GUIDE

APRIL 4, 2026

GET PAID IN 48 HOURS: THE 0-1-3-7 COLLECTIONS CADENCE GUIDE

A field-ready guide for home service owner-operators to set up same-day invoicing with a single payment link and run a 0-1-3-7 follow-up cadence. Includes copy-paste text/email scripts, a driveway closeout micro-SOP for techs, tool quick-starts, and the two KPIs that prove it's working.

FROM EPISODE | GET PAID IN 48 HOURS: THE 0-1-3-7 COLLECTIONS CADENCE

CONTENTS

- What this is and when to use it
- Step 1 — Turn on the plumbing (payments + SMS)
- Step 2 — Driveway invoicing micro-SOP for techs
- Step 3 — The 0-1-3-7 cadence (with plug-and-play scripts)
- Step 4 — Policies that make this stick (terms, SMS, fees, warranty)
- Step 5 — Track two numbers (definitions, targets, quick reports)
- Tool quick-start — Jobber, Housecall Pro, ServiceFusion, QuickBooks (fallback)
- Rollout plan — do it this afternoon

A plain-English, field-ready guide to compress invoice-to-cash for residential jobs. Turn on same-day invoicing with a single payment link, run a 0-1-3-7 reminder cadence, and track two numbers so you know if you have a timing problem or a collections problem. Built for owner-operators using Jobber, Housecall Pro, or ServiceFusion (with QuickBooks fallback).

WHAT THIS IS AND WHEN TO USE IT

Use this for residential, due-on-receipt work (HVAC, plumbing, electrical, garage door, lawn, cleaning). Goal: most invoices paid inside 48 hours; 70%+ of dollars collected by Day 7.

What changes:

- You invoice from the driveway — not tomorrow.
- You text one link — not a PDF and a prayer.
- You follow a simple 0-1-3-7 cadence — not random calls in week three.
- You track two numbers weekly so you can fix the right leak.

STEP 1 — TURN ON THE PLUMBING (PAYMENTS + SMS)

Plumbing = the settings that make paying instant and predictable. Do these first.

- Turn on online payments in your CRM. Offer card + ACH. ACH typically costs ~1% or is capped by some processors; cards are usually ~2.9% + $0.30. Exact rates vary — check your processor.
- Enable SMS invoicing. Collect consent at booking: “Can we text you updates about your service (arrival window, invoice, reminders)? Reply STOP to opt out.” Log consent on the customer record.
- Use one link per invoice. No “call to pay,” no asking for card numbers by text. The invoice page should show a big Pay Now button.
- Set terms to Due on Receipt for residential. Due date = the day you finish the job.

- Show fee options up front (where legal). Example note on invoices: “No fee for ACH/bank transfer. Card payments may include a processing surcharge. Prefer ACH to save fees.”
- Add a brief warranty/past-due note: “Warranty service available for accounts in good standing.”

STEP 2 — DRIVEWAY INVOICING MICROSOP FOR TECHS

Give techs a 10-second habit they can do before putting the truck in drive.

Driveway Closeout Micro-SOP

1. In the job app, tap Complete/Finish.
2. Generate invoice from the approved estimate/price book — no retyping.
3. Tap Send > Text Message. Confirm the number on file.
4. Paste the Day-0 text (below). Verify the link opens. Send.
5. Add a photo of the finished work and a short line in notes (optional but helpful on disputes).

If signal is bad: mark “Needs Office Send” and text/email from the office within 15 minutes. No jobs end the day without an invoice out.

Coach notes for ride-alongs:

- Timing beats perfection. If the price was agreed and the work is done, send it.
- The invoice link answers most questions (line items, photos, terms). Let the tool do the heavy lifting.
- Post a weekly scoreboard: “% invoiced same-day by tech.” Celebrate the leaders; coach the laggards.

STEP 3 — THE 0137 CADENCE (WITH PLUG AND PLAY SCRIPTS)

Four touches. One link. Friendly until Day 7.

