



# EVENT PROGRAMME 2023

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# W E L C O M E



Hello and welcome to the third Credit & Collections Technology Think Tank and the seventh Credit & Collections Technology Awards - in person.

2023 continues to be a tough year for the economy with high inflation impacting rising interest rates coupled with high energy bills, it remains a challenging time for consumers and businesses managing cost of living challenges. A slight decline in inflation and the levelling out of interest rates in the latter part of the year hopefully will provide a catalyst for optimism as we move into 2024.

Both of these themes will no doubt be an undercurrent for the discussion at today's Credit & Collections Technology Think Tank which provides a fantastic opportunity for the audience to listen and debate.

Alongside the Think Tank will be the Working Capital Group round table which discusses business challenges for the commercial credit sector. The second Working Capital Group round table of the year will discuss fraud and late payment challenges.

In the evening the attention will switch to the 2023 Credit & Collections Technology Awards.

The Awards ceremony will announce this year's winners and highlight the leaders and companies who are trying to drive industry innovation.

All the finalists have demonstrated great work within the sector and choosing the winners is never easy. I would especially like to thank the judges for their hard work in reviewing all of this year's entries.

I would also like to thank the companies who have supported and sponsored this year's events.

Finally, I would like to thank everybody who has attended this year's Think Tank, Working Capital Group Round Table and Awards.

I hope you enjoy the events.

**COLIN WHITE**

FOUNDING DIRECTOR, CREDIT CONNECT MEDIA





# CREDIT & COLLECTIONS TECHNOLOGY

## THINK TANK

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#CCTechTank2023

[THINKTANK.CREDIT-CONNECT.CO.UK](https://thinktank.credit-connect.co.uk)

# THINK TANK AGENDA

**9.30am** Registration opens, coffee, networking

**10.30am** Opening remarks and event introduction

**10.35am** **Session 1 – Credit and Collections Risks**

The impact of the cost of living and regulation such as consumer duty impacting business change and strategies. How can the industry cope with high inflation and rising interest rates? How can the lending, credit and collections sectors work closer to enhance the best customer outcome? The importance of the customer journey from the start of the lending/credit cycle through to collections.

**Speakers:** **Chris Leslie** from Credit Services Association (CSA), **Michelle Cutmore** from Novuna, **Sheraz Afzal** from Quint, **Richard Coward** from MaxContact.

**11.30am** **Session 2 – Assessing Affordability and Customer Vulnerability**

Customer vulnerability impacting the collections landscape. Assessing fairer and ethical collections. The value in the identification of vulnerable consumers and assessing affordability improving customer experience and business outcomes. Can businesses effectively identify and manage customers that may be vulnerable or have affordability issues?

**Speakers:** **Anne Atherton** from Blue Motor Finance, **Vanessa Northam** from StepChange, **Louise Allemagne** from Lending Standards Board.

**12.30pm** Lunch and networking break

**1.45pm** **Session 3 – Communication and the Value of Customer Engagement**

What is the best customer strategy? Exploring the value of true customer engagement combining the value of people and technology to maximise best customer engagement outcomes. How can engagement be used so that engagement is working in the best interests of customers?

**Speakers:** **Michael Allison** from Roma Finance, **Chris Fitch** from Money Advice Trust, **Jonathan Shaw** from Sigma, **Andy Turner** from Webio.

**2.45pm** **Session 4 – The Role of Technology**

What is and will be the impact of open banking, artificial intelligence and machine learning on credit, lending and collections? The importance of creating the right mix between people and technology. What are the potential negative impacts of technology? The role of data and analytics.

