

FIDBACC INVOICE

FOR WHATSAPP VENDORS, FREELANCERS & SMES

# The Get-Paid- Faster Playbook

How to stop losing 20% on every unsecured order, chase payment without feeling rude, and turn every invoice into a customer you can re-sell to forever. From the Fidbacc founder, built with 500+ Nigerian, Ghanaian & Kenyan vendors.

Victor Omolayo · Founder, Fidbacc Invoice  
invoice.fidbacc.com

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**READ THIS FIRST**

25 minutes to read. 48 hours to start working. Don't skim — every chapter sets up the next one.

## A short word before we start

If you've sold something this month and not yet been paid for it, this Playbook is going to feel uncomfortable in places. That discomfort is the point. The vendors who fix their cash flow are the ones who notice the gap between what they know and what they actually do — and close it.

What you'll get out of these 40 pages:

- ✓ A new mental model for what an invoice *actually is* — and why sending it before the goods is the single biggest cash-flow lever you have.
- ✓ Four practical tools you can install in your business this week. None require a developer. None require a consultant.
- ✓ Seven word-for-word WhatsApp scripts. Tested with hundreds of real African vendors. Use them verbatim — they work.
- ✓ Five tactics for specific pressure-cooker situations: corporate clients who say "send to finance", customers who try to haggle after the fact, big jobs that need deposits.
- ✓ A seven-day calendar that makes the whole thing concrete by Friday of next week.

*If you finish this Playbook and don't immediately know which tool you'll install first, you didn't read carefully enough. Go back to Part Two.*

Read it in order. Don't skim. The chapters compound on each other.

## The 2am letter

*"Dear Victor — I sold ₦180,000 of goods last month. I received ₦122,000. I spent three weekends chasing the rest. I'm writing this at 2am because that's when I finally have time to do the thing I was supposed to do six weeks ago: send a proper invoice."*

— Chioma, dressmaker, Lagos

This Playbook is the answer to that letter.

Chioma did everything right except one thing: she didn't invoice before the goods left her shop. By the time the customer walked away with the outfit, the price was negotiable, the due date was fuzzy, and the power had shifted. What she thought was ₦180,000 in sales became ₦122,000 in collections and a ₦58,000 Friday-night mystery.

Six weeks of chasing. Three weekends of *"I'll send it tomorrow, Madam."* Zero of it would have happened if one PDF had existed.



Spot 01 · Prologue

If you've ever sent a customer *"Let me know when you pay"* and then waited — you're Chioma. And this Playbook is for you.

Nothing here is theoretical. Every tactic came from real vendors — at Alaba market, at Accra's Makola, at Nairobi's CBD — who ran the experiment and reported back. Some of it will feel obvious. Some of it will feel like a rule nobody told you about. Read it in the order written.

Page by page, here's what changes:

- ✓ **You stop agreeing to prices verbally.**
- ✓ **You stop chasing customers who owe you.**
- ✓ **You stop treating invoicing as a chore** and start treating it as a business asset.
- ✓ **You get paid faster.** Full stop.

Settle in. This takes 25 minutes to read and about 48 hours to start working.

— Victor

#### A NOTE ON COUNTRY

Written to a Lagos vendor. Proof layer localised for Ghana, Kenya, and diaspora operators. Every script and tactic works the same — only the currency changes.

PART ONE

# The secret nobody told you about invoices

Three chapters. One shift in how you think. After you read Part One you will never again agree to a price without sending a PDF first — and once that habit sticks, your cash flow changes.

## The invoice IS the deal

Ask any vendor what an invoice is. You'll hear some version of *"it's a receipt."* Or *"it's what I send after the customer pays."* Or *"it's what accountants use."*

### All wrong.

An invoice is **the contract**. The moment a customer agrees to a price and you don't send an invoice, here's what's actually happening:

- ✓ **Your price is provisional.** (They can still haggle it down.)
- ✓ **Your due date is fictional.** (There is no due date.)
- ✓ **Your dispute-resolution is their memory vs. yours.** (Theirs wins.)

Every hour between *"yes"* and *"invoice sent"* is an hour your customer has leverage you've handed them. Not because they're bad — because **the absence of paper is the absence of a contract**.



Spot 02 · "The invoice is the deal" — split visual

The vendors who get paid fastest have the same habit: they send the invoice **BEFORE the goods**. Not after. Before. That sequence flip is the single biggest lever in this Playbook.

Read that last sentence twice. Then read it a third time. The rest of Part One is about *why* — because if you believe the *why*, the habit installs itself.

Everything else we teach here — scripts, tools, tactics — is downstream of this one move. Invoice first. The goods come second.

