

aryza



aryza **recover**

Automation of collections,  
customer support and  
payment plan management



Market and technology changes are encouraging creditors to use technology to drive efficiencies with collections activity, and review suitable payment plans directly with consumers.

Aryza Recover is a collections and recoveries tool that can be easily configured to your current workflow and supplier preferences.

You can build collections strategies, assess affordability, manage payments, configure multiple engagement strategies, plug in agent assistance. The software makes it possible for you to establish a realtime link directly with your customers and encourages the sharing of accurate and compliant data.

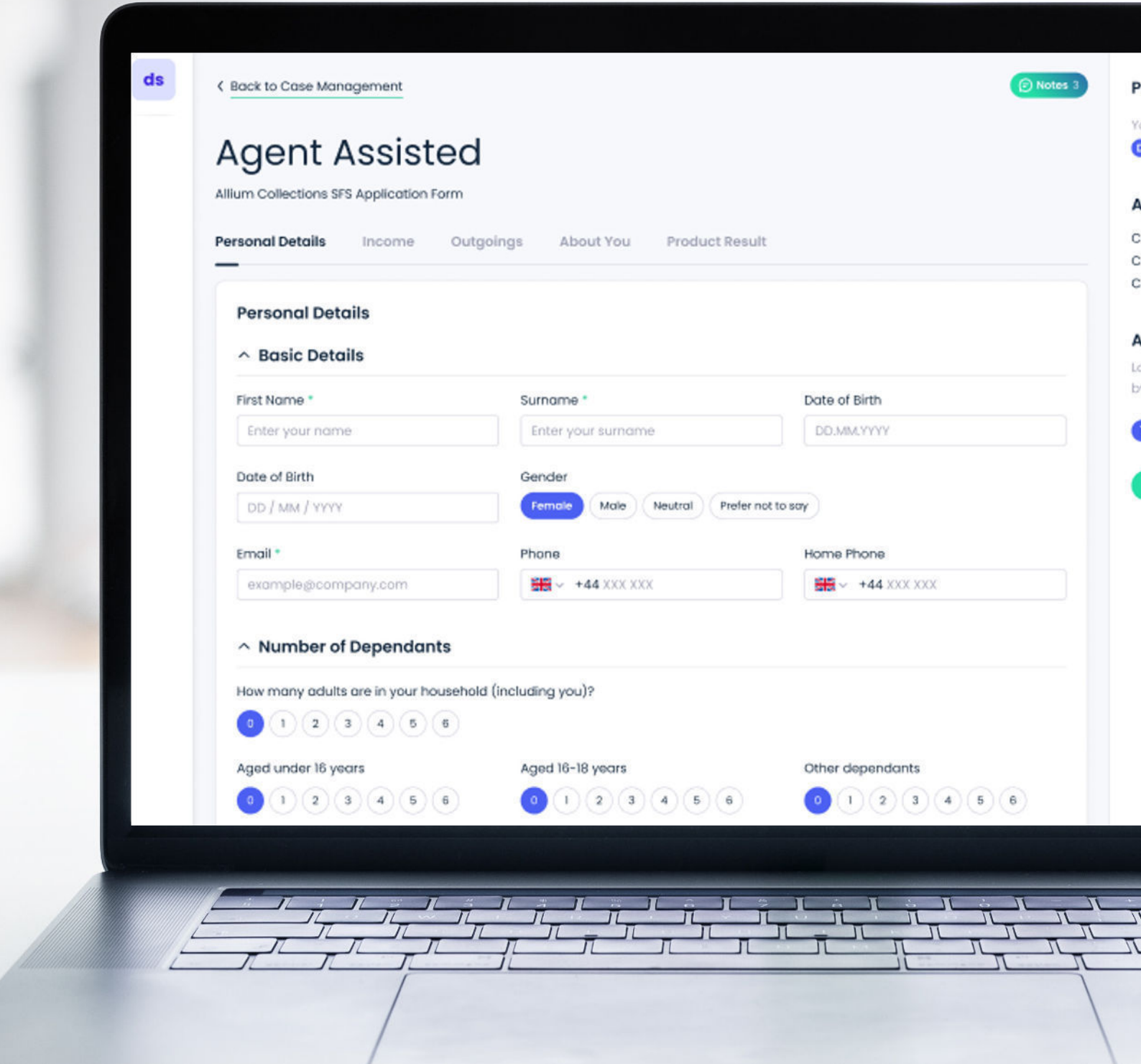
It can work with your current loan management system or as a stand-alone collections system.