**Speakers:** **Zara Woods** from Jaja Finance, **Richard Fenton** from Zinc Group, **Frank Sherlock** from CallMiner.

**3.45pm** Closing remarks and event close

*\*Please note topics and timings are subject to change.*



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**[debtview.uk](http://debtview.uk)**



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*Join the conversation and submit questions and comments during the event.*

### **HOW TO USE**

*Visit:*

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*Insert code **#CCTECHTHINKTANK** and select 'Join'*

*Some polls may also become active within slido during the event*



*Follow: **@CreditConnectUK***

*Think Tank: **@CCTechTank***

*Awards: **@CCTechAwards2023***

*More information about today's Think Tank including speaker profiles can be found at [www.ThinkTank.Credit-Connect.co.uk](https://www.ThinkTank.Credit-Connect.co.uk)*

## THANKS TO OUR SPONSORS



Armalytix is making it simple for consumer credit firms to spot the customers who are vulnerable to harm. Armalytix is a data intelligence firm that allows consumers to safely share open banking and other data to deliver financial insights, helping firms comply with their Consumer Duty obligation with faster and more effective forbearance and creditworthiness checks.

[www.armalytix.com](http://www.armalytix.com)



CallMiner is a recognised leader in the speech analytics software industry, harvesting key customer and operational insights from multi-channel customer interactions. Uniting with our customers and partners, our platform drives contact centre efficiency, positive customer and employee experience and significant improvements in top and bottom-line corporate performance.

[www.callminer.com](http://www.callminer.com)



MaxContact is customer engagement software that helps debt collection teams drive impact, create positive outcomes and provide smarter customer experiences. From inbound and outbound to blended and omnichannel customer communication, our intuitive software makes customer engagement effortless.

[www.maxcontact.com](http://www.maxcontact.com)



Webio orchestrates all the elements needed for successful customer conversations using Conversational AI. We enable credit and collections businesses to positively and empathetically engage with all customer types to deliver positive outcomes.

[www.webio.com](http://www.webio.com)



The Zinc Group, a UK based DCA working with clients from across a variety of sectors including, Banking & Finance, Utilities, Telecomms and Insurance.

[www.wewanttosayyes.co.uk](http://www.wewanttosayyes.co.uk)



# Can't have it all.

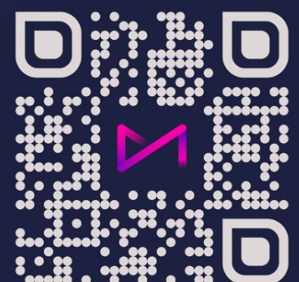


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0330 159 6570

# AGENDA



- 1.30pm** Registration, lunch, networking
- 2.00pm** Opening remarks and event introduction - from Event Chairs: **Ian Leslie**, Marsh McLennan and **Brendan Clarkson**, PKF Littlejohn
- 2.05pm** Discussing the fraud and levelling up business challenges
- 2.55pm** Coffee and networking break
- 3.05pm** Late payments and business collections challenges
- 4.00pm** Closing remarks and event close

## Event supported by:



# CREDIT & COLLECTIONS TECHNOLOGY AWARDS 2023

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#CCTechAwards2023

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# ORDER OF CEREMONIES

**18.30:** *Sparkling wine reception*

**19.30:** *Seated for dinner*

**21.00:** *Credit & Collections Technology Awards  
presentation hosted by Justin Moorhouse*

**01.00:** *Carriages*



**Justin Moorhouse** - Comedian. Actor. Dog Walker. Parent. Sometimes on your telly, never on your drive. Has own teeth and is left-handed. Undercover Vegan.

He's not just Young Kenny – the one with the Tiger Face from Phoenix Nights.

As seen recently on Richard Osman's House of Games, Qi, and Live At The Apollo, Justin is also a new firm favourite in Dictionary Corner on C4's Countdown. You'll hear him regularly on Radio 4's The News Quiz and as a Champion of Champions on BBC 5Live's Fighting Talk, as well as his weekly contributions to the Warm Up on Talk Sport with Max Rushden and Barry Glendenning guessing attendances every Sunday morning.



