



TIX: The Insolvency Exchange

TDX[®] Group are the UK's largest independent intermediary helping to optimise returns and provide fair customer treatment of personal insolvency through our fully-managed service.



equifax.co.uk/business

TDX[®] Group

Driving value for you and your customers

Operational efficiency and transparency across the process



How it works



Request POD

Full visibility of Proof of debt (POD) and statement requests/responses, plus the ability to upload statements.



Download POD & proxy letters

View and download proxy and proof of debt letters.



View case information

Real time view of case information held on The Insolvency Exchange (TIX).



Raise refunds

Full visibility of audit trail of Insolvency Practitioner (IP) refund requests.



Process notice of assignment

Online notification of assignment, with the ability to download & upload assignment responses.



Raise and respond to queries

Visibility of accounts and cases in query, plus the ability to provide responses and case updates.

Engagement with all areas of the Insolvency sector

- Team of highly experienced, impartial Insolvency Practitioner Managers focused on customer outcomes and performance.
- Proprietary IP Scorecard drives market competition and quality via 30 Performance Indicators.
- Strong relationships with Regulators and the Insolvency Service.
- Monthly face-to-face industry updates, sharing knowledge, insights and recommendations.

Combined analytics capability and IP governance provides detailed insight

- Insolvency volumes and trend analysis.
- Liquidation forecasting.
- Insolvency demographics.
- Plan performance.
- Income and expenditure.
- IP performance.

Holistic framework resolves exceptions and underperformance

- Utilises all available data assets to take a holistic approach to performance management.
- Enables focus on high value actions that drive performance.
- Dedicated reconciliation team keeps account performance on-track throughout the lifecycle.
- Multifaceted reconciliation logic reduces the reliance on one data source, mitigating risk.

Using our broader voting influence, we deliver a dividend rate uplift

- Over the last 12 months, we have driven an average uplift of **12%***
- This is achieved by reviewing consumer circumstances and contributions to ensure they are within guidelines.
- We also review IP fees, reducing them by an average of £380 per case over the last 12 months.

360k
Positive Outcomes
Per Year



*Source: TDX® Group 2024

Benefits of TIX

An end-to-end service that delivers tangible benefits to you and your customers.



Reduce operational overheads

Significantly reduce the amount of paper-based internal processes to save time, resources and operational overheads.



Improve sustainability and fair treatment

Consistent case level decisioning to ensure improved customer outcomes and fair treatment.



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 proactively 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.





An independent insolvency servicer to drive the **best outcomes** for you and your **consumers**.

Scale, insight and expertise operating across multiple sectors and managing **1,500,000** IVA accounts.



92% market visibility of the IVA market



Over £7bn in insolvency assets under management



Processes circa **6,000** new IVA & Trust Deed proposals per month



Average uplift of **12%** on IVAs

- Bankruptcies
- Sequestrations
- Trust deeds
- IVAs



Let's talk

Contact our team today for more details

[Speak to our experts](#)