Would I lie to you?

Excuses for late payment can be bizarre and outlandish – and sometimes they are even true

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I thought with this article I would try to inject a bit of light relief into what can be a rather tortuous business at times, so please bear with me even if you are having a bad day at the office

Forbearance or ineptitude?

Most of us, regardless of our position within the credit industry, will at some point have had to get on the telephone to customers and ask them to part with money that should already have been paid.

Now, given that, if somebody genuinely owes you money and has it, nine times out of 10 they will pay you – end of story. But as we all know, a great number of businesses live well beyond their means and only survive because of the forbearance or ineptitude of their suppliers in collecting debts as and when they fall due, and this, of course, is where the problems occur.

Learning the hard way

We all learn the hard way – at first assuming that by simply and politely pointing out the omission to the customer's purchase-ledger technician, the problem will be immediately rectified, with the cheque arriving bright and early the following morning.

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However for some inexplicable reason this rarely happens, and a rather chastened and disappointed credit professional will then have to take the first steps in a dance which has probably been going on for thousands of years, and which has kept credit people in gainful employment ever since!

What follows is a series of telephone calls from an increasingly exasperated credit controller which all too often generate responses along the lines of:

- "Leave it with me – I will have a look at it."
- "Hello again, oh yes I remember – I will have a look at it."
- "I have had a look at it – what was the problem with it?"
- "I will have to look at it again then."
- "Are you sure you have spoken to me about this?"

In my case, to avoid either pulling my hair out – it has all gone now – or even worse someone else's, I started keeping a

list of the most creative and incongruous excuses I was given, partly for my own amusement, and partly so I could tell other people how difficult my job was, and what a bunch of crooks I regularly had to deal with on a daily basis.

True creativity

What follows then are all extracts from my personal archive.

Most people in this industry will be quite familiar with such staple excuses for non-payment as:

- "Oh dear I have just found your cheque in a drawer, somebody must have put it in there."
- "Can you not chase a few other customers for a while and then come back to us?"
- "I have lost my pen."
- "Go away, I am having a crisis."

Or perhaps these:

- "I hurt my hand on the office door handle, and it is the one that I write cheques with."
- "I am sorry I have just sacked the book-keeper".
- "Do you take American Express – no I did not think that you did."
- "Ah – you are obviously ones of these companies that wants paying."
- "Would you like to chase some of our customers, and when they pay us, we will pay you!"

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But how many of us have been greeted with the following?

- "Will a photocopy of a cheque do?"
- "Yes it is me you need to speak to, but I am not here at the moment."
- "I did write you a cheque, but the office dog got it before I could put it in the post."
- "Well we cannot pay you at the moment because we are supposed to be going bust."
- "Mr Dawson is coming out of prison next week."

Or my all-time favourite:

- "I am sorry but Sheila is upstairs with a client".

The very best

However the best excuse I ever received was from the daughter of the chief executive of a small telecoms company who had been helping her father with the books.

After a number of broken promises from the man himself, she told me that her father had a sinus problem which periodically and repeatedly led to oxygen starvation in certain parts of his brain, including the bit which remembered promising me a cheque!

Being less than convinced, I asked for a doctor's note and – believe it or not – it was true, so perhaps all the others were as well? CCR