*When a customer "won't pay on time," 8 times out of 10 they're actually waiting for the invoice that puts it in their finance system. Send the invoice, watch what happens.*

# Why "I'll send it tomorrow" kills your cash flow

There's a reason the best vendors send the invoice first. Let me show you the math.

Say you quote a customer **¥50,000** for a job on Monday. They agree. You don't send an invoice — you start work.

Here's what typically happens:

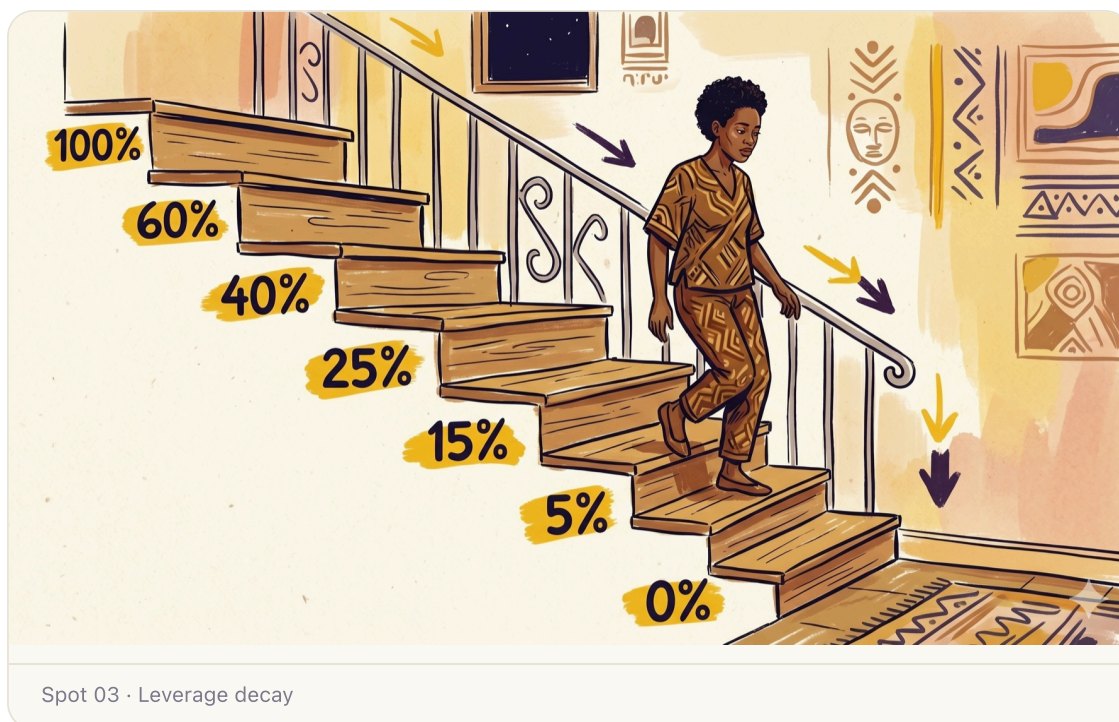
Day	Event	Your leverage
Mon	Agreed at ¥50,000.	100%
Wed	Delivery. Customer says "can we do 45?"	60%
Fri	You send informal request. "Pay by Monday."	40%
Mon+7	Customer: "Pay by Friday."	25%
Mon+14	"Send me the account." (You already did.)	15%
Mon+21	Phone off when you call.	5%
Mon+28	Accept ¥35,000 or eat the loss.	0%

At every step, leverage decays. It decays because **there's no paper**.

Now the same scenario with an invoice sent Monday:

Day	Event	Your leverage
Mon	Agreed ₦50,000. Invoice sent with due date Friday.	100%
Fri	Polite reminder on WhatsApp. "Invoice #INV-102 due today."	100%
Fri+3	Payment lands.	—

The difference? **One PDF sent on Monday.** That's it. That's the entire trick. The rest of this Playbook is just tactics around this core move.