# 2023 JUDGING PANEL



**AMIR ALI (OBE)**

Chief Executive Officer,  
Remote Court Users



**CLAIRE AYNSLEY**

Head of Regulatory Compliance  
& Standards, Credit Services  
Association (CSA)



**BRENDAN CLARKSON**

Director, Business Advisory, PKF



**BRYAN COVERDALE**

Owner, Coverdale Debt Recovery  
Solutions



**MARTIN KIRBY**

Head of Risk & Collections,  
Business Stream



**LEX JONES**

Chief Executive Officer,  
Registry Trust



**NAVEED ASIF**

Head of Policy & Advice,  
Consumer Credit Trade Association  
(CCTA)



**ELEANOR DEMUTH**

Risk Director, Curve



**ROB THOMPSON**

Chair, Civil Court Users Association  
(CCUA) and Partner Collections and  
Recoveries, Brachers



**RUSSELL  
HAMBLIN-BOONE**

Chief Executive, Civil Enforcement  
Association (CIVEA)



**FAIZAN HAQ**

Senior Policy Adviser, Finance and  
Leasing Association (FLA)



**KEVIN STILL**

Director, DEMSA



**MARIA HARRIS**

Director, Digital Cat Consultancy



**DANIEL CICHOCKI**

Director, Commercial Finance, UK  
Finance



**BOB WINNINGTON**

Chief Executive Officer, The Money  
Advice Liaison Group



**STEVE WILLIAMS**

Director Banking & Credit, Continuum  
Advisory Partners



**IAN LESLIE**

Trade Credit Sales & Business  
Development Leader, Marsh  
McLennan

# FINALISTS & CATEGORIES

## INNOVATION LEADER CATEGORIES

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### Innovation in Collections & Recoveries

- Bristow & Sutor Group
- COEO
- Data On Demand and United Kash
- Dukes Bailiffs
- Flexys and Water Plus
- IE Hub
- The Digital DRA and E.ON Next
- Qualco

### Innovation in Credit

- Aryza and Dreams
- Data On Demand
- Jaja Finance and Asda Money
- LendingMetrics
- Nova Credit
- Nucleus Commercial Finance
- Shire Leasing
- Tradeteq

### Technology Innovator – Person of the Year

- Layla White – TechPassport
- Lou Yates – Trustfolio
- Lynne Darcey – Know-It (Global)
- Philip Belamant – Zilch
- Sonia Dorais – Chaser

### Technology Team of the Year

- AperiData
- Cifas
- Destin Solutions
- LendingMetrics
- Know-It (Global)
- Qualco and Perenna
- Saascoms
- Trustfolio

## COLLECTIONS & RECOVERIES CATEGORIES

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### Affordability Assessment Solution

- AperiData and PayPoint
- DivideBuy
- IE Hub
- Infinian
- LendingMetrics

### Compliance & Regulatory Technology Solution

- Data On Demand and Vulnerability Registration Service (VRS)
- SmartSearch
- TechPassport

### Contact Centre Solution

- MaxContact
- Phillips & Cohen Associates and E.ON Next
- Saascoms
- TCN

### Customer Engagement Solution

- Data On Demand
- DebtStream and The Zinc Group
- Indigo Cloud and Welfare Together
- Saascoms

- StepChange Debt Charity and ClearScore Group
- TransUnion

### Data & Analytics Solution

- FICO
- NPL Markets
- Pulse
- Zoot

### Payment Solution

- DivideBuy
- Ecospend (A Trustly Company) and Advantis
- Total Processing

### Vulnerable Customer Identification & Screening Solution

- Data On Demand and Vulnerability Registration Service (VRS)
- DebtStream and The Zinc Group
- MorganAsh
- Saascoms
- StepChange Debt Charity and ClearScore Group
- TransUnion

## LENDER & CREDITOR CATEGORIES

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### Anti-Fraud Solution

- Cifas
- Total Processing
- TransUnion

### Credit Eligibility & Repair Solution

- Credito
- Nova Credit
- Virgin Media O2 and FICO

### Credit Reference & Information Solution

- AperiData
- CoCredo
- Hope Macy
- LendingMetrics

- Nova Credit
- TransUnion

### Credit Risk Solution

- Aryza and Shawbrook Bank
- CoCredo
- LendingMetrics
- Nova Credit
- Provenir
- Shire Leasing
- Zoot

