

Software built
to improve global
financial health

CEO introduction

Committed to the health and wellbeing of our customers and teams

The Aryza Group ESG report for 2021 described an operating world that was new to us. Responding to COVID-19 and supporting individuals through our culture and products were of immediate focus and front of mind in everything we did.

Aryza leaves that period with a clear sense of positivity. While the initial shock of the pandemic may have receded, the landscape that we inhabit since then has noticeably changed.

For our teams across the globe, the growth of Aryza is a good news story and a testament to our clear vision and goals as an international business. We are aware that fast growth involves bringing together different team cultures and we leave 2021 with a new group structure, integration leaders and a newly proposed ESG structure to unite our teams and promote healthy corporate growth.

And also front of mind as we build a global footprint is our impact on the environment. Aryza is committed to reducing its carbon impact through the choices it makes and I am pleased to say that we follow an active roadmap.

Aryza continues to pledge its commitment to our 1,200 customers across the globe. Financial health and well-being is not a 'one nation' issue and we continually look to the horizon. Helping our customers respond to the pandemic, cost of living squeeze and general volatility in their markets is where we concentrate our product development. I am pleased to say that Aryza has significantly enhanced its consumer outreach platforms, built new SME support platforms and expanded its insights and analysis tools. We are champions of consumer financial well-being and this is reflected by our partnerships with the Centre for Social Justice and the Vulnerability Registration Service.

Our customers expect a clear and resilient ESG plan from Aryza that not only provides internal governance, but which also benefits from our thought leadership.

I am proud that we continue to grow our business responsibly, invest in the future and create new solutions to support our many customers.



Colin Brown
CEO




Governance established to support Aryza's commitment to deliver effective and sustainable positive impact on people's financial health

Corporate governance

Aryza has implemented a structured governance and risk framework to meet the needs of an evolving business. Open and honest working is at the heart of the company's values and is key to maintaining high standards of conduct and ethics.

The framework sets out clear and ethical standards to assist everybody at Aryza make the right decisions. This is supported by policies and procedures covering areas such as anti-bribery and corruption, gifts and hospitality, complaint handling, financial crime prevention, whistleblowing, treatment of vulnerable customers and more.

Governance bodies	Key responsibilities
Board	<ul style="list-style-type: none">• The Board's role and composition are regularly reviewed to ensure that they continue to be well-defined, appropriate and support the long-term development of the business.• The overall responsibility for the day-to-day management of the Group is delegated to the Chief Executive Officer. The Chief Executive Officer is supported in this role by senior management who are responsible for management oversight of the Group.• The Board, led by the CEO, is responsible for establishing ESG strategy, determining policies and reviewing performance against stated goals.• The Board has delegated certain matters to committees within the Group, with these matters regularly reviewed by the Board during monthly board meetings, with Risk and ESG both standing board agenda items.
Risk Committee	<ul style="list-style-type: none">• The Risk Committee focuses on the effectiveness of the design and operation and the appropriateness of the risk management framework and internal control systems of Aryza. This includes risk assessment, setting risk tolerance, product development and pricing, risk treatment internal control effectiveness, risk monitoring and risk reporting.• The Risk Committee reviews the risk management framework as part of the business strategy and Aryza's business model. The Risk Committee also reviews the Aryza's risk exposure and compliance with Group risk policies covering all known material risks of Aryza and related treatment and control requirements. This is a continual process that ensures Aryza's evolving and new risks are considered throughout the Group.
Audit Committee	<ul style="list-style-type: none">• The Audit Committee oversees the effectiveness, independence, and knowledge of the Group's senior team to enable them to discharge their duties and responsibilities effectively. The committee is responsible for appointing the Group's external auditors, overseeing the annual external audit process and approving the annual internal audit plan.
Information Security Management Forum (ISMF)	<ul style="list-style-type: none">• The ISMF is responsible for the management framework to initiate and control the implementation and operation of information security management systems within the Aryza Group. In particular the implementation and attainment of best in class ISO 27001 information security management systems is a key goal for the ISMF.



