

az aryza **advize**

A flexible case management system for the debt, collections and lending industries



Aryza Advize is a cost effective, cloudbased platform designed to automate financial journeys for consumers.

Our aim is to make life easier for financial professionals and the customers they help.

It works for the full lifecycle of debt solutions.

Whether you are a packager, advisor or case manager, we have the tools to make your life easier – Aryza Advize is multiple systems rolled into one.

Our partners agree that Aryza Advize Case Management System has demonstrated a significant uplift to their business in the areas of sales, customer retention, staff productivity and capacity to deal with larger case.



It offers numerous time saving benefits, such as:

- Automated document production
- Secured communication between
 customers, debt advisors and creditors
- Automated financial advice through a sophisticated decision engine
- Fully compliant
- Extendable with third party integrations
- A versatile payment suite, dealing with all payment types, frequencies, fee models, and with automated arrear handling built in.

Aryza Advize

Aryza Advize allows for cases to be added via multiple sources, so whether you are marketing your services directly, or via selected partners you can handle these cases seamlessly.

From qualifying the customers affordability with the built in Income & Expenditure, to assessing their indebtedness with Credit Reports delivered in real time and populating the interface, advice can be given based on the customer's unique situation.

With built in e-signature technology the letter of authority can be issued, returned and sent on to creditors quickly and efficiently. Significant time and effort has been put into automating much of the advice and case management processes including automated letter of authority packs, bespoke fee engine to suit your firms billing requirements, bulk payment automation, arrears handling and dashboards to monitor your portfolio to ensure performance and profitability is optimised.



Product features

Aryza Advize offers a wide range of features.

Automated Document Production

Aryza Advize comes preloaded with document packs. Alternatively, each firm can upload their own document templates and our customer support team can help implement your own bespoke templates.

Producing offers of repayments can be very time consuming when done manually. Aryza Advize have worked tirelessly to produce proposals at the click of a button.

All other documentation for the customer or creditor can also be generated and sent to relevant parties, instantly.

Our document templates are simple to understand, allowing you to easily customise them to your own company.



Client Portal for better customer journeys

Aryza Messenger is an instant messaging portal for document collection with integrated Open Banking and credit search capabilities.

The portal connects Aryza Advize users and their customers to streamline the process of gathering information from your customers.

The platform allows users to create custom workflows to automatically chase your customers for outstanding information which allows staff to focus on more important tasks.

When implemented, it will improve conversion rates and staff productivity instantly.

Multi Bureau Credit Searches (Soft and Heavy)

Purchase credits on a PAYG basis and allow your customer to consent to credit searches or allow staff to conduct credit searches on their behalf.

The credit search data can be returned as a PDF or can prepopulate fields within Aryza Advize's case management system to be used for debt advice or lending decisions.

Comprehensive coverage of existing liabilities on your customers including the best coverage of pay day lender data:

- Missed, late and defaulted payment history
- Previous insolvencies
- History of CCJ's
- Liability types, balances, references and current payment data
- · Address look up.

Open Banking

Aryza Advize are authorised by the FCA to provide Account Information Services through the Open Banking initiative.

This means we are not a reseller and can provide verified transactional data straight from a customer's bank account at an affordable PAYG cost.

This provides businesses with real time data to assess a customer's affordability, perform income and expenditure reviews quicker and verify income instantly.

Benefits include:

- · Verify proof of income
- 3 months of transactional data can be returned
- Identify delinquent spending like gambling transactions that put lending or debt advice decisions at risk
- Fraud and anti-money laundering detection.

Banking Automation

Versatile banking integration to manage payments in and bulk payments out, can scale to managing 1,000's of cases and payment types. Payment provider integrations allow for real time reconciliation to occur. Automate arrears handling to maximise the profitability of your portfolio under management.

Bulk Update

Create and schedule creditor data files to obtain updated information from creditors on a regular basis. These can be shared securely via connected SFTP folders.

Returned data can be easily uploaded into Aryza Advize enabling you to reassign debt ownership, balances, offers and interest statuses all in one move. Customisable exception thresholds allow you to set the conditions and an expectation report comes as standard.



Task and workflow automation

Never miss statutory requirements, stay compliant and ensure every case runs efficiently. Aryza Advize can come preloaded with diary requirements for all debt management cases but can also be customised to incorporate firm wide practices.

Our versatile workflow builder allows businesses to automate the delegation of work with user and group management. Status driven processes allow for enhanced automation and reporting capabilities and simplifies the insolvency process for users.

Multichannel Communication

Send email, SMS and live chat messages to customers directly within Aryza Advize. Automate communication with your customers to consistently stay connected through the lifecycle of their case. Responses from customers are linked to their case for a full history of correspondence between Insolvency firm and debtor.practices.

Getting started

With no technical requirements needed, you can be up and running within 24 hours.