### Finance Lending Solution

- DivideBuy
- Satago
- Zoot

## APPLIED TECHNOLOGY CATEGORIES

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### Artificial Intelligence in Credit & Collections Solution

- Destin Solutions
- Inicio AI and Action.ai
- Jaywing and Secure Trust Bank
- Saascoms
- Tovie AI
- Webio

### Best Use of Technology

- DebtStream and The Zinc Group
- Ecospend (A Trustly Company)
- Exus
- Flexys and Water Plus
- My DSO Manager
- Saascoms and The Zinc Group
- Tovie AI and Intelza.ai
- Trustfolio

### Digital Business Transformation

- Computershare and NCO Europe
- DebtStream and Reshift Solutions
- Destin Solutions and Dukes Bailiffs
- My DSO Manager
- TechPassport
- Trustfolio

### Machine Learning in Credit & Collections Solution

- Chaser
- Exus
- Hope Macy
- Jaywing and Secure Trust Bank
- Saascoms
- Webio

### Open Banking in Credit & Collections Solution

- Acquired
- AperiData and HEY Credit Union
- Blue Motor Finance and Banked
- ClearScore Group
- DirectID
- Ecospend (A Trustly Company) and Paylink Solutions
- Moneyhub
- Nucleus Commercial Finance

# FINALISTS DIRECTORY

**Acquired**  18 19 1

Acquired.com is an FCA regulated payments specialist, offering a versatile and tailored platform for full payment life cycle management.

**ACQUIRED.com**

**Action.ai** 22 1

**Advantis** 1

**Aperidata** 21 22 4

The real time credit reference agency. We harness the power of Open Finance to revolutionise credit scoring and lending processes that power instant, responsible, and ethical decisions.

**aperi data**

**Aryza**  20 21 22 2

**Asda Money** 1

**Banked** 1

**Blue Motor Finance** 22 1

Blue Motor Finance provides finance on used vehicles to consumers, both directly and through a nationwide network of introducers.

**BLUE MOTOR FINANCE**

**Bristow & Sutor**  17  21 22 1

Bristow & Sutor Group is a leading provider of debt resolution services to a diverse range of public and private sector clients.

 BRISTOW & SUTOR GROUP

**Chaser** 21 22 2

Chaser helps businesses get paid sooner with its all-in-one accounts receivables automation platform, debt collections, and accounts receivables services.

**CHASER**

**Cifas**  20 21 2

Cifas protects hundreds of organisations from fraud and financial crime through the sharing of data, intelligence and learning.

**cifas**  
Fighting Economic Crime Together

**ClearScore Group** 2

**CoCredo** 17  18 19 20 22 2

**COEO** 17 18  19  20 21 22 1

COEO provide technology driven credit management solutions that maximise customer engagement ensuring your bad debt volumes are kept under control.

**COEO**



# FINALISTS DIRECTORY

## Computershare 1

Computershare is a communications expert, working with clients to improve communications and effectively engage customers to create a better communications experience.



## Credito 22 1

Credito is the UK's highest-rated credit improvement service, with over 550+ 5\* reviews on Trustpilot.



## Darcey Quigley Co 1

## Data On Demand 19 21 22 5

Alternative UK consumer data to help firms deliver better customer outcomes.



## DebtStream 20 21 22 4

DebtStream is a digital collections platform, enabling businesses such as DCAs, lenders, and utilities, to drive Self-Service with their customers.



## Destin Solutions 17 18 20 3

Destin Solutions is an award-winning data analytics and business intelligence solutions provider, helping Enforcement Agencies unlock customer and debt data.



## DirectID 1

## DivideBuy 3

## Dreams 1

## Dukes Bailiffs 2

Established in 1993, Dukes is a thriving family-run business, acclaimed as a leader in ethical enforcement throughout England and Wales.



## E.ON Next 2

## Ecospend Technologies (A Trustly Company) 22 22 3

Ecospend is the UK's market leader in open banking solutions, registered by the FCA both for payments and account data.