Day 0 — Send before leaving the driveway
SMS:
"Hi [CUSTOMER_FIRST] — thanks for choosing [COMPANY_NAME] today. Your invoice for [JOB_NAME] is ready. View & pay here: [INVOICE_LINK] Reply STOP to opt out."

Email (fallback or in addition):
Subject: Your [COMPANY_NAME] invoice for [JOB_NAME]
Body:
"Hi [CUSTOMER_FIRST],
Thanks again for having us out. Your invoice [INVOICE_NUMBER] for [JOB_NAME] is ready here: [INVOICE_LINK]
• Pay by card or ACH (no fee for ACH)
• Terms: Due on receipt
Questions? Reply to this email or call [OFFICE_PHONE]."

Day 1 — Friendly nudge (same link)
SMS:
"Good morning [CUSTOMER_FIRST]! Just making sure yesterday's invoice came through. Here's the link again: [INVOICE_LINK] Thanks! [COMPANY_NAME]. [OPT_OUT]"

Email:
Subject: Quick nudge on your invoice [INVOICE_NUMBER]
Body: "Sharing the link again in case you need it: [INVOICE_LINK]. Pay by ACH to avoid card fees."

Day 3 — One live call (remove friction)
Call Talk Track:
"Hi [CUSTOMER_FIRST], this is [NAME] from [COMPANY_NAME] about Tuesday's invoice. Any questions I can clear up or anything getting in the way of payment? I can text the link right now."

If voicemail:
"Hi [CUSTOMER_FIRST], [NAME] at [COMPANY_NAME]. Quick follow-up on your invoice from [DATE]. If you need the link again or prefer ACH, text me back and I'll send it. [PHONE]."

Day 7 — Final reminder + boundary
SMS:
"Final reminder: your [COMPANY_NAME] invoice from [DATE] is now 7 days past due. Please settle today to keep your warranty/service active. Pay here: [INVOICE_LINK] [OPT_OUT]"

Email:
Subject: Final reminder — invoice from [DATE]
Body: "Please complete payment today to avoid service interruption on your warranty. Pay here: [INVOICE_LINK]. If you mailed a check, reply with the mail date so we can note the account."

Policy after Day 7 (residential, due-on-receipt):

- Hold further non-emergency/warranty visits until paid.
- If a part return window is at risk, call once more to align payment timing.
- For legitimate hardships, offer ACH today or split-pay (document dates). Keep exceptions rare.

STEP 4 — POLICIES THAT MAKE THIS STICK (TERMS, SMS, FEES, WARRANTY)

Make the rules clear so the cadence doesn't wobble.

Residential vs. commercial:

- Residential (default): Due on Receipt + 0-1-3-7 cadence + Day-7 boundary.
- Commercial/PMs with written terms: Tag as NET-30/45 and exclude from the residential cadence. Use statement cycles instead.

SMS compliance basics (U.S.):

- Get explicit consent at booking. Log it.
- Identify your business in every text and include opt-out language (e.g., “Reply STOP to opt out”).
- Don’t buy lists. Don’t text after opt-out.

Fees & ACH positioning:

- Prominently show ACH alongside card on the invoice page.
- Consider a transparent card surcharge or cash/ACH discount where legal. Check your state rules and processor agreement first.

Instant payouts (optional):

- Some CRMs offer instant payout for ~1% extra. Use during seasonal cash crunches if your Day-0/1 collection rate is strong. Turn it off when cash stabilizes.

Warranty/Service policy language (paste into Terms):
“Warranty and non-emergency service are available for accounts in good standing. Accounts past due may be scheduled after payment is received.”

STEP 5 — TRACK TWO NUMBERS (DEFINITIONS, TARGETS, QUICK REPORTS)

Own two numbers. Fix everything else around them.

KPI 1 — % of jobs invoiced same-day

- Definition: Jobs completed where the invoice was sent by 11:59 pm local that day.
- Target: 85%+ by Week 2; 95%+ by Week 4.