Aryza Recover is built for flexibility, including the ability to work with a wide range of suppliers as per creditor preference including open banking and credit reference.

If you require a commercial solution, Aryza Recover can also deliver the latest open ledger technology for company, collections, and monitoring.

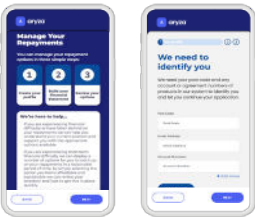
**If you would like a demo of the software, get in touch and we will arrange this for you.**

# Aryza Recover has a lot to offer you and your customers



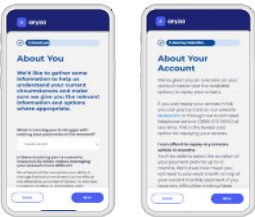
# Aryza Recover – How it works

For the automation of collections strategies, and for helping your customers choose an affordable repayment option, Aryza Recover is a unique tool that helps you maintain performance whilst putting the customer first.



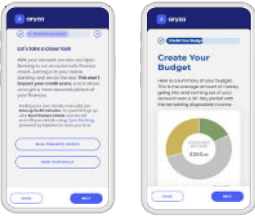
### Step 1

Customer arrives at branded landing page and sets up their account or logs in if they have done so already. You can customise the message, logo and brand style.



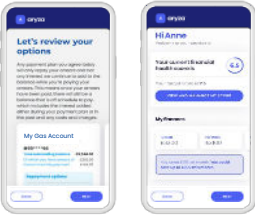
### Step 2

Aryza Recover does a fact find to understand customer’s financial circumstances. Customers who are early stage arrears can self declare if they need help understanding their affordability.



### Step 3

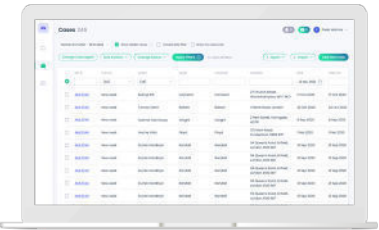
The customer completes their income and expenditure with open banking or manually, multiple open banking providers are available. The available budget can be adjusted by the customer, and prompts are given to add any missing items.



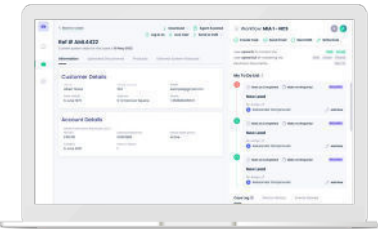
### Step 4

Collection treatments replicate your own collections strategy and are applied based on the strategy and affordability of the customer. The customer engagement dashboard supports customers beyond collections.

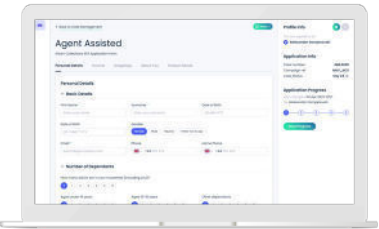
Aryza Recover also has a powerful ‘back end’ functionality that allows you to set process and outcomes based on your operational strategy and provide an interface for your agents to interact with customers in real time.