Pioneering software
for the debt journey,
designed to positively
impact financial
wellbeing

We help our customers shape healthier financial experiences for individuals around the world

One team, one purpose

We believe in working closely together with our customers towards a shared vision: Helping their customers take vital steps towards a healthier financial future. Everything we build, and everything we do, is built and done with this in mind.

We leverage our knowledge to support consumers and businesses

We have a wealth of accurate and real time market data and insights as a result of working with businesses that help millions of people around the world. We use data mindfully to help our customers improve outcomes for the individuals or businesses they are dealing with. Helping them make better choices, and feel in control of their finances.

Our mission is to transform the financial relationships businesses have with their customers

We strive to change the conversation from managing troubled situations to solving the problem at its core. By leveraging our holistic approach that spans the entire credit and debt journey, we can help our customers have an effective and sustainable impact on their customers' financial health.

Innovation is at the heart of what we do

Our excellence and innovation has been recognised in 2020 and we are proud of making a significant and positive difference to the lives of consumers managing their finances during these unexpected times.

Financial management is complicated, but it doesn't need to be. With the right tools businesses can more efficiently help their customers take control of their finances and move towards a brighter future.

At Aryza we have built the tools that can improve customers financial management at every stage of the credit and debt cycle.

We offer pioneering software for the credit and debt cycle, designed to positively impact financial wellbeing



A diverse range of products across the entire debt cycle

We work tirelessly with our partners to provide holistic, intelligent and dynamic solutions that help manage debt, insolvency and loans.

Lending Solutions

Software for managing the full journey from loan origination to payment

Data Solutions

Consumer and commercial affordability assessment and support tools

Insolvency

A range of platforms to help manage personal and corporate insolvency clients

Creditor Services

Software and managed services for debt cycle management

Using the latest technology to transform the debt industry, for the better

By leveraging our accumulated knowledge, customer insights, and a holistic and empathetic approach, we believe we can create an exciting and positive future for the industry.

With our unwavering dedication to our vision, we will work with our customers to improve the financial health and the lives of the millions of people that engage with our products everyday.



Accumulated knowledge and deep expertise



Genuine empathy and customer understanding



A holistic approach to financial recovery



A pioneering approach grounded in great technology

ESG is integrated into our day to day business
– our products help our customers to tangibly
improve outcomes for consumers and SMEs

Our products deliver a range of benefits:



Make debt advice more tailored and accessible

Our software assures accurate debt advice for individuals all over the world. We work with clients and partners such as StepChange Debt Charity to ensure high quality advice is accessible for everyone



Improve availability of debt solutions best-suited for consumers

We automate and data enrich debt servicing processes, to improve efficiency and as a result increase availability of debt solutions most favourable to customers (e.g. IVAs, DMPs, Trust Deeds, DROs)



Identify and protect the vulnerable

Using open banking and partnering with 3rd party providers such as Vulnerability Registration Service, we help our clients identify vulnerable customers upfront



Help consumers improve financial health

Our products offer a range of features such as our benefits checker, utilities switching, and automated repayment plans, which are all designed to have a positive impact



Improve client and user experience

Using open banking, online chatbots and automated payment plans, we make it easier for consumers to deal with financial difficulties – in a way that makes them feel most comfortable



Improve access to funding

We help customers who are declined by a lender to find an alternative lender or a better suited debt solution

