WAITING ON UNPAID INVOICES?

Let AI write your payment reminders.

You'd approve each one before it goes. Under 100 AED a month.

Gentle	**For customers who pay on time** "I know things get busy."
Neutral	**For the ones sometimes late, or new** "It is now 30 days past due."
Firm	**For the ones usually late** "Please pay by Monday 16 November."

WHY IT MATTERS

Most credit sales here are paid late.

Meanwhile you still pay salaries, rent and suppliers on time.

50% of B2B sales in the UAE are made on credit

Average payment terms: 47 days

58% of those credit sales are paid late

8% of overdue invoices turn into bad debt, on average

The main causes: paperwork stuck in the customer's process, or a customer short of cash.

Atradius Payment Practices Barometer, UAE, 2025. Businesses of all sizes.

WHAT CHASING LOOKS LIKE NOW

Chasing is awkward, so we put it off.

1. **You chase the big ones**
   The AED 2,940 invoice sits for weeks.

2. **Everyone gets the same message**
   Your best customer reads the tone meant for your worst.

3. **Someone who paid gets chased**
   The transfer came in. Nobody marked it.

4. **Two invoices, two emails**
   It looks disorganised, and one gets ignored.

Most accounting apps can already send automatic reminders, but they send the same words to everyone.

HOW IT WORKS

Claude writes them, you decide what goes.

1. **Reads your overdue list** — Claude
   From Zoho Books, QuickBooks or Xero, or a spreadsheet.
2. **Checks for recent payments** — Claude
   Paid in the last 14 days? Flagged, not chased.
3. **Scores each customer** — Claude
   From 12 months of their payment history.
4. **Drafts one message each** — Claude
   Several invoices go in one message, with the total.
5. **Approve, change or skip** — You
   Nothing goes out without your yes.
6. **Send it** — You
   From your email, or a short version on WhatsApp.

THREE TONES

The tone depends on how they've paid before.

Gentle	**Paid on time 3 times in 4, or better** Assumes it slipped. Gives an easy out.
Neutral	**Late 1 or 2 times in 4, or a new customer** Facts only: invoice, amount, days late.
Firm	**Late more than half the time** Gives a pay-by date. No threats.

Scores come from the last 12 months in your books. You can change any tone before it goes.

MONDAY'S LIST

Every Monday, one list of who owes you.

AED 33,390
to chase, 4 customers

AED 5,250
possibly paid, check first

CUSTOMER	DUE	DAYS LATE	TONE
Meridian Logistics 2 invoices, 1 of 4 paid on time	12,600	55	Firm
Oasis Team Events 3 of 5 paid on time	11,550	30	Neutral
Skyline Concierge New customer	2,940	22	Neutral
Harbour Point Travel 6 of 7 paid on time	6,300	18	Gentle
Blue Lagoon Holidays Transfer came in on 4 Nov	5,250		Check

THE DRAFTS

What the drafts look like.

To Rania · Harbour Point Travel — Gentle

A quick note on invoice INV-2291 for AED 6,300. It was due on 22 October, 18 days ago, and I haven't seen the payment come through yet. I know things get busy. If it's already on its way, please ignore this.

To Priya · Meridian Logistics — Firm

Two invoices on your account are past due:
• INV-2240, AED 8,400, 55 days overdue
• INV-2268, AED 4,200, 35 days overdue
Total: AED 12,600. **Please pay by Monday 16 November.**

- ✓ Shortened here. The full drafts carry due dates and a sign-off.
- ✓ Customer lives on WhatsApp? Ask for a two-line version.

WHAT YOU NEED

About 73 AED a month.

Claude Pro
Includes the Small Business plugin in the Claude desktop app.
AED 73

Your accounting app
Zoho Books, QuickBooks or Xero connect directly. On Tally or Excel? Export the overdue list.
Yours

Gmail or Microsoft 365
Optional. Connect one and drafts wait in your mailbox.
Yours

WhatsApp Business
For customers who answer chats, not email.
Free

Under 100 AED a month

List prices, November 2026. No accounting app yet? Zoho Books is free for businesses with revenue up to AED 200,000 a year.

SET IT UP ONCE

Five steps.

1. **Install the Small Business plugin**
   Claude desktop app, Customize, Plugins. Pro plan or above.

2. **Connect your accounting app**
   Or upload the overdue invoices list as a spreadsheet.

3. **Teach it your voice**
   Let it read your sent emails, or paste three you liked.

4. **Record the week's payments**
   Transfers and cheques, or someone who paid gets chased.

5. **Ask "who owes me money?"**
   Every Monday, with the prompt on the next slide.

THE PROMPT

Copy this into Claude.

Every Monday, with the Small Business plugin installed.

PROMPT

Who owes me money? Pull every overdue invoice from Zoho Books.
Check this bank export for payments in the last 14 days.
Flag those, don't chase them.
Score each customer on the last 12 months and draft one reminder each, gentle, neutral or firm, in my voice. Add a short WhatsApp version.
No threats and no late fees. Show me everything first. Don't send anything without my yes.

Swap the highlighted parts for your own. The full version is in the guide on wkl.ae.

GUARDRAILS

What it never does.

It never

- Sends anything without your yes
- Chases anyone who isn't in your books
- Acts on an email asking you to change bank details. It flags it to you.

It checks first

- Anyone who paid in the last 14 days is flagged, not chased
- One message per customer, with the total

You decide

- Disputed invoices, before any reminder goes
- When a phone call beats a message

YOUR PART, ONCE A WEEK

What you still do.

Record	**The week's transfers and cheques** In your accounting app, before you run it
Run	**"Who owes me money?"** The prompt from slide 10
Read	**Every draft, next to the invoice** Approve, change or skip
Send	**By email or WhatsApp** And call the ones that need a call

Next week: a quotation assistant.

Full guide in the first comment. Follow for more.