Customer management for agents and administrators



Customer overview and workflow management



Agent assisted journey for customers needing support



Powerful reporting to understand your customer engagement

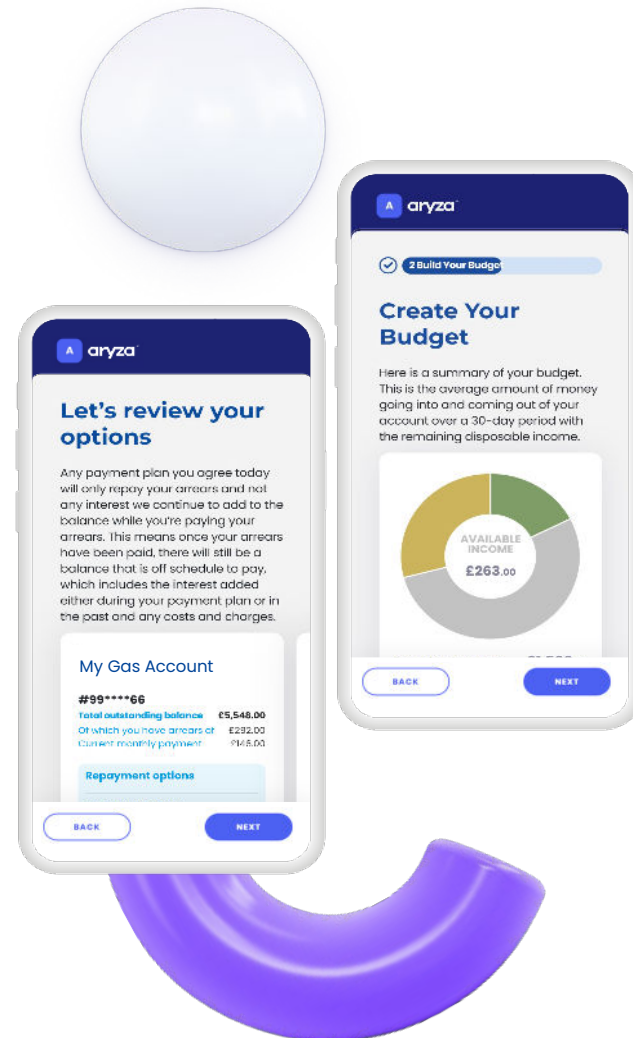




# Aryza Recover provides the speed, accuracy and clarity that you and your customers need

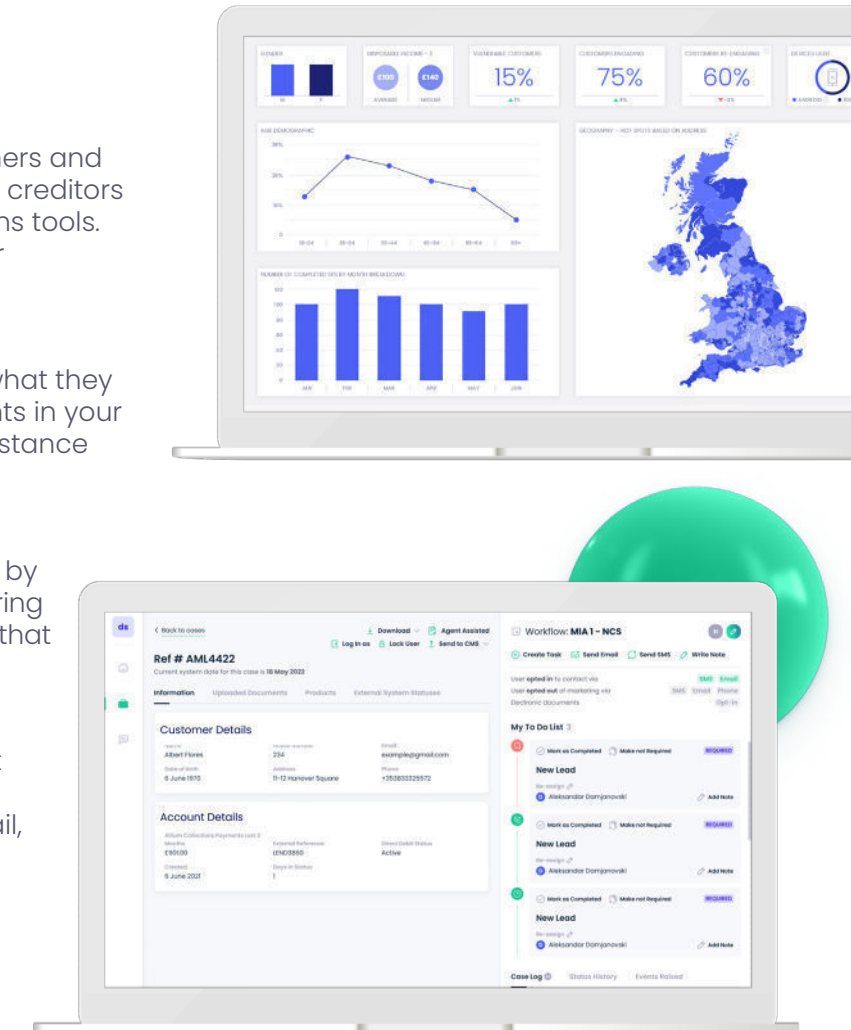
## Benefits to the consumer:

