Atradius
Collections

Multichannel collections: the right channel at the right time

A PRACTICAL GUIDE FOR CFOS, CREDIT MANAGERS AND SME/MID-MARKET BUSINESS LEADERS.

E-book

INTRODUCTION

In many organisations, customer collections already happen: emails go out, calls are made, and teams do their best to keep track of due dates. Yet late payments persist and take up a considerable amount of time.

The reason is often simple: the issue isn't the number of reminders, but the way they're organised. In other words: the right channel, at the right time, with the right message.

This guide is designed to offer you a pragmatic, easy-to-deploy approach, built on three complementary channels — email, phone and letter — to improve the effectiveness of your collections while protecting a quality customer relationship.

Objective: to help you clarify your collection sequence, gain consistency, and speed up payments, without adding complexity to your tools or workload to your teams.

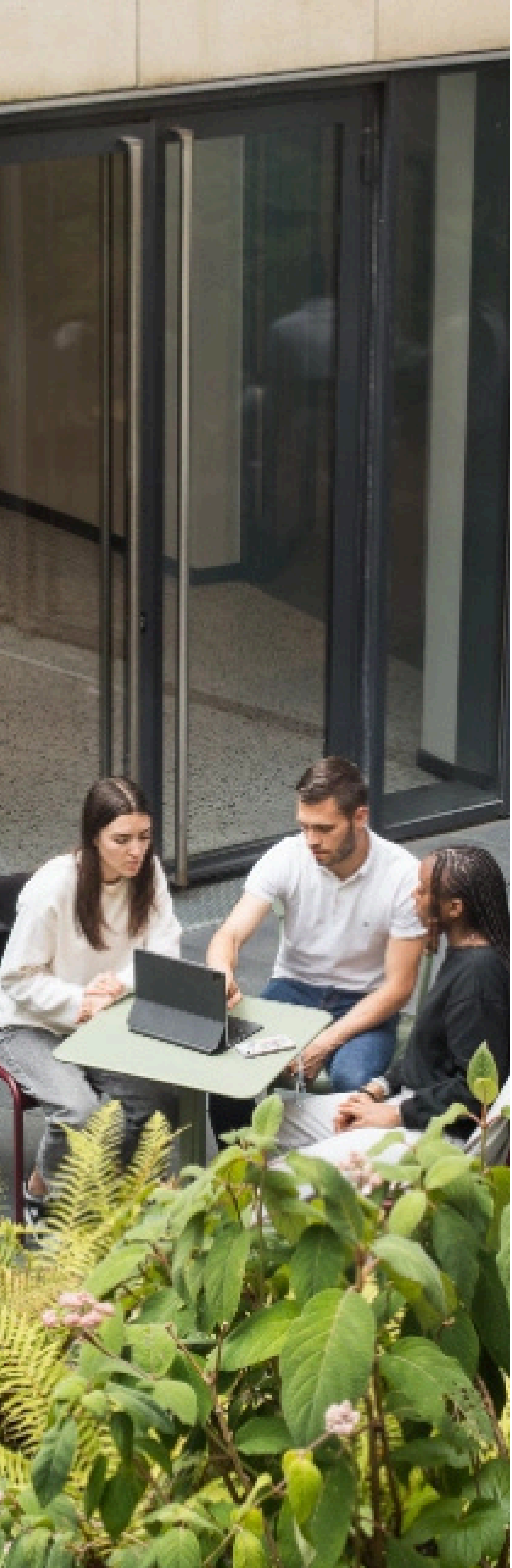
WHY A MULTICHANNEL APPROACH AND NOT SIMPLY "MORE CHASING"?

Each channel plays a specific role.

- Email lets you remind and keep a record.
- The phone helps you understand and unblock.
- The letter formalises and reinforces the framework.

A multichannel approach isn't about "piling on the pressure." It's about creating a clear, professional progression: you inform, you clarify, then you formalise.

In practice, it's this progression — not intensity — that improves response rates and secures commitments.



THE ROLE OF EACH CHANNEL

Email

Ideal for a first reminder, sending documents (duplicate invoice, IBAN/bank details), confirming an exchange, and traceability.
Limitation: its impact fades once it becomes repetitive.

Phone

Particularly useful for identifying the real cause of the delay (internal approval, dispute, temporary difficulty), securing a payment date and moving the case forward.
Limitation: time-consuming if it isn't targeted.

