Overdue invoice reminders from QuickBooks Online, without the Monday chase

Proposal from Meridian Advisory LLC to Northgate Roofing · Version 2 · sent 2026-11-13

We will set up reminder emails that go out automatically for overdue invoices in QuickBooks Online and stop once an invoice is paid. Your office manager would then call only the customers who have not paid or replied, instead of spending most of Monday on every overdue invoice.

Background

Chasing unpaid invoices is your second biggest time waster. Your office manager spends most of Monday, about six hours a week, calling and emailing customers about roughly 25 overdue invoices. Much of that is routine follow-up that could be sent without a person writing each one.

What is included

- A scheduled check that pulls overdue invoices and their customer contact details from QuickBooks Online.
- Reminder emails sent automatically at agreed points after the due date, using wording you approve and sent from your business email.
- Automatic stop of reminders for an invoice once QuickBooks Online shows it as paid.
- A weekly list for the office manager of overdue customers who have not paid or replied, so calls go only to them.
- A simple way for the office manager to pause reminders for a specific invoice or customer, for example during a dispute or payment arrangement.
- A record of which reminders went to which customer and when, for the office manager to check.
- A short written guide and a walkthrough with the office manager before go-live.

What is not included

- Phone calls to customers, and handling disputes or payment arrangements, which stay with the office manager.
- Text message reminders, changes to your payment terms, or late fees.
- Changes to how invoices are created in QuickBooks Online.
- Faster estimate building from site-visit inputs.
- Carrying won estimates into QuickBooks Online without retyping, and the invoice checking that goes with it.
- Drafting or tracking insurance supplement emails with adjusters.

- Creating Google Calendar events for won jobs, or any change to the crew group text.

How the work runs

1. **Confirm (1 week):** Settle the open questions: how the six hours split between calls and emails, whether QuickBooks Online reminders are already in use or would be enough, whether the 25 overdue invoices are weekly or monthly, and which email provider you use. Agree reminder timing and wording.
2. **Build (1 to 2 weeks):** Connect to QuickBooks Online and your email, set up the overdue check, reminder emails, payment stop, pause option, weekly call list and reminder record.
3. **Trial run (2 weeks):** Run with the office manager approving reminders before they go out, check results against QuickBooks Online, and adjust wording and timing.
4. **Go live and measure (1 week):** Switch to automatic sending, hand over the guide, and compare the office manager's Monday time and call list with the before figures.

About five to six weeks from kickoff to reminders running live, including a short check of results.

What we need from you

- Admin access to QuickBooks Online so we can connect to invoices and payments.
- Access to send from your business email account, or the details of your email provider.
- The office manager as the named contact for questions, reminder wording and testing.
- A rough split of the office manager's Monday time between calls and emails, so the before figure is clear.
- About an hour a week of review time during the trial run.
- Your sign-off on reminder timing and wording before anything is sent to customers.

Assumptions

- QuickBooks Online is the single place where invoices and payments are recorded and kept up to date.
- Customer email addresses in QuickBooks Online are mostly correct; missing ones will be listed for the office manager to fill in.
- Your email provider allows sending through its own connection or standard outgoing mail settings.
- If QuickBooks Online's own reminder feature already covers what you need, we will recommend setting that up instead and reduce the build accordingly.
- A large part of the six hours may be phone calls that emails do not replace; the savings in the assessment are an estimate, and the result will be measured, not assumed.
- The scope fits roughly 25 overdue invoices, whether that number is weekly or monthly; this

will be confirmed in the first phase.
- You make the decision and give sign-offs within a few days at each step.

How we will know it worked

- Every overdue invoice in QuickBooks Online gets its reminder emails without the office manager writing or sending them.
- No reminder goes to a customer whose invoice is already recorded as paid.
- The office manager's Monday time on overdue invoices is measured before and after, against today's six hours a week.
- The number of customers needing a call each week is compared to today's roughly 25 overdue invoices.
- Time from due date to payment for overdue invoices is compared before and after go-live.

Estimated savings from this work: $375 to $600 a year. This is an estimate, not a guarantee.

