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

Australia: questions first.

Resolve these points with the proposed provider before approving action.

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

  Match the contracting entity to available ABN or ACN records.

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

  Record the relevant state or territory and have the appropriate forum checked.

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

  Ask which collection-contact requirements apply to the debtor and debt type.

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

business.gov.au: Debt collection services

ACCC: Resolving an issue with another business

ACCC: Debt collection rules

ASIC: RG 96 collection guideline

Creative Workplaces: Unpaid invoices and contract disputes

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.