## The moment the customer "stopped being difficult"

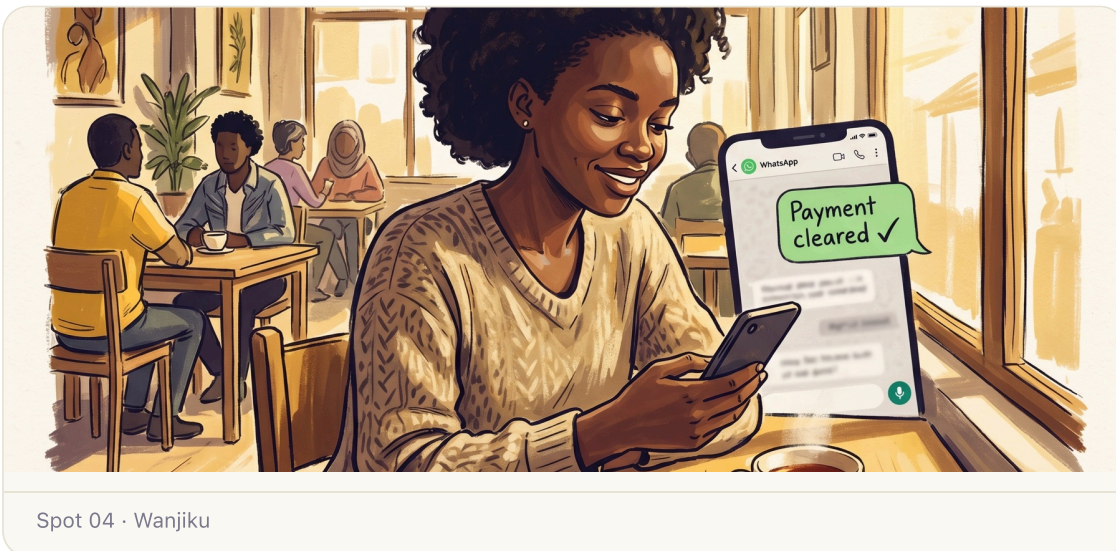
Wanjiku runs a small catering business in Nairobi. For two years, she had the same complaint about one corporate client: *"They always pay late. Always. It's just how they are."*

Then she changed one thing. Before catering any event, she sent the PDF invoice with a due date printed clearly — **not** emailed, but attached directly to the WhatsApp thread with the client's finance person.

*The client started paying on time. Every invoice. Full amount.*

The client wasn't being difficult. The client was waiting for paper. As soon as the paper existed, they paid. The lateness was a feature of the absence of process on Wanjiku's end — not a feature of the customer's character.

This is almost always true. When a customer "won't pay on time," eight times out of ten they're waiting for the invoice that puts it in their finance system. Send the invoice, watch what happens.



Spot 04 · Wanjiku

## Three vendors, six weeks later

After Wanjiku's catering business switched to invoice-first, two more vendors ran the same experiment in late 2025. Here's what they reported.

### EMEKA · ELECTRONICS RETAIL · LAGOS

"In April I had ₦2.3M outstanding. End of June: ₦340k. The only thing I changed was sending the PDF before delivery. My customers said the same thing every time — *'Oh, you finally have proper invoices, my accountant was asking.'*"

### AKUA · FASHION DESIGNER · ACCRA

"I used to send a WhatsApp message saying 'GH₵ 800 for the dress, payment is welcome.' Now I send a PDF the moment they confirm fabric. Two months later, ten clients in a row have paid before pickup. I have not chased a single person in October."

### WANJIKU · CATERING · NAIROBI (UPDATE)

"Six months in. The corporate client that always paid late is now my fastest payer. I added auto-reminders on day 3 and day 7. They've never been needed for that account. Two other clients started paying on time after I sent them the same payment-terms message I copied from the Playbook."

*What changed in all three cases is not the customer. It's the **artifact** the customer received. Paper has authority. Verbal agreements don't.*

PART TWO

# The four tools that change everything

Four instruments. Each one individually can lift collections by 20-30%. Stacked, they compound. Skim Tools 1-4, then decide which one you install first.

## The 17-second voice note

Typing an invoice on a phone keyboard takes 3–5 minutes even when you're fast. That's why you skip it.

### Speaking one takes 17 seconds.

Open WhatsApp. Long-press the microphone button. Say:

*"Invoice for Oga Emeka, 5 bags of rice at 35,000 naira each, waybill 2,500, due next Friday."*

Release. In 17 seconds, Fidbacc sends you a branded PDF invoice with:

- ✓ Your logo (if you uploaded one)
- ✓ Your bank details
- ✓ VAT calculation
- ✓ FIRS-compliant footer with your TIN
- ✓ Due date
- ✓ Delivery already sent to Oga Emeka's WhatsApp

You do nothing else. No keyboard. No email client. No "log in to dashboard." Nothing.

This is the single biggest reason vendors using Fidbacc invoice **10x more frequently** than vendors on Excel or Word: the friction is gone.



Spot 05 · Voice-note demo

**TRY IT TODAY**

Send "**Hi**" to [+1 \(203\) 646-1089](https://www.whatsapp.com/message/2036461089) on WhatsApp. Try your first voice-to-invoice free. No account required.

## Every invoice auto-fills next time

Every customer Fidbacc records becomes a memory. Name, phone, address, what they bought last, how much, whether they paid.

Next time you invoice "Emeka" — type one letter, the rest auto-completes. Voice-note it — we know who Emeka is, so we skip the ask for phone.

This matters because most SMEs have **20–50 repeat customers who drive 80% of revenue**. Once those 50 are in the system, every invoice takes 5 seconds instead of 17.

