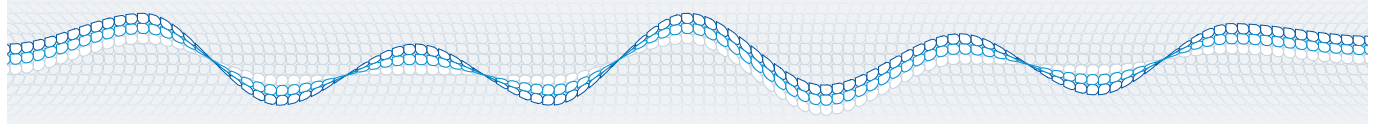


Recoveries Management

Know the customer; achieve the right outcomes.



Know the customer



[Recoveries Management](#) from TDX Group is a fully managed debt recovery service that uses the most up-to-date view of your customer at every point in the process.

By aligning consumer insight and activity in a seamless process, you drive performance and control.



When consumer insight and activity is aligned,
you can optimise the recovery of money owed –
fairly, quickly and profitably

CONSUMER UNDERSTANDING

- A more comprehensive understanding of financial circumstances.
- Clearer view on ability to pay, affordability and financial difficulty.
- Contact from fewer parties and less repetition of information.

DRIVE PERFORMANCE

- Minimise activity that will not deliver a return.
- Reduced cost to collect.

CONTROL AND TRANSPARENCY

- Visibility of activity and outcome.
- Controls at all touch points.

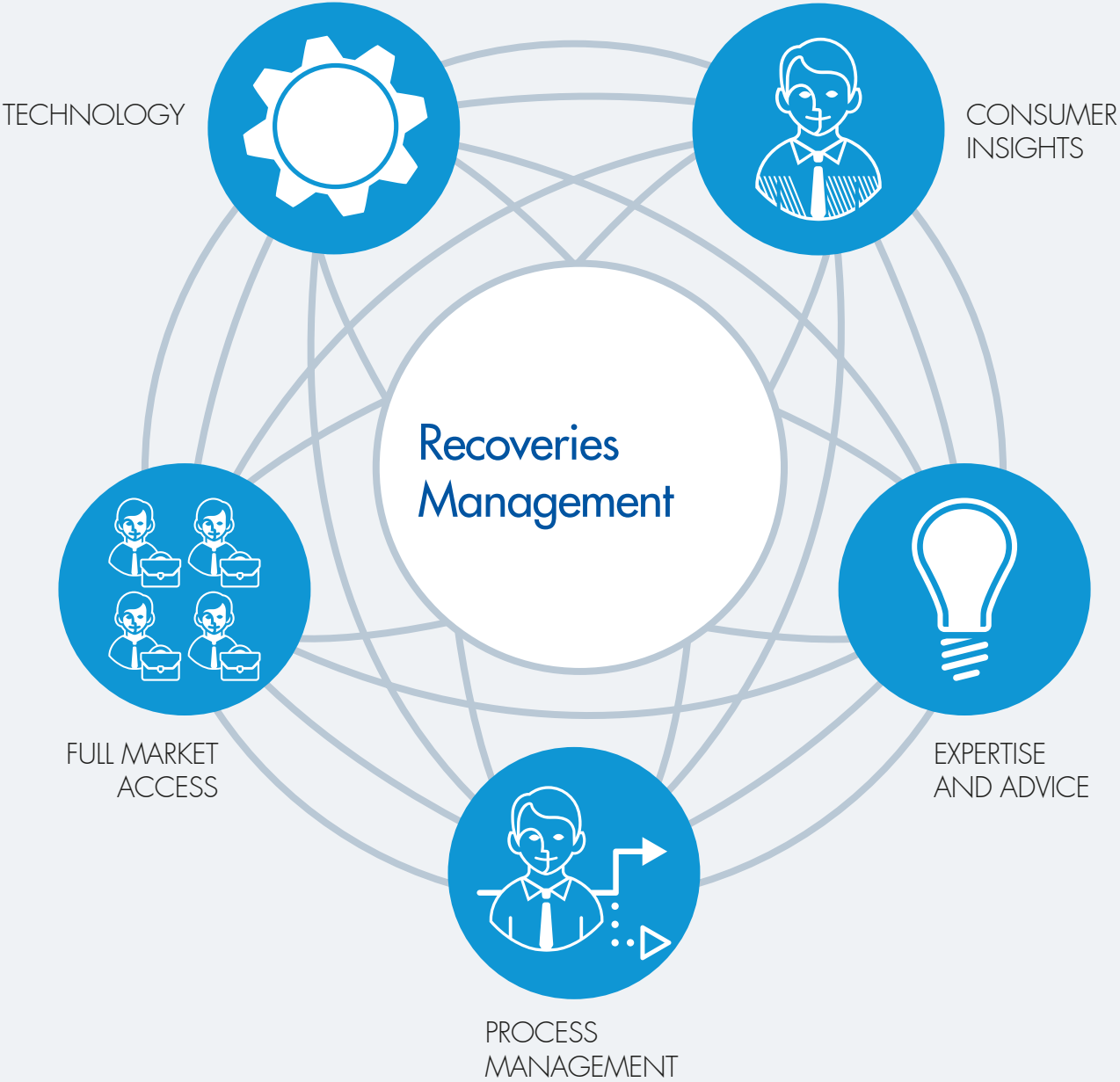
Five capabilities deliver the right outcomes for you and your customer

