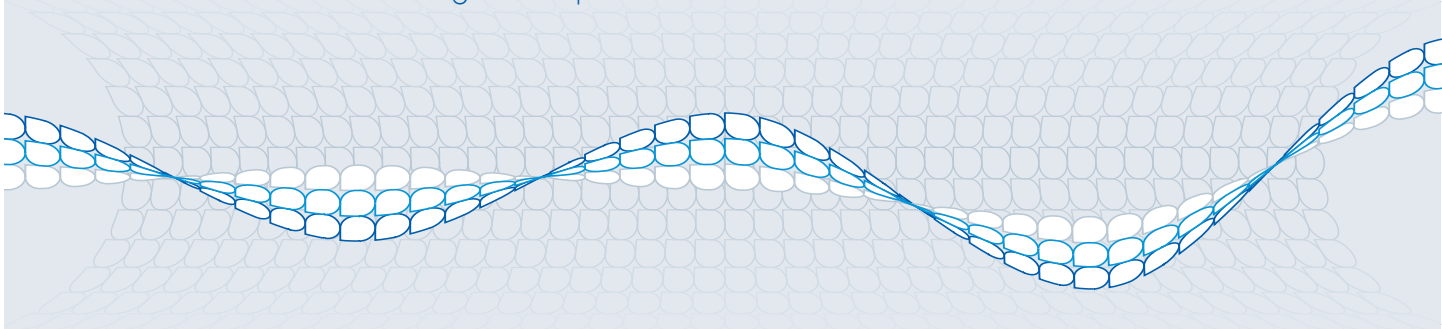




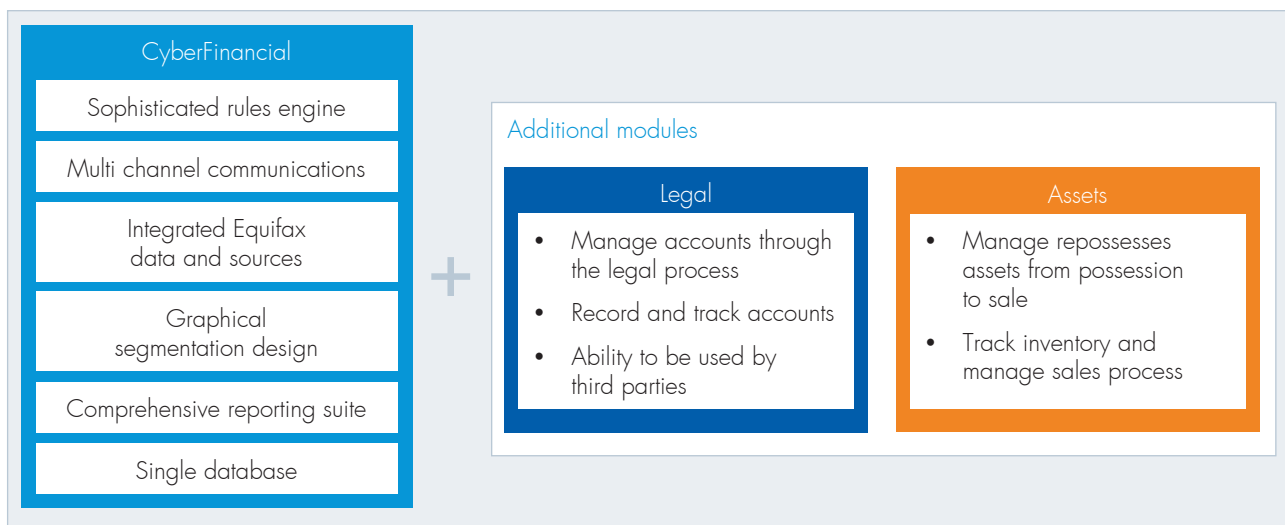
CyberFinancial

Configurable global collections platform, offering a complete end-to-end solution with integrated Equifax data and scores



CyberFinancial is a configurable platform designed to manage all aspects of collection and recovery activities. The platform enables organisations to improve customer outcomes, optimise operational costs and maximise financial returns. With a powerful decision engine, integrated Equifax data and an automated sophisticated decision-driven workflow, CyberFinancial enables you to design and deploy customer centric treatment paths to drive a fair outcome for each individual.

Growing or larger organisations that require additional functionality can benefit from CyberFinancial’s additional modules, such as Legal and Assets, which can be activated at any time.



Over 120 clients worldwide including five top banks in the world

Provides a complete picture of the customer situation

Powerful decision engine to enable customer level decisioning

End-to-end collections and recoveries capability

Benefits of CyberFinancial



Scalable and agile to meet business needs quickly and securely

- A reliable, scalable and agile system that can grow with, and cater for, changing business needs and requirements.
- Hosted within best-in-class cloud data centres through a design that meets the highest security standards with an always-on infrastructure.



Integrated data and scores with advanced decisioning capability

- Configurable workflow, to a granular level, to support a high level of automation.
- Modern user-friendly drag and drop, graphical segmentation design with strategy simulation capability to enable the users to create and amend strategies, test the impact of any changes and deploy without the cost of custom development or the need for IT support.
- A single database that captures all activities and outcomes for every stage to allow a complete up-to-date view of the customer situation to drive next best action.



Insight at your fingertips

- Up-to-date insight to enable effective portfolio performance management and operational monitoring.
- Integrated report logs that contain fully auditable trails of activity where all events are date and time stamped, helping clients address today's complex regulatory challenges.



Improved customer outcomes and experience

- Improve business productivity and create a frictionless customer journey by automating key processes and outbound communications based on strategies.
- Allows collectors to focus on the right accounts and provide increased levels of insight to drive better conversations and customer outcomes.
- Multi-channel contact capability to enable you to connect with customers across both traditional and digital communication channels.

The cloud

CyberFinancial is hosted on a virtual private cloud on public cloud environments within the UK, which delivers the following benefits:

- **Reliable, proven cloud environment** that regulated industries are using confidently.
- Robust platform that **doesn't require internal hosting**, deployment and management.
- Secure cloud-based technology makes it **easy to implement and deploy** the tools and services customers need at low cost with no need for internal IT resources.
- Always-on availability allows you to **update and upgrade at scale without disruption**.
- **Improved system performance**.



TDX Group, an Equifax company

TDX Group's unrivalled practitioner experience is further enhanced by Equifax data, knowledge and insights.

The CyberFinancial collections platform comes with integrated Equifax data allowing our clients to leverage our core data and technology capabilities to make analytically driven decisions to drive better consumer outcomes.

Data and scores available through CyberFinancial*

Behaviour

Full credit bureau capability allowing a granular understanding of consumer and commercial credit behaviour.

Contact

Contact enrichment to maximise your ability to successfully reach the correct party via the most appropriate channel, at the right time.

Context

A detailed view of the aspects impacting the likelihood of recovery which assists the creation of appropriate treatment paths.

Recovery

Propensity to pay based on the profile of the consumer or commercial entity.

Residency and Trace

Trace solutions to reconnect with the appropriate party; enabling recovery to proceed and reducing costs through minimising wasted resources.

Vulnerability

Vulnerability indicators to ensure you apply the most appropriate treatment to deliver enhanced consumer outcomes and protect your brand.

Using data to drive better results

Knowing more about an individual enables tailored strategies and conversations that drive fairer customer outcomes and ensure your collectors are focusing on the right accounts to deliver optimised net returns.

TDX Group also offers consultancy services to provide advice that ensures clients have the right services that meet their needs. Consultancy is available for businesses who would like support in delivering better debt results and consumer outcomes.

*Some data may result in additional charges.





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

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