### TACTIC FOR THIS WEEK

Spend 20 minutes this week adding your top 20 customers. Name + phone. That's it. Every future invoice to any of them will take one tap.



Spot 06 · Auto-fill

## The "who owes you" list

Here's a hard question: **who owes you money right now?**

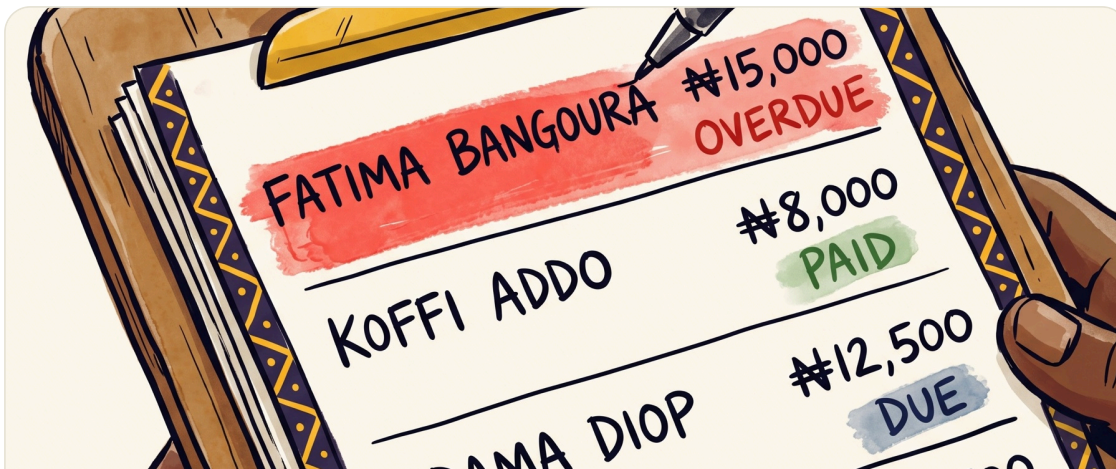
If you can't answer off the top of your head, that's the thing to fix this week. You can't chase what you don't see.

Fidbacc's dashboard shows this in one view: every unpaid invoice, every customer, every day-overdue count. Sortable. Exportable. Tappable to send a reminder.

But even before you use Fidbacc: **write the list down**. Paper. Or a note in your phone. Name, amount, when they were supposed to pay. That single act of making the list visible changes how often you chase.

### TACTIC FOR THIS WEEK

Once a week, spend 10 minutes looking at the list. Send **ONE** reminder to the oldest overdue invoice. Watch what happens.



Spot 07 · Who-owes-you list

## The automatic reminder (Pro plan)

On Fidbacc Pro, we send the reminder for you. Day 3 after due date, day 7, day 14. Polite. Professional. Persistent.

The customer pays because the message keeps arriving and they know you haven't forgotten.

You don't send it. You don't feel rude. You don't write it at 11pm. The reminder just works.

Vendors who turn reminders on report **3x faster collection on average**. Some — particularly B2B vendors dealing with corporate clients — see payment windows drop from 45 days to 7.



**REMINDER RULE OF THUMB**

Day 3: curiosity ("did you see it?"). Day 7: specificity ("this is now a week late"). Day 14: consequence ("I need an answer or I'll pause future orders").

### PART THREE

# The scripts (WhatsApp, word-for-word)

The single most-requested thing I hear: "I don't know how to ask for money without feeling rude." Here's a rulebook. Use these exact scripts. They've been tested with hundreds of Nigerian, Ghanaian, and Kenyan customers. They work.

### Sending the invoice before the goods

SCRIPT 1

*"Thanks [Name]! Here's the invoice for the [items] we agreed. Total is [amount], due on [date]. Once this is confirmed from your side, I'll get started."*

**Why it works:** Frames the invoice as a *confirmation step*, not a demand. Gives them a reason to engage (they need to confirm). Puts the due date in writing immediately.

### Gentle day-3 nudge

SCRIPT 2

*"Hi [Name] — quick one: invoice #[number] is due on [date]. Let me know if you've seen it and if there's anything I can clarify. Thanks!"*

**Why it works:** "Let me know if you've seen it" gives them a face-saving way to say "ah, I missed it" without admitting they ignored it. Non-accusatory. Concrete reference (invoice number).

## Firm day-7 nudge

SCRIPT 3

*"[Name], following up on invoice #[number] — \$[amount], now 7 days past the due date. Can we settle this week? If you need another copy of the PDF, I'll resend it right now."*

**Why it works:** Specific days, specific amount, specific week. Offers an easy action (resend PDF) that forces engagement. "Can we settle" is softer than "when are you paying."

