

◆ OPEN-SOURCE AI PLAYBOOK · FOR OPS, FINANCE AND HR

Invoice & Collections Chaser

Cash sits in overdue invoices because chasing them is awkward and manual.

THE SYSTEM

Sends the right reminder at the right time, logs every reply and flags disputes to finance.

🕒 BUILD TIME

2-3 days

🔧 HOW IT'S BUILT

No-code

🔗 WORKS WITH

QuickBooks or Xero +
Google Workspace or
Microsoft 365

👤 OWNER

Finance lead or
controller

How it works: an escalation ladder, with an off-ramp to finance

Sample receivables \$581,300 owed · \$169,000 overdue



POLITE

FIRMER, NEVER RUDE

-3

3 DAYS BEFORE DUE

A friendly heads-up

"A quick heads-up that INV-2291 for \$8,450.00 is due on Wednesday. The invoice and payment details are attached."

Sent automatically

0

ON THE DUE DATE

Due today

"Just a reminder that INV-2291 is due today. If it's already on its way, thank you, and please ignore this."

Sent automatically

+7

7 DAYS OVERDUE

A polite nudge

"We haven't received payment yet. Could you let us know when to expect it? If something's wrong with the invoice, just reply."

Sent automatically

+14

14 DAYS OVERDUE

A firmer reminder

"INV-2291 is now two weeks past due. Our terms are 30 days from the invoice date. Please arrange payment this week, or reply with a date."

Sent automatically

+30

30 DAYS OVERDUE

A person steps in

"I'd like to sort this out with you directly. Could you call me on 555-0142, or reply with a time that suits you?"

Drafted. Finance reviews and sends

⚠ Off-ramp at every step: a reply that sounds like a dispute or a promise to pay stops the reminders and goes to finance, never to the next reminder. Paid invoices are never chased.

When they reply: two sample cases

“We were charged for 40 cases but only 36 arrived. We’ll pay once the invoice is corrected.”

Sounds like a dispute All reminders for INV-2291 stopped

To finance: Nothing is sent to the customer until Dev decides.

“Our payment run is on the 31st, you’ll have it then.”

Promise to pay: 31 Oct Reminders paused until 3 Nov

To finance: If it isn’t paid by 3 November, it comes back to Dev, not to the next reminder.

Sample replies, fictional companies.

Finance sets the rules, once

Payment terms	Net 30, from the invoice date
Schedule	–3 · 0 · +7 · +14 days, then a person at +30
Wording	All five messages, approved word for word
Sender	Dev Patel, Finance · replies go to the finance inbox
Never chased automatically	Key accounts · payment plans · any invoice in dispute

Never: threats, late fees, account holds or a reminder after a reply. Those are finance’s calls.

Can we build it? FOR YOUR TECH LEAD

Tools you’ll use

Open invoices and due dates	QuickBooks Online or Xero	or FreshBooks, NetSuite
Running the daily check	n8n on a schedule	or Make, Zapier
Sending reminders	Gmail or Outlook, from a finance mailbox	or QuickBooks or Xero’s built-in reminders
Reading replies	Claude (API), sorting each reply	or ChatGPT, Gemini
Where finance sees flags	A Slack channel	or Teams, a shared finance inbox

Three ways to build it

Start simple 1 day

Turn on the reminders built into QuickBooks or Xero with wording finance approves, and send replies to a shared finance inbox.

Production 2–3 days

n8n checks open invoices every morning, sends the next step from your templates, reads every reply, and pauses and flags disputes and promises to finance.

Custom 1–2 weeks

Adds rules per customer, a weekly aging report that explains what moved, and call notes for finance at the 30-day step.

Access it needs

- ◆ Read-only access to invoices, contacts and payments in the accounting tool
- ◆ Send and read access to one finance mailbox
- ◆ A Slack or Teams channel for flags
- ◆ No access to payments, credit notes or account settings

Guardrails

- ◆ Polite at every step: no threats, no mention of debt collectors
- ◆ Follows your payment terms, and checks the invoice is unpaid before each send
- ◆ Any reply stops the reminders; disputes and promises go to finance
- ◆ Finance approves the wording and decides any late fee, hold or call

What to measure

- ◆ Days sales outstanding, month by month
- ◆ Share of invoices paid within terms
- ◆ Amount more than 60 days overdue
- ◆ Hours from a dispute reply to a person picking it up

Who builds and runs it

A finance or ops person can build it in two to three days with n8n. Finance owns the wording, the schedule and every flag, and someone checks the flag channel each morning.

◆ FREE, OPEN SOURCE, NO SIGN-UP

20 AI systems every company should *build first.*

This playbook is one of 20. Each one solves a problem almost every company has, and shows how the system works, the tools it runs on, how long it takes to build and where a person signs off. Read them all, download any of them, and send them to your team.

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FOR OPS, FINANCE AND HR

16 Sales-to-Delivery Handoff
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20 New-Hire Onboarding

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We'll build your first AI systems with your team.

In a free 30-minute call with our founder, we'll look at your tools and your week, and pick the playbooks that would save you the most time first.



Pallav Kaushish

Co-Founder, AIXGrowth

Free 30-minute call · No commitment

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