We partner with leading organisations focused on improving financial outcomes

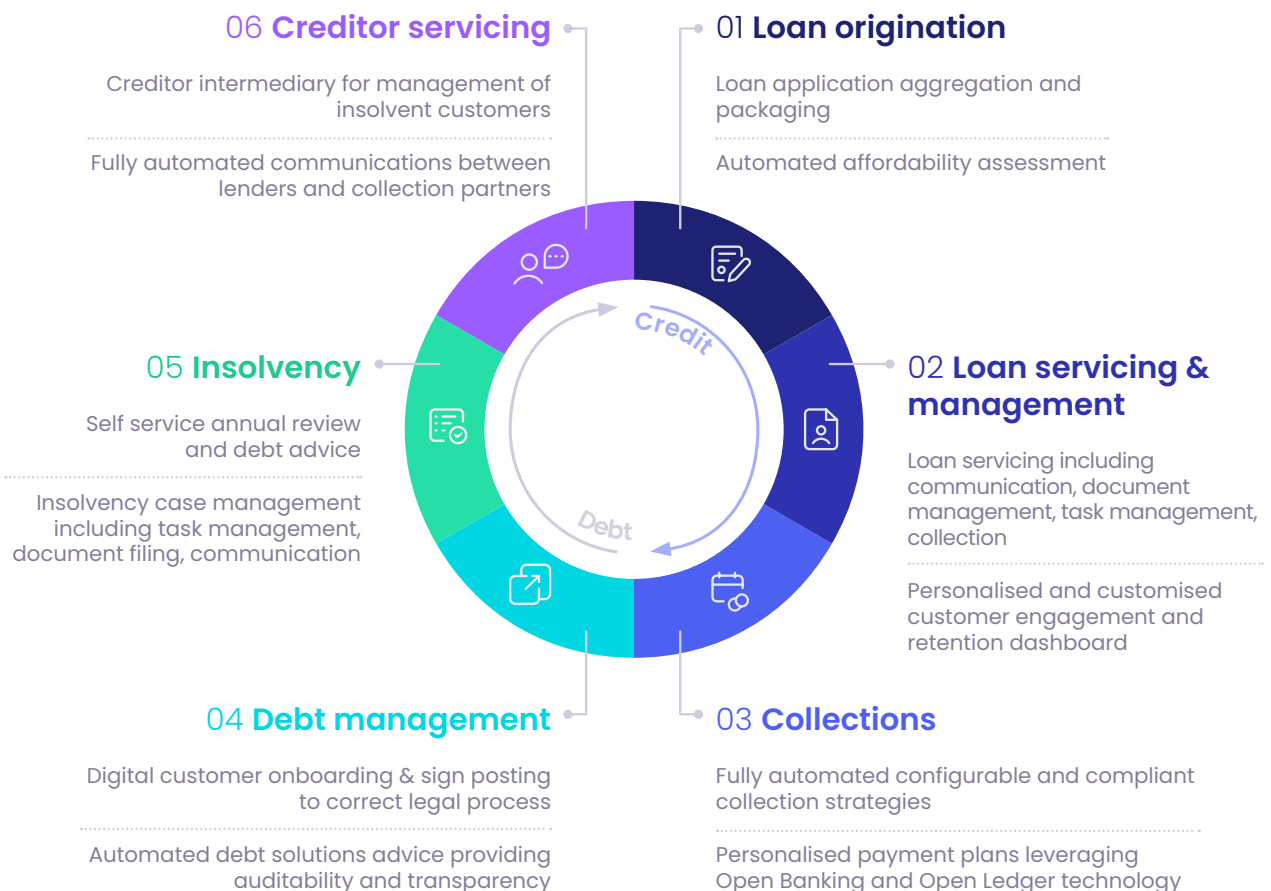




We work with our partners
to provide holistic, intelligent
and dynamic solutions
that help manage debt,
insolvency and loans

We provide mission critical software to business customers in regulated end-markets

Aryza has realised its ambition to create software solutions that help individuals and businesses in each part of the credit and debt lifecycle.

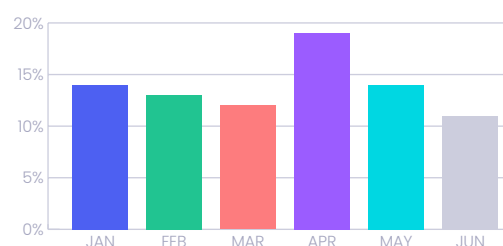


For a business to effectively support a customer, they must be provided with the best tools, data sources and process intelligence.

The reporting of consumer vulnerability is a key element across our product suite. Aryza believes that vulnerability should be shared both upstream and downstream between stakeholders.

Our software users commonly report a vulnerability rate of 14% with the H1 breakdown as follows.

% of new cases with vulnerability flagged



Our holistic ESG Impact Framework is guided by the UN's Sustainable Development Goals

ENVIRONMENTAL IMPACT

We recognise our responsibility to do business in a manner that protects and improves the environment for our future generations, as well as supporting businesses that take us closer to a clean and sustainable environment.