## The day-14 "I need an answer"

SCRIPT 4

*"Hi [Name] — invoice #[number] is now 14 days overdue. I need to close this by [specific date] or I'll need to pause future orders until it's settled. What works?"*

**Why it works:** First message with real consequence (pause future orders). Specific deadline. "What works?" opens dialogue but doesn't grovel. If they don't pay after this, follow through — reputation-protect yourself.

## When a customer tries to haggle after you sent the invoice

SCRIPT 5

*"I hear you. The price I can honour is the one on the invoice — I've already factored [delivery / materials / whatever]. Happy to adjust on the NEXT order if volume works, but this one is locked."*

**Why it works:** Acknowledges them. Refuses the haggle. Opens a door for future business. The key phrase is "locked" — it reinforces that the invoice has fixed the deal.

## Asking for a deposit on big jobs

SCRIPT 6

*"Happy to get started on this. For jobs over [~~4X~~ / GHS X / KES X], I work with a 50% deposit up front and the balance on delivery. I'll send the deposit invoice now — once it clears, I'll block out the production time for you."*

**Why it works:** "50% up front" sounds aggressive in theory; paired with "block out the production time" it sounds like good project management. Fair trade.

## Closing a deal that's dragging

SCRIPT 7

"Hi [Name] — quick check: are we still doing [project]? I've got two other jobs wanting my calendar this week and need to confirm who's going first. Just need a yes/no by [tomorrow / Friday]."

**Why it works:** Gives them urgency without pushing. "Two other jobs" is almost always true. Forces the yes/no. Often gets you the "yes" faster than any soft nudge would.



Spot 09 · Scripts in flight

### SAVE THESE AS WHATSAPP QUICK REPLIES

In WhatsApp Business: *Settings* → *Business tools* → *Quick replies*. Set /invoice, /nudge3, /nudge7, /close. Sending the right message becomes two taps.

PART FOUR

# Tactics for specific situations

Five moves you deploy once and use forever. Don't try all five this week. Pick one, install it, and come back for the next.

## TACTIC 01

# The "payment terms" WhatsApp message to new clients

Before starting work with any new customer, send this exactly:

*"Thanks for choosing me! Quick note on how I work: I send an invoice for every job before I start. Standard terms are [NET 7 / NET 14 / on delivery / 50% up front]. For anything over [amount], I work with a deposit. Reply 👍 if this works and I'll send the first invoice."*

**Why:** expectations set in writing before any money changes hands. When the invoice arrives later, it's not a surprise — it's what they already agreed to.

## TACTIC 02

# The "delivery confirmation" that's actually a payment reminder

Once you deliver (goods or service), send:

*"Delivered ✓ — hope [customer/item] is to your taste! Here's the invoice again in case it got buried: [link or re-attach]. Due [date]. Reach out if anything needs tweaking."*

**Why:** wraps a payment reminder inside a friendly "did you like it?" message. You're not chasing money — you're following up on service quality. But the invoice reappears.

## The "group chat move" for corporate clients

When a corporate client says "send to finance": don't. Instead:

"Great — let me loop finance in on WhatsApp so there's no back-and-forth. Can you add [finance contact] to this chat or share their WhatsApp? I'll send the invoice directly and tag you in."

**Why:** removes the disappearing "I forwarded it" middle layer. You are now in direct contact with finance. Invoice doesn't get lost. Reminders go straight to the payer.



Spot 10 · Group chat move

## TACTIC 04

# The "make it easy" payment stack

Every invoice you send should include at minimum:

- ✓ Your business name + logo
- ✓ Invoice number + date
- ✓ Your TIN/VAT number (Nigeria)
- ✓ Due date
- ✓ **At least TWO payment channels** (bank transfer + USSD code, or bank transfer + Paystack link)
- ✓ Your WhatsApp number

Why multiple channels? If one fails (bank transfer bounces, app down), they don't have an excuse to delay. **Make paying easier than not paying.**



Spot 11 · Multi-channel payment stack

## Every invoice is a CRM entry

Every time you invoice a customer, you're capturing:

- ✓ Name
- ✓ Phone
- ✓ Address
- ✓ What they bought
- ✓ How much they paid
- ✓ When they paid

This is CRM data. Worth more than most vendors realise. Once you have 30–50 customers in the system, you can:

- Send promotional WhatsApp messages to everyone who bought shirts last quarter.
- Offer "loyalty discount — you've bought 5 times this year" (calculated automatically).
- Re-engage customers who haven't ordered in 90 days.

Fidbacc does all of this from the dashboard. But even without Fidbacc — every invoice is a customer you can contact again. Treat the list like gold.

