



# THE FIRST FULLY DIGITAL DEBT COLLECTION PLATFORM

21/12/2020



# 1.

A valid solution to one of the  
biggest economic risks

# THE MARKET OF THE CLIENT'S MANAGEMENT POSITION



**10** billions euros lost by businesses .

Up to 10% lost by the client's station!

**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**





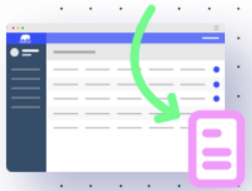
# 2.

An easier, quicker and a more  
affordable approach

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

01

**FREE INVOICES  
UPLOAD**



02

**OUR FEES ARE AGREED  
ON A NO-WIN NO-FEE  
BASIS**



03

**THE DEBT  
COLLECTION  
PROCESS STARTS**



04

**THE OVERDUE AMOUNT  
IS COLLECTED**



**AI 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 . »

Frédéric Boutin  
MD of BS-ISO



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:








# 3.

We are flexible and adaptable  
to your company's needs



# COMPLETELY OUTSOURCED DEBT COLLECTION PROCESS

«I upload my invoices and let things happen »

Jean Laverty  
Co-founder of Clevermate



1

## **Automatic start:**

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

2

## **Global negotiation on costs:**

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

3

## **Respect of your clients' business relationship:**

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



**FABRICE DEVELAY**  
Founder  
+33 (0) 6 11 61 14 26

