



# G-DCA Cash Flow Fulfilment Overdue Debtors Management SLA

**To:**

**Service Scope:**

**Services to be provided;**

Collection of debtors accounts overdue and outstanding on the debtors ledger(s) of the Client business to incorporate but not limited to Debt Collection, Debtor Skip Tracing where the debtor is located in the jurisdiction of Ireland, other services can be added by mutual agreement as required, to achieve the optimum service efficiency.

**Daily Query Reporting;**

The G-DCA / client's case query management function will be utilised through Outlook e-mail for the transfer of queries arising on a day to day basis, these queries will generally relate to settlements offered and payments plans proposed that fall below the discretionary threshold levels (where agreed by the Client) and other items that G-DCA cannot adjudicate on. The Client will be required to deal with queries raised and payment proposals received withing 48 hours (two working days) with a response from the individual within the client's office with responsibility for the specific debtor's ledger and customer service query resolution tasks as agreed between the client / the G-DCA client relationship manager.

**Collection Cycle and Workflows;**

The collection cycle will run for a minimum of 8 weeks within which the debtor will be persistently pursued for settlement of the outstanding account.

Interaction with the customer will be done in a proactive and customer service orientated but firm manner with direct contact through telephone and email, the intensity of the contact level will underpin the success of the collection activities to provide the shortest possible lead-time to recovery of the outstanding account.

**Standard Payment Demand Letter Templates;**

Customised G-DCA Letter Templates will be created based on the standard payment demand text in letters 001, 002,003, these letters will be used to support the direct customer contact, copies of these letters are available on request.

**Payment Processing and Remittance of Payments;**

The clients customer will be requested and encouraged to make payment to the client directly with payments to be processed through an agreed client's bank accounts (where volumes of accounts and the clients circumstances an Escrow Bank Account can set up for clients in jurisdictions outside Ireland with Client / G-DCA dual digital authorisation signatory for security, the client will have responsibility for bank account charges and transaction fees for such bank accounts.

G-DCA will lodge all payments received directly at their office into the Client's bank account where possible through the banking systems (the customer will be instructed to make cheques etc. payable to the Client company).

Payment made by EFT and other bank transfer methods of payment including card payments received by the Client must be notified on an individual case basis immediately by the client to G-DCA on the day the payment occurs, payment receipt notifications will be received by e-mail to Pascal Walsh.

**Collection Rates**

	Invoice Age From To	€ 200.00 to €500.00	€501.00 to €1,000.00	€1,000.00 to €5,000.00	€5,001.00 to € 10,000.00	€10,001.00 to € 50,000.00	€ 50,001.00 to €500,000.00
<b>AGE</b>	Up to 120 Days	€50.00	10.00%	8.00%	6.00%	5.00%	4.00%
	121 to 150 Days	€50.00	12.00%	9.00%	8.00%	6.00%	5.00%
	151 to 180 Days	€50.00	14.00%	10.00%	9.00%	7.00%	6.00%
	181 to 240 Days	€50.00	16.00%	12.00%	10.00%	8.00%	7.00%
	241 to 300 Days	€50.00	18.00%	15.00%	12.00%	10.00%	8.00%
	301 to 365 Days	€50.00	20.00%	20.00%	15.00%	12.00%	10.00%
	Over 365 Days	€50.00	25.00%	25.00%	20.00%	15.00%	12.00%
<b>Standard Fees</b>		<b>Flat Fee or 30% Commission</b>	<b>€50.00 file opening fee charged in addition of commission for accounts with invoices older than 365 days</b>				

Pascal Walsh  
G-DCA Cash Flow Fulfilment

This Service Level Agreement is subject to the G-DCA Cash Flow Fulfilment standard Terms of Business as detailed in the G-DCA account application form.