*The second sale to an existing customer is nearly free. The first sale to a stranger costs 5–7× more. Your invoice list is the only marketing asset you already own.*

PART FIVE

# The truth about compliance (Nigeria 2025)

A short chapter with high stakes. Most SMEs don't know this yet. Some will find out the hard way. You don't have to.

# What the Nigeria Tax Act 2025 changed

From January 2025:

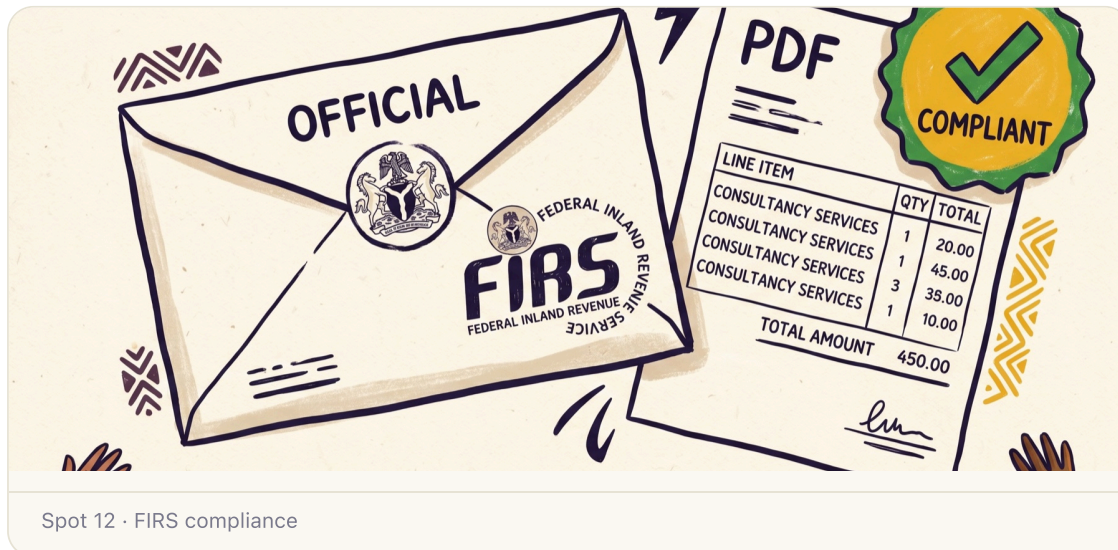
- ✓ Every business with revenue > **₦25M/year** must issue TIN-labelled invoices on every B2B transaction.
- ✓ Invoices must include **TIN, IRN** (Invoice Reference Number), applicable **VAT**, and a FIRS-compliant footer.
- ✓ Non-compliance can trigger **significant penalties per affected invoice** — verify the exact rate with a qualified tax accountant or FIRS public notice.

Most SMEs don't know this yet. Some will find out the hard way. You don't have to.

Fidbacc adds all of these fields automatically to every invoice. Enter your TIN once at [invoice.fidbacc.com/dashboard/settings](https://invoice.fidbacc.com/dashboard/settings) — every invoice going forward is compliant by default.

## NOT IN NIGERIA?

Fidbacc handles Ghana (GRA), Kenya (KRA), and generic footers for 150+ currencies. Whatever country you're in, the right fields appear.



Spot 12 · FIRS compliance

This page describes the Playbook author's understanding of Nigeria Tax Act 2025 in plain English. It is not legal or tax advice. Consult a qualified Nigerian tax professional for specifics.

PART SIX

# Your first week

Starting Monday. Seven tiny actions, spread across five days. Do them in order. By Friday your cash flow is already different.

## Monday

- ✓ Create a free Fidbacc account on WhatsApp. Send **"Hi"** to [+1 \(203\) 646-1089](https://www.whatsapp.com/business/profile/12036461089).
- ✓ Add your top 10 customers (name + phone). 15 minutes.
- ✓ Send your first voice-to-invoice to the most recent customer who hasn't paid.

## Tuesday

- ✓ Copy Script 1 from this Playbook. Paste it as a WhatsApp saved reply. Use it for every new order this week.
- ✓ Review your "who owes you" list. Write down every unpaid invoice.

## Wednesday

- ✓ Send Script 2 (gentle day-3 nudge) to the oldest overdue invoice on your list.
- ✓ Upload your logo to Fidbacc.

## Thursday

- ✓ Send Script 6 (deposit ask) to your next big-job customer.
- ✓ Re-read Chapter 2. Memorise the leverage-decay table.

