

# Intelligent Debt Recovery

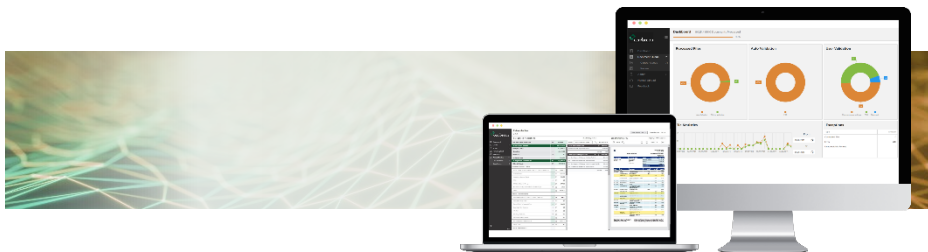
Transforming the Consumer Debt Industry

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



UK unsecured consumer debt has risen above £300bn is at its highest levels since the post-crash era of 2008, with the Covid-19 expected to increase amounts owed to creditors.

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.



## What is Cerebreon?

Cerebreon is an **intelligent debt recovery platform** that allows creditors to extract, analyse and transfer insolvency data, guaranteeing maximum returns, whilst maintaining GDPR compliance and industry regulations.

Cerebreon is the only deep learning technology in the insolvency industry capable of analysing complex patterns, socio-economic and transactional data. This enables creditors to have a better understanding of consumer behaviour and provides highly accurate predictions of consumer default.

## Why creditors use Cerebreon?

- Fully independent Tech company with over 35 years industry expertise.
- Best outcome for all stakeholders is at the core of the platform.
- 1<sup>st</sup> company to bring deep learning to the insolvency market.
- Verifiable TCF and compliance requirements
- Rapid integration and time to value.

## Benefits of Cerebreon

### Increased Debt Recovery

- Full claim automation management including Notice of Assignments.
- Highly accurate automated workflows 20 times faster than traditional processes.
- **Above 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 and Analytics

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

# 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
- Pseudo-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.

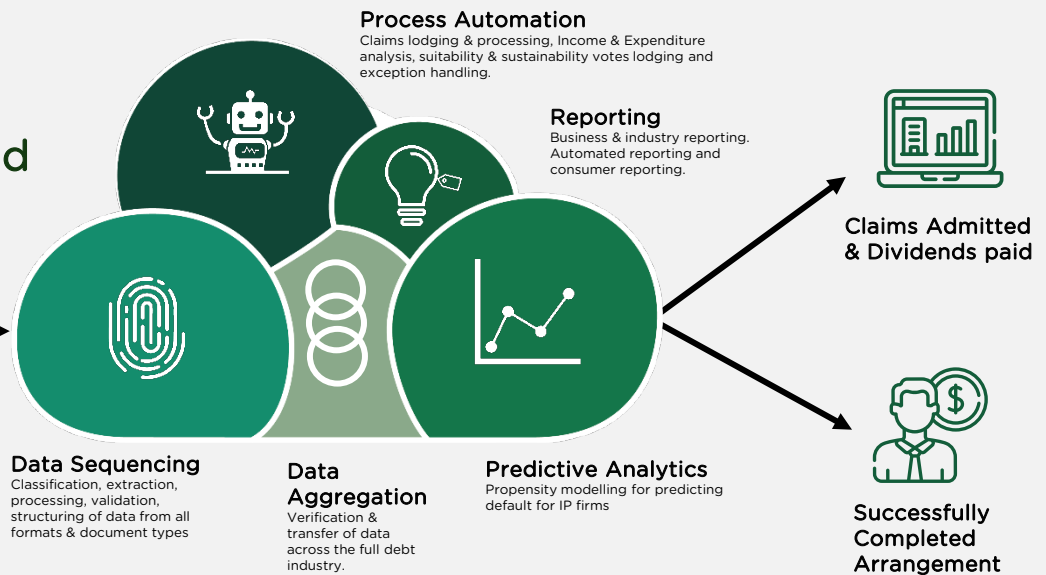
## Special Offer

- 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

## Automating debt recovery with the power of the cloud



Insolvency case



## Why Cerebreon?

Creditors are struggling to recover debt when consumers can no longer manage repayment. Existing methods of recovery are limited by manual processing of key documentation, lack of accurate debt data and analytics, and unsecure and slow data exchange, all of which means low returns for the creditor and ineffective management of risk.