

aryza



aryza **evolve**

Assisting industry leaders by providing
an outsourced, dedicated insolvency
servicing division for over 20 years



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 clients across the entire debt cycle. We provide software and managed services that support optimal customer journeys in good book and collections through to insolvency.

Each unique product within our ecosystem has been built on a foundation of rich customer data, 20 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 clients 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.



What Aryza Evolve offers



Helping creditors manage their insolvency returns and protect their customers, via a managed service solution.

Our flagship managed service product provides help for personal insolvency portfolios across all sectors.

The service is outward focused and our operation is driven by technology, with strategy shaped by analytics.

We use data to help you gain a deeper understanding of your business, provide the positive customer outcomes, striving to improve the insolvency industry.

Risk management and compliance are critical to your business and we want to help you achieve your aims by establishing systems and processes to manage the main areas of risks and compliance.

These can be developed in different ways and the level of evidence of the operation of the controls will vary, so Aryza Evolve supports your operation with a four line risk management approach and an autonomous governance structure.





Aryza Evolve benefits:



Data driven

Helps you gain a deeper understanding of your business, provide the positive customer outcomes, striving to improve the insolvency industry.



In-built governance

Aryza Evolve supports your operation with a four line risk management approach and an autonomous governance structure.



Unlock capital from bankruptcy data

Aryza Evolve can unlock new capital to positively impact your P&L from your historic bankruptcy data. PPI was miss sold to people who were bankrupt between 2000 to 2017 and now a compensation fund has been created with approx. £600 million pounds to be repaid. As the claimant was in a bankruptcy, compensation is now owed to the creditors, so we have developed a product hand in hand with the government which unlocks your share.



Risk management & compliance

Risk management and compliance are critical to your business and we want to help you achieve your aims by establishing systems and processes to manage the main areas of risks and compliance.



Project leadership

We have developed agile cross-disciplinary resources to facilitate change in your business, and to quickly help you achieve your goals. We partner with your teams to achieve best practice solution delivery.



Consigned Funds

We have helped our customers claim over £25 million from Consigned Funds and we can help your organisation too. If you're a debt purchaser or provide consumer credit and have historical bankruptcy accounts, then our Consigned Funds service can help you unlock capital and improve your P&L. This service is available to you even if you have an existing provider for the day to day servicing of your current and active bankruptcy accounts. With only 4 years left for applications to be processed, we are able to offer a unique service to assess, data cleanse, validate and make the application on your behalf.



Legal expertise

Financial services, legal and compliance expertise. We also work to ISO 27001 standards.

Our results to date have been staggering

We helped a high street bank release **£5.5 million** in unclaimed historical dividend

We helped another high street bank receive **over £800k**

We unlocked **over £10m** for one of our debt purchaser clients

Our insolvency servicing solution

Aryza Evolve has managed over £17 billion of debt in the last 20 years while being at the forefront of transformational change in the UK market, delivering better outcomes for both lenders and consumers.

We are transforming the UK and global insolvency journey using digitisation to promote positive change and remove barriers for consumers.

We act on creditors' behalf to engage, manage, and achieve the best outcomes for creditors and customers.

We bring a perfect blend of legal expertise and technological thinking to:

- **Assess if the customer is on the correct journey**
- **Verify the insolvency proposal is accurate and fair to all parties**
- **Communicate with Insolvency Practitioners, Trustees and Official Receivers**
- **Ensure insolvency fees are reasonable**
- **Process and allocate incoming dividends. Ensuring creditors receive the full amount they are entitled to, and in line with the insolvency terms, from each and every insolvency**
- **Distribute dividends to creditors**
- **See insolvencies progress as expected**
- **Maintain a customer connection through our creditor hub**
- **Provide a dedicated outreach team who engages with Insolvency Practitioners, Trustees and Official Receivers when dividends stop without notification**
- **Utilise intelligence, reporting and analytics, including portfolio performance, market trends, and forecasting**
- **Provide brand protection**
- **Offer data feeds and exchanges, including real time API data exchange with our proprietary Connect Data Sync**
- **Manage Insolvency Practitioners, Trustees and Official Receiver, including taking actions in accordance with our governance framework when appropriate**
- **Have a voice with regulators and industry bodies through our engagement model**

All done on minimal cost per insolvent debt, and a percentage of dividends actually paid. We do the work, and importantly are rewarded only when our client is.



