SEMO
MOD_02_17
UNSECURED BAD DEBT TIMELINES

6th Apr 2017

Payments Timelines – Standard Payments With no Delay

Calendar Day	Week 1							Week 2						
	SUN	MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI	SAT
Payments In Due				12:00										
Payments Out Due					17:00									
Debit Note (DN)/Debit Note Excess (DNE)														

Normal Billing Timelines – no issues.

Payments Timelines – Standard Payments Within Time to Remedy

Timelines where payments in *are* received within the time to remedy;

Calendar Day	Week 1							Week 2						
	SUN	MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI	SAT
Payments In Due				~~12:00~~	12:00									
Payments Out Due					17:00									
Debit Note (DN)/Debit Note Excess (DNE)														

No change in payments out date.

Payments Timelines – Scenario 1

Timelines where payments in *are not* received within the time to remedy;

Calendar Day	Week 1							Week 2						
	SUN	MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI	SAT
Payments In Due					~~12:00~~									
Payments Out Due					~~17:00~~						17:00			
Debit Note (DN)/Debit Note Excess (DNE)					DN 17:00									

UBD calculation triggered: Debit Note only issued as per 6.57 "*within the timeframe of making the payment*";

Payments out due by 17:00 4WDs after DN;

Payments Timelines – Scenario 1

Timelines where payments in *are not* received within the time to remedy;

Calendar Day	Week 1							Week 2						
	SUN	MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI	SAT
Payments In Due					~~12:00~~									
Payments Out Due					~~17:00~~	17:00					17:00			
Debit Note (DN)/Debit Note Excess (DNE)					DN 17:00									

UBD calculation triggered: Debit Note only issued as per 6.57 "*within the timeframe of making the payment*";

Payments out due by 17:00 4WDs after DN;

MO could effect the payments 1WD after DN.

Payments Timelines – Scenario 2a

Timelines where payments in *are not* received within the time to remedy;

Calendar Day	Week 1							Week 2						
	SUN	MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI	SAT
Payments In Due					~~12:00~~				17:00					
Payments Out Due					~~17:00~~						17:00			
Debit Note (DN)/Debit Note Excess (DNE)					DN & DNE 17:00									

UBD calculation triggered: Debit Note & Debit Note Excess issued;

New payments in due by 17:00 2WD after DNE as per 6.58;

Payments out due by 17:00 4WDs after DN;

Payments Timelines – Scenario 2a

Timelines where payments in *are not* received within the time to remedy;

Calendar Day	Week 1							Week 2						
	SUN	MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI	SAT
Payments In Due					~~12:00~~				17:00					
Payments Out Due					~~17:00~~					17:00 ← 17:00				
Debit Note (DN)/Debit Note Excess (DNE)					DN & DNE 17:00									

UBD calculation triggered: Debit Note & Debit Note Excess issued;

New payments in due by 17:00 2WD after DNE as per 6.58;

Payments out due by 17:00 4WDs after DN;

MO could effect the payments 3WDs after DN.

Payments Timelines – Scenario 2b

Timelines where DNE payments in *are* received within the time to remedy;

Calendar Day	Week 1							Week 2						
	SUN	MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI	SAT
Payments In Due					~~12:00~~				~~17:00~~	12:00				
Payments Out Due					~~17:00~~						17:00			
Debit Note (DN)/Debit Note Excess (DNE)					DN & DNE 17:00									

New payments in due by 17:00 2WD after DNE – payments in received after due date but within time to remedy;

Payments out due by 17:00 4WDs after DN;

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Payments Timelines – Scenario 2b

Timelines where **DNE** payments in *are* received within the time to remedy;

Calendar Day	Week 1							Week 2						
	SUN	MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI	SAT
Payments In Due					~~12:00~~				~~17:00~~	12:00				
Payments Out Due					~~17:00~~					17:00 ←	17:00			
Debit Note (DN)/Debit Note Excess (DNE)					DN & DNE 17:00									

New payments in due by 17:00 2WD after DNE – payments in received after due date but within time to remedy;

Payments out due by 17:00 4WDs after DN;

MO could effect the payments 3WDs after DN.

Payments Timelines – Scenario 2c: Re-start from Scenario 1

Timelines where DNE payments in *are not* received within time to remedy;

Calendar Day	Week 1							Week 2						
	SUN	MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI	SAT
Payments In Due					12:00				17:00	12:00				
Payments Out Due					17:00						17:00			
Debit Note (DN)/Debit Note Excess (DNE)					DN & DNE 17:00					DN 17:00				

UBD calculation re-triggered: DN only issued;

Payments out due by 17:00 4WDs after new DN (Monday week 3);

MO could effect the payments 1WDs after new DN (and repeat for all other scenarios – just starting from a different week day).

QUESTIONS?