Recoveries Management combines consumer insights, practical strategies, controlled processes and flexible technology to manage, and link, the full process of collecting money owed.

Because we can manage the full process, we are able to take information about your customer, enrich their profile and evolve activity strategies

throughout the recoveries life cycle of your relationship with them.

By accessing the full market of specialist suppliers we can ensure that tailored strategies are carried out by the right supplier for the job.



Our five capabilities offer best practice in four key components



1. Know more about your customer
We can combine your data with the widest combination of insight from demographic, pre- and post- default credit, behavioural and activity data.



2. Optimised treatment strategies
Dynamic models and scores are coupled with ongoing test and learn to ensure strategies are continually optimised. This includes choosing the right specialist supplier panel from the full market to deliver the right outcomes.



3. Robust execution
We have tried and tested supplier management and oversight models. We combine qualitative data with quantitative risk measures to drive continuous improvement across our industry leading panel.



4. End-to-end purpose built technology
Our technology captures a view of your customer across the full debt recovery life cycle, enabling the best next action to be applied.

An up-to-date view of your customer informs every step

Right from the start we can enrich the profile of your customers, by validating your data and combining it with a wide range of credit behaviour, demographic and collections activity data.

Knowing more about each individual enables tailored strategies and conversations, that drive fairer outcomes.



Built on the long-standing expertise of two global companies

Our understanding of the challenges of debt recovery has been built by bringing together the long-standing expertise of two global companies.

Equifax is a global insight-solutions company built from a credit reference bureau established in 1899. They work with clients in financial services, telecoms, utilities, retail and government to provide customised insights that help them make informed decisions about their customers – and help consumers take greater control of their finances.

TDX Group is a specialist debt recovery company and is a part of Equifax. Combining TDX Group's expertise with Equifax capabilities delivers the Recoveries Management solution.

The operational practice leverages the recoveries management expertise developed by TDX Group through the placement and management of all types of debt across an extensive supplier network for over 15 years.



Achieve the
right outcomes

[Recoveries Management](#) combines market expertise, specialist technology and rich customer insight to ensure every interaction drives the best outcomes for you and your customers.

It uses the most up-to-date view of the individual at every part of the process, to ensure you help customers, drive performance, and demonstrate compliance.

For more information on [Recoveries Management](#), or a free consultation, please contact your Account Manager, or email us at info@tdxgroup.com