CREATING A LASTING ENVIRONMENTAL IMPACT

Create solutions that have a positive environmental impact – e.g. funding for residential energy efficiency initiatives and electric vehicles



SOCIAL IMPACT

We aim to ensure that the products and services of our portfolio companies and credit partners provide the best outcomes for stakeholders, including improving financial health for consumers and SMEs.

FINANCIAL INCLUSION

Access to loans and other financial products is made available to a broad audience, promoting greater access to opportunity through our software.



We believe that a diverse business has multiple benefits. We champion diversity and seek to ensure that equal opportunities are promoted to all.

PROMOTE DIVERSITY

As a global business, we passionately believe in diversity and, in particular seeking to broaden representation at Board and company levels is an essential part of our culture.



We focus on efforts that provide real benefits and which address relevant regional issues.

REGIONAL ECONOMIC GROWTH

Many of our products have been designed to automate complex financial procedures, providing our expertise to smaller businesses allowing them to flourish and promote growth within our customer base.



GOVERNANCE & LEADERSHIP

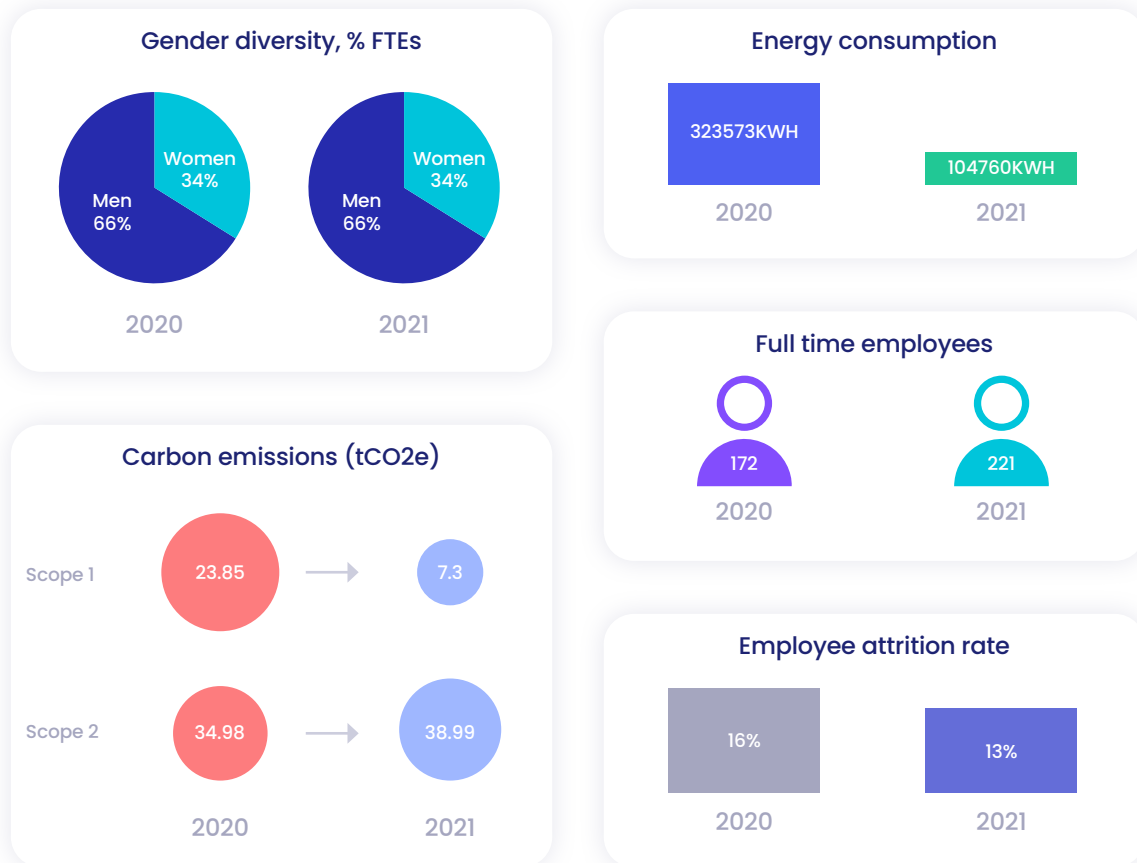
We ensure we are appropriately accountable for our decisions, implementing strong governance throughout operational processes with the ability to identify and manage material risk factors, including sustainability risks. As we focus our investments within the largely regulated financial services sector, our portfolio operates high governance standards as a baseline.

