A man in a dark polo shirt is smiling and looking at a tablet computer. He is standing next to a white van. The image has a blue diagonal overlay in the top left and a yellow diagonal overlay in the bottom right.

A Smarter Way to Collect Rent

RentSense Service Description 2024/25

RentSense: A Smarter Way to Collect Rent

Social Housing Providers (SHPs) are under increasing financial pressure and regulatory scrutiny at a time when tenant vulnerability is rising. Income teams are therefore required to: manage an increasing number of complex arrears cases fairly and consistently; and maximise rental income needed to maintain and invest in high-quality homes.

1. Mobysoft: Market Leading Income Analytics Service Provider

Mobysoft is a tech for good market-leading technology partner, expert in predictive analytics, and steeped in the world of social housing. Founded in 2003, our purpose is for technology to help social landlords to optimise rent collection to the benefit of all involved and to improve tenants' lives.

With our flagship solution, RentSense (used by over 120 social housing providers across more than 1.8 million tenancies), we guarantee to deliver efficiencies for social landlords and work with our customers to help them deliver exceptional return on their investment. We offer a future proof in-year return on investment with dynamic refinement processes in place to support our clients' agility to continue to adapt, and respond, to evolving external, economic and social changes. For further details on Mobysoft please refer to **Annex A – Corporate Profile**.

2. RentSense: A Smarter Way to Collect Rent

Built on the trusted and hyperscale AWS cloud, our RentSense® solution that allows you to intervene ahead of tenant arrears building, improve outcomes for tenants by helping them build financial resilience, and therefore protect rental income so that you can provide Decent Homes. Designed to connect with your existing HMS, it will support you to:

- **Prevent arrears building.** Apply Machine Learning (ML) to highlight tenants at risk of building arrears so that Housing Officers can proactively support tenants to maintain their tenancy, rather than focus purely on enforcement.
- **Collect current & former tenant arrears.** Boosts Housing Officer productivity by prioritising current and former tenant arrears caseload. Crucially, the service can be configured to apply your local policies in delivery, e.g., to set thresholds (the minimum balance to consider arrears); when to apply decision-making rules used to determine if and why a case is presented to users for action.
- **Automate arrears management.** Digital tools to engage tenants and collect payments automatically, e.g., through rich card messaging.
- **Analyse performance.** Enable data driven decision making through officer, team, and executive level performance reporting (real-time dashboards).

3. Proven, measurable impact

RentSense® delivers sustained improvements in income performance whilst supporting fair and consistent tenant outcomes, e.g.,


- The service allows you to focus on the right cases at the right time, reducing caseloads for under pressure Housing Officers by over 60%.
- In 2025, independent analysis by Housemark demonstrated that RentSense® customers outperformed non-users in arrears management by 22.9% over a five-year period.
- The service is proven to reduce arrears related evictions by 38%, and bad debt provision movement by 61% over a 3-year period.

RentSense allows for configuration to meet the needs of the housing provider. There are a range of configuration parameters including thresholds (examples include minimum balance to consider as arrears, the

amount that an account should reduce by on a weekly basis); and the decision making rules which are active and used to determine if and why a case is presented to users. Click the image below to learn more about how we have delivered measurable impact to social housing providers:


Housemark

Independent validation confirms that RentSense users collectively outperform non-users in arrears management by 22.9%.




97.9%

Upper quartile TA collection rate in 2024/5 (vs 96% in London)




£221,387

Arrears Reduction READ MORE ▶



20%

Caseload reduction READ MORE ▶



£400,000

Reduction in arrears by one single officer alone READ MORE ▶

"We have and do, recommend RentSense. There are many reasons for this, but from a strategic point of view, despite the fiscal environment and welfare reform Sovereign's arrears have fallen year on year for five years and RentSense has been instrumental in helping us achieving that. It has also created efficiencies and capacity within Sovereign, so we are able to tackle welfare reform"

Sovereign Housing

"Our general needs arrears have stabilised and reduced, but what is key here is that we have taken no legal action. Other arrears have fallen sharply. We have seen a 10% reduction in temporary accommodation arrears and 13% reduction in our UC arrears"

