



EQUIFAX®

Debt Sale

| Maximise the value of your assets.



equifax.co.uk/business

TDX® Group



The TDX® Group debt sale brokerage service is an end-to-end service helping creditors maximise the value of their assets.

Our approach helps creditors utilise the right data, processes and oversight to ensure they sell debt portfolios at the right time, for the right price and to the right purchaser. We have an abundance of experience, having sold over 16 million accounts from over 300 individual portfolios.

The service is based on using accurate data and market knowledge to create purchaser competition and achieve sustainable prices. It removes the unknown factors associated with selling the debt yourself, and combined with our purpose-built technology and unique data drives real value.

Helping you know what, when and how to sell.

Debt Sale: how it adds value

Selling direct to market

When organisations sell their debt directly, they face inherent risks. A limited pool of purchasers, poor data quality and an insufficient understanding of the current market can lead to discounted prices, as purchasers value certainty.



TDX® Group

Our purpose-built **technology** and unique data

Our **philosophy**, built on three core hypotheses

1

Cleaner Data
=
Higher purchaser
confidence
=
Higher price

2

Purchasers specialism
=
Segmentation
=
Higher price

3

**Purchaser
Competition**
=
Sustainable market
=
Sustainable prices



Utilising our methodology

Debt purchasers price for opportunity with confidence

Maximising value with TDX Group

Discover our comprehensive debt sale services.



Debt Sale Consultancy

Expert guidance, tailored to your needs. Leverage TDX's market-leading expertise and extensive experience on a flexible consultancy basis. Whether you require strategic advice at specific stages or ongoing support throughout your debt sale, our consultancy service provides the insights you need to navigate the process with confidence and achieve optimal results.



Asset Valuation

One of the first stages of debt sale is to value your current portfolio. This service enriches your portfolio data with TDX Group benchmark data and Equifax data assets to provide a rich understanding of what the portfolio is worth. We analyse all data inputs and deliver execution options enabling you to make informed decisions on the next best action.



Small Sale Support

Efficient access to a competitive market. Benefit from TDX's deep market knowledge and proven process with our streamlined Sealed Bid service. We manage your sale through a focused, single-round bidding process with a panel of specifically selected purchasers, ensuring swift and effective portfolio divestment.



Large Sale Brokerage

Comprehensive service for optimal outcomes. Entrust your debt sale to TDX for a complete, end-to-end solution. Our full brokerage service encompasses in-depth portfolio analysis, strategic buyer engagement, and a two-round bidding process designed to maximise value. Benefit from our expertise and dedicated management to achieve the best possible results while minimising your workload and risk.

Mitigating Risk with TDX Group

Working with TDX Group for debt sale allows you to mitigate business risks, whether they're financial, reputational or regulatory. The typical benefits of working with us include:

Financial

- Maximising sale price
- Minimising sell backs
- Mitigate reliance on single purchaser
- Reduced operating expenses

Reputational

- Reducing complaints
- Minimising queries post-sale
- Excluding accounts not eligible for sale due to sensitive circumstances

Regulatory

- Keeping abreast of changes in regulatory landscape
- Ensuring accounts sold are compliant and adhere to Consumer Duty

Benefits can be realised at each stage of the end-to-end process



Portfolio Selection

- Recommend accounts for sale.
- Analysis of portfolios to provide indicative market valuations.
- Optimise sale timing.



Cleanse & enrich data

- Cleanse and review data file.
- Use market leading data sources for enrichment.
- Identify, review and remove ineligible accounts to mitigate brand risk and reduce investment in post sale queries.



Segment Portfolio

- Segmentation aligned to seller's core requirements, purchaser appetite and portfolio composition.



Create marketing material and select purchaser panel

- Select purchaser panel based on knowledge of market and purchaser activity.
- Provide purchasers with all the necessary and accurate information to conduct comprehensive, reliable valuations.



Manage due diligence & bidding process

- Organise and support sellers through the on-site or online due diligence process and managing the Q&A.
- Discuss bidding with purchasers to understand price drivers.
- Tailored feedback to increase segment prices.



Execute transaction

- Standard contract reviewed and agreed through sale process. This is designed to reduce tasks at completion.



Post sale support

- TDX offer a platform to handle post sale queries between the purchase and seller.
- The platform provides full audit trail, workload management and comprehensive reporting.

TDX Group's experience has been developed by working in emerging and mature markets for over a decade. This experience has helped us to develop the tools, frameworks and data assets we need to deliver real value to sellers, helping them achieve the best possible outcome from asset sale.



Examples of debt sale solutions

Selling debt in a way that drives the best possible price, whilst ensuring fair consumer treatment and delivering value to all, involves the careful management of a number of different factors.

✓ Warehouse portfolio with unrecoverable debt

A creditor has built up a substantial amount of 'unrecoverable debt' within their warehouse portfolio. These consist of accounts which have been through the full collections and recoveries process and collection activity has since ceased. The creditor is considering a debt sale of the portfolio but is unsure of the potential value, in order to justify the business case for sale.

— Solution

TDX Group's valuation services would provide a clear segmented view, identifying where the value is located in the portfolio. We would also make recommendations on how the business can realise this value, whether through internal collections, external placement or debt sale.

✓ A bank is unsure their accounts are optimised

A creditor is regularly selling their debts to a debt purchaser and has a good working relationship with the debt purchaser, however, they are not sure they are getting the best value from the sale.

— Solution

Here we would introduce our debt sale brokerage which is designed to ensure value is maximised for the creditor by:

- Using market insight to approach the right panel of bidders.
- Removing accounts unsuitable for sale and enhancing data.
- Segmenting and presenting the portfolio as an attractive opportunity.
- Running a competitive process with multiple rounds of bidding.

✓ A utilities company is considering a direct sale

A utilities company has sold a portfolio recently through a competitive process and a single debt purchaser bought the full portfolio by having the best bid. Based on this the company is considering selling directly to the debt purchaser without going to market.

— Solution

TDX Group could minimise business risk whilst ensuring fair market value. We would ensure that unsuitable accounts are removed before sale to help reduce complaints, buy / put-backs and post-sale queries. We would also introduce competition to protect clients from a potential price decrease and utilise multiple rounds of bidding to drive price uplifts on portfolios, typically this is 20% higher when compared to a direct sale.





Let's talk

Contact our team today for more details

[Speak to our experts](#)

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