## Exus 2

## Fico 18 20 22 2

FICO is a leading analytics software company and a pioneer in the use of predictive analytics, AI and decision management.



# FINALISTS DIRECTORY

## Flexys 18 2

Flexys provides the leading scalable, flexible and extensible debt management, collection and recovery platform for the digital age.



## HEY Credit Union 1

## Hope Macy 2

## IE Hub 18 19 20 21 21 22 2

A pioneering financial well-being platform, streamlining budgeting and debt management through innovative technology. Committed to user-centric solutions and financial transparency.



## Indigo Cloud 2

Our DebtView collection platform is a cloud-based SaaS solution which utilises cloud computing to deliver a robust, highly configurable system.



## Infinian 22 1

Infinian provides highly insightful data to the financial services sector.



## Inicio AI 22 1

The only solution using conversational AI to deliver a virtually guided affordability assessment saving organisations 90% of call centre costs.



## Intelza AI 1

## Jaja Finance 1

Jaja Finance is a fintech providing digitally led credit card products with a focus on simplicity, functionality, service and security.



## Jaywing 17 18 19 20 21 22 2

Jaywing's risk and data science consultants help the UK's leading lenders increase profitability, gain regulatory compliance, and improve the way they use data to make decisions.



## Know-It (Global) 2

## LendingMetrics 17 18 19 20 21 22 5

LendingMetrics is a financial technology data specialist delivering cutting edge credit technology and innovative data solutions to the lending industry.



## MaxContact 20 21 22 1

MaxContact is a contact centre technology provider working across a variety of industries to streamline operations and enhance customer interactions.



# FINALISTS DIRECTORY

## Moneyhub 1

Moneyhub's FCA licenced technology and payments platform powers companies to transform their customers data into rich data insights.



## MorganAsh 1

## My DSO Manager 2

## NCO Europe 1

## Nova Credit 4

## NPL Markets 1

## Nucleus Commercial Finance 2

Nucleus is a UK fintech lender combining traditional bank reliability with swift, tech-based loans, tailored to each business's unique needs..



## Paylink Solutions 19 20 21 22 1

## PayPoint 1

## Perenna 1

## Phillips & Cohen Associates 17 18 19 21 1

NotifyNOW is a digital, self-serve notification tool that provides representatives with a simple way to notify companies of a bereavement.



## Provenir 21 22 1

Provenir helps fintechs, financial institutions, and payment providers make smarter decisions faster by simplifying the risk decisioning process.



## Pulse 1

Pulse provides real-time financial insights for free, making sense of cash flow and business health through Open Banking and Accounting.



## Qualco 21 22 2

## Reshift Solutions 1

## Saascoms 19 20 21 22 7

Saascoms are contact strategy specialists providing innovative ways to contact and engage customers via SMS, email, Webchat or Social Media.



# FINALISTS DIRECTORY

**Satago** 18     1

**Secure Trust Bank**  2

**Shawbrook Bank** 18 1

**Shire Leasing** 2

Shire Leasing deliver asset finance solutions to UK businesses, with an emphasis on providing exceptional service through innovation and expertise.



**SmartSearch**      1

**StepChange Debt Charity** 2

StepChange Debt Charity is the UK's largest debt advice charity, helping hundreds of thousands of people a year with debt advice and solutions.



**TCN** 1

**TechPassport** 3

**The Digital DRA** 22 2

We are The Digital Debt Resolution Agency. Give your customers the helping hand they need to resolve their overdue account. No more stigmatisation, no more 'collecting'. Just straightforward help that brings hope, not headaches.



**The Zinc Group** 18 21 22 4

The Zinc Group, a UK based DCA working with clients from across a variety of sectors including, Banking & Finance, Utilities, Telecomms and Insurance. [www.wewanttosayyes.co.uk](http://www.wewanttosayyes.co.uk)



**Total Processing** 21 4

**Tovie AI** 2

**Tradeteq** 1

**TransUnion**  20 21  4

**Trustfolio** 22 4

Trustfolio's mission is to enable better debt solutions and advice through powerful, bespoke technology - we call this 'debt-tech'.