Lambeth Council

Or the following image to see recorded product demonstrations:

RentSense

[Register for upcoming events](#)
[Submit a RentSense idea](#)
[Email technical support](#)

Search

🔔
👤

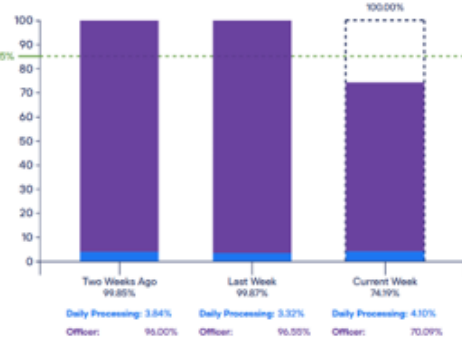
- Overview
- Caselist
- Advanced Caselist
- Analytics
- Reports Download

Impact of RentSense



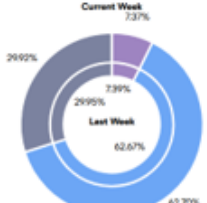
Managed	12547 cases	£753,791
Unmanaged	2794 cases	£2,798,827
Early Intervention	242 cases	£205,034

Case Performance



Two Weeks Ago	Last Week	Current Week
Daily Processing: 3.84%	Daily Processing: 3.32%	Daily Processing: 4.10%
Officer: 96.00%	Officer: 96.55%	Officer: 70.00%

Universal Credit Impact



Housing Benefit	£200,135	1222 cases	-2 cases
Universal Credit	£3,700,794	10392 cases	+6 cases
Self-Payer	£707987	4959 cases	-4 cases

Demonstration Video

2026 Mobysoft Ltd

A smarter way to collect rent

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4. Service Options

RentSense is the core solution, it helps social housing providers reduce current tenant rent arrears, lower caseloads, and improve income team productivity by providing more accurate caseloads than a traditional HMS and enables them to engage with tenants via SMS. RentSense is provided with a range of service options including:

Module	Description
Early Warning Agent	Provides analysis on tenants in credit who are at risk of going into arrears.
Former Tenant Arrears	Extends RentSense to manage Former Tenant Arrears (FTA) – cases where tenants leave a property with outstanding rents or charges.
Arrangements Manager	Enhances RentSense built-in capability to manage tenants with informal and court-ordered payment arrangements by: providing a calculator to assist officers to calculate appropriate payment instalments for the tenant; and summarising the status of a payment arrangement to an Income Officer when reviewing an arrears case.
Daily Processing	Daily Processing is designed to support Housing Officers using RentSense by automatically updating their caseloads throughout the week, e.g., when tenants make the required payments, their cases are removed from the list of recommended arrears actions.
Performance Reporting	Provides a core suite of reports that allows you to understand performance at an individual, patch, and business level.
Advanced Reporting	Extends Performance Reporting so that you can quickly visualise; performance comparisons within your business (individual, patch / team); the causality of interventions and how they impact tenant behaviours; as well as the ability to benchmark performance vs similar social housing providers.
Tenant Engagement	We provide rich card messaging and telephony options for engaging with tenants with arrears (including a forthcoming Agentic AI Dialler).
Automation	We provide a range of automation services that can boost efficiency within your Income Management team, from management of tenant engagement campaigns to arrears escalation cases.
Integration	We provide proven connectors to common platforms including all major HMS providers, Microsoft Dataverse, and Salesforce.com.

Within the RentSense suite we are also developing automation services for Payment Links (includes options to connect with Access PaySuite), Universal Credit Verification, Direct Debit Automation, e.g., to accelerate the process of applying annual rent increases and adjustments to direct debits. Please contact us to learn more about how we can scale your operational capacity, without scaling your costs.

