

MEWAYZ

How to Get Paid Faster

A small business owner's practical guide to invoicing, reminders, and follow-ups that work.

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Introduction

Cash flow is the lifeblood of your small business. A sale isn't complete until the money is in your bank account. Yet, for many entrepreneurs, chasing payments is a frustrating, time-consuming drain on energy and resources. Late payments don't just strain your finances; they steal valuable time you could spend serving clients, innovating, or growing your business. This eBook isn't about complex financial strategies. It's a practical playbook filled with actionable steps you can implement immediately to shorten your payment cycles, reduce stress, and ensure your hard work translates into timely revenue. Let's turn your invoicing from an afterthought into a powerful tool for financial stability.

Chapter 1: Chapter 1: Set the Stage for Success with a Professional Onboarding Process

Getting paid faster starts long before you send the first invoice. It begins when a new client says 'yes.' A clear, professional onboarding process sets expectations and demonstrates that you run a serious business. Ambiguity is the enemy of fast payment. When clients are unsure about payment terms, deadlines, or the process, delays are inevitable. Your goal is to make paying you as easy and predictable as possible.

Action Steps:

1. **Create a Simple Client Agreement:** Even for small projects, use a brief agreement that outlines the scope, total fee, payment schedule (e.g., 50% upfront, 50% on delivery), and the payment methods you accept (e.g., bank transfer, credit card).
2. **Discuss Payment Terms Upfront:** During the sales conversation, verbally confirm the payment terms. Say something like, 'Our standard terms are net 15, which means the invoice is due 15 days after you receive it. Does that work for your process?'
3. **Use an Onboarding Packet:** Send a welcome email with the signed agreement, a link to your preferred payment portal, and a note thanking them for their business. This reinforces professionalism.

Practical Example: A freelance graphic designer could include a one-page agreement with their quote that states: 'A 50% deposit is required to secure your project start date. The remaining 50% is due upon delivery of the final logo files. Invoices are payable within 7 days.' This eliminates confusion and gets money in the door immediately.

Chapter 2: Chapter 2: Design an Invoice That Gets Paid, Not Lost

Your invoice is a bill, but it's also a communication tool. A sloppy, confusing invoice can get sidelined or lost in an accounting department. A clear, professional invoice makes it easy for your client to process and approve it quickly. Think of your invoice as a map guiding the client to payment.

Action Steps:

1. **Be Incredibly Clear:** Use a descriptive title like 'Invoice' or 'Tax Invoice,' not 'Statement.' Number your invoices sequentially (e.g., INV-001, INV-002) to make tracking easier for both of you.
2. **Detail the Work:** Don't just list a total amount. Itemize your services with clear descriptions and dates. Instead of 'Consulting Services,' write 'Strategic Planning Session - October 26, 2024.'
3. **Highlight Key Information:** Make the due date, total amount due, and payment instructions (e.g., bank account details, payment link) impossible to miss. Use bold text or a highlighted box.
4. **Offer Multiple Payment Options:** The easier it is to pay, the faster you'll get paid. Consider accepting bank transfers, credit cards, and online payment processors like PayPal or Stripe.

Practical Tip: Add a polite 'Thank You' note at the bottom of your invoice. A little courtesy can go a long way and makes your business more memorable for the right reasons.

Chapter 3: Chapter 3: Automate Your Payment Reminders (Without Being Annoying)

Following up on invoices is crucial, but doing it manually is inefficient and can feel awkward. Automation is your secret weapon. It ensures no invoice slips through the cracks while saving you hours each month. The key is to create a system of polite, progressively firm reminders that happen automatically.