Keeping it running: the managed service (recommended)

We recommend the managed service with every build: for $450 a month we run it, watch it and keep improving it, so it keeps paying off after go-live. Month to month.

- Watching that reminders go out on schedule each week and fixing the connection if QuickBooks Online or your email account changes.
- Adjusting reminder timing and wording when you or the office manager want a change.
- Checking the reminder log for problems such as bounced emails or reminders sent after a payment, and correcting the cause.
- A regular review of results against the measures in this proposal: the office manager's Monday time, the number of calls needed, and how quickly overdue invoices are paid.
- Scoping and taking on the next improvement when you are ready.

You chose to include it.

Fees

Fixed fee: $8,500. 40% on signing and 60% on acceptance.
Managed service: $450 a month from acceptance (included).

Where this leads

This is a first step. These are the improvements we would look at next. They are not part of this proposal and commit you to nothing.

- Cut the time to build each estimate by assembling pricing, line items and standard wording from your site-visit inputs, so you review a draft instead of starting from scratch; this goes straight at your biggest time waster and the two jobs lost last month to a four-day wait.
- Stop retyping won estimates into QuickBooks Online by carrying line items, customer and totals across automatically, after first checking whether estimates could simply be built in QuickBooks Online itself; it reuses the QuickBooks connection set up in this work and removes the invoice-by-invoice checking.
- Draft and track insurance supplement emails by matching adjuster emails to the right claim job and preparing replies for the office manager to review, with a status for each open claim; it builds on the email connection set up here.
- Stop retyping customer details into Google Calendar by creating the job event from the record already entered when a job is won.

Master Services Agreement

1. Parties and structure. This Master Services Agreement (the "Agreement") is between Meridian Advisory LLC ("Advisor") and Northgate Roofing ("Client"), effective on the date Client first signs it (the "Effective Date"). It sets the terms for all work Advisor does for Client. The work itself is described in one or more statements of work. Each Statement of Work, together with this Agreement, is a separate contract. Signing a Statement of Work does not oblige either Party to sign another.

2. Definitions. "Statement of Work" means a document that describes services, deliverables, timing and fees, refers to this Agreement, and is signed by both Parties; a proposal that both Parties sign and that describes the work serves as a Statement of Work where no separate one is attached. "Services" means the work described in a Statement of Work. "Deliverables" means the items a Statement of Work says Advisor will deliver. "Client Materials" means the data, documents, systems access, recordings and other material Client provides. "Advisor Tools" means Advisor's methods, software, templates, prompts, connectors, libraries and know-how that exist before or apart from a Statement of Work, and improvements to them. "Third-Party Services" means software, platforms and artificial intelligence models provided by others. "Managed Services" means the ongoing operation of Deliverables described in Schedule A.

3. Order of precedence. If documents conflict, a Statement of Work controls for the scope, Deliverables, timeline and fees of that Statement of Work; this Agreement controls for everything else; and a proposal or presentation is a summary for convenience that controls nothing unless it is serving as the Statement of Work. A Statement of Work may change a term of this Agreement only by saying expressly which section it changes, and only for that Statement of Work.

4. Performance. Advisor will perform the Services with reasonable skill and care, using people with suitable experience, and will comply with the laws that apply to it as a provider of the Services. Timelines are good-faith estimates that depend on Client meeting its responsibilities. Advisor may use subcontractors and remains responsible for their work as for its own.

5. Client responsibilities. Client will (a) give Advisor timely access to the people, systems, sample data and decisions each Statement of Work describes; (b) name one person with authority to answer questions, make decisions and accept work; (c) make sure Client Materials are accurate and that Client has the right to provide them and to let Advisor use them for the Services; (d) keep its own backups of its own systems and data; (e) hold the licenses and accounts for its own systems; and (f) carry out the review steps a Statement of Work assigns to it. If a delay in any of these delays the Services, the timeline extends by at least the length of the delay, and if it adds work, section 6 applies.