Letter

A tool for formalising and framing. Well written and sent at the right moment, it lends credibility to the process and clarifies the next steps, without being aggressive.
Limitation: it must stay measured, factual and professional

THE 3 COMMON MISTAKES THAT SLOW DOWN PAYMENTS

1. Doing everything by email: email is essential, but on its own it eventually loses effectiveness. Switching to a more engaging channel is often necessary.

2. Not letting the message evolve: if the tone and content stay the same, the reminder can be seen as an "optional" nudge. A factual, structured progression works better.

3. Not formalising the steps: without a framework, collections become "ad hoc." A simple, announced and consistent path builds credibility and reduces misunderstandings.

A SIMPLE TIMELINE (TO CUSTOMISE)

You can adapt the intervals to your own payment terms. The key is to keep a logic of progression.

Example sequence:

- D+5: Email #1 (courteous, clear reminder) D+15: Email #2 (factual reminder + request for a payment date)
- D+25: Targeted call (identify the blocker / secure a commitment)
- D+30: Letter (formalised reminder, neutral tone, framework set)
- D+45: Call + reinforced letter if needed.

This sequence works because it moves from information to clarification, then to formalisation, without escalating in aggressiveness

SAMPLE MESSAGES (READY TO ADAPT)

Email (D+15)
Subject: Invoice [No.] – confirmation of the payment date

Dear [Name],
We're getting back to you regarding invoice [No.] (due date: [date]). To close the matter, could you confirm the exact payment date? If anything is holding it up (approval, dispute, missing document), please let us know: we can deal with it quickly.
Best regards, [Signature]

Email (D+5)
Subject: Invoice [No.] – overdue

Dear [Name],
Unless we're mistaken, invoice [No.] for [€], due on [date], has not yet been paid. Could you confirm the expected payment date?
Thank you in advance.
Kind regards, [Signature]

SAMPLE MESSAGES (READY TO ADAPT)

Phone (D+25) - short script

- "I'm calling about invoice [No.]. Could you tell me what's holding things up at this stage?"
- "What do you still need in order to approve the payment?"
- "Great. Can we agree on a payment date: [date]? I'll confirm it by email."

Letter (D+30) - content to include

The letter should stay neutral, factual and professional: its aim is to frame and clarify what comes next, without dramatising.

- Invoice references + amount + due date
- Reminder of the follow-ups already made
- A clear request for payment or a response within X days
- Contact details and any useful documents

FOCUS: THE LETTER, A CREDIBILITY LEVER (WITHOUT BREAKING THE RELATIONSHIP)

The letter is sometimes seen as a “last resort” step.

In reality, it can be an excellent structuring tool: it puts the request on record, reinforces the clarity of exchanges, and sometimes makes internal approval easier on the customer’s side.

A few good practices:

- a measured, neutral
- tone factual information (references, due dates, amount)
- the next step spelled out visual consistency (identity, signature, contact details)

SELF-ASSESSMENT: WHERE DO YOU STAND?

Tick the items that match your organisation:

We have a defined collection schedule (not just “by gut feel”).	
Roles are clear (who chases, when, on which cases).	
We use at least two channels within a sequence.	
We know when to switch from email to phone.	
The letter is part of the process on certain cases.	
Our messages evolve over time (tone, clarity, request).	
We confirm commitments in writing.	
Disputes are handled quickly to avoid blockages.	

Scoring
0–3 : process to be structured
4–6 : solid base, room for optimisation
7+ : mature organisation, ready to scale up

THE METHOD IN 4 PILLARS: SIMPLE AND ROBUST

1. A clear schedule: a few milestones are enough, as long as they're kept.
2. A progression of channels: email → phone → letter, depending on the case.
3. Action-oriented messages: secure a date, a supporting document, a contact person.
4. A formalised framework: the clearer it is, the less conflict there is.

AND NOW: IT'S YOUR TURN TO APPLY IT TO YOUR SITUATION

Every company has its own constraints: customer profiles, payment habits, internal organisation, invoice volumes.
So the best sequence is the one that reflects your reality.

To go further, you can put in place a short, pragmatic diagnostic: Analysis of your current sequence Identification of friction points Personalised recommendations, actionable within 30 days Option: test of structured collection letters / multichannel rollout.

To arrange a conversation: link to contact form Or get in touch: celine.nicolas@atradius.com

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