Action Steps:

1. Schedule a Friendly Reminder: Set an automated email to go out 3-5 days before the invoice due date. The tone should be helpful: 'A friendly reminder that your invoice #INV-005 for [Service] is due on [Date]. Please let me know if you have any questions.'
2. Send a Gentle Nudge After the Due Date: If the invoice becomes overdue, schedule a second email for 3-5 days after the due date. It can be slightly more direct: 'Just circling back on invoice #INV-005 for [Amount], which was due on [Date]. We would appreciate prompt payment.'
3. Escalate Politely: For invoices that are 1-2 weeks late, a more direct email or a polite phone call is appropriate. The goal is to check if there's an issue, not to accuse.

Practical Example: Use an invoicing tool that allows you to set up automatic reminder emails. You can set a rule like: 'Send a reminder email 3 days before due date, and another 7 days after the due date if still unpaid.' This puts your follow-ups on autopilot.

Chapter 4: Chapter 4: Master the Art of the Polite but Firm Follow-Up Call

When emails go unanswered, a phone call is often the most effective way to resolve a late payment. Many business owners dread this, but it doesn't have to be confrontational. Frame the call as a problem-solving conversation, not a confrontation. Your goal is to understand the situation and get a commitment.

Action Steps:

1. **Prepare Before You Call:** Have the invoice number, amount, and due date in front of you. Be ready to re-send the invoice instantly if needed.
2. **Use a Collaborative Tone:** Start the conversation by assuming there's a simple explanation. Say, 'Hi [Client Name], I'm calling about invoice #INV-005, which is a bit past due. I just wanted to check in and see if there's anything you need from my end to process it?'
3. **Listen and Secure a Commitment:** The client might say accounting is slow or they lost the invoice. Listen, then ask for a specific date: 'I understand. Can you give me an idea of when I can expect payment? Would it be possible by the end of this week?'
4. **Follow Up in Writing:** After the call, send a brief email summarizing the conversation: 'Great speaking with you. As discussed, payment for invoice #INV-005 will be processed by Friday, November 1st. Thanks for your help in resolving this.'

Practical Tip: Time your call for a Tuesday or Wednesday mid-morning. Avoid Mondays when people are overwhelmed and Fridays when they are checking out for the week.

Chapter 5: Chapter 5: Implement Late Fees and Incentives to Encourage On-Time Payment

Policies that financially encourage on-time payment can significantly reduce your administrative burden. While the goal is not to collect late fees, the mere presence of a clear policy motivates clients to prioritize your invoice. Conversely, a small discount for early payment can be a powerful incentive.

Action Steps:

1. **Establish a Clear Late Fee Policy:** Decide on a reasonable fee, such as 1.5% monthly interest or a flat fee for invoices overdue by more than 30 days. This must be clearly stated in your initial client agreement and on every invoice.
2. **Offer an Early Payment Discount:** Consider offering a small discount (e.g., 2%) for invoices paid within a short window (e.g., 10 days). For some clients, this small saving is a strong motivator.
3. **Be Consistent and Fair:** If you have a policy, you must enforce it consistently to be taken seriously. However, use discretion for long-term, reliable clients who may have a one-off issue.
4. **Communicate the Policy Clearly:** Don't hide these terms in fine print. Mention them during onboarding and include a clear note on your invoices: 'Payment due upon receipt. A 1.5% monthly late fee will be applied to balances overdue by 30 days.'

Practical Example: A small IT consultancy could offer a 2% discount for annual contracts paid in full upfront. This improves their cash flow dramatically and rewards the client for their commitment.

Conclusion

By implementing these strategies, you're not just chasing money; you're building a more professional, efficient, and financially healthy business. Consistent cash flow gives you the freedom to plan, invest, and grow with confidence. Remember, getting paid faster is a system. It requires clear communication, smart tools, and consistent follow-up. You don't have to manage this system manually. A platform like Mewayz is designed specifically for small business owners like you to streamline your entire invoicing and payment process—from creating professional invoices to automating reminders and getting paid online. Stop spending your energy on chasing payments. Put your invoicing on autopilot and get back to what you do best. Ready to transform your cash flow? Sign up for your free account today at <https://app.mewayz.com>.

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