- **Get on top of their finances**  
Aryza Recover helps customers gain an accurate understanding of their financial status and automatically provides them with the outcome and support they need.
- **Simple user journey**  
The user is guided through a fully consented journey with data security and regulation as its core.
- **Quicker processing 24/7**  
The Open Banking and bureau driven process reduces application time by up to 80%, taking around 5 minutes to complete. A controlled manual option is also available for customers who do not use open banking.
- **Automated decisions**  
The customer's data is fed into an intelligent rules engine which automates the outcome, providing instant guidance on a range of options including setting up a new payment plan, continuing contractual payments, applying fair treatment strategies and access to debt help and advice.



## Benefits to the creditor:

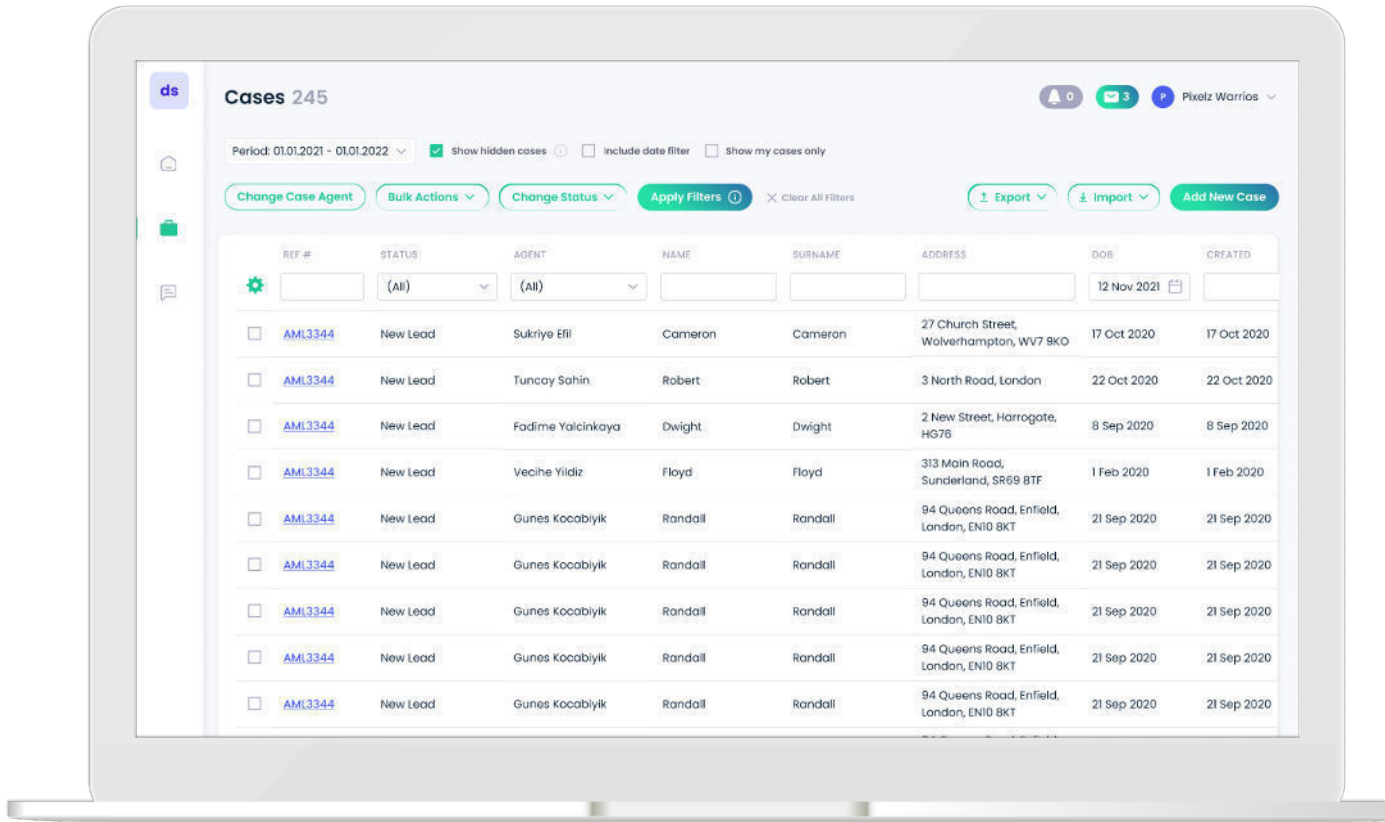
- **Optimise collections**  
Aryza Recover is designed to support customers and optimise collections. Following the pandemic creditors are looking for an agile suite of new collections tools. Aryza Recover improves cash returns and fair customer treatment.
- **Manage affordability**  
Aryza Recover ensures your customer pays what they can afford and relieves the pressure on agents in your contact centres. Hand-offs to agents for assistance can be built in at key stages.
- **Reduced costs**  
It significantly reduces operational overheads by automating digital payment plans, whilst offering a streamlined, bespoke customer experience that maximises a digital journey.
- **Define and manage strategy**  
The collections and campaign management module allows you to set strategy paths and be responsive to market changes. Blend email, SMS and lettering with full content control.