5. SaaS Delivery Model

RentSense is a SaaS application, the service model is based on:

- Your Azure AD service providing IDAM (Identity and Access Management).
- Mobysoft providing and supporting its application from our ISO27001 accredited Manchester based Service Centre.
- Utilizing AWS services provided by Mobysoft for Application Data Storage & Computing (Dublin)

- You providing end user services as well as local networking including access to the internet.

For further details on the technical specification of the service please refer to:

- Appendix B: Architecture
- Appendix C: Non-Functional Capabilities
- Appendix D: Technical Requirements
- Appendix E: Service Level Agreement

6. Implementation

We will form a joint project team with you to implement RentSense progressively using our proven project methodology.

6.1 Deployment Strategy

We will develop a Service Roadmap for your business so that you can implement RentSense progressively (example shown below). This approach enables you to quickly deploy RentSense, or a Collect pricing package, so that you can quickly implement smarter ways of collecting rent. You can then optionally build value by adding other modules or service packages to your service:

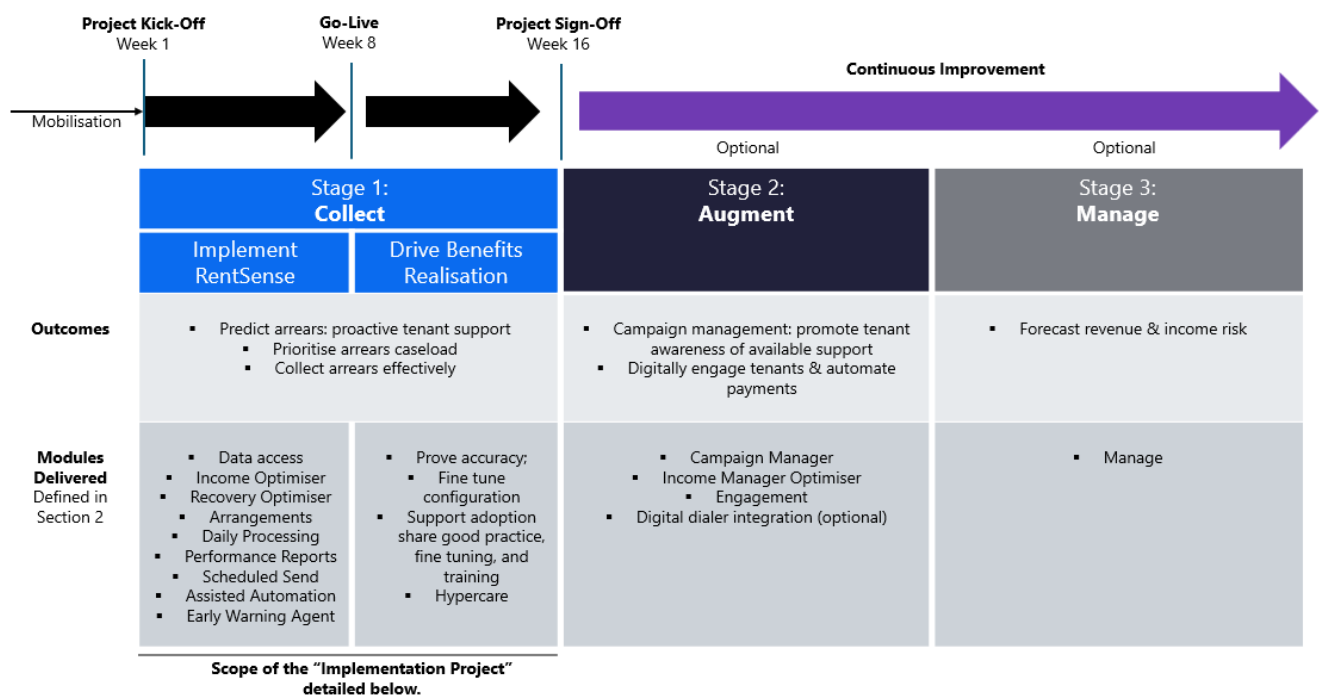


Figure 1: A Typical Service Roadmap

We will develop a Service Roadmap for your business so that you can implement RentSense progressively.