6. Changes. Either Party may ask for a change to a Statement of Work. Advisor will say what the change does to fees and timeline. A change takes effect only when both Parties agree to it in writing, which may be by email between the people named in the Statement of Work. Work outside a Statement of Work is not included in its fees.

7. Acceptance. Advisor will tell Client when a Deliverable is ready for review. A Deliverable is accepted when Client confirms in writing, or uses it in its business other than to test it, or ten business days pass after delivery without Client reporting in writing a material failure to meet the acceptance criteria in the Statement of Work. Advisor will correct a reported failure and resubmit, and this section applies again to the corrected Deliverable. Differences that do not materially affect use are fixed under warranty and do not prevent acceptance.

8. Fees and payment. Client will pay the fees in each Statement of Work on the terms stated there. Unless a Statement of Work says otherwise, invoices are due within 15 days of the invoice date. A fixed fee covers the Services described in the Statement of Work and no others. Fees do not include taxes, which Client pays other than taxes on Advisor's income, or charges for Third-Party Services, which Client pays directly unless a

Statement of Work says Advisor will pay and rebill them. Amounts more than 15 days overdue bear interest at one percent a month or the highest rate the law allows, whichever is lower, and Advisor may pause the Services on five days' written notice until they are paid. Client may withhold only an amount it disputes in good faith and in writing before the due date, and will pay the rest.

9. Ownership. (a) Client owns Client Materials. (b) On full payment for a Statement of Work, Client owns the Deliverables built specifically for it under that Statement of Work, and Advisor assigns its rights in them to Client. (c) Advisor owns Advisor Tools. Where Advisor Tools are built into a Deliverable, Advisor grants Client a perpetual, non-exclusive, royalty-free license to use, copy and modify them as part of that Deliverable for Client's own business, and not to sell or offer them to others as a separate product. (d) Third-Party Services and open-source software remain subject to their own terms, and Advisor will tell Client which ones a Deliverable depends on. (e) Advisor may reuse general skills, knowledge and techniques it gains, provided it does not use or reveal Client's Confidential Information.

10. Confidentiality. The Mutual Non-Disclosure Agreement between the Parties applies to information exchanged under this Agreement and continues for as long as this Agreement is in effect and for three years after. If the Parties have not signed one, each Party will use the other's non-public information only to perform or receive the Services, will protect it with reasonable care, and will disclose it only to people who need it and are bound to keep it confidential.

11. Data protection and security. (a) Advisor will use Client Materials only to perform the Services and as Client instructs. (b) Where Client Materials include personal information, Client decides why and how it is processed and Advisor processes it on Client's behalf; Advisor's Data Processing Terms, published on its website, apply and are part of this Agreement. (c) Advisor will maintain administrative, technical and physical safeguards appropriate to the sensitivity of the information, including encryption in transit and at rest, access limited to people who need it, and logging of access to administrative functions. (d) Advisor uses the subprocessors listed in its Data Processing Terms, each bound by written terms no less protective than these, and remains responsible for them. (e) If Advisor becomes aware of unauthorized access to Client Materials, it will tell Client without undue delay and no later than 72 hours after becoming aware, with what it knows, and will cooperate in Client's response. (f) On written request, and in any case within 90 days after the last Statement of Work ends, Advisor will return or delete Client Materials, except copies the law requires it to keep or that sit in routine backups until they roll off. (g) Client will not give Advisor access to patient health records, payment card data, government identification numbers or other regulated records unless a Statement of Work expressly covers them and states the safeguards that apply.

12. Artificial intelligence. (a) The Services and Deliverables may use artificial intelligence models provided by third parties. (b) Advisor will not use Client Materials to train artificial intelligence models and will use model providers whose terms prohibit them from doing so. (c) The output of an artificial intelligence model can be wrong, incomplete or inconsistent from one run to the next. Each Statement of Work describes the checks built into a Deliverable and the review steps that remain with Client. Client is responsible for those review steps, for decisions it makes using a Deliverable, and for any notice the law requires it to give its own customers or employees about its use of artificial intelligence. (d) Model providers change and retire their models. Keeping a Deliverable working through such changes is part of Managed Services where Client has them, and is otherwise new work under section 6. (e) Advisor does not guarantee any particular saving, revenue or result. Estimates of savings are estimates based on what Client reported.