- Action if low: It's a timing problem. Re-train driveway closeout; audit which techs lag; simplify price book items causing slowdowns.

KPI 2 — % of invoice dollars collected by Day 7

- Definition: Residential invoice dollars paid within 7 calendar days of issue.
- Target: 70%+ (residential mix). Adjust for seasonality and ticket size.
- Action if low but KPI 1 is high: It's a collections problem. Tighten scripts/tones, verify links, promote ACH, and ensure the Day-3 call actually happens.

How to pull the numbers (quick paths; names may vary by version):

- Jobber: Reports/Insights > Invoices > filter by Sent Date (last 7 days) and Payment Status. Export or save view. Also check "Average time to get paid."
- Housecall Pro: Reports > Invoices > filter by Created/Sent Date; add Status = Paid/Unpaid; calculate within 7 days. Save as a custom report.
- ServiceFusion: Reports > Invoices > use Reminder/Invoice Date filters; sort by Status and Payment Date.
- QuickBooks Online (fallback): Sales > Invoices > filter by Date and Status; export to CSV; add a Days-to-Pay column (Payment Date minus Invoice Date).

Friday 15-minute review (owner + office):

1. KPI 1 (same-day invoiced): % and top 3 blockers.
2. KPI 2 (paid by Day 7): % and patterns (techs, services, neighborhoods).
3. One adjustment for next week (script tweak, ACH push, tech coaching).

TOOL QUICKSTART — JOBBER, HOUSECALL PRO, SERVICEFUSION, QUICKBOOKS (FALLBACK)

Use these paths to get version-proof setup. Exact labels may differ; the goal is the toggle + templates + schedule.

Jobber (starter path)

- Payments: Settings > Payments & Deposits > Enable Online Payments (Card + ACH). Turn on Instant Payouts only if needed.
- SMS: Settings > Client Communications > Enable Text Messages.
- Invoices: Create > Invoice > Send as Text Message (test). Add “Invoice Reminders” schedule at 1, 3, 7 days.
- Templates: Settings > Communications > Text Templates > add Day-0 and Day-1; add Day-7 email template.

Housecall Pro (starter path)

- Payments: Settings > Payments > Enable credit card + ACH (Bank Transfer).
- SMS: Settings > Messaging > Turn on text notifications.
- Invoices: Job > Finish > Send Invoice > Text (test the pay-by-text link). Set Automated Reminders for 1, 3, 7 days.
- Templates: Settings > Automation > Message Templates (paste Day-0/1/7).

ServiceFusion (starter path)

- Payments: Settings > Payment Processing > Enable card + ACH if available with your processor.
- SMS: Settings > Notifications/Reminders > Enable SMS; add opt-out language.
- Invoices: Invoices > Reminders/Automation > Add presets for 1, 3, 7 days from Invoice Date.

- Templates: Settings > Communications > SMS/Email Templates.

QuickBooks Online (fallback)

- Sales > Invoices > Turn on Online Payments (card + ACH if supported).
- Reminders: Gear > Account & Settings > Sales > Reminders > Add 3 presets (1, 3, 7 days after due/issue).
- Use QBO to send Day-0 email immediately; text the link from your CRM or a secure payment link tool if QBO SMS isn't available.

ROLLOUT PLAN — DO IT THIS AFTERNOON

Roll this in one focused block, then hold the line.

0:00–0:20 — Turn on payments + SMS. Test a $1 invoice to yourself.
0:20–0:40 — Paste templates (Day-0, Day-1, Day-7) and schedule reminders.
0:40–1:00 — Tech huddle. Demo the driveway closeout. Each tech sends a test to their phone.
1:00–1:15 — Live test on 1 real job. Confirm the link opens and collects.
1:15–1:30 — Create the Friday report views and a whiteboard scoreboard.

This week's question (post it on the board):
"What percentage of last week's jobs did we invoice the same day?"
Set a target and run the cadence for 7 days. Adjust scripts Friday.