



# Billing & Payments Audit

Part of the PT Business Automation Audit

Prepared by the FitFlow content team  
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# Billing & Payments Automation Audit – Items 6-10

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**Category:** Billing & Payment Collection **Total Category Time at Stake:** 2-4 hours per week (manual) vs. 15 minutes per week (automated) **Category Priority:** SECOND HIGHEST ROI – automate immediately after scheduling

*For each item, mark your current status:*

- [ ] Manual – I do this by hand
  - [A] Automated – A system handles this
  - [P] Partially Automated – Some automation, but I still intervene
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## | Item 6: Recurring Subscription Billing

**Your Status:** [ ] Manual / [A] Automated / [P] Partial

Field	Details
<b>Task</b>	Collecting monthly or weekly payments from ongoing clients on a predictable schedule
<b>Current Manual Method</b>	You send Venmo/Zelle requests, text clients reminders to pay, manually check your bank account to confirm receipt, and follow up with clients who have not paid. Some clients pay cash in person. You track who has paid and who has not in a spreadsheet or in your head.
<b>Automation Solution</b>	Recurring subscription via Stripe, Square, or integrated platform billing. Clients enter payment details once. Charges process automatically on the same date each month. Receipts are auto-generated. You see payment status in a dashboard – no manual tracking.
<b>Estimated Time Saved</b>	45-90 min/week
<b>Recommended Tools</b>	Stripe (\$0 monthly + 2.9% + \$0.30 per transaction), Square (\$0 monthly + 2.6% + \$0.10 per transaction), Trainerize Payments (integrated, 2.9% + \$0.30), FitFlow Billing (integrated), Mindbody Payments (integrated, platform subscription required)
<b>Implementation Difficulty</b>	Easy (1-2 hours – set up payment processor, create subscription plans, onboard existing clients)
<b>Priority Level</b>	<b>Must</b>

**Why this matters:** “Billing needs to be automatic and boring,” as one trainer wrote on Reddit. Every manual payment interaction carries emotional weight – the awkwardness of asking someone you coach for money. Recurring billing removes the conversation entirely. Late payment rates drop from 15-25% (manual) to under 3% (automated).

## Item 7: Invoice Generation & Delivery

**Your Status:** [ ] Manual / [A] Automated / [P] Partial

Field	Details
<b>Task</b>	Creating and sending invoices for sessions, packages, or custom services
<b>Current Manual Method</b>	You create invoices in Word, Google Docs, or a note-taking app. You email or text them to clients individually. You track which invoices are outstanding in a spreadsheet. Some clients require specific invoice formats for insurance reimbursement or corporate wellness programs.
<b>Automation Solution</b>	Auto-generated invoices from your payment processor or accounting tool. Invoices are created and delivered automatically when a charge processes, when a session is completed, or on a recurring schedule. Clients receive professional invoices with payment links. No manual creation or delivery.
<b>Estimated Time Saved</b>	20-40 min/week
<b>Recommended Tools</b>	Stripe (auto-generates invoices with every charge), FreshBooks (\$17-55/mo, invoice automation + recurring), Wave (free, invoice templates + tracking), Square Invoices (free with Square account), FitFlow (auto-invoicing included)
<b>Implementation Difficulty</b>	Easy (30 min – configure invoice template and auto-send rules)
<b>Priority Level</b>	<b>Must</b>

**Why this matters:** Manual invoice creation is pure commodity work. The format is the same every time. The data is the same every time. The only thing that changes is the client name and amount. This is the definition of an automatable task.

## | Item 8: Late Payment Follow-Up

**Your Status:** [ ] Manual / [A] Automated / [P] Partial

Field	Details
<b>Task</b>	Following up with clients whose payments are overdue or failed
<b>Current Manual Method</b>	You notice (or do not notice) that a client has not paid. You compose an awkward text or email: "Hey, just checking in on last month's payment..." You wait. You follow up again. The conversation is uncomfortable for both of you. Some trainers avoid this conversation entirely and absorb the loss.
<b>Automation Solution</b>	Automated dunning sequences: when a payment fails or is overdue, the system sends a series of professional, impersonal reminders (Day 1: "Your payment did not process – please update your card." Day 3: follow-up. Day 7: final notice). No personal text from you. The system handles the uncomfortable conversation.
<b>Estimated Time Saved</b>	15-30 min/week
<b>Recommended Tools</b>	Stripe (built-in Smart Retries + dunning emails), Square (automated payment reminders), FreshBooks (automated late payment reminders), FitFlow (dunning sequence included)
<b>Implementation Difficulty</b>	Easy (15 min – enable dunning in your payment processor settings)
<b>Priority Level</b>	<b>Must</b>

**Why this matters:** Late payment follow-up is the task trainers avoid most. Stripe's Smart Retry feature alone recovers 14% of failed payments automatically without any human intervention. The remaining overdue payments get automated reminder sequences – professional, consistent, and completely impersonal. Your client relationship stays focused on coaching, not money.