REDUCING THE IMPACT OF FINANCIAL CRIME

Reduce overall levels of financial crime in Financial Services with effective AML & Cyber procedures and governance



From an ESG standpoint, 2021 has been a time of applying control and procedure to a growing business



Governance and leadership

- Aryza UK includes businesses that are FCA authorised and has a structured governance and risk framework
- The board supports the long-term development of the business, meeting every month and assuring compliance procedures are followed
- We have recently developed a group wide ESG policy, which assures our principles are aligned across and closely followed by the group

We always want to be better which is why we set ourselves several goals for the future



1

Continue to support regional economic growth and financial inclusion

2

Improve focus of our charitable contributions and donations

3

Increase diversity across the group, with particular emphasis on diversity at senior management and board level

4

Constant efforts to reduce carbon footprint and improve resource efficiency

5

Continue to focus on maintaining good governance and leadership practices

6

Enhance ESG reporting by increasing the range of metrics tracked and improve data quality



As part of the Pollen Street family, we have contributed to a broader ESG impact that has gained industry recognition. ESG is embedded into the Pollen Street culture, values and throughout the investment process

Find out more at pollencap.com

Our commitment to reduce our carbon footprint

Reducing the environmental impact of our operations

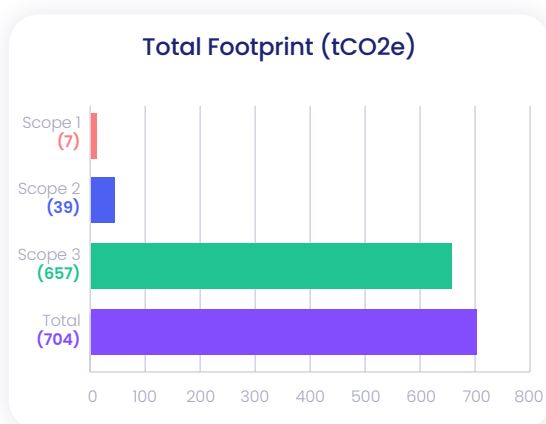
Our investors, Pollen Street Capital, aim to be carbon neutral by the end of 2022, and Aryza aim to be carbon neutral by the end of 2023. To achieve this, we're getting the right team together to plan our roadmap and we're committed to having our plan in place by the end of 2022. The first step to reducing our carbon footprint is to gain a better understanding of what our current operational footprint is, so we have been working with BeZero Carbon to achieve this. BeZero Carbon is a global ratings agency for the Voluntary Carbon Market.

To calculate a business's operational footprint, BeZero follows the guidance and methodology outlined by the The GHG protocol. This is the recognised, global standard framework for measuring and managing greenhouse gas emissions.

Calculating our operational footprint includes Scope 1, Scope 2 and partial Scope 3 emissions. Scope 1 covers direct emissions from owned or controlled energy sources (eg. gas heating). Scope 2 covers indirect emissions from the generation of purchased energy (eg. electricity). Scope 3 covers other indirect emissions across value chain of the company, including upstream & downstream emissions (eg. flights, commutes, materials, water, waste). These emissions are generally considered the double counting of another. Scope 3 categories covered include:

- Purchased Goods and Services
- Fuel and Energy-Related Activities (Not Inc. in Scope 1 or 2)
- Waste Generated in Operations
- Business Travel
- Employee Commuting
- Downstream Transportation and distribution

Aryza 2021 Carbon Footprint – Results



**Operational footprint
Excl. Purchased Goods & Purchased**

335 tCO₂e

tCO₂e per fte

3.2

If you'd like to find out more, get in touch.

hello@aryza.com
0800 072 0092



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