

PIPA Debtors and Debt Recovery Procedure



The PIPA office will always work in the spirit of helping members keep on top of their invoices and payment plans. However, to ensure that the office remains efficient, and the cost of chasing debt is not causing membership prices to increase, the PIPA office must have a procedure in place.

The scheme rules state:

Annex. D.2.9 – “Any member that has a debt in whole or part owing to the Association that is two months or more in arrears shall retire from membership if requested so to do by the Committee and his name shall be removed from the Register of Members without prejudice to all liability accrued due at the date of such retirement.”

Also:

Sec 5.2 - “Payment of invoices is required within 30 days of the invoice date. If an IB fails to pay within 45 days, their website account will be temporarily suspended until payment is received. This means that they will not be able to process any further inspection reports during this time.”

Inspection Bodies will receive automated invoice reminders from PIPA’s accounting software. Within the automated emails are reminders for people to pay outstanding invoices.

The PIPA office will also review outstanding invoices at the end of the month and ensure they have been viewed. We understand that people are busy, and things can be easily overlooked.

Multiple attempts will be made by the office to contact and clear the debt.

Once two months have passed, IB access to the inspection hub will be disabled until a payment plan is agreed. The IB will also be listed for the next PLG meeting to discuss their current status.

Payment Plans

If the debtor is unable to pay off outstanding invoices in one payment, then an affordable payment plan may be proposed. This will have to be presented to the PLG and authorisation by the Office Manager.

If a payment plan is agreed, the debtor must be aware of the terms and dates stipulated within the plan.

If debtor shows they cannot make payments, it will be considered a bad debt, and expelled from the PIPA scheme until the debtor is able pay off the outstanding debt.

Invoicing & Debt Recovery Flow

Day 1 – Invoice raised with 30-day payment terms.

Day 14 – Auto reminder 1 sent by Xero.

Hi [Contact First Name],

Thank you for working with PIPA. Your bill for [Currency Symbol][Amount Due Without Currency] is due on [Due Date].

Please ignore this email if this has already been paid.

To view or pay your bill, please visit: [Online Invoice Link].

If you have any questions, or wish to arrange an alternative payment, please don't hesitate to get in touch with the PIPA office.

Kind regards,

PIPA Office

Day 21 – Auto reminder 2 sent by Xero.

Hi [Contact First Name],

Thank you for working with PIPA. Your bill for [Currency Symbol][Amount Due Without Currency] is due on [Due Date].

Please ignore this email if this has already been paid.

To view or pay your bill, please visit: [Online Invoice Link].

If you have any questions, or wish to arrange an alternative payment, please don't hesitate to get in touch with the PIPA office.

Kind regards,

PIPA Office

Day 31 – Overdue invoice – Auto reminder 3 sent by Xero. PIPA Office to check if email is valid and if invoice is marked as viewed. Otherwise – contact IB to confirm receipt of email invoice.

Hi [Contact First Name],

Thank you for working with PIPA. Your bill for [Currency Symbol][Amount Due Without Currency] is now overdue.

Please ignore this email if this has already been paid. If the invoice has not been paid, please could you make payment as soon as possible using the following link: [Online Invoice Link].

If you are unable to make this payment, have any questions, or wish to arrange an alternative payment, please contact the PIPA office.

Kind regards,

PIPA Office

Day 38 – Overdue invoice – Auto reminder 4 sent by Xero.

Hi [Contact First Name],

Thank you for working with PIPA. Your bill for [Currency Symbol][Amount Due Without Currency] is now overdue.

Please ignore this email if this has already been paid. If the invoice has not been paid, please could you make payment as soon as possible using the following link: [Online Invoice Link].

Without payment, your access to the PIPA Hub will be disabled in 14 days' time.

If you are unable to make this payment, have any questions, or wish to arrange an alternative payment, please contact the PIPA office.

Kind regards,

PIPA Office

Day 45 – Notice to suspend – Email sent by PIPA office

Hi [Contact First Name],

IMPORTANT – YOUR ACCOUNT IS DUE TO BE DISABLED IN 7 DAYS

Thank you for working with PIPA. Your bill for [Currency Symbol][Amount Due Without Currency] is now overdue.

Please ignore this email if this has already been paid. If the invoice has not been paid, please could you make payment as soon as possible using the following link: [Online Invoice Link].

Without payment, your access to the PIPA Hub will be disabled in 7 days' time.

If you are unable to make this payment, have any questions, or wish to arrange an alternative payment, please contact the PIPA office.

Kind regards,

PIPA Office

Day 52 – PIPA Hub access disabled

Day 60 – Escalated to PLG