

The SaaS Billing Health Checklist

A step-by-step checklist to diagnose and fix the most common billing issues in a subscription business, covering failed payments, billing accuracy, infrastructure, tax compliance, support, and reporting.

Fix Failed Payments and Involuntary Churn

- ☐ Pull last month's churn number and split it into voluntary and involuntary.
- ☐ Flag involuntary churn as the top priority if it's above 20% of total churn.
- ☐ Confirm a dunning sequence is active for every failed payment, not just some.
- ☐ Add smart retries on top of any email-only dunning sequence already in place.
- ☐ Set up pre-dunning emails that warn customers before a card expires, not after.
- ☐ Offer a backup payment method option so a declined card isn't a dead end.
- ☐ Check the average number of retry attempts and days covered by the current dunning window.

Fix Overcharging and Undercharging Errors

- ☐ Pull a sample of recent invoices and compare each one against the plan and add-ons on file.
- ☐ Test what happens to an invoice when a plan is upgraded mid-cycle.
- ☐ Test what happens to an invoice when a plan is downgraded mid-cycle.
- ☐ Confirm coupon and discount codes expire or stop stacking as intended.
- ☐ Confirm a cancellation stops the next billing cycle, not just future ones.

- ☐ Check that currency conversion is applied consistently across all invoice
- ☐ Set a recurring monthly date to re-run this audit, not just a one-time check

Increase Billing Transparency

- ☐ Confirm one system, not spreadsheets or partial exports, tracks every charge.
- ☐ Check that invoices show line-item detail, not just a total amount.
- ☐ Confirm customers can view their billing history without contacting support.
- ☐ Track the volume of "why was I charged this" tickets over the last three months
- ☐ Flag a rising trend in billing-question tickets as an early transparency warning.

Replace Rigid or Home-Grown Billing Infrastructure

- ☐ List every billing change in the last quarter that required a developer instead of a config change.
- ☐ Count how many billing bugs appeared after the last pricing or market change.
- ☐ Estimate the engineering hours spent on billing maintenance in the last quarter.
- ☐ Compare that engineering cost against the cost of a dedicated billing platform.
- ☐ Schedule any billing system migration before a pricing change, not during one.
- ☐ Confirm the current system can handle upgrades, downgrades, and coupons without custom code.

Close Global Payments and Tax Compliance Gaps

- ☐ List every country with active sales, not just the primary market.
- ☐ Check the sales tax or VAT registration threshold for each of those countries.
- ☐ Confirm registration is complete in every country already past its threshold.
- ☐ Confirm the checkout displays local currency for major markets.
- ☐ Confirm at least one regional payment method is supported per major market.
- ☐ Set a recurring reminder to review tax obligations before entering any new country.

Improve Invoice-Related Customer Support

- ☐ Confirm billing questions route to a dedicated channel or team.
- ☐ Check the average resolution time for billing tickets versus general support tickets.
- ☐ Confirm refund and dispute confirmations go out quickly, not after a delay.
- ☐ Publish security and data-handling practices somewhere a customer can find them.
- ☐ Review the last five billing complaints for any repeat root cause.

Connect Billing to the Rest of the Tech Stack

- ☐ Confirm billing data flows into the reporting and finance dashboard automatically.

- ☐ Confirm upgrade and downgrade signals reach the CRM without manual entry.
- ☐ Confirm customer success can see payment health for at-risk accounts.
- ☐ Confirm marketing can build win-back and dunning-recovery segments from billing data.
- ☐ Prioritize the CRM and reporting integrations first if only one can be built now.

Monthly Billing Health Check

- ☐ Confirm the involuntary churn percentage this month against last month.
- ☐ Confirm no unexplained spike in refund requests for any single plan or region.
- ☐ Confirm no new billing bugs followed a recent pricing or plan change.
- ☐ Confirm tax registration status is current for every active market.
- ☐ Confirm billing-ticket resolution time is within the target set for the team.