## | Item 9: Failed Payment Retry Logic

**Your Status:** [ ] Manual / [A] Automated / [P] Partial

Field	Details
<b>Task</b>	Retrying failed credit card charges due to expired cards, insufficient funds, or temporary bank holds
<b>Current Manual Method</b>	You see a failed charge in your Venmo/Zelle/bank app. You text the client: "Hey, your payment didn't go through – can you send it again?" The client says they will, and sometimes they do. You follow up 3 days later. This cycle repeats for every failed payment.
<b>Automation Solution</b>	Automatic retry logic: when a charge fails, the system retries at optimized intervals (e.g., Day 1, Day 3, Day 5) using machine learning to pick the time of day and day of week most likely to succeed. If all retries fail, the system sends an automated card update request to the client.
<b>Estimated Time Saved</b>	10-20 min/week
<b>Recommended Tools</b>	Stripe Smart Retries (included, ML-powered optimal retry timing), Square (built-in retry, 2 attempts), GoCardless (\$0 monthly + per-transaction, specialized in recurring payment recovery), FitFlow (retry logic included)
<b>Implementation Difficulty</b>	Easy (5 min – enable in payment processor settings; most have it on by default)
<b>Priority Level</b>	<b>Should</b>

**Why this matters:** Stripe reports that Smart Retries recover an average of 14% of failed payments without any human action. For a trainer earning \$5,000/month, that is \$700/year in revenue that would have been lost to expired cards and temporary bank holds – recovered automatically.

## | Item 10: Subscription Pause & Cancellation Handling

**Your Status:** [ ] Manual / [A] Automated / [P] Partial

Field	Details
<b>Task</b>	Processing client requests to pause their subscription (vacation, injury, schedule change) or cancel entirely
<b>Current Manual Method</b>	Client texts "I need to pause for two weeks" or "I need to cancel." You acknowledge, manually adjust their billing (if you remember), send a pro-rated refund or credit, update your spreadsheet, and – if it is a cancellation – try to have a retention conversation over text. If it is a pause, you set a personal reminder to reactivate them.
<b>Automation Solution</b>	Self-service pause/cancel portal with built-in retention. Clients can pause their subscription for a set period (auto-reactivation on the resume date) or cancel (with an optional retention offer – e.g., "Pause for 30 days instead?"). Pro-rated credits calculated automatically. Reactivation sequences sent automatically when the pause period ends.
<b>Estimated Time Saved</b>	10-20 min/week
<b>Recommended Tools</b>	Stripe Customer Portal (free with Stripe, self-service pause/cancel), Chargebee (\$249+/mo, subscription management – better for larger operations), FitFlow (pause/cancel with retention flow included)
<b>Implementation Difficulty</b>	Medium (1-2 hours – configure pause options, retention offers, and reactivation sequences)
<b>Priority Level</b>	<b>Nice</b>

**Why this matters:** Manual cancellation handling has two failure modes. First, you forget to pause the billing and the client gets charged during their pause – creating a trust-damaging refund situation. Second, you forget to reactivate after the pause – losing revenue. Automated pause/cancel eliminates both failure modes and adds a retention opportunity (the "pause instead of cancel?" prompt) that you would never remember to offer manually.

## | Category Summary: Billing & Payments

Metric	Before Automation	After Automation
Weekly time on billing tasks	2-4 hrs	15 min (exception handling only)
Late payment rate	15-25%	Under 3%
Awkward payment conversations	Weekly	Never
Revenue collection rate	85-90%	97-99%
Failed payment recovery	Manual (most lost)	14% auto-recovered (Stripe Smart Retries)
Invoice creation method	Manual per client	Auto-generated with every charge

**Total items in this category: 5 Count your Manual items: \_\_\_\_ / 5**

*Source data: Trainerize 2026 Automated Billing benchmarks, Stripe Smart Retry recovery rates, Reddit r/personaltraining community insights. Tool pricing current as of April 2026.*