# Implementation and integration

From signing the contract, Aryza Recover can be live in as little as 15 days. Due to the many configurable features, the implementation period can vary depending on the bespoke requirements you need. Typically, the solution can be delivered within 4 – 6 weeks, but this can be expedited where possible.

We will set up an agile team that works with you to deliver the solution that matches your requirements. Integration with existing systems is reduced, as the Aryza Recover tool manages the whole process and outputs files to update existing systems via API or using batch import and export.



The implementation process is straightforward:

## Campaigns, follow up and contact strategy

- We define workflows and campaigns for each segment. Then build an appropriate contact strategy for each
- Four campaigns will be provided as part of the initial implementation
- We'll organise a run through with you and the Aryza team to brief in the detail
- Aryza will then build systems and strategies in line with the launch plan.

## Define the user experience and interface

- You can highlight any changes to copy
- Provide brand guidelines for the colour palette and brand details required to build the product
- Review the screens in the journey and supply any suggested amends to Aryza
- Aryza will provide a scope document of any changes required, raise tickets, agree additional budget (if required) and agree a date for delivery into User Acceptance Testing (UAT).

## Define user acceptance testing process

- Dedicated project to manage your testing feedback
- Access to project management systems is provided to your project team
- Regular collaborative reviews to prioritise and review progress
- Workflow gives you control on when items are signed off in user acceptance testing
- Transparency of your project throughout, from the requirements gathering, development, QA to release.

## Outline the immediate reporting required

- Determine which reports you need – campaign level response, conversion and drop off statistics
- Google Analytics / Hotjar, UX / UI enhancements
- Product level analysis.

# The advantages of using Aryza Recover

## You are in control

Aryza Recover can be configured to your business needs, rules, and branding, making it a bespoke solution for you.

## Minimal Integration from your IT Team

Because the system is standalone, it can be set up on a proof of concept with little requirement of your in-house IT resource.

## Flexible use

Open Banking and bureau driven, the software doesn't rely on contact centre agents, however it can be configured to be a tool for your agents if you wish.

## Real time outputs

The software can take payments and set up payment plans – based on affordability – which update your CRM in real time.

## Compliant and consent driven

The user is supported through the journey, at all points they confirm their understanding and consent to sharing their information.

## Customers have a choice

Whether using Open Banking for speed and accuracy, or manual input, the user has the choice, and both create a Standard Financial Statement.