# FINALISTS DIRECTORY

**United Kash** 1

**Virgin Media/O2** 1

**Vulnerability Registration Service (VRS)** 19 20 21 22 2

**Water Plus** 2

**Webio** 17 18 19 19 20 21 22 2

Webio orchestrates all the elements needed for successful customer conversations using Conversational AI. We enable credit and collections businesses to positively and empathetically engage with all customer types to deliver positive outcomes.



**Welfare Together** 2

**Zilch** 1

Zilch is a pioneering direct-to-consumer (D2C) credit provider (via BNPL) and advertising technology platform.



**Zoot** 17 18 18 19 20 21 22 3

Zoot are a specialist provider of automated decisioning solutions providing advanced origination and customer management services to the Financial Services industry



## KEY:

22 Finalist (Year) 22 Winner (Year)

1 Number of awards shortlisted at the 2023 Awards

## THANKS TO OUR SPONSORS

**ecospend**

A Trustly Company

Ecospend is the UK's market leader in open banking solutions, registered by the FCA both for payments and account data.

[www.ecospend.com](http://www.ecospend.com)

**flexys**

Flexys has set the standard for modern debt collection technology. Its industry-leading Control+ platform has enabled enterprise clients to gain control of their collections operation, modernise their approach and deliver vastly improved service to customers in debt. Trusted by major household names, including TSB, Virgin Money, Water Plus, Admiral Money and Bamboo Loans.

[www.flexys.com](http://www.flexys.com)

**moneyhub**



Moneyhubs' FCA licenced technology and payments platform powers companies to transform their customer's data into rich data insights.

[www.moneyhub.com](http://www.moneyhub.com)

**inicio.AI**

Inicio is the only solution using conversational AI to deliver a virtually guided affordability assessment saving organisations 90% of call centre costs.

[www.inicio.ai](http://www.inicio.ai)

**wavenet**

Wavenet has grown to become one of the UK's market leaders in unified communications, business technology services, and cyber security solutions. Ever since our inception, we've always focused on providing simple, secure solutions to real business challenges – and it's this drive to help businesses do better that sits at the heart of the Wavenet ethos. Wavenet, making your business brilliant. Wavenet are delighted to attend 2023 Credit & Collections Technology Awards ceremony with our partner Inicio AI – A smarter way to talk about affordability, who are revolutionising the way organisations capture income and expenditure with conversational AI technology.

[www.wavenet.co.uk](http://www.wavenet.co.uk)



**Intelligent enterprise collections products that make resolving debt easier for you and your customers**

## Control+

**Control+** provides end-to-end collections functionality from pre-delinquency and early arrears to agent activity, recovery and litigation on a digital-first, cloud-native platform.

You can radically improve your operation's speed, flexibility and accuracy, using digitisation and automation to help you reach, engage and support more customers more quickly.

- ✓ **Dynamic**  
Armed with smart business and customer insights
- ✓ **Informed**  
By free-flowing, real-time, multi-source data
- ✓ **In control**  
With ground-breaking levels of configurability
- ✓ **Focused**  
Liberated from routine tasks to care for customers



Flexys is trusted by leading names in banking, utilities and financial services. Get in touch to discuss the options to evolve your collections technology at a pace that suits you.

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# CREDIT & COLLECTIONS TECHNOLOGY AWARDS 2023



CREDIT-CONNECT

LOOK OUT FOR THE *AWARDS REVIEW &  
2023 POWER COMPANY ANNOUNCEMENT*  
COMING SOON

# CREDIT & COLLECTIONS TECHNOLOGY AWARDS 2024



CREDIT-CONNECT

8<sup>TH</sup> ANNUAL CREDIT  
& COLLECTIONS  
TECHNOLOGY AWARDS

ENTRIES OPEN  
26<sup>TH</sup> JANUARY  
2024