GYMDESK · BILLING REFERENCE CARD

OVERDUE-MEMBER RECOVERY WORKFLOW

Day 0 to Day 30. Most of this runs before you get involved. By the time it's a conversation at the front desk, it has already damaged something, so the job is to make sure it almost never gets there.

THE SEQUENCE

0 DAY

The retry
The card failed. The system retries on a schedule and tries to update the card automatically. Most recoverable failures clear here, and the member never learns anything happened.

SYSTEM

1-3 DAYS

The automatic notice
A short message, sent by the system: the payment didn't go through, here's the link to fix it. When the software sends it, it's administrative. When you send it, it's personal.

SYSTEM

7-10 DAYS

The second nudge
Recovery odds drop sharply after ten days, so this is the last cheap attempt. Louder channel, same calm tone. Still automated.

SYSTEM

14 DAY

Your list
Now it's yours, and it should be short. Group it by failure reason before you pick up the phone. A removed card is a different conversation from three failed retries, and a charge that was never attempted is your setup error, not their problem.

YOU

30 DAY

The policy decision
Suspend access, move to a payment plan, or write it off. Choose it in advance and let the system apply it. Deciding case by case at the door is how gyms end up with people training free for a quarter.

YOU DECIDE ONCE · SYSTEM APPLIES

TWO THINGS TO CHECK IN ANY BILLING PLATFORM

- ☐ **Can you see past-due members grouped by reason**, instead of one undifferentiated list?
- ☐ **Can the reminders go out automatically**, without you approving each one?
- ☐ **Test it before you trust it.** Use a card that declines, then time the system: when does it retry, when does the member hear from it, when does it reach your list, and does it tell you why it failed?

90% of recoveries land inside ten days

A system that waits a month has already lost most of what it could have saved. That's why days 0 to 10 belong to the software and only day 14 belongs to you.

20-40% of subscription churn is involuntary: a failed payment, not a decision

72% of at-risk subscribers recovered when retries and reminders were running

141 days median extra time a recovered subscriber stays

Source: Recurly churn and failed-payment recovery benchmarks. Industry-wide subscription data.

DAY 14: GROUP THE LIST BY REASON

FAILURE REASON	TYPE	YOUR MOVE
Insufficient funds	Soft	Leave it. Retries after payday usually clear.
"Do Not Honor"	Soft	Leave it. The bank didn't say the card is dead. Spaced retries clear most of these.
Generic decline	Soft	One or two more retries. If it sticks, ask them to check the card.
Expired card	Hard	Stop retrying. Ask for a card update. This is a text, not a call.
Card removed / replaced	Hard	Stop retrying. Ask for the new card. A quick, friendly one.
Wrong number / CVC	Hard	Stop retrying. Ask them to re-enter it.
Never attempted	Yours	Setup error on your side. Fix the plan or the schedule. Don't message the member about it.

Patience for the soft ones, a person for the hard ones. Anyone still on the list with a soft reason at day 14 gets one human text before day 30.

DAY 30: DECIDE THE POLICY NOW

- ☐ **Suspend access** until the balance clears. Check-in fails at the door, automatically.
- ☐ **Move to a payment plan.** Terms: ____________________________
- ☐ **Write it off** and close the membership. Threshold: $ ____________________________
- ☐ **Who applies it:** ____________________________ **Decided on:** ____/____/_____