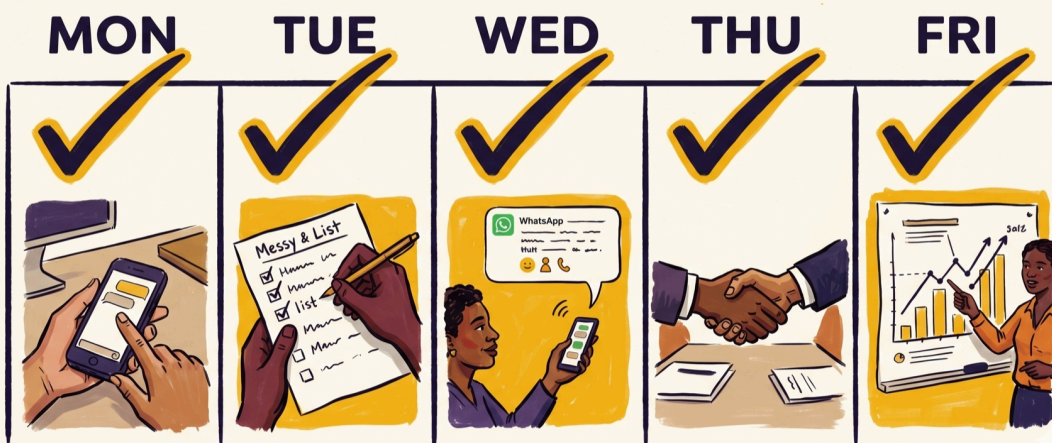
## Friday

- ✓ Count how many invoices you sent this week. Compare to last week.
- ✓ Reply to this email and tell me. Seriously — I read every one.

### WHAT HAPPENS INSIDE 30 DAYS

- You'll be invoicing **3–5x more often** than before.
- Your average collection time will drop.
- Your cash flow will smooth out.
- You'll know exactly who owes you what, without thinking about it.

# WEEK



Spot 13 · First-week calendar

## The 30 / 60 / 90-day horizon

The first week installs the habit. The 30 / 60 / 90-day horizon is what compounds it. Here's what to expect, and what to keep an eye on.

### BY DAY 30

- You're sending invoices via voice note as default. Typing feels heavier now.
- Your top 20 customers are saved. New invoices to any of them take seconds.
- You've used Script 2 at least three times. The first reminder doesn't feel rude any more.
- One stalled invoice has cleared because of a Script 4 message. (This always happens.)

### BY DAY 60

- Your collection-time average has dropped. You feel it before you measure it — fewer Friday-evening "did they pay?" mental loops.
- You've upgraded to Pro for the auto-reminders, or you're still on Free and feeling the friction. Either signal is useful.
- One customer has commented unprompted that your invoices "look professional." Save the screenshot — it's social proof.

### BY DAY 90

- The "who owes you" list is shorter than ever. Some weeks it's empty.
- You've started using Script 6 (deposit) on big jobs. The customers who refused the deposit were customers who would have stiffed you anyway.
- Your invoice list has 50+ customers. You can run a "haven't ordered in 90 days" outreach using the dashboard. First repeat-purchase campaign — almost free.

If by day 90 your collection time is not better than day zero, write to me at [victor@fidbacc.com](mailto:victor@fidbacc.com). I'll look at your account personally — something is off and I want to know.

## Fidbacc Pro vs Free

### FREE

- 2 invoices/month (shared between typed and voice)
- Classic template
- Basic tax footer
- 150+ currencies

Perfect for testing. Will run out if you invoice more than twice a month.

### PRO — ₦1,750 / MONTH

- Unlimited voice-to-invoice + typed invoices
- Automatic WhatsApp payment reminders (day 3, 7, 14)
- Branded templates with your logo
- Monthly FIRS tax summary export
- Staff accounts with role-based permissions
- 30-day founder support (direct WhatsApp)

Less than a plate of suya per month.

**The math:** if you send 4+ invoices per month, Pro pays for itself. If your next customer pays even ₦20,000, Pro is covered for 11 months.

### THE GUARANTEE

Try Pro for 30 days. If you haven't sent at least one invoice that makes you say "damn, that looks professional" — I refund every kobo. And you keep this Playbook forever.

→ [invoice.fidbacc.com/dashboard/billing](https://invoice.fidbacc.com/dashboard/billing)

# The one-page cheat sheet

Print this. Stick it by your till / desk / workspace.

## THE GET-PAID-FASTER RULES

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- 1** Send the invoice **BEFORE** the goods. Not after. Before.
- 2** The invoice **IS** the contract. Until you send one, your price is still negotiable.
- 3** Include **TWO** payment channels on every invoice. Make paying easier than not paying.
- 4** On day 3 → polite nudge (Script 2). Day 7 → firm nudge (Script 3). Day 14 → "I need an answer" (Script 4).
- 5** Review your "who owes you" list **weekly**. Chase the oldest, biggest one first.
- 6** **Voice-note every invoice**. Typing is how invoices don't get sent.
- 7** Your customers aren't difficult. They're **waiting for paper**. Send the paper.

