Ascendus®

BUSINESS RESOURCE · CREDIT MANAGEMENT

Setting up a system so you never miss a payment

Combine autopay, one reminder and a small buffer so every payment goes out on time.

One missed payment can outweigh months of otherwise good credit habits. Payment history carries more weight in your score than almost anything else you do, so the businesses that protect their credit best usually remove the chance of forgetting.

> *A system beats a memory every time, especially in a month when everything else in the business is competing for your attention.*

Autopay and manual reminders

Autopay	Removes the risk of a missed date entirely, as long as the funds are there when the payment runs.
Manual reminders	Give you more control over timing, and they work when you act on them every time.
A mix	For most small business owners, a mix works best: autopay for the payment itself, and a separate reminder a few days before, so you can confirm funds are in place ahead of time.

YOUR ACTION STEP **10 minutes**

A setup that protects your score

Three moves, done once, keep every payment on time.

01

Time your autopay

Set the payment to autopay, timed a few days after your typical cash-flow low point.

02

Add a check-in reminder

Add a calendar reminder three business days before each due date to confirm the funds are in place.

03

Keep a small buffer

Keep a small buffer in the account the payment draws from, separate from your operating cushion, so a slow week doesn't turn into a missed payment.

Once this is set up, it runs on its own, and your payments no longer depend on remembering.

TRUSTED SOURCES

- Consumer Financial Protection Bureau, Consumer Tools: credit reports and scores

Keep building

Every guide gives you one practical step on cash flow, credit or growth. Find the next one at ascendus.org/resources.

Read this guide online: www.ascendus.org/resources/setting-up-a-system-so-you-never-miss-a-payment/