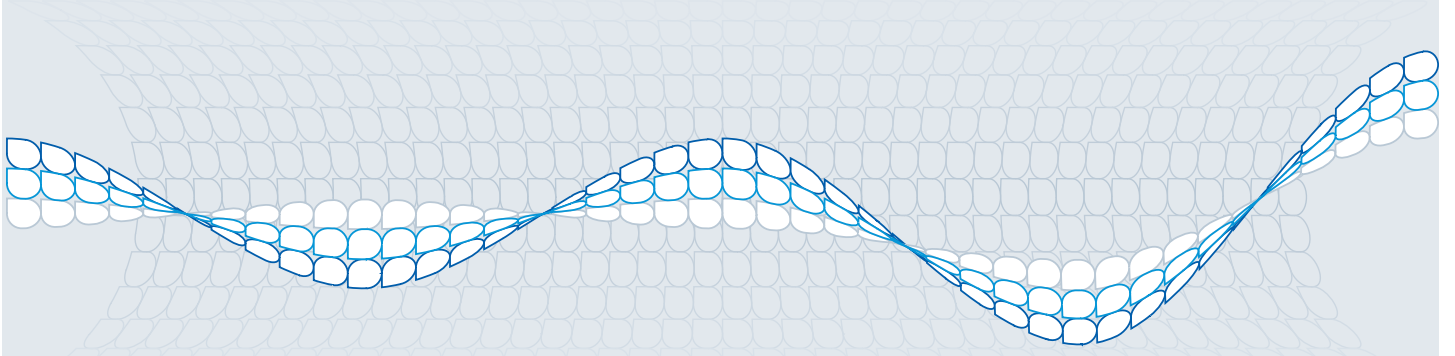


TIX

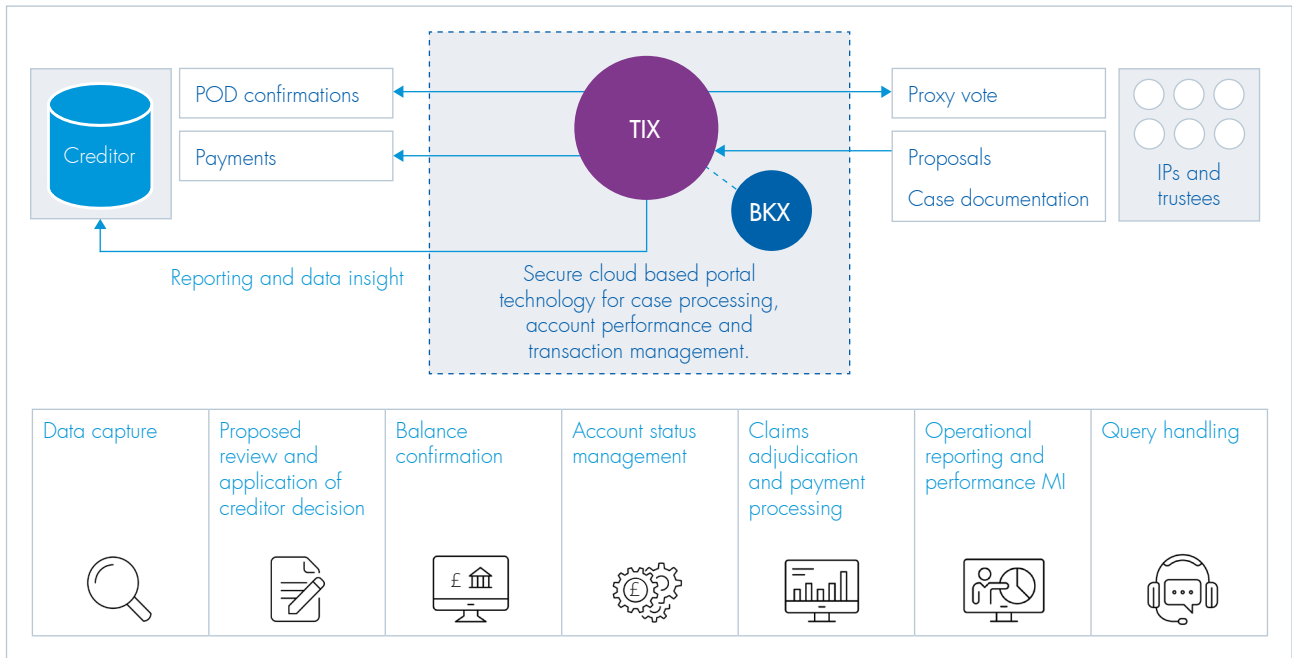
Optimise returns from insolvent accounts with an end-to-end management service



