

we are
anyza

Hi all,

I'm delighted to introduce you to the
Aryza brand book.

With a clear set of strategic principles,
this defines who we are, how we behave
and what we stand for.

We have created a powerful brand in Aryza,
this document defines our brand attributes,
and how this relates to everything we do.



Our brand is
amazing



Our brand and values consistently reflect our company's principles in their actions, which builds trust and strengthens our reputation. This trust is vital for our long-term success in a competitive business world.

Your understanding of Aryza's purpose is equally important. Of course it's about creating a successful, thriving business but it's also about making a positive impact on our customers and communities. Seeing how your role connects to this bigger mission, will give you more meaning and satisfaction.

This alignment also helps us attract and keep talented people who share our commitment. In the end, you embrace our brand, values, and purpose, you become our biggest supporters, helping us reach our goals and leave a positive mark on the world.

We use our global expertise to find new ways to help our customers improve the financial health of more people & businesses all over the world



GROWTH

OUR VALUES

We work as one team to deliver excellence for our customers & drive the business forward by continuously improving, evolving & growing

OUR MINDSET



Driving a culture of growth & continuous improvement



INTEGRITY

OUR VALUES

We will act with honesty, transparency, & professionalism in everything we do as a trustworthy & reliable partner

OUR MINDSET

Ambassadors of the Aryza values & behaviours



AMBITION

OUR VALUES

We continue to evolve & work efficiently to deliver solutions to our customers & stakeholders. We are developing solutions today that will shape the products of tomorrow

OUR MINDSET



Delivering our aspirations as One Aryza Team



HUMANITY

OUR VALUES

We believe that creating a diverse, inclusive & supportive culture is not only the right thing to do for our colleagues, but also what is best for our business

OUR MINDSET

Creating a culture of belonging where all colleagues can thrive



EMPOWERMENT

OUR VALUES

We provide our teams with the autonomy & accountability required to take ownership of their work & make meaningful contributions

OUR MINDSET



Entrusting
our teams
to deliver



COLLABORATION

OUR VALUES

We collaborate pro-actively & effectively as One Aryza Team within & across divisions & regions

OUR MINDSET

Working together as one global team to deliver our purpose

How will this be applied?

PVM links to our every day working lives and how we conduct our roles. It links to:

- Our common purpose and goals
- How we fulfil our obligations for customer and external stakeholders
- How we communicate and collaborate with colleagues and customers
- Our intent to build a diverse and inclusive culture
- How we make decisions
- The way in which we hire people
- How we learn and develop individually and collectively
- Our performance management framework

And this list is far from exhaustive.

How does this affect me?

PVM is everybody's responsibility, and we ask that you familiarise yourself with our Purpose | Values | Mindset, and help to embed this in your daily work.

Values should be aspirational yet authentic. If we are not all the way there yet that is ok, but every colleague in Aryza has a role to play in bringing them to life each and every day. We know you will join us in bringing this to life and thank you in advance for your support.



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Aryza is a provider of end-to-end, mission-critical automation software to business customers in regulated industries, focused on the lending, credit, debt recovery and insolvency sectors.

Aryza's solutions automate a wide range of back and middle office activities including customer data collection, administration, and payment processing, covering every stage of the debt cycle. Its scalable technology platform is capable of meeting high volume, high complexity needs and helps customers significantly increase efficiency while ensuring compliance with local legislation.

Aryza's solutions are underpinned by unrivalled expertise and powerful data and are designed to have a positive impact on the financial health and wellbeing of our customer's customers around the world. Since its foundation in 2002, the business has grown rapidly.

Today it has global operations across four continents.

The Aryza business was launched in 2002 in Ireland, since then we have grown organically and through acquisition. Some of the global businesses that have become part of the Aryza group have a heritage dating back to 1993.



OUR JOURNEY SO FAR

2002 | Aryza is born

We started out with a view to developing a Case Management System (CMS) for Irish insolvency cases. This grew into what we now know as Aryza Insolvency – a case management tool for insolvency and debt management

2003 | We find our feet – in the UK

The UK market was firmly in our sights and we built new software to cater for this new market – looking to apply the latest technology and develop a specialist, innovative case management system

2010 | Expansion to Cayman Islands

Steady growth working with large firms, such as Deloitte, helped us develop a CMS that allows firms to work through their Compulsory and Voluntary Liquidations efficiently

2017 | First awards & acquisitions

This year marked the first award at the TRI awards in the UK. The business was also acquired by Pollen Street and our growth was accelerated

2018 | International expansion

Our CMS was launched into Canada and New Zealand, where we looked to disrupt the markets with a new take on insolvency technology

2020 | A new global identity

We brought all brands and products together under one parent company – this is when the Aryza brand was adopted by all subsidiary companies and became a single identity. It was also when Aryza Connect was launched to enhance the efficiency and automation of insolvency cases

2020 | Step into financial services

Aryza branched out from insolvency and partnered with key UK banks, lenders, and creditors to be first to market with an automated Covid-19 response product to help with payment and arrears management – this was to become Aryza Recover. We also established a strategic alliance with Experian in this year

2021 | More growth

Aryza acquired software businesses in financial services, debt management and in Australian insolvency, along with a consultancy operation to provide creditor services

2022 | Consolidation and expansion

The Aryza business secured further investment from Macquarie Capital Principal Finance, Pollen Street, and Aryza senior management. We also completed the acquisitions of a major financial services software provider servicing DACH and Benelux



**Our brand attributes
shape our behaviour**

GROWTH

We will:

- Work smart to drive continuous improvement
- Help the business to grow & succeed
- Constructively challenge & be challenged
- Continuously learn & develop ourselves / others
- Be adaptable & open to change
- Celebrate the successes of our colleagues
- Bring curiosity to our work & share ideas
- Not be afraid to raise a question or idea, or to learn from failure
- Provide & seek continuous feedback (customer & colleague)
- Continuously review & discuss performance & development

INTEGRITY

We will:

- Endeavour to communicate in an open and transparent manner and always communicate respectfully
- Share information & best practice where it is helpful to do so
- Pay due regard to the needs of our customers & colleagues
- Act with due skill, care & diligence
- Meet our legal / regulatory obligations
- Role model the values & behaviours & be an Aryza advocate
- Celebrate those who demonstrate our values

AMBITION

We will:

- Work as One Aryza Team to deliver our purpose & aspirational plans
- Propose solutions / ideas that deliver impact for Aryza & our customers
- Evolve our approach as necessary to drive the business forward
- Drive agility & efficiency in our delivery
- Effectively prioritise our efforts
- Highlight challenges & seek support to overcome them
- Inspire each other to deliver & always work to the best of our abilities
- LEADERS will articulate the priorities (incl SMART objectives) in line with the overall Aryza goals

HUMANITY

We will:

- Educate ourselves on diversity & how we can be more inclusive
- Foster a culture where colleagues feel they belong & can perform their best
- Acknowledge & respect our differences
- Seek out alternative perspectives & actively listen / consider them
- Consider & respect each other's needs
- Welcome & support new colleagues
- Help to create a psychologically safe environment for all
- Create a supportive team environment & lean in to help others
- Support colleagues to manage their wellbeing & life balance

EMPOWERMENT

We will:

- Create an environment where colleagues are encouraged to think innovatively & take calculated risks
- Enable an environment where empowered & accountable teams can deliver
- Use insights from those closest to the topic & enable decision making at the right level
- Lead & work in a non-hierarchical way
- Take responsibility for our work & actions
- Openly acknowledge our mistakes & share learnings from them
- Operate as coaches / mentors to others
- Operate within appropriate governance frameworks

COLLABORATION

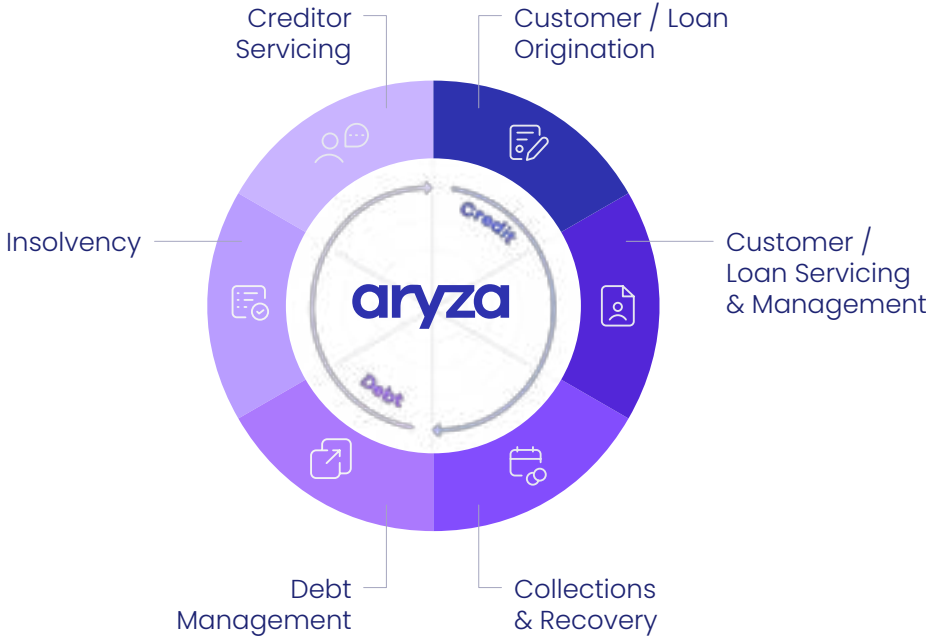
We will:

- Work in a highly collaborative & collegiate way within & across teams
- Drive effective, respectful & timely communications
- Be responsive to colleagues where support or information is required
- Support each other to deliver Aryza goals, even if this deviates from our own priorities
- Foster a global mindset, collaborating with colleagues in all regions
- Be respectful of time zone & cultural differences



Our people make our brand





Global software solutions for managing customers and businesses at every stage of the credit-debt cycle