6.2 Implementation Methodology

Our methodology is proven to get customers live quickly, safely, and with confidence, while ensuring the solution is configured to reflect how your income team’s work:

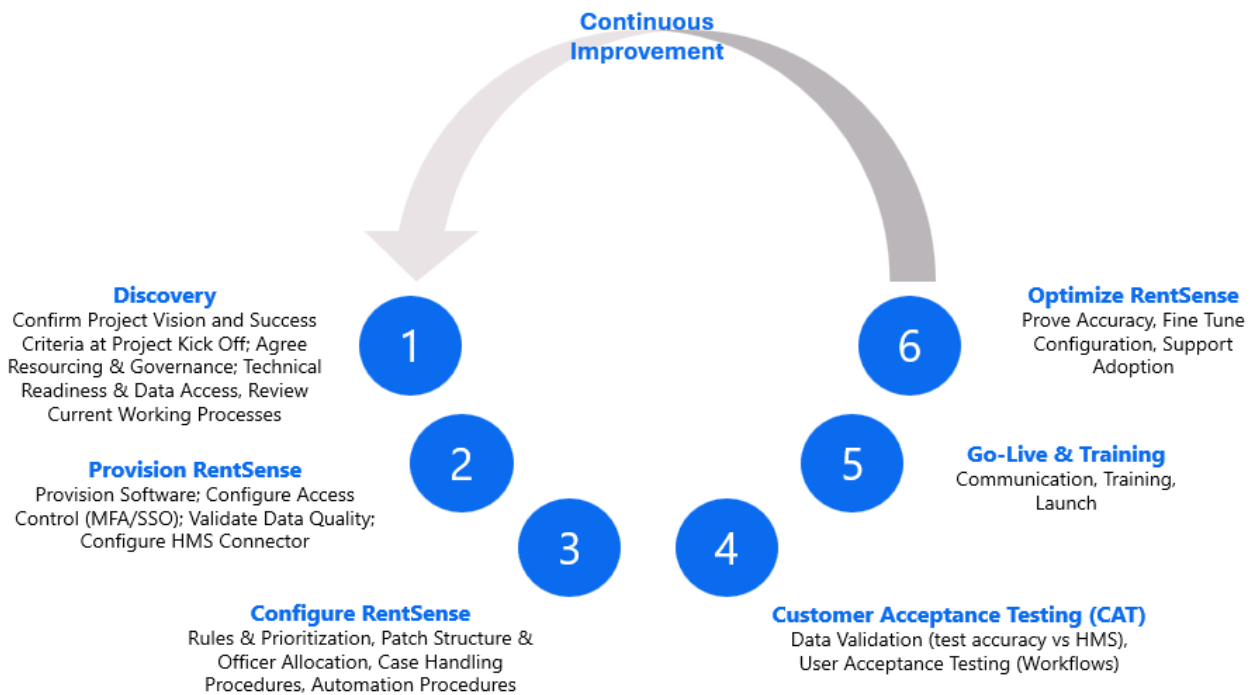


Figure 2: Proven Implementation Methodology

Our methodology is proven to get customers live quickly, safely, and with confidence, while ensuring the solution is configured to reflect how your income team’s work.

As illustrated, the key stages of an implementation are:

- **Discovery** which ensures that we understand your IT environment as well as your Income Management Teams policies, patch structures and ways of working, ahead of deploying RentSense.
- Once technical requirements are understood we will **Provision RentSense** and **Configure RentSense** to follow your preferred ways of working. This is a collaborative phase of the project that combs our implementation expertise with your operational insight to ensure the system highlights the right cases, at the right time, for the right people.
- You will then perform **Customer Acceptance Testing (CAT)** ahead of **Go-Live & Training**.
- Following go-live, we will work collaboratively with you to **Optimise RentSense**. This includes monitoring performance and usage, proving accuracy.

