

A Guide to Online Creditor Communication

The recent changes to the Insolvency Rules allow Insolvency Practitioners to communicate with creditors using websites. These changes are intended to modernise and improve communication with creditors whilst reducing the costs of doing so and improve returns to creditors.

The New Rules

12A.10 – Electronic delivery in insolvency proceedings – general

12A.11 – Electronic delivery by office-holders

12A.12 – Use of websites by office-holder

What do these Changes Mean?

The revised rules allow Insolvency Practitioners to communicate either entirely electronically or via the use of websites. To communicate electronically, the creditor must have consented to this or an order must have been obtained from the court. Obtaining a court order is normally only cost effective in large cases or when the company deals with the general public (for example an airline).

The simple cost effective alternative is to upload documents to a website and direct the company creditors to the site where they can view them.

How it Works

- 1 – Prepare the circular to creditors as normal
- 2 – Create a new case on www.insolvencynotices.co.uk
- 3 – Create a PDF of the circular and upload it to the case
- 4 – Issue a single page letter to creditors with the access code

Restricted Access to Content

The site, using a combination of user permissions and access codes, restricts access to the content to ensure that only registered users who have been given the access code can view uploaded documents. The content can only be edited or removed by the user who uploaded it.

Access codes are set by the Insolvency Practitioner when the case is created and can be changed at any time.

Key Benefits

- Reduced administrative burden to Insolvency Practitioner
- Cost savings to case from reduced postage, paper and time
- Increased returns to creditors
- Improved environmental credentials

Secure Site

The site, www.insolvencynotices.co.uk, is hosted on secure servers and benefits from the latest 256bit encryption which encrypts data going to and from the site preventing any data from being intercepted.

In addition the site is certified by Equifax giving the user the confidence that the site is trustworthy.

IT Skills not Required

The site is designed to be user friendly and easy for anyone to use and no technical IT skills are needed.

Creating a case is a simple, complete an online form with the case details, such as the date of appointment, name of appointees. Once completed the case is instantly available and ready for circulars to be uploaded.

Uploading a circular is again a simple case of completing a short form and attaching the file. [If you can attach a file to an email you can use this site.](#)

Home Screen

Once logged in, the home screen provides a list of all live cases for which the user has access to. The list is sortable by case name, appointment type and date of appointment.

In addition to the above, Insolvency Practitioners have access to the 'IP Menu' from which cases can be created.

Demo Login Details

To try the site before registering the following logins are available (Please note that information uploaded to the demo site is available to all users using the demo site and content is refreshed regularly);-

Username – IP1 / Password – IP1 (IP account)

Username – Creditor1 / Password Creditor1 (Creditor account)

Contact us – mail@insolvencynotices.co.uk