13. Third-Party Services. Deliverables often connect to Third-Party Services that Client licenses, such as its accounting, customer or scheduling systems. Client's agreements with those providers govern them, Client is responsible for their cost, and Advisor is not responsible for their outages, errors, price changes, or changes to their features or interfaces. Advisor will tell Client when it learns that such a change affects a Deliverable.

14. Managed Services. If a Statement of Work includes Managed Services, Schedule A applies to them.

15. Warranties. Advisor warrants that (a) it will perform the Services in a professional manner; (b) for 30 days after acceptance, each Deliverable will materially meet the acceptance criteria in its Statement of Work, and Advisor will correct at no charge any failure Client reports in that period; and (c) the Deliverables as Advisor delivers them will not knowingly include material that infringes another person's copyright or trade secret. Correction under (b) or, if Advisor cannot correct after reasonable efforts, a refund of the fees paid for the failing Deliverable, is Client's sole remedy for breach of that warranty. The warranty in (b) does not cover failures caused by changes Client or others make, by Third-Party Services, or by use outside what the Statement of Work describes. Advisor makes no other warranties, express or implied, including of merchantability or fitness for a particular purpose.

16. Indemnities. (a) Advisor will defend Client against a third party's claim that a Deliverable, as delivered by Advisor, infringes that party's copyright or misappropriates its trade secret, and will pay the damages and costs finally awarded or agreed in settlement. Advisor may instead modify or replace the Deliverable so it no longer infringes, or, if neither is reasonable, refund the fees paid for it. This does not apply to the extent a claim arises from Client Materials, from Client's specifications, from Third-Party Services, or from changes or combinations not made by Advisor. (b) Client will defend Advisor against a third party's claim arising from Client Materials or from Client's use of a Deliverable in breach of law or of this Agreement, and will pay the damages and costs finally awarded or agreed in settlement. (c) The Party seeking defense must give prompt written notice, let the other Party control the defense and settlement, and give reasonable help. Neither Party may settle a claim in a way that admits fault for the other or requires the other to pay without its consent.

17. Limitation of liability. Neither Party is liable to the other for indirect, incidental, special or consequential damages, or for lost profits, lost revenue or lost data, even if told they were possible. Each Party's total liability arising from a Statement of Work is limited to the fees paid and payable under that Statement of Work in the twelve months before the event giving rise to the claim. These limits do not apply to a Party's breach of confidentiality, its obligations under section 16, amounts Client owes for Services, or liability that the law does not allow to be limited.

18. Term and termination. (a) This Agreement continues until a Party ends it. Either Party may end it with 30 days' written notice at a time when no Statement of Work is in progress. (b) Client may end a Statement of Work for convenience with 15 days' written notice, and will pay for the Services performed and the commitments Advisor has reasonably made up to the end date; for a fixed fee, that is the fee for each completed phase plus a fair share of the phase in progress. (c) Either Party may end a Statement of Work, or this Agreement, if the other materially breaches it and does not cure within 20 days of written notice describing the breach, or if the other becomes insolvent or stops doing business. (d) On termination Advisor will deliver the work in progress that Client has paid for, and section 11(f) applies. (e) Sections 8, 9, 10, 11, 12(c) and (e), 15 through 17, 19 and 23 survive termination.

19. Non-solicitation. During a Statement of Work and for twelve months after it ends, neither Party will solicit for employment the other's employees or contractors who worked on it, without the other's written consent. General advertising not aimed at those people is not solicitation.

20. Relationship and publicity. Advisor is an independent contractor. Nothing in this Agreement makes either Party the agent, partner or employee of the other. Advisor will not use Client's name or logo in its marketing, or describe the work publicly, without Client's written consent.

21. Events beyond a Party's control. Neither Party is in breach for a delay or failure caused by events beyond its reasonable control, including natural disasters, outages of public networks or of major cloud or model providers, and government action, provided it tells the other promptly and resumes as soon as it reasonably can. This section does not excuse payment of amounts already due.