6.3 A Typical Implementation Plan

The project schedule below sets out the key timescales for a typical implementation of RentSense. These timescales are estimates based on the knowledge and experience gained from hundreds of customer implementations. A typical implementation period will last 8 weeks following our access to your data. This is managed by a dedicated project manager working alongside a technical implementation consultant and key personnel from a customer’s team. Any additional modules purchased as part of the contract would be delivered in an agreed timescale with the customer that would take place during an initial project kick off meeting:

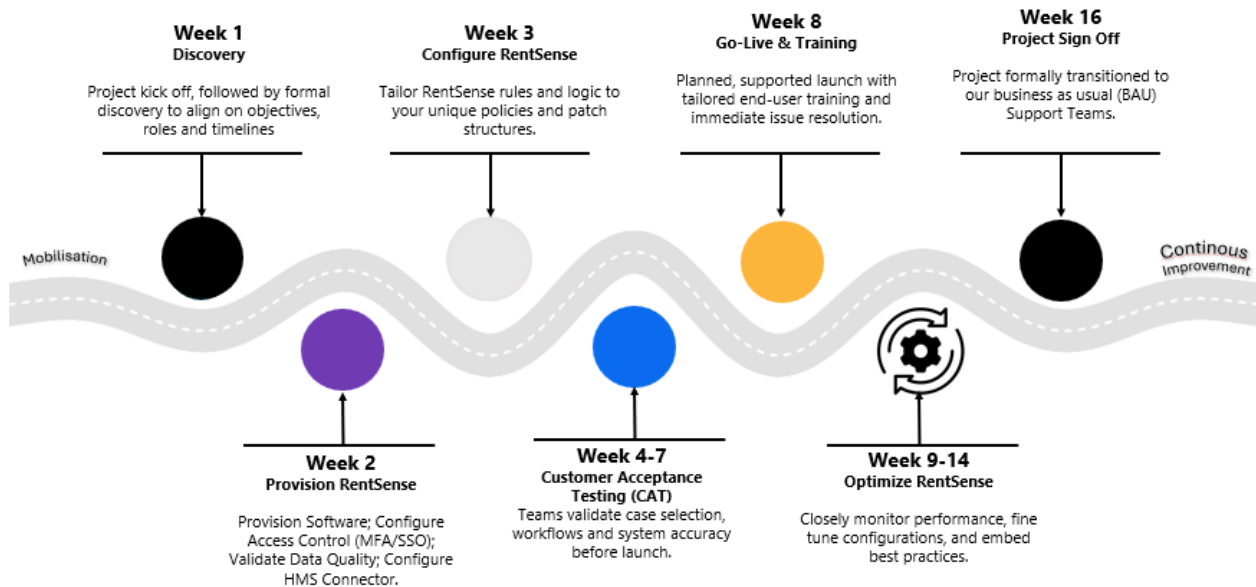


Figure 3: Typical Implementation Plan

Projects follow our structured implementation methodology to accelerate your time to value.

As illustrated, the main implementation steps include, setting-up of the data extract tool and extracting the data, configuration of RentSense to meet the case rules & requirements for the organisation (data configuration and alignment to process and capacity), training and support in the use of the RentSense portal and any additional modules and a supervised transition into live use and BAU support.

The critical success factors to a timely delivery are:

- a) Early access to the HMS database allowing us to extract the necessary data.
- b) Sharing of your case categorisation rules and priorities.
- c) Resource availability to support the data extraction process, testing & optimisation period.

7. Customer Success: Sustainable Value

Sustained improvements in income collection require a stable income management system, product adoption, effective operational practices, and strong leadership focus on income performance. Our service model delivers against each of these requirements:

