Before you refer an invoice.

Use this checklist to prepare the file before instructing a collection partner.

- [ ] **Match the customer to the contract**

  Legal name, trading name, address and available registration details. Flag any mismatch between the order and invoice.

- [ ] **Reconcile the balance**

  List invoices, credit notes and receipts. Show the remaining amount and original currency. Check for recent direct payments.

- [ ] **Include evidence of the transaction**

  Accepted terms, contract or order, with delivery records, approved timesheets or service acceptance.

- [ ] **Explain why payment stopped**

  Attach reminders and replies. Record disputes, promised payments, extensions and any missing documents.

- [ ] **Name the person who can decide**

  Record who can answer questions, approve costs, accept a settlement and authorise the next stage.

Do not send more personal data than the reviewer needs.

Use a secure transfer method agreed with the provider. Keep the originals.

One account. A clear brief.

Complete this working sheet alongside the supporting records.

Your business / account owner / contact

Customer legal name / registration reference / address

Invoice references / currency / outstanding amount / balance checked on

Reason for non-payment / disputed amount / missing information

Last customer response / promised payment / next agreed date

Partner instruction / settlement authority / cost approval owner

United Kingdom: questions first.

Resolve these points with the proposed provider before approving action.

- [ ] **1. Confirm the local position**

  Identify England and Wales, Scotland or Northern Ireland; ask an adviser to confirm jurisdiction.

- [ ] **2. Confirm the local position**

  Separate invoice principal from any proposed interest or recovery costs.

- [ ] **3. Confirm the local position**

  Have pre-action requirements and deadlines checked for this debtor and claim.

Ask for a written scope and fee basis.

Confirm direct-payment fees, cancellation terms, currency, taxes and whether legal or enforcement work needs a separate quote and instruction.

Official reading

GOV.UK: Make a court claim for money

GOV.UK: Options if you are owed money

mygov.scot: Make a court claim

nidirect: Recover debts owed to you

GOV.UK: Late commercial payments

This pack helps organise a business invoice referral. It is not legal advice or a court form. Confirm current rules, deadlines and provider coverage for your claim. No recovery outcome is promised.