22. Notices. Notices under this Agreement are given in writing by email to the person each Party has named in the current Statement of Work, and take effect when sent unless the sender learns the message was not

delivered. Notices of breach or termination must say that they are such a notice.

23. Disputes and governing law. The Parties will first try to resolve a dispute by discussion between people with authority to settle it, for at least 30 days after one Party gives written notice of the dispute. This Agreement is governed by the laws of the State of Utah, without regard to conflict of law rules, and the state and federal courts located there have exclusive jurisdiction over any dispute not so resolved. Either Party may seek injunctive relief from a court at any time to protect its confidential information or intellectual property.

24. General. This Agreement, the Statements of Work, the Mutual Non-Disclosure Agreement and the Data Processing Terms are the entire agreement on their subject and replace earlier discussions and proposals. This Agreement may be changed only in a writing signed by both Parties. Neither Party may assign it without the other's written consent, except to a successor to its business that agrees to be bound by it. If a provision is unenforceable, it is enforced to the extent the law allows and the rest remains in effect. A failure to enforce a provision is not a waiver of it. The Parties agree to sign electronically; an electronic signature and an electronic copy have the same effect as an original. Each person signing confirms they are authorized to bind the Party they sign for.

Schedule A: Managed Services

A1. When this applies. This Schedule applies when a Statement of Work includes Managed Services, from the date the Deliverables they cover are accepted.

A2. What Advisor does. For the monthly fee in the Statement of Work, Advisor will (a) operate the covered Deliverables and watch that they are running and producing sensible results; (b) fix faults in them; (c) keep them working when Third-Party Services they depend on, including artificial intelligence models, change their versions, interfaces or behavior; (d) apply security updates to the components Advisor provides; (e) make small improvements Client asks for, up to the monthly allowance of time stated in the Statement of Work; and (f) report to Client each month on use, results, problems found and what was changed.

A3. What is not included. Managed Services do not include new features or new processes beyond the monthly allowance, work caused by changes Client makes to its own systems without telling Advisor, the cost of Third-Party Services, or training beyond what the Statement of Work describes. These are available as changes under section 6 of the Agreement.

A4. Support. Client may report a problem by email to the address in the Statement of Work at any time. Unless the Statement of Work says otherwise, Advisor works on reports during its business hours, Monday to Friday excluding public holidays, and will acknowledge a report within one business day. Advisor will begin work on a fault that stops a covered Deliverable from being used within four business hours of acknowledging it, and will keep Client informed until it is resolved. These are targets Advisor will make reasonable efforts to meet, not guarantees.

A5. Access. Managed Services depend on Advisor keeping the access to Client's systems and accounts that the Deliverables need. Client will tell Advisor before it changes or removes that access. Advisor will use it only for the Managed Services.

A6. Fees. The monthly fee is invoiced in advance. Unused allowance does not carry over. After the first twelve months Advisor may change the monthly fee on 60 days' written notice, and Client may end the Managed Services before the change takes effect.

A7. Term and ending. Managed Services run month to month. Either Party may end them with 30 days' written notice. When they end, Advisor will (a) hand over the current configuration and written operating notes for the covered Deliverables; (b) transfer or remove, as Client chooses, any accounts and credentials Advisor holds for them; and (c) answer reasonable handover questions for 30 days. The Deliverables remain Client's and

continue to run, and Client becomes responsible for operating them.

Signatures

Signed for Meridian Advisory LLC by Alex Morgan, Project Manager, and Sam Rivera, Lead Project Engineer.

Signed for Northgate Roofing by Morgan Reyes, President.

Electronic signature record. Signed 2026-11-13T22:21:31.443Z UTC through the Meridian Advisory discovery portal by Morgan Reyes, President (morgan@northgate.test).
From ::1, node
Fingerprint (SHA-256) of the text as signed:
1ea125e1bcb451f7995262569d536fda06d385396eae0b6302ea178a2b0c4e5e