

## The first fully digital debt collection platform



## A valid solution to one of the biggest economic risks

The market of the client's management position



billions euros lost for businesses.

300 000

jobs at risk.

Up to 800,000 due to the Covid-19 financial crisis

**25%** 

of bankruptcies are the direct consequence of clients' insolvencies

This is the dramatic **outcome** 

of **payment defaults** in France

### THE FOUNDER'S VISION



Debt collection should be accessible to everyone .

No matter the type of business, the overdue amounts, the number of unpaid invoices to collect, it is one's right to be paid for one's job.

A transparent and ethical approach is a must!

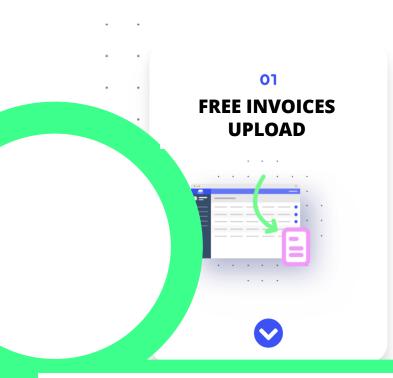
**Fabrice Develay** 





An easier, quicker and a more affordable approach

### All technologies to digitise the different debt collection stages (B2B or B2C).









Al technologies for the cascade rotation of invoices

**Payment technologies for modular collection** 

Trusted third party technologies for the digitalisation of the different stages

## Ethical values and a deontological approach in order to respect the brand image.

#### **Transparency**

We keep both creditors and debtors informed on all collection steps, at all times

#### **Efficiency**

We are committed to activate all necessary procedures to collect your debt

#### Competencies

We rely on an extensive network of professionals within the debt collection industry.

#### **Integrity**

We follow the Smart recovery ethical standards and respect your brand image

#### **Positivities**

We offer solutions that prioritise amicable settlements

#### FINTECH PARTNER OF THE CLIENT'S **POSITION**





· « What I like the most is the · 'keys in hand' collection approach.»



These brands are part of the Smart Recovery, along with Gcollect:









These brands use Gcollect on a daily basis to collect their invoices:



















#### These brands recommend Gcollect:









These brands support Gcollect:







We are flexible and adaptable to answer your company's needs.

# COMPLETELY OUTSOURCED DEBT COLLECTION PROCESS





«I upload my invoices and let things happen »

Jean Laverty
Co-founder of Clevermate

Automatic start:

automatic start of the collection activity as soon as the invoice becomes overdue.

Global negotiation on costs:

our 360° knowledge of the French market allows us to offer very competitive rates.

Respect of your clients' business relationship:

Our ethical and deontological approach safeguards the business relationship with your clients.

