

Collections and Recoveries Management

Improving debt resolution
and delivering better
consumer outcomes.

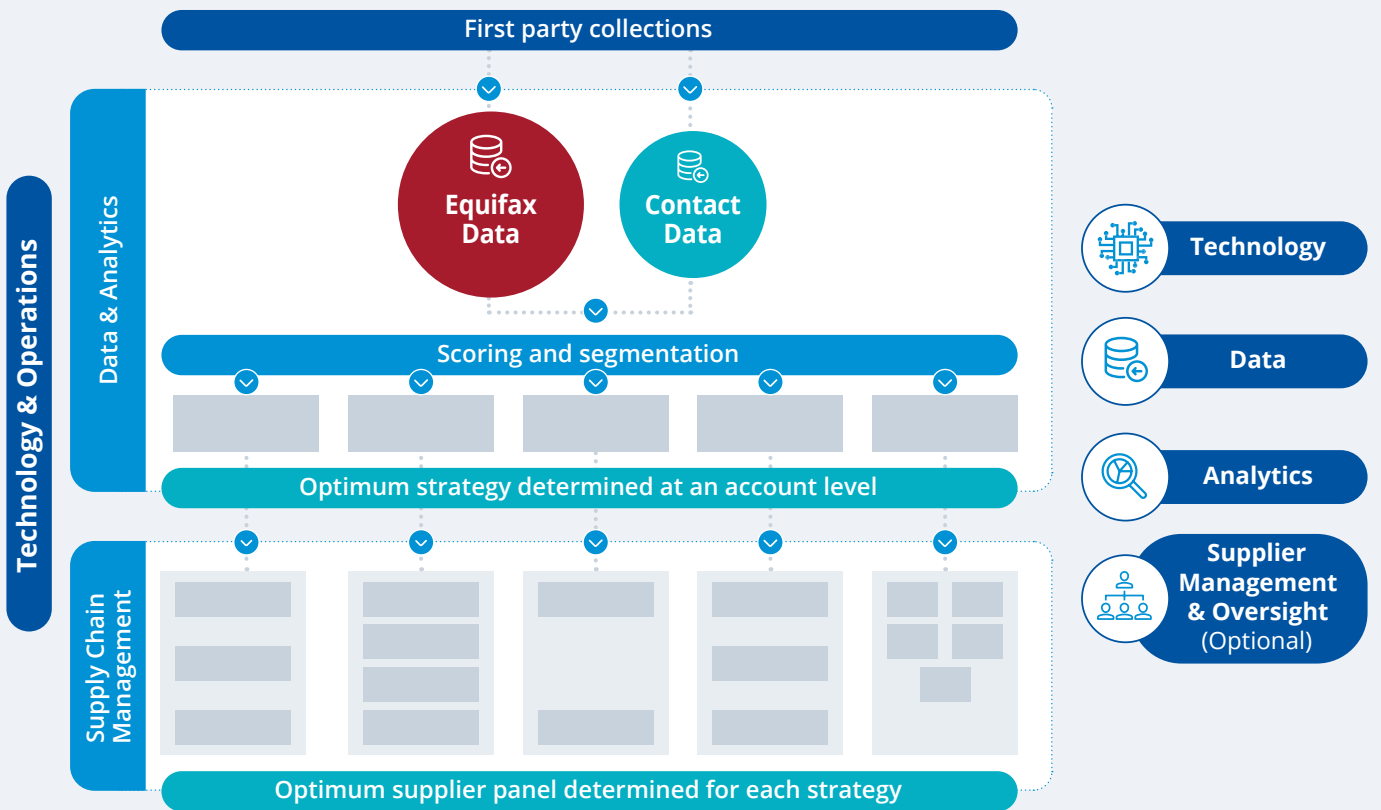




Delivering better debt resolution for your consumers

Since 2004, TDX has been helping creditors engage more consumers and recover more debt in a fair, transparent and sustainable way.

We work across Central Government, Financial Services, Telco / Media, Water, Energy and Retail, providing a fully managed solution that delivers a continued strong return on investment alongside fair consumer outcomes.



Technology and operations safely managed by TDX

- A secure platform for data exchange
- Reduced operational overhead and complexity through TDX's management
- Easy to use functionality with self-serve reporting, real-time query management and account view

Data and analytics align consumer circumstances to appropriate treatment

- Unique data insights to better understand consumers
- Modelling and treatment paths designed to optimise debt resolution and drive better consumer outcomes
- Relentless continuous improvement across all services

Rigorous supply chain management drives strong performance, delivery and competition

- Access to best-of-market supplier panel
- Comprehensive management framework with monthly performance review cycle
- In depth understanding of supplier costs and activity optimises net returns / ROI

Data driven supplier oversight ensures high quality consumer engagement (optional)

- Clear standards, including Affordability and Vulnerability, with assurance of defined expectations
- Unrivalled scale – our team listen to over 1,000 calls each month, using proprietary Customer Journey activity data on all accounts – enabling management by exception

