Failed payments: routine and tracking sheet

Many customers who "leave" never meant to. Their card expired or the bank said no. Follow up every failed payment, kindly.

The routine

- [ ] **Book 30 minutes with finance.** Open your billing system together and find the settings for failed payments.
- [ ] **Turn on automatic retries,** spaced a few days apart (for example day 3, 5 and 7) as a starting suggestion.
- [ ] **Turn on the failed-payment emails** and swap in the wording from the email pack (day 0, day 3, day 7).
- [ ] **Check the reply-to address** goes to an inbox a real person reads. Then test it with a card you know will fail.
- [ ] **After the second failure,** a named person calls within one working day, then emails if there's no answer.
- [ ] **Check twice a week** (for example Monday and Thursday). Owner: _____ Backup: _____

Customer	Date it failed	Plan and amount	Emails sent (day 0 / 3 / 7)	Called (date)	Fixed? (date)	Reason, if known

Failed payments: card-expiry check and monthly score

The easiest failed payment to fix is the one that never happens. Email customers about 30 days before their card expires.

1 Card-expiry check

Ask finance whether your payment provider can update replaced cards automatically, and whether your billing system can list cards expiring in the next two months. **Never write full card numbers:** last four digits only.

Customer	Card ends in (last 4)	Card expires (month/year)	Next payment due	Expiry email sent	Card updated? (Y/N)

2 Monthly score: recovered vs lost

On the first working day of each month, finance and the customer team fill this in together (about 20 minutes) and choose one thing to change.

Month	Payments that failed	Recovered	Lost (customer left)	Top reason	One thing to change