## You tell a different story

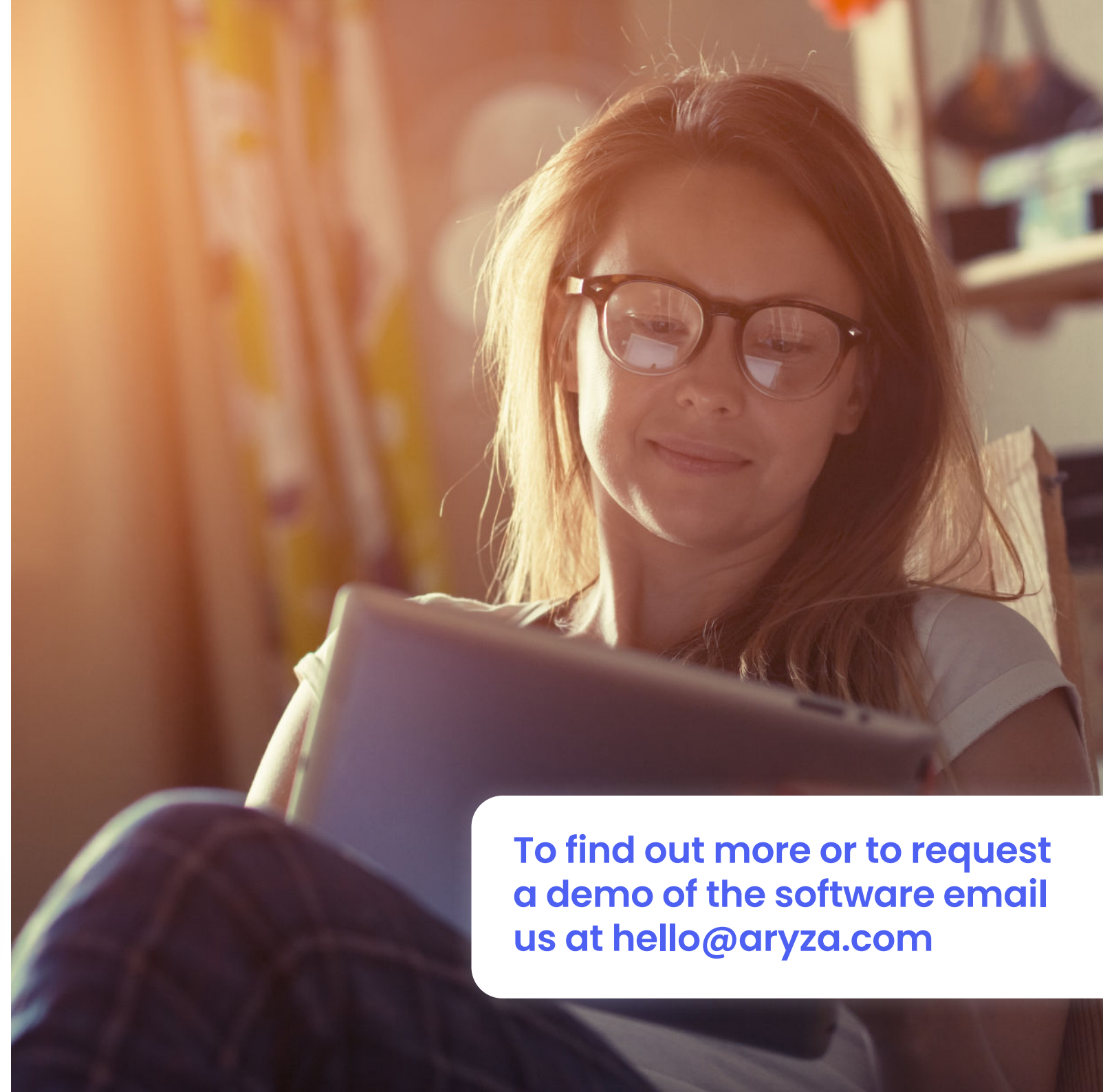
The personalised dashboard provides the customer with money saving options, a tool to check they are receiving the benefits they are entitled to, and an overview of their financial status – the additional features go above and beyond payment collection.