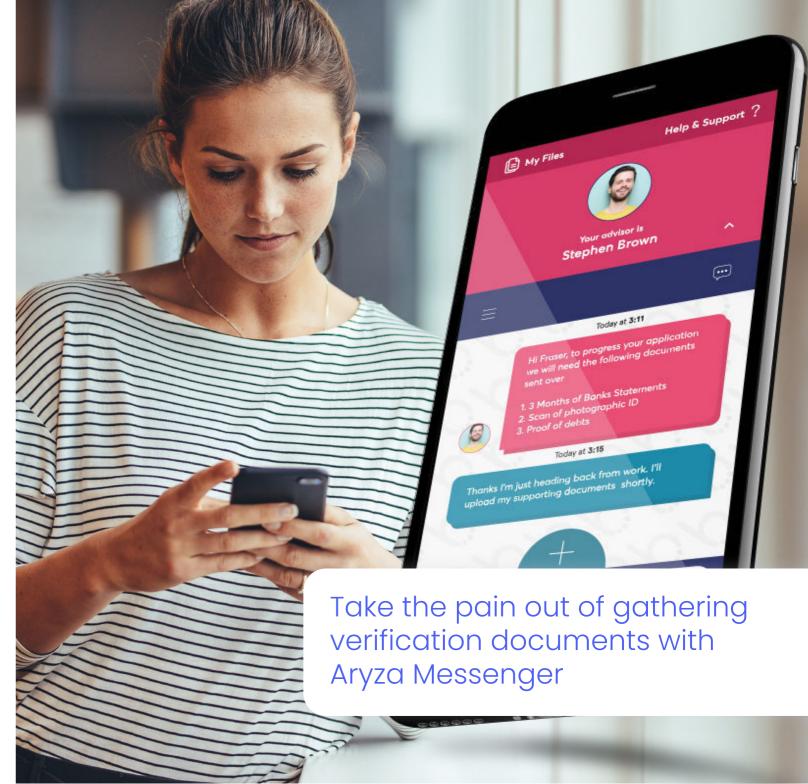
Aryza Advize is a web based platform so it is suitable for office or working from home, offering the flexibility many organisations need in the current climate.

The platform integrates with third party systems, such as Signable, SagePay, Total Processing, Equifax, TransUnion, Open Banking, ConnexOne Dialler, Postcode Lookup.

The implementation process is simple. From contract signing, Aryza Advize can be up and running in a day. If you have a back book of cases that need to be migrated, then this can be planned in, ensuring no loss of service is encountered.

Support you can expect includes setting up your user accounts, implementing a project plan for migrating a back book when required, and full training will be given - either on location or remotely.

Our helpdesk and success teams will be on hand to assist with any technical or process queries Monday to Friday from 09:00 to 17:30 and we have articles on our website and on YouTube.



About Aryza

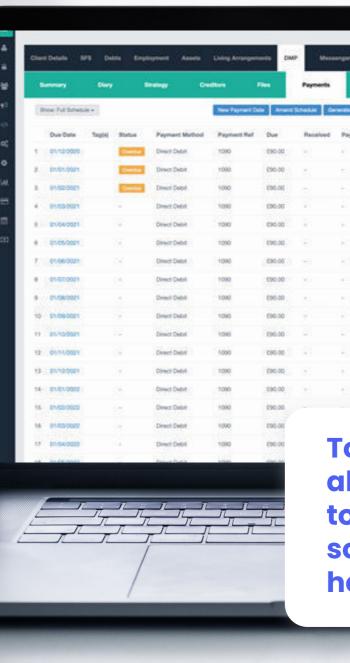
We are a pioneering technology company with big ambitions and a proven track record in providing solutions for the management of debt.

Aryza is a trusted partner to a diverse range of customers across the entire debt cycle. We provide holistic, intelligent and dynamic solutions that help manage debt, insolvency and loans.

Each unique product within our ecosystem has been built on a foundation of rich customer data, 18 years accumulated industry insight and genuine empathy for the difficult financial situations people often find themselves in.

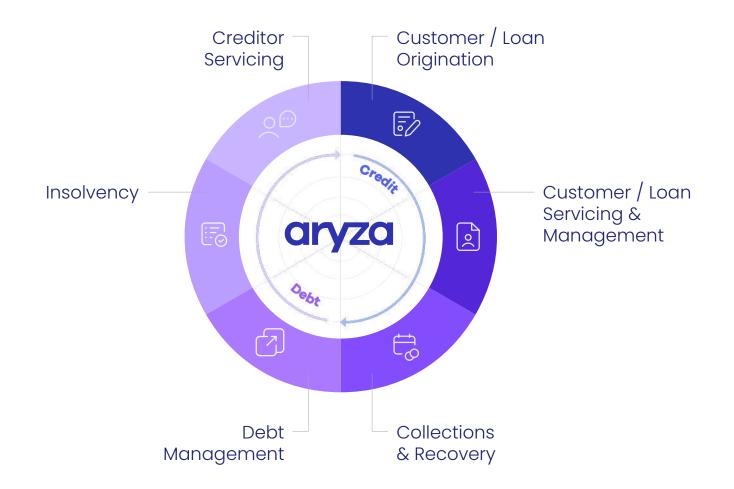
We have a clearly defined vision, a distinct competitive advantage and a meaningful role to play in the world. By leveraging our accumulated knowledge, customer insight and holistic and empathetic approach, we believe we can create an exciting future.

We, with our customers and partners, strive to change the debt industry for the better. With our unwavering dedication to our vision, we will improve the financial health and the lives of the millions of people that engage with our products everyday.



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To find out more about Aryza Advize or to request a demo of the software, email us at hello@aryza.com



Global software solutions for managing customers and businesses at every stage of the credit-debt cycle



www.aryza.com

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