



Transforming the Debt Industry

with data and deep learning

*“Empowering creditors to make automated
data-driven decisions while maximising debt
recovery”*



Insolvency Industry Challenges

- Prior to Covid-19, 1.5 million British adults were in a formal debt repayment arrangement and 11.5 million more on the verge of financial distress.
- The UK unsecured consumer debt mountain of >£300bn is at its highest levels since the post-crash era of 2008, with the Covid-19 crisis now expected to drastically increase this.
- Individual Insolvency Arrangements (IVA) suffer from a >40% failure rate of with a high percentage of cases failing within the first three years after registration.
- Over 100,000 people in problem debt attempt suicide each year in England alone according to the Money and Mental Health Policy Institute, with concerns regarding the further impact that Covid-19 will have on financial and mental health.

Challenges

- The UK insolvency industry involves archaic and manual-driven processes, which has led to firms being unable to adequately manage IVAs/DMPs.
- Inefficient processes has subsequently resulted in high failure rates of arrangements and reduced ability for creditors to claim monies owed.
- Further increase in debt repayment cases expected due to Covid-19.

Ideal Solution

- Use automation to transform unstructured insolvency digital files and paper-based documents into structured, precise and rich data sources.
- Enable accurate and transferable data between Insolvency Practitioners and Creditors.
- Bring innovative insights and analytics to the industry, providing accurate forecasting of recovery for creditors and portfolio ROI.

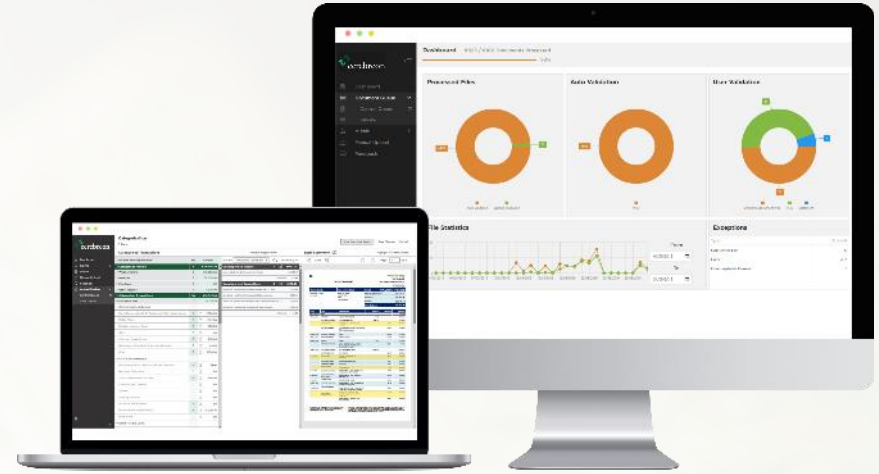
Desired Outcomes

- Replace manual tasks, reducing overheads and enabling staff to relocate to more revenue generating roles.
- Ability to assess which debtors are likely to fail to pay creditors and enable preventative action to be taken.
- Allow creditors to make smarter decisions with debt data and increase dividends.
- Ensure best journey for vulnerable consumers.

Cerebreon

Transforming the Consumer Debt Industry

Empowering creditors to make automated data-driven decisions while maximising debt recovery



Increased Debt Recovery

- Full claim automation management including Notice of Assignments.
- Highly accurate automated workflows 20 times faster than traditional processes.
- >98% accuracy automatically for increased number of data fields.
- 75% reduction in manual processing.

Full Regulatory Compliance

- Full auditability and demonstration of regulatory compliance.
- Advanced consumer vulnerability checks. Transparency around TCF and vulnerabilities.
- GDPR compliance fully in-built by design and default.

Insights & Analytics

- Highly accurate predictions about the sustainability and suitability of proposals.
- Accurate debt recovery forecasts.
- Portfolio segmentation and risk profile algorithms to evaluate the ROI of debt-book sales and purchases.
- Oversight of Insolvency Practitioner firms and industry behaviour.

Cerebreon & Azure

Cerebreon deployed on Microsoft Azure offers unparalleled security intelligence and sensitive personal debt data protection.

Global Security Standard

- Automated tools for failover and disaster recovery.
- Hot/cold standby models + rolling reboot capabilities.
- Global reach with data centres in 42 worldwide regions.

Delivering Trust and Agility

- Ultra-secure and encrypted data transfer between stakeholders
- CRM agnostic - data is structured to map to creditors systems.
- Psuedo-anonymisation of personal data

Data Regulatory Compliance

- Meeting the needs of data compliance with full transparency.
- Security of and control over customer data, and where it resides.

Customer Success



Document Automation

- 15 million unclassified documents from purchased IVA portfolios classified and processed through automation.

Creditor Claim Lodging

- Lodging of proof of debts & creditor statements in <2secs per claim.
- 95% processed with no user touch time.

Full Portfolio Management

- Instant retrieval of documents where required.
- Extraction of missing data fields from documents.

About Cerebreon

- Founded in 2016 by Dr Gillian Doyle and Dr Kenneth Doherty.
- Fully independent Tech company with over 35 years industry expertise.
- Offices in London, Birmingham (UK), Donegal, Dublin (IRE).

Executive Leadership



CEO & Co-founder
Dr Gillian Doyle



COO & Co-founder
Dr Kenneth Doherty



Chief Revenue Officer
Lynn Taylor

Offer to get you started

Free consultation to identify your requirement and assess digital transformation needs.

Special offer

- Unlimited number of users
- Discount fee for high-volume cases
- Customised dashboards & reporting
- Dedicated Relationship Manager
- Bespoke team training
- Dedicated onsite resource during system integration
- Demos, manuals and a continual live helpdesk support to make the uptake of new workflows as easy as possible
- **Book a demo of Cerebreon at sales@cerebreon.com or get in touch via [Microsoft Appsource](#)**