## About the author

I'm Victor Omolayo. I built Fidbacc because I spent two years as an SME operator chasing money I'd already earned.

The moment I started invoicing before the goods, everything changed — and I wanted other vendors to skip the two years I lost.

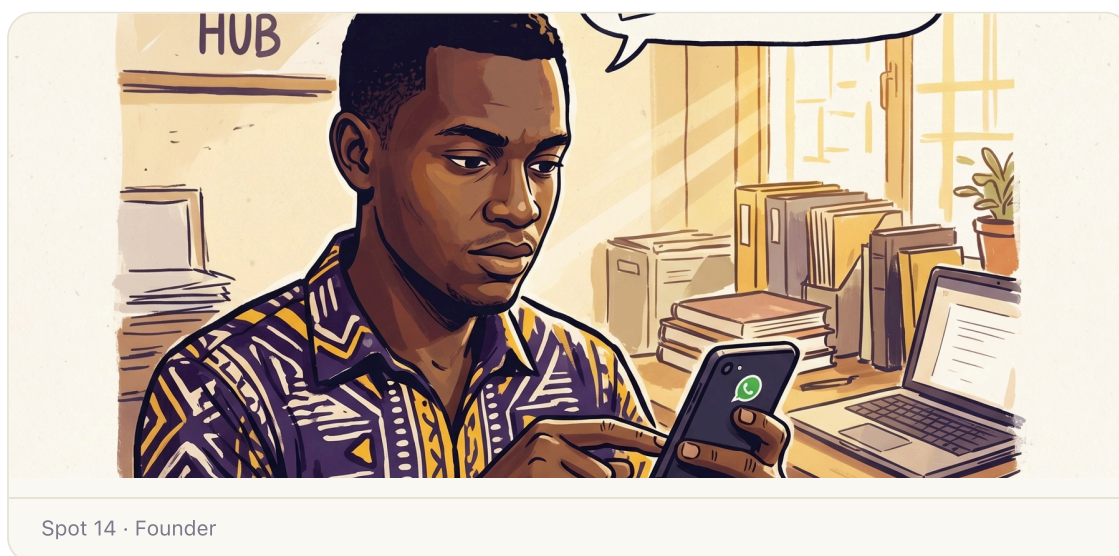
If this Playbook helped you, I want to hear from you. Reply to the email it came in on. Tell me what worked and what didn't.

And if you're ready to stop typing and start speaking your invoices — **come meet us on WhatsApp**. Send "*Hi*" to [+1 \(203\) 646-1089](https://wa.me/23490606060). We'll take it from there.

— Victor

Founder, Fidbacc Invoice

Lagos · Accra · Nairobi · Global



Spot 14 · Founder

## Five questions vendors ask

### "What if my customer refuses to pay even after the day-14 message?"

Then they were never going to pay. The Script-4 message exposed it earlier than waiting another month would have. Pause future orders, write off the loss, and protect your time. The point of the script is not to extract payment from bad customers — it's to identify them faster.

### "Won't sending an invoice before the goods scare off small customers?"

Empirically, no. Vendors who ran this experiment report that customers either confirm the price (most), or back out before any work was done (occasional, and a gift — they were going to haggle later). What you lose: a tiny number of impulse buyers. What you gain: every paying customer pays at the agreed price, on time.

### "My customer pays in cash. Do I still need an invoice?"

Yes. Cash payments are the easiest disputes. *"You owe me \$5,000 more"* versus *"No I paid it all"* with no paper trail = your loss. Send the invoice anyway. Mark it paid in the dashboard once cash lands. Both sides have a record.

### "What if the customer doesn't have WhatsApp?"

Rare, but it happens. Fidbacc emails the same PDF as a fallback. The voice-note experience itself is WhatsApp-native, but the artifact is portable. SMS works too — Pro plans send SMS notifications when invoices are issued.

### "How is voice-to-invoice secure if I'm dictating customer details?"

Voice notes are encrypted in WhatsApp and processed via Gemini for transcription. Transcripts are not retained beyond invoice generation. The PDF and customer record are stored only in your Fidbacc account. See *The Hidden Cost of Free Invoice Generators* (our F3 report) for the full data-protection picture — included as a bonus when you sign up for Pro.

Got a question we missed? WhatsApp [+1 \(203\) 646-1089](tel:+12036461089) with "FAQ:" and your question — best ones are added to the next edition.

FIDBACC INVOICE

# Send the invoice **before** the goods.

Voice. WhatsApp. FIRS-compliant. Your customer list stays yours.

[invoice.fidbacc.com/get-paid-faster](https://invoice.fidbacc.com/get-paid-faster)

WhatsApp: +1 (203) 646-1089

