⏱️ 15 MIN SETUP

Xero automatic payment reminders: schedule and wording that works

Part of our Small Business Automation guide: what to automate first and the 10 easiest wins.

The problem

Xero can chase unpaid invoices for you, but many businesses switch reminders on and leave the default wording. Generic reminders are easy to ignore, and an abrupt one can sour a good client relationship. This guide focuses on Xero only: how to plan a reminder schedule that gets firmer over time, and what each email should say.

Saves: the awkward “just checking on that invoice” emails and phone calls, and the time spent tracking who owes what.

What you need

- A Xero organisation with invoices sent from Xero.
- Online payments set up on your invoices (such as a card or bank payment option), so clients can pay straight from the reminder.
- About 15 minutes to set the schedule and paste in your wording.

How Xero reminders work

- Reminders only go to invoices that are still unpaid, so once a client pays, the reminders stop.

- You choose how many days before or after the due date each reminder is sent.
- Each reminder has its own email wording. You can insert Xero's placeholders (such as the contact name, invoice number, amount due and due date) from the editor. A placeholder is a short code that Xero swaps for the real details when it sends, so every email is personalised without you typing anything.
- You can switch reminders off for individual contacts.

Menu names in Xero change from time to time. If a step below doesn't match your screen, search Xero's help centre for "invoice reminders".

Setup in Xero

1. **Open invoice reminder settings.** In Xero, go to your invoice settings and find **Invoice reminders**. [Screenshot]
2. **Turn reminders on** and set your schedule. A simple four-step schedule is below.
3. **Edit each reminder's wording.** Paste in the matching template from this guide and swap in Xero's placeholders. [Screenshot]
4. **Check your contacts.** Turn reminders off for anyone on a payment plan or special terms.
5. **Test it.** Create an invoice to yourself with a due date that triggers the first reminder, and check how the email looks.

A friendly-to-firm reminder schedule

When	Tone	Goal
3 days before due	Friendly heads-up	Make paying on time easy

When	Tone	Goal
On the due date	Polite	Remind them it’s due today
7 days overdue	Clear	Ask them to pay or get in touch
14 days overdue	Firm but courteous	Ask for payment or a date they’ll pay

Pick timings that match your payment terms. If your terms are 30 days, you might stretch the later reminders out a little.

Message templates

3 days before due

> Hi [Contact name], just a heads-up that invoice [Invoice number] for [Amount due] is due on [Due date]. You can pay online here: [Invoice link]. Thanks, [Business]

On the due date

> Hi [Contact name], invoice [Invoice number] for [Amount due] is due today. You can pay here: [Invoice link]. Already paid? Thanks, and please ignore this. [Business]

7 days overdue

> Hi [Contact name], invoice [Invoice number] for [Amount due] was due on [Due date] and is now overdue. Could you pay it here: [Invoice link], or reply if there’s a problem with it? Thanks, [Business]

14 days overdue

> Hi [Contact name], invoice [Invoice number] for [Amount due] is now 14 days overdue. Please pay it here: [Invoice link], or reply with a date you can pay by so we can update our records. Thanks, [Business]

Tips for reminders that get paid

- Always include the payment link, so paying takes one click.
- Keep the subject line plain, such as “Invoice [number] from [Business]”.
- Offer a way to reply if there’s a problem with the invoice. Disputes get sorted faster than silence.
- Stay factual. Don’t threaten action in an automatic email.

Consent and local rules

Payment reminders about an existing invoice are transactional messages, not marketing, so keep promotions out of them. Follow your local debt-collection rules and keep the tone fair and factual. This isn’t legal advice.

FAQ

Do Xero payment reminders stop when the client pays?

Yes. Xero only sends reminders for invoices that are still unpaid. Once a payment is recorded against the invoice, the remaining reminders don’t go out.

Can I turn off Xero reminders for one client?

Yes. You can switch reminders off on an individual contact. That's handy for clients on a payment plan or with special terms.

Can Xero send payment reminders by text?

Xero's built-in reminders are email only. If you want an SMS nudge as well, the overdue invoice reminders guide shows how to add one with Make and Twilio.

How many payment reminders is too many?

Four well-spaced reminders, from a heads-up before the due date to a firm note two weeks later, is a reasonable limit. After that, a personal call or email usually works better than another automatic one.

Skip the setup with our template pack

Our US$19 Overdue invoice reminders template pack (Xero + QuickBooks) includes Make blueprints and n8n workflows for Xero and QuickBooks, a Zapier build sheet, five-step polite-to-final email copy, optional SMS wording and a one-page setup checklist.

Related

- Automation for tradies: all the easy wins
- Overdue invoice reminders in Xero and QuickBooks
- Small Business Automation: a beginner's DIY guide
- Quote follow-up sequence
- Monthly KPI dashboard in Google Sheets
- Overdue invoice reminders template pack (Xero + QuickBooks)

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