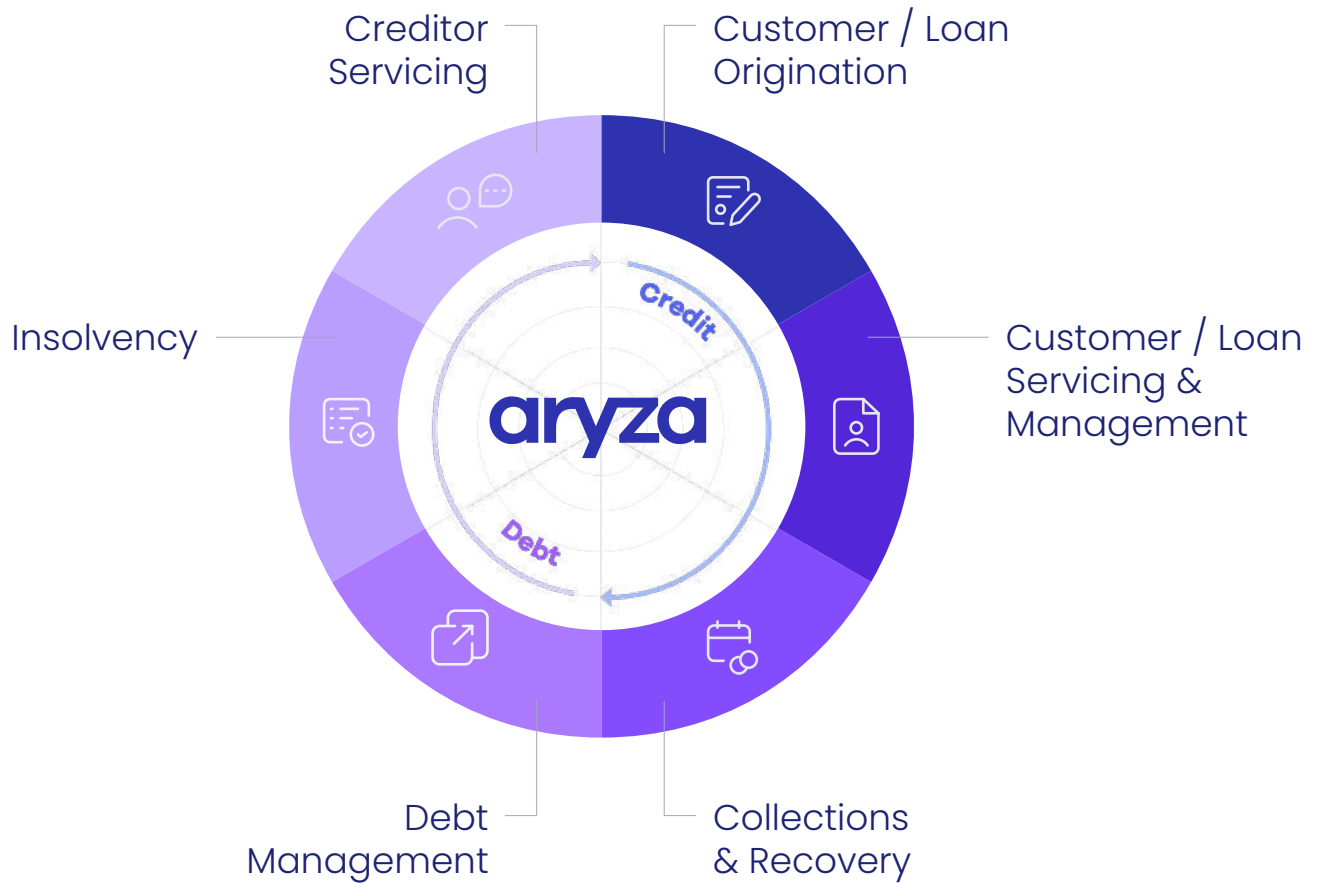
## A comprehensive management platform

An administration area provides access to all customer information for either management by your agents or exporting into your systems. You can also put workflows in place to manage each customer automatically, and tailor elements of the system via the Content Management System.



**To find out more or to request a demo of the software email us at [hello@aryza.com](mailto:hello@aryza.com)**





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

[www.aryza.com](http://www.aryza.com)

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