

FAILED PAYMENT RECOVERY PACK

Four timed messages and the Day 10 phone call, written to sound like the admin problem it is.
Paste them into your billing system once and let them run.

Days 1–5: from the gym

Day 10: from a person

BEFORE YOU LOAD THESE

Members with failed payments usually aren't trying to leave. They forgot, their card expired, or their bank flagged a charge. It's an admin problem, and every message below is written to sound like one.

Set these up once. The pack uses **{First Name}**, **{Gym Name}**, **{Amount}**, **{Payment Link}**, and **{Your Name}**, so swap those for whatever your billing system calls them.

The payment link has to open on a phone and let the member update the card and clear the balance without logging in to anything. If your link only works on a desktop, fix that before you send message one.

Days 1 to 5 go out from the gym, so they read as administrative. Day 10 comes from a person, by name, because by then it needs to.

If your software retries the card automatically, let the retry run first. Day 1 below means the first day after the retries have failed, so nobody gets a "your payment didn't go through" note about a charge that cleared an hour later.

DAY 1: FRIENDLY NUDGE

CHANNEL email · **FROM** **{Gym Name}**

SUBJECT Quick fix needed

Hi **{First Name}**,

Looks like your last membership payment (**{Amount}**) didn't go through. No big deal, it's usually a card expiry or a bank hold.

You can update your details here in about a minute: **{Payment Link}**

If something else is going on, just reply to this email and we'll sort it out.

{Gym Name}

If the card is expired or was replaced, skip the "bank hold" line and say what happened:

Looks like the card we have on file for you has expired, so your last payment (**{Amount}**) didn't go through. Add the new one here and you're set:
{Payment Link}

DAY 3: GENTLE REMINDER

CHANNEL email, plus a text if you have their number · **FROM** **{Gym Name}**

SUBJECT Just checking in

Hey **{First Name}**,

We're still having trouble processing your payment. Billing issues happen.

When you get a chance, can you update your payment info here? **{Payment Link}**

Thanks for sorting it out.

{Gym Name}

Text version:

Hi **{First Name}**, it's **{Gym Name}**. Your membership payment is still showing as failed. Update your card here when you get a sec: **{Payment Link}**

DAY 5: CLEAR BUT WARM

CHANNEL email and text · FROM {Gym Name}

SUBJECT **Let's get this sorted**

Hi {First Name},

We want to make sure you keep your access, so this is the one where we ask you to do it today.

Update your billing details here: {Payment Link}

If anything else is going on, reply to this and a real person will read it. We're happy to look at options.

{Gym Name}

Text version:

{First Name}, quick one from {Gym Name}: your payment is still outstanding and we'd rather not pause your access. Fix it here today: {Payment Link}. Reply if you need a hand.

DAY 10: HUMAN OUTREACH

This is the most important touch in the sequence. By now the member has either missed the emails or is avoiding the situation. A real conversation, supportive and unhurried, recovers a lot of these. Pick up the phone.

CHANNEL phone call · FROM you, or whoever at the gym they know best

THE CALL

Open with the person, then the payment.

"Hi {First Name}, it's {Your Name} from {Gym Name}. Haven't seen you in a bit, is everything okay?"

Let them answer. Most of the time the reason they stopped paying is the same reason they stopped showing up, and you want to hear it before you mention money.

Then:

"The reason I'm calling is your membership payment is still outstanding. Totally fine, it happens. Is it the card, or is it something else?"

If it's the card: "Easy. I'll text you the link right now and you can do it while we're on the phone, or after. Either way you're sorted."

If money is tight: "Okay. We can look at a smaller plan, or pause you for a month and pick back up. What would actually help?"

If they've decided to leave: "That's alright, thanks for telling me. I'll close it out on our end so nothing else gets charged. Door's open whenever you want to come back."

Close the same way every time:

"Thanks for picking up. See you on the mats."

IF IT GOES TO VOICEMAIL

"Hi {First Name}, it's {Your Name} from {Gym Name}. Nothing urgent, just checking in on your membership and making sure everything's okay. Give me a call back when you can, or I'll send you a quick text."

Then send the text within the hour:

Hey {First Name}, {Your Name} here from {Gym Name}. Tried to call. Your payment's still outstanding and I'd like to get it sorted before your access pauses. Here's the link: {Payment Link}. Or call me on this number, happy to talk options.

NOTES ON TONE

- Same calm tone the whole way. Only the channel gets louder: email, then email and text, then a call.
- Never say "overdue," "collections," or "final notice." Those are the words that make someone bail on the next email.
- Say the amount once, in the first email. After that it's "your payment." Repeating the number reads like a bill.
- Every message points at the same payment link. If the member has to hunt for it, they won't.
- Keep the call under three minutes. You're catching a person, and the money follows.

WHAT TO DO AT DAY 14 AND DAY 30

For anyone still outstanding after the call, follow the Day 14 and Day 30 steps on the **Overdue-Member Recovery Workflow**: group the list by failure reason, then apply the access policy you decided on in advance.