Detailed portfolio insight and trend analysis enables in depth understanding of consumer debt

Transparency and robust governance ensures comfort and control



Social Value is designed in

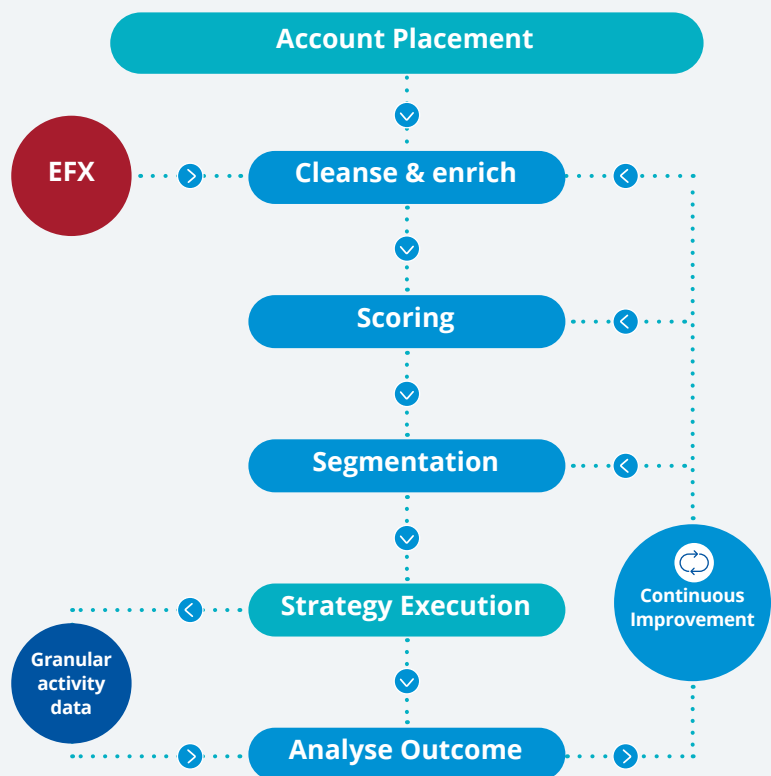
Our purpose is to create value beyond commercial outcomes, and to leave a legacy that improves the financial wellbeing of the people we touch. Financial education, training and research are cornerstones of our philosophy.

We are committed to educating over 1 million consumers over the next three years through our MaPS partnership and use of the Money Adviser Network.

We're on a mission – to make the debt industry better for everyone

Central to our approach is practitioner application of data and analytics. Our unique scale and experience gives us extraordinary insight. We continually challenge ourselves and innovate in delivering ever greater debt resolution by:

- Using external data to build the most complete consumer view, working with Equifax to unlock deeper insight
- Designing contact strategies to maximise engagement and test new channels
- Configuring activity to optimise return
- Continually analysing all aspects of performance, deploying new tests to challenge our approach
- Analysing our unparalleled private sector insight and ongoing learnings



Driving fair competition, transparency and improved debt resolution

Our fully managed solution encompasses management of the supply chain, however some clients choose to retain this element; still benefiting from TDX's application of platform, data and analytics but holding the direct supplier relationship. We are able to operate to either model.

When this is fulfilled by TDX, supporting your objectives are three independent teams who obtain and deliver the best set of capability in the market, through our robust supply chain.



Supplier Performance Management | We own the day-to-day relationship through to strategic roadmaps, driving performance using rich data sources and insight. This ensures smooth delivery and high performing outcomes.

Commercial | We work with the supplier panel to deliver sustainable, fair and transparent commercial models. We know that remunerating appropriately is critical in incentivising the right behaviours whilst ensuring that clients always get value for money.

Conduct & Oversight | We set policy and measure fair consumer treatment across the supply chain. We own industry-leading standards, knowing what good looks and sounds like. Our mix of tools delivers a comprehensive oversight model, combining on-site auditing, remote voice quality and data led assurance at account level.



Operating at scale for both the public and private sector. In 12 months we manage:



20m

Letters



59m

Calls made



20m

Emails sent



35m

SMS



5.2m

Accounts



1.9m

Conversations



19m

Payments

Standards, authorisations and accreditations

- ✓ FCA authorisation
- ✓ CSA Member
- ✓ ISO 27001
- ✓ ISO 27005
- ✓ Cyber Essentials+
- ✓ PCI DSS
- ✓ ISO 9001
- ✓ ISO 14001
- ✓ ISO 22301
- ✓ ISO 31000
- ✓ Crystal Mark
- ✓ BS 18477
- ✓ Social Mobility Pledge
- ✓ Living Wage Employer
- ✓ Prompt Payment Code
- ✓ Money Advice Liaison Group Member
- ✓ Women in Finance Charter
- ✓ Disability Confident

£5bn

**Debt recovered
since 2014**

For more information speak to your
account manager or find out more at
tdxgroup.com/rm



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