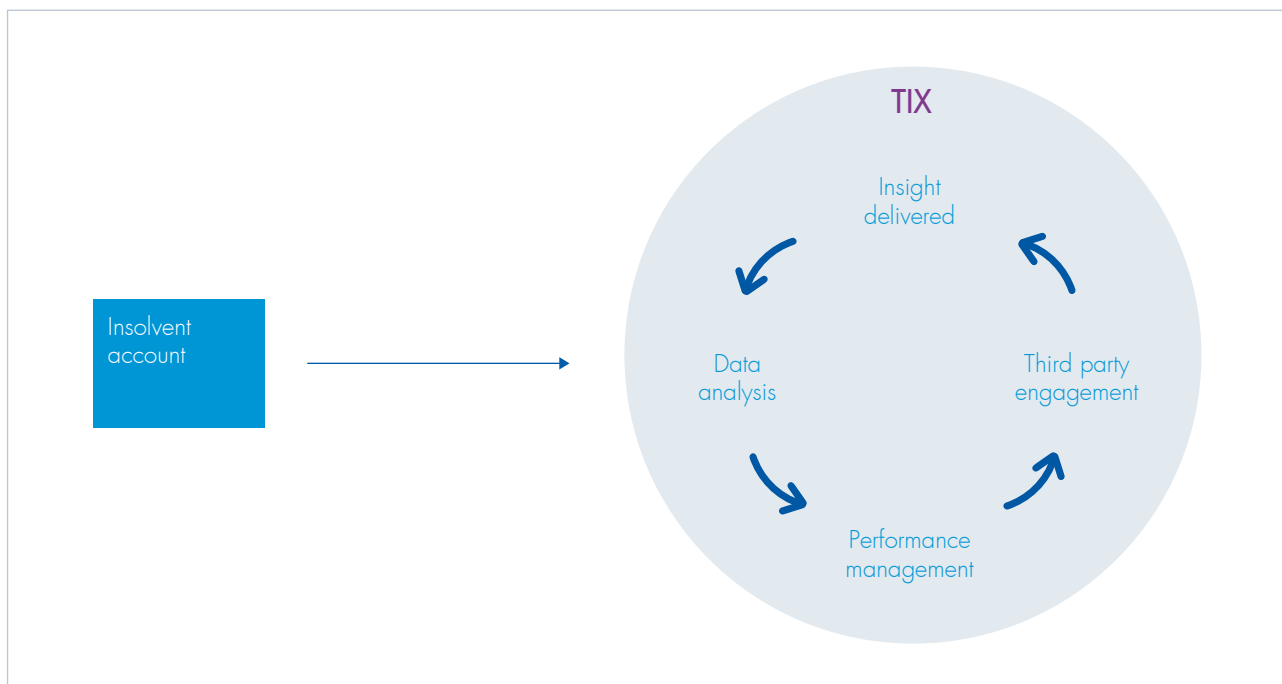
The Insolvency Exchange (better known as TIX) is an outsourced service that manages a business's insolvent accounts in order to reduce operational overheads by freeing up resources internally. TIX is designed to balance the optimisation of returns with the fair treatment of customers by ensuring that repayments are sustainable and fair through the full lifecycle of the account.



* Available as an additional capability to the core TIX service by utilising Bankruptcy Exchange (BKX).



How TIX works



All accounts are managed through a secure portal and stakeholders benefit from the TDX Group analytical capability and operational expertise. Our years of knowledge within the industry, and understanding of fair customer treatment, can deliver the most valuable outcome for both the business and the customer.

Analysis and insight

We have a dedicated in-house analytics team who can create management information (MI) to be delivered back to creditors. This MI can be accompanied by insight into the trends and predictions of the wider insolvency industry. Combined, this analysis and insight allows creditors to gain full visibility of their insolvent accounts and an understanding of their insolvency portfolio in relation to the market.

Third party engagement and oversight

TIX will register all accounts with IPs and trustees, and offers the option to manage and maintain the relationships with insolvency providers throughout the account's lifecycle. We have a dedicated relationship management team who are responsible for the conduct and oversight of IPs through audits and on-site visits. Our relationship management team has built up a large number of relationships that enable us to provide a frictionless customer journey and extends to regulatory bodies, helping us to ensure that creditors are appropriately represented in committees and forums along with being informed of industry changes.

Account performance management





TIX monitors account repayment performance and resolves exceptions to help improve sustainability and returns through active life-time account management, and benefits creditors through improved liquidation performance with full data capture and trend analysis.

End-to-end outsourced solution

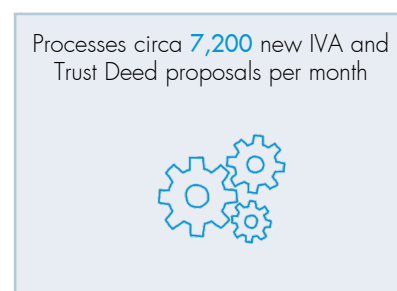
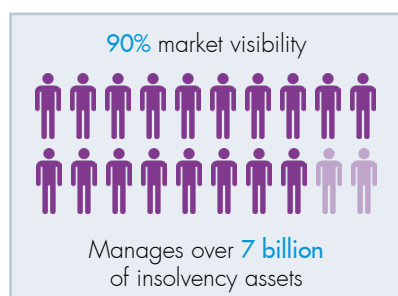
The overall TIX process allows the opportunity for debts to be repaid at different touch points throughout the customer's journey and is a continuous process of optimisation. This also means:

- Creditors see a reduction in their operational expenditure.
- Guaranteed inclusion of debt in insolvency proceedings, ensuring customer balances are reduced in line with their proposed repayment offer.
- Creditors can have comfort that there is consistent application of their voting instruction, ensuring that the insolvency provider fees are fair and aligned.

Benefits of TIX

 Reduce operational overheads	Significantly reduce the amount of paper-based internal processes to save time, resources and operational overheads.
 Improve visibility of cases and enable effective exception management	User-friendly system with a decision engine and query functionality which links lenders, debt purchasers and insolvency practitioners to enable fast resolution of case exceptions.
 Improve liquidation and value	By proactivity managing the case, dealing with exceptions and working closely with IPs and trustees we ensure that creditors benefit from faster and regular distributions to speed up and increase their returns.
 Improve sustainability and fair treatment	Consistent case level decisioning to ensure improved customer outcomes and fair treatment.

TIX in numbers



Bankruptcy Exchange

The only independent bankruptcy servicing platform in the UK

C. £570 million under management across 175,000 accounts

BKX sees 40% of all bankruptcies



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

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