The benefits of outsourcing



Reduce your risk profile – a voting strategy aligned and shared by multiple creditors reduces your risk.



Benefit from the economies of scale and reduce your operational overhead associated with the management of insolvent debt.



Increase revenue and improve cashflow on your insolvent portfolios through our advanced cash performance monitoring. We take action when revenue is not as expected.



Get better market insights, we have access to more data than each lender individually, allowing us to share data that changes your world and can even help influence future lending decisions.

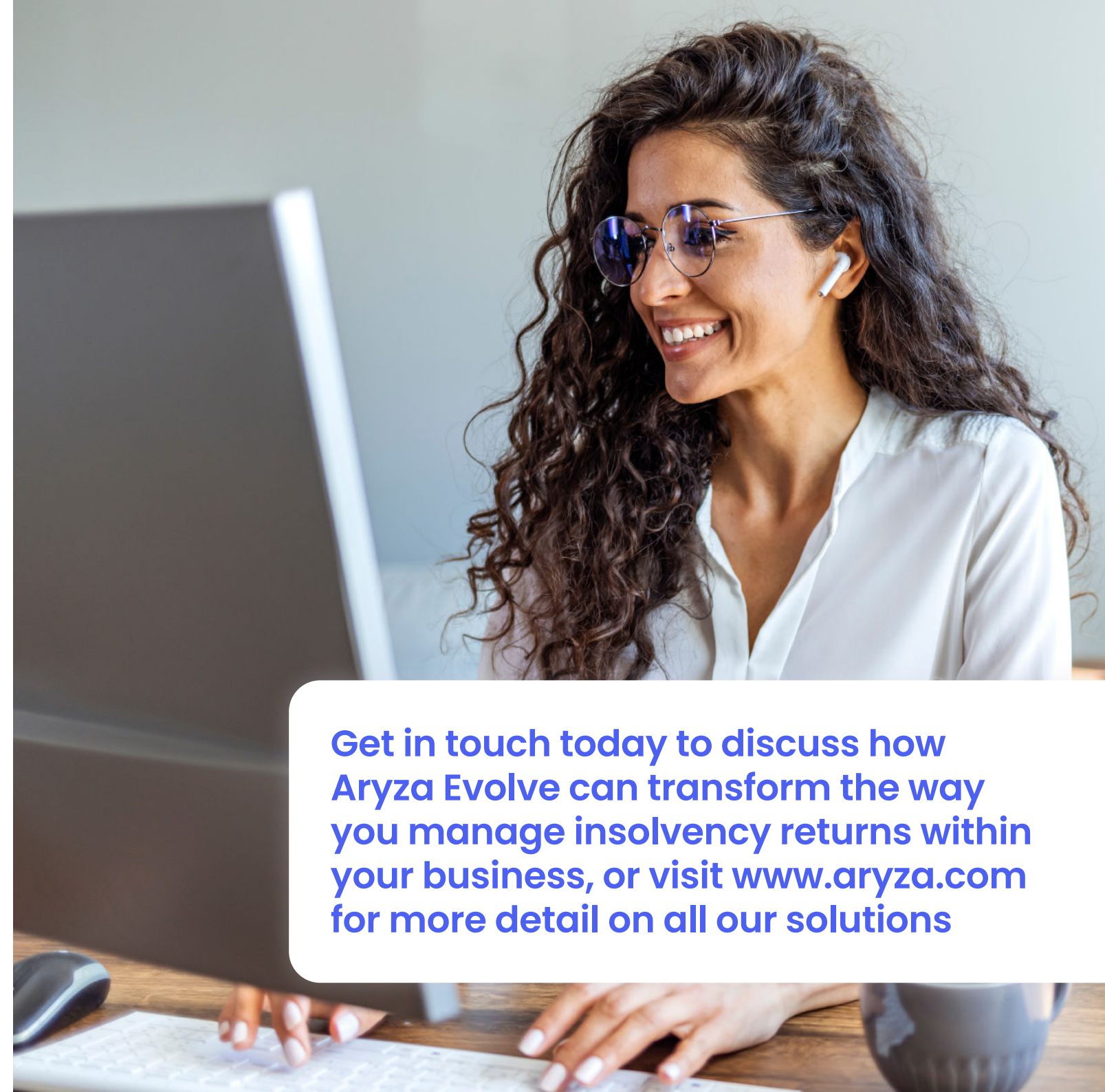


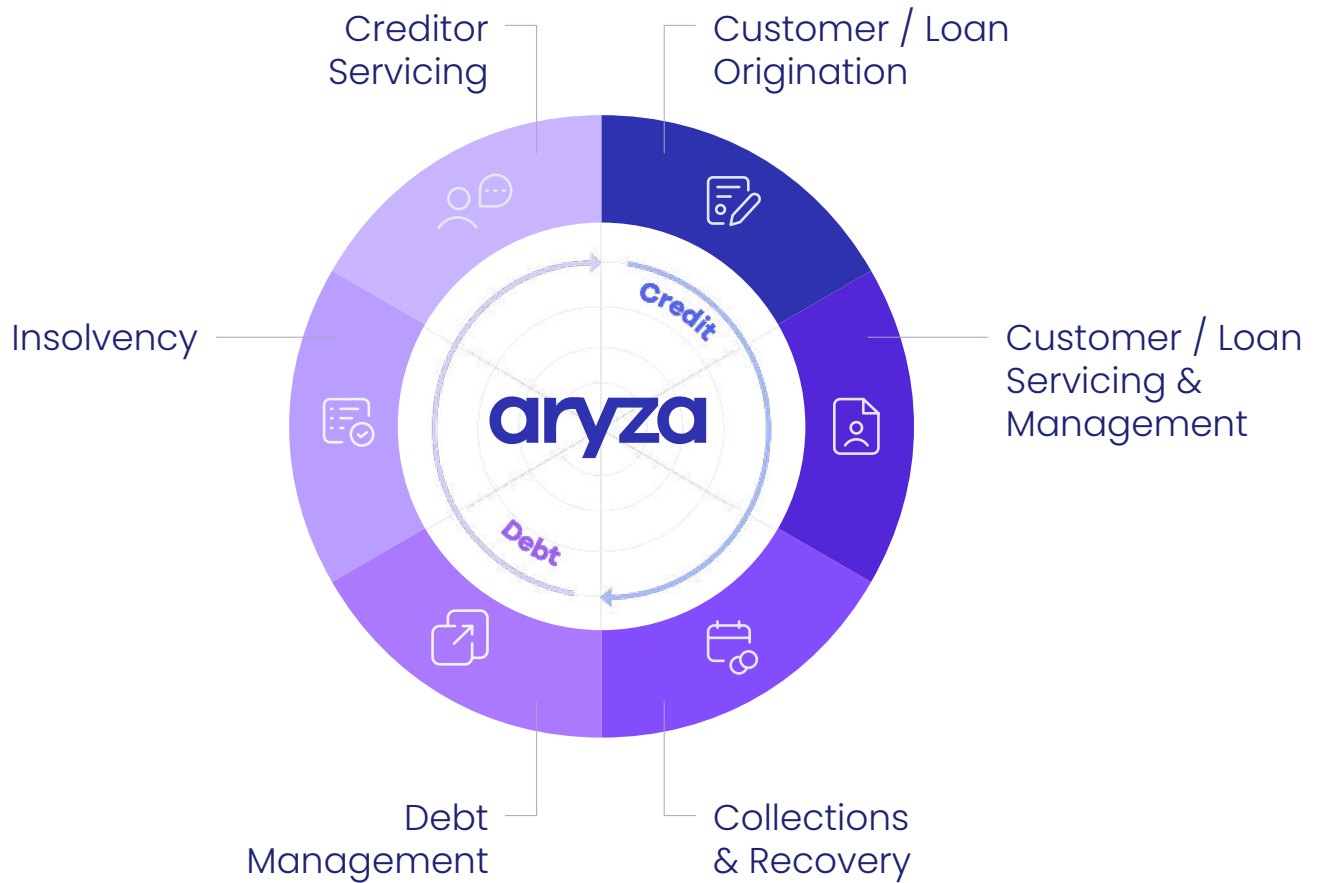
Be part of a collective and support positive change in the industry.



Benefit financially from the results of those changes with reduced Trustee fees.

Get in touch today to discuss how Aryza Evolve can transform the way you manage insolvency returns within your business, or visit www.aryza.com for more detail on all our solutions





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

www.aryza.com

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