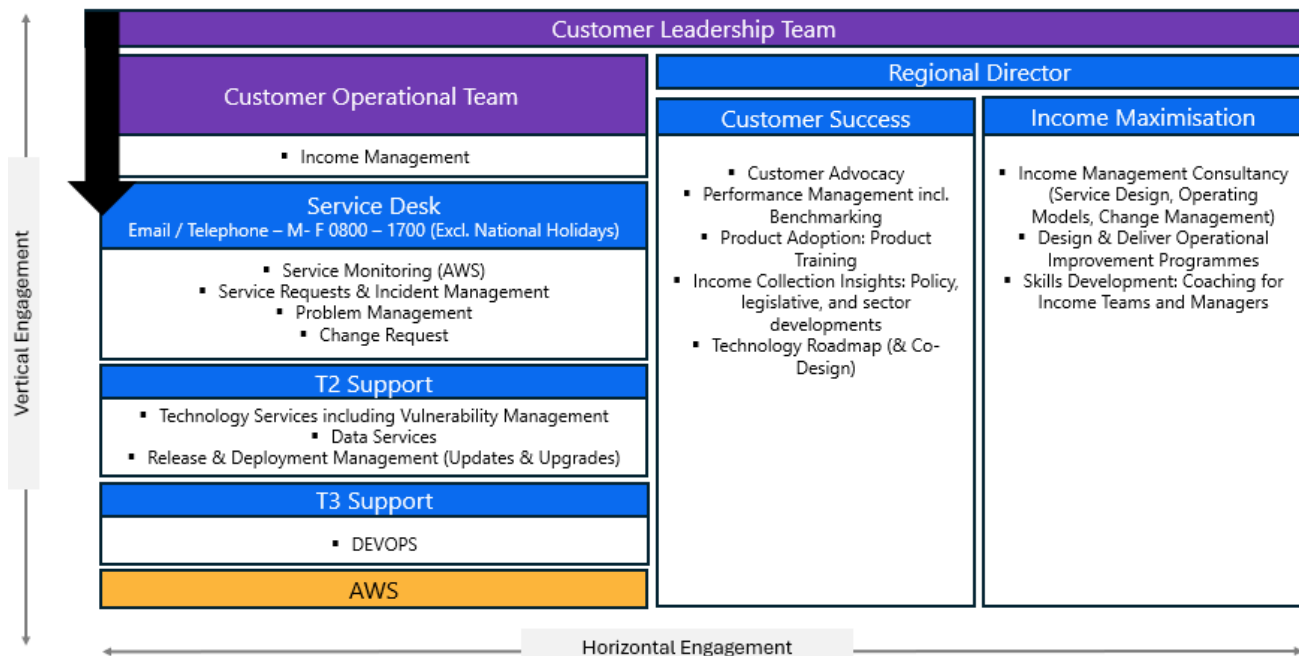


Figure 4: Delivering High Performance Income Management Services
Our Service Model is aligned to the Blueprint of the Service Desk Institute Global Best Practice to drive availability, adoption, and income management performance

As shown:

- A Service Desk Institute Blueprint aligned **Support Package** to drive service availability. The service includes deployment of updates & upgrades to your service.
- An assigned **Customer Success Manager** that will help you to drive benefits realisation, e.g., by providing benchmark performance data, insight into good practice from across our user base, as well as the provision of training on how to maximise the value of our service.
- You will also have access to resources from our regional **Income Maximisation Team** – high performing ex-housing professionals with proven track records in debt reduction. This includes providing you with social housing market insights, assistance with legislative readiness, as well as provide soft-skills training for your housing officers e.g. application of nudge theory to maximise collection, coaching to support vulnerable customers.

The following sections provide further insight into our Support, Customer Success and Income Maximisation Director (IMD) services:

7.1 Customer Success

Customer Success is structured around regular performance reviews, delivered monthly, bi-monthly, or quarterly depending on customer preference. These sessions:

- Review rent collection performance, arrears trends, and productivity.
- Track progress against agreed objectives and business cases, and where desired benchmark your income service against sector norms.
- Identify opportunities to improve outcomes through configuration, process, or behavioural change.

- Share good practice and provide access to webinars and training events that will sustain high performance.
- Capture customer feedback and product roadmap suggestions to share with our product and data teams to inform the development of the next release of RentSense®. You can also submit development ideas directly to our product team via our Ah-Ha Ideas portal.

Where issues or concerns arise, your Customer Success Manager acts as an escalation point for your team.

7.2 Income Maximisation

Our Income Maximisation Team provide SHPs with direct access to resources developed by highly experienced, former senior housing professionals to improve rent collection performance, reduce arrears, and strengthen income management capability.

Where an Income Management Director is assigned to your account, as detailed in your Order Form, the service also provides strategic consultancy; operational support; and practical training to help organisations maximise income; optimise their use of RentSense, and build sustainable high-performing income management teams.

Support can include:

- Strategic advice on income management models, structures, and service design
- Operational improvement programmes focused on arrears reduction and workload management.
- Bespoke training, workshops, and coaching for income teams and managers, e.g.
 - Caseload management and prioritisation (quality vs. quantity).
 - Negotiation skills and difficult conversations.
 - Performance management and productivity improvement.
 - Manager capability development and leadership coaching.
 - Supporting income services through change and transformation.
 - Navigating Universal Credit and complex customer circumstances
 - Temporary accommodation and former tenant arrears.
 - Financial inclusion and compassionate rent collection approaches.
- Practical guidance on using RentSense® more effectively to drive outcomes.
- Cultural and behavioural change support to improve performance and engagement
- Insight-led reviews of performance, caseloads, and recovery approaches.

7.3 Support and Service Management

A Service Desk Institute aligned [Support Package](#) is provided to drive service availability. The service includes:

- Service monitoring and proactive service availability management, as well as performance management – ensuring that your caseload remains as expected.
- 99.5% service availability SLA.
- Target response and resolution times for service requests.
- Components of the [Blueprint of the Service Desk Institute Global Best Practice](#) including Vulnerability Management; & Problem Management.
- Deployment of updates & upgrades to your service so that you can keep at the forefront of income collection.

For full details of the SLA included within our pricing, please refer to **Appendix E – SLA**.

8. Your pathway to sustainable social housing:

Our [Account Management Team](#) are on hand to:

- Share market insight into common and emerging income management team needs with you.

- Support you to build the business case for investment in predictive analytics and workflow management solutions.
- Provide you a live demonstration of RentSense using real housing income scenarios.

Where requested, Mobysoft may also offer a chargeable Proof of Value (POV) exercise that provides up-to six months of service to prove data services and to test value against agreed success criteria (operated as a break clause for cause within a longer-term agreement).

Annex

A smarter way to collect rent

Appendix A: Mobysoft Overview

Our Business

Mobysoft develops solutions to enhance social housing, by improving tenants' lives and the quality of homes they live in, whilst helping social landlords deliver better services more effectively. Our solutions and services are designed to help upskill users and improve job satisfaction.

Our Values

The Mobysoft corporate identity & brand is underpinned by its values:

Courageous	Innovative	Outcome Orientated
Collaborative	Customer-focused	Accountable

Our Products

Our products are all delivered as part of the [PropertySense®](#) analytics platform, providing a secure, scalable environment for combining hazard insight with operational housing, repairs and asset data.

- [RentSense®](#). A predictive income management solution that helps landlords prioritise arrears cases and maximise rent collection efficiency.
- [RepairSense®](#). An analytics solution that helps social landlords understand, forecast and manage repairs demand and performance, enabling more proactive and efficient repairs services.
- [RiskSense®](#). An analytics solution that helps social landlords identify, monitor and track housing hazards covered by Awaab's Law, supporting a proactive and evidence-led approach to hazard management.

Our Commitment to Social Value

Mobysoft is a tech-for-good organisation committed to delivering measurable social value alongside our services. Our approach focuses on:

- Improving tenant financial resilience, including income maximisation and early intervention
- Supporting employment and skills development, particularly for early-career and under-represented groups
- Digital inclusion, through access to technology and skills
- Community and charitable support across the housing sector
- Promoting diversity and inclusion within housing and technology

Recent examples include:

- Supporting over 140 people into stable housing and 70+ people into employment through community partnerships
- Delivering £400,000+ of added value to the social housing sector through income maximisation services in 2024
- Providing apprenticeships, mentoring, and employability support for young people entering technology roles

Our social value activity is embedded in how we operate as a supplier to the social housing sector and supports wider community outcomes alongside service delivery.

Appendix B: Architecture

The following diagram provides a high-level view of how RentSense fits into your existing technology landscape (RentSense is hosted by AWS in Dublin):

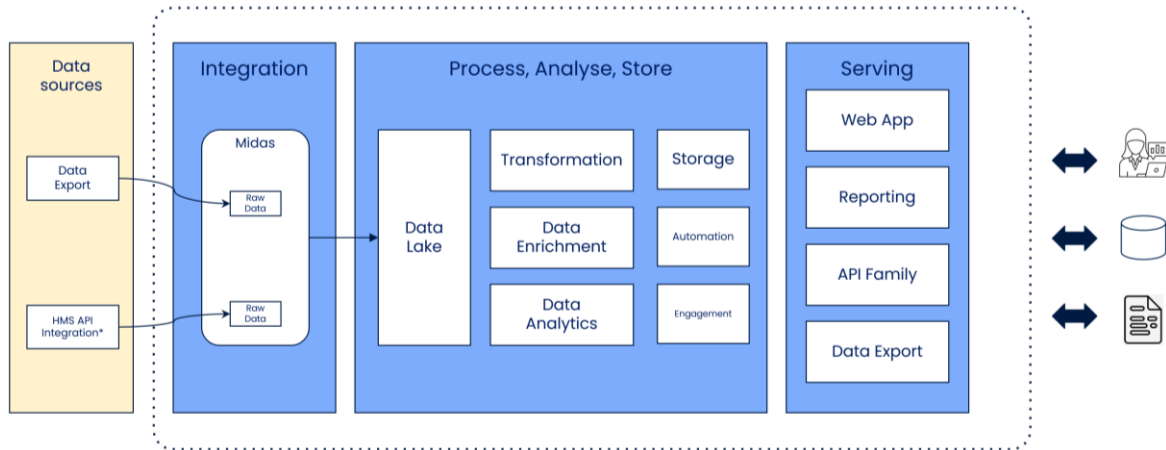


Figure 5: Service Architecture
We provide a secure, simple and scalable service architecture.

As shown, RentSense is designed to work alongside your housing management system, not replace it. Data is securely extracted on a scheduled basis, processed within the RentSense platform, and transformed into prioritised caseloads, forecasts, dashboards and automated actions for income teams and managers.

The architecture is intentionally simple and low risk: it requires no changes to your core housing system, supports secure access controls, and ensures that insight is always based on the most up-to-date data available. This approach allows organisations to realise value quickly, while maintaining full control over their source systems and data.

Appendix C: Non-Functional Capabilities

Configuration

The service is highly configurable to meet the operational needs of different housing providers without requiring bespoke development. Configuration options include:

- Role-based user access and permissions (predefined and assigned to user groups as required).
- Business rules, thresholds, and prioritisation logic
- Workflow and escalation settings
- Reporting views, dashboards, and alerts
- Data refresh frequencies and notification preferences

Configuration changes can be made by authorised customer administrators or by Mobysoft as part of an agreed support or customer success engagement. All configuration changes are logged and auditable.

Audit

Comprehensive audit logging is enabled across the platform, with logs centrally collected, retained, and reviewed to support accountability and incident investigation.

Integration

The service is designed to connect securely with customer systems and third-party platforms. Key integration capabilities include:

- Secure file-based transfers (SFTP) where APIs are not available.
- Integration with select Housing Management Systems (HMS),
- Support for batch and near-real-time data flows, depending on use case.

Updates & Upgrades

Type:	Updates include security patches, performance improvements, defect fixes, and functional enhancements.
Frequency:	Minor updates are deployed regularly; major releases are delivered periodically.
Customer impact:	Updates are designed to be non-disruptive, with no customer action required.
Notice:	Customers are notified in advance of any changes that may affect functionality or user experience.

End-of-Life (EoL):

Where functionality is to be deprecated or retired, customers are provided with clear notice, guidance on alternatives, and reasonable transition timelines, e.