. Please let us know if you need any assistance with processing the payment.

Best regards,  
[collector\_name]

## **Letter 2: Gentle Follow-Up**

**Subject:** Follow-Up: A/C # [account\_number] O/D $Past Due

Dear [contact\_first\_name] [contact\_last\_name],

Following up on my previous message, I wanted to kindly remind you that A/C # [account\_number] O/D $[total\_openitems\_due] remains unpaid.

[balances\_block\_plain]

Please let us know if there’s an issue preventing payment or if we can assist in any way. We would appreciate if you could arrange for payment by [specific date].

Best regards,  
[collector\_name]

## **Letter 3: Firm Reminder**

**Subject:** Action Required: A/C # [account\_number] O/D $Overdue

Dear [contact\_first\_name] [contact\_last\_name],

This is a reminder that A/C # [account\_number] O/D $[total\_openitems\_due ] remains overdue as can be seen in the listing below.

[balances\_block\_plain]

To avoid late fees or potential disruption of services, we kindly request payment within the next [X] days.

Should you have already processed the payment, please confirm by replying to this email or contacting us at [contact details].

Kind regards,  
[collector\_name]

## **Letter 4: Final Warning Before Action**

**Subject:** Final Notice: A/C # [account\_number] O/D $Seriously Overdue

Dear [contact\_first\_name] [contact\_last\_name],

Despite several reminders, A/C # [account\_number] O/D $[total\_openitems\_due].

[balances\_block\_plain]

Please be advised that failure to settle this account within [X] days may result in late fees being applied or further action being taken, including suspension of services.

To resolve this matter promptly, please contact us immediately or make the payment via [payment method].

Regards,  
[collector\_name]

## **Letter 5: Escalation to Legal**

**Subject:** Notice of Legal Action: A/C # [account\_number] O/D $[total\_openitems\_due]

Dear [contact\_first\_name] [contact\_last\_name],

We regret to inform you that due to non-payment of A/C # [account\_number] O/D $[total\_openitems\_due] . we are left with no option but to escalate this matter.

[balances\_block\_plain]

Should payment not be received within [X] days, we will proceed with legal action to recover the debt. This may include additional costs such as legal fees and interest charges.

To avoid this outcome, please contact us immediately or arrange payment.

Sincerely,  
[collector\_name]

# **Series 2: Collaborative to Authoritative Approach**

## **Letter 1: Friendly Reminder**

**Subject:** Payment Reminder: A/C # [account\_number] O/D $[total\_openitems\_due]

Dear [contact\_first\_name] [contact\_last\_name],

I hope everything is going well. We noticed that A/C # [account\_number] O/D $[total\_openitems\_due].

[balances\_block\_plain]

If there’s been any issue or oversight, please don’t hesitate to reach out to discuss this. We’re happy to assist in any way.

Thank you for your prompt attention.

Best regards,  
[collector\_name]

## **Letter 2: Suggest Payment Plans**

**Subject:** Assistance with Overdue A/C # [account\_number] O/D $[total\_openitems\_due]

Dear [contact\_first\_name] [contact\_last\_name],

We understand that circumstances can sometimes delay payments. As A/C # [account\_number] O/D $[total\_openitems\_due] , totaling [Amount], remains overdue, we’d like to offer options to help resolve this.  
If needed, we can arrange a payment plan or discuss alternative methods to settle the amount. Please contact us to work out a suitable solution.

[balances\_block\_plain]

Kind regards,  
[collector\_name]

## **Letter 3: Warning of Service Suspension**

**Subject:** Important: Action Required on A/C # [account\_number] O/D $[total\_openitems\_due]

Dear [contact\_first\_name] [contact\_last\_name],

A/C # [account\_number] O/D $remains unpaid, and we have yet to hear from you regarding this matter. We value your business and want to ensure uninterrupted service.

[balances\_block\_plain]

However, if payment is not received by [specific date], we will need to suspend services until the balance of [Amount] is cleared.

Please contact us immediately to resolve this issue.

Best regards,  
[collector\_name]

## **Letter 4: Deadline for Resolution**

**Subject:** Urgent: Final Deadline for A/C # [account\_number] O/D $[total\_openitems\_due]

Dear [contact\_first\_name] [contact\_last\_name],

This is to inform you that the overdue A/C # [account\_number] O/D $[total\_openitems\_due] , totaling [Amount], must be resolved by [specific date].

[balances\_block\_plain]

If we do not receive payment or hear from you, we will have no choice but to escalate this matter further.

Please note that additional fees or penalties may apply.

Thank you for your immediate attention.

Sincerely,  
[collector\_name]

## **Letter 5: Referral to Collections**

**Subject:** A/C # [account\_number] O/D $Referred to Collections

Dear [contact\_first\_name] [contact\_last\_name],

We regret that we have not received payment or a response regarding A/C # [account\_number] O/D $[total\_openitems\_due] .

As of [today’s date], we are referring this account to our collections agency.

You may avoid additional collection fees by settling the amount of [Amount] immediately. Please contact us directly to confirm payment or resolve any disputes.

Sincerely,  
[collector\_name]

# **Series 3: Empathetic to Stern**

## **Letter 1: Inquiry About Non-Payment**

**Subject:** Checking In: A/C # [account\_number] O/D $Past Due

Dear [contact\_first\_name] [contact\_last\_name],

I hope this message finds you well. I noticed that A/C # [account\_number] O/D $[total\_openitems\_due] , totaling [Amount], is past due. If there’s been a misunderstanding or issue on our end, please let us know so we can address it promptly.

[balances\_block\_plain]

We appreciate your cooperation.

Best regards,  
[collector\_name]

## **Letter 2: Empathy and Flexibility**

**Subject:** Let’s Work Together: Overdue A/C # [account\_number] O/D $[total\_openitems\_due]

Dear [contact\_first\_name] [contact\_last\_name],

We understand that unexpected challenges can arise. Our records show A/C # [account\_number] O/D $for [Amount] remains unpaid. If there’s anything preventing you from making payment, please reach out so we can explore flexible solutions together.

[balances\_block\_plain]

Thank you for your partnership.

Sincerely,  
[collector\_name]

## **Letter 3: Highlight Contractual Obligations**

**Subject:** Payment Reminder: A/C # [account\_number] O/D $[total\_openitems\_due]

Dear [contact\_first\_name] [contact\_last\_name],

Per our agreement, payment for A/C # [account\_number] O/D $was due on [Due Date]. To date, we have not received payment. We kindly request that the amount of [Amount] be settled immediately to remain in compliance with our contract terms.

[balances\_block\_plain]

Please let us know if you have any questions.

Best regards,  
[collector\_name]

## **Letter 4: Late Fees Notification**

**Subject:** Late Fees Applied: A/C # [account\_number] O/D $[total\_openitems\_due]

Dear [contact\_first\_name] [contact\_last\_name],

As of [date], A/C # [account\_number] O/D $remains unpaid. Please note that per our terms and conditions, a late fee of [Amount or Percentage] has been applied to your balance.

[balances\_block\_plain]

To avoid further penalties, please make payment by [specific date].

Sincerely,  
[collector\_name]

**Letter 5: Final Demand**

**Subject:** Immediate Payment Required: A/C # [account\_number] O/D $[total\_openitems\_due]

Dear [contact\_first\_name] [contact\_last\_name],

This is our final attempt to resolve A/C # [account\_number] O/D $[total\_openitems\_due] , totaling [Amount], amicably.

[balances\_block\_plain]

Failure to remit payment by [specific date] will result in escalation, including potential legal action.