A PARTNERSHIP OF PAVILION, PROFEXX AND NIVO

Clearway

The complete remediation solution

The ideal mix of people, expertise and technology: a complete remediation solution, massively faster, at lower cost and to a higher quality than a people led team.

PEOPLE	EXPERTISE	TECHNOLOGY
Pavilion's specialist remediation people	Profexx's remediation know how and case management	Nivo's AI digital workers

THE MIX

People, expertise and technology, run as one team.

Clearway is a remediation solution for lenders: Pavilion's specialist people, Profexx's remediation expertise and Nivo's AI digital workers, run as one team.

PEOPLE

Pavilion

Specialist remediation people, with experienced remediation and vulnerability specialists in place from day one.

EXPERTISE

Profexx

Remediation expertise, case management and Claritas, its complaints management system built on Nivo.

TECHNOLOGY

Nivo

The AI digital workers, the platform behind them and the security credentials lenders ask for.

THE IDEA

We bring the digital worker, not a tool to make your people faster.

The digital worker takes each case from intake to outcome. A small specialist team manages it, setting its rules, handling exceptions, checking quality and confirming final decisions.

WHO IT'S FOR

Heads of complaints, remediation, operations and vulnerability, COOs and transformation leads at lenders, banks and building societies.

WHERE WE PLAY

The remediation you're facing.

Motor finance lenders

The FCA redress scheme (PS26/3) covers agreements from April 2007 to November 2024, which means mass customer contact, ID checks, consents and bank details. Vehicle quality, affordability and GAP complaints follow.

Consumer lenders

Affordability complaints are still widespread, and claims management companies keep volumes rising: duplicate complaints, then DSARs, then affordability complaints.

Tier 2 banks and building societies

Dormancy and bereavement exercises, where old products and paper records make customers hard to find and reach, and process and QA standards are not settled yet. Nivo's platform already works on bereavement for high street lenders.

Banks and fintechs

Historic and current vulnerability reviews under Consumer Duty, looking back through calls, chats and complaints for signs that were missed.

Collections and other remediation books follow.

FIVE REASONS

Why lenders choose Clearway

01	**Reaching and verifying the right person**	Identity checks before redress is paid, and verified messaging for executors and next of kin.
02	**Evidence in one auditable place**	Probate documents, bank details and consents captured securely, with a full audit trail, in place of letters, email and phone tag.
03	**Vulnerability picked up**	In historic and current customer interactions, with people making every judgement.
04	**Technology plus people**	The digital worker flags, people decide, with experienced remediation and vulnerability specialists from day one.
05	**Pressure off operations**	Less duplicate and claims management company handling, with customers answered by email, day and night.

THE DIGITAL WORKER

We bring the digital worker, not a tool to make your people faster.

01 It takes each case from intake and classification through to an outcome.

02 It works over email like a team mate, with customers, claims management companies and your teams, 24 hours a day.

03 It can drive your existing complaints system, sharing data and removing rekeying.

04 A small specialist team manages it, setting its rules, handling exceptions, checking quality and confirming final decisions.

05 It scales without hiring, with every case recorded and evidenced on a full audit trail.

OUT OF THE BOX

Everything needed to run the remediation journey, from start to finish.

01 Communication 24 hours a day	02 Proactive chasing	03 Document gathering and analysis	04 Triage and assessment
05 Redress calculations	06 Identity verification	07 Bank verification	08 Payment pack processing
09 Forms and consents signed electronically	10 Your rules on every message	11 Referral and escalation to people	12 A full audit trail

LIVE TODAY

Claritas, Profexx's complaints management system built on Nivo for motor finance remediation, is live and processing hundreds of cases a day.

"We're live right now on lender remediation, handling hundreds of complaints a day with Nivo's AI digital worker alongside a small team of case managers. That's around ten times what the same team could do by hand. It's faster, more consistent, and every decision is checked and evidenced."

Dan Richards, CEO, Profexx Partners

"The scale this makes possible is significant. With the right data in place, Claritas can process thousands of complaints a day, from intake and classification through to an outcome, with experienced staff confirming final decisions. A small team oversees the work, handling exceptions and carrying out quality checks, rather than the large temporary teams that remediation has traditionally relied on. Every case is recorded and evidenced, with a full audit trail."

Dan Richards, CEO, Profexx Partners

SECURITY AND COMPLIANCE

The security credentials lenders ask for.

ISO 27001 ↗ | ISO 42001 | ISO 9001 | Cyber Essentials Plus ↗ | FSQS

- ✓ Hosted on AWS in Ireland, in the EEA, with data encrypted in transit and at rest
- ✓ A segregated instance for each client
- ✓ Client data is not used to train the AI models
- ✓ A full audit trail of every action
- ✓ People stay in control of every decision
- ↗ Security and compliance in full

HOW TO START

Talk to us about your remediation book.

Book a conversation | Join us at the launch dinner

Launch dinner: Monday 23 November, from 19:30, Rotunda, Kings Place, London. An informal evening with Pavilion, Profexx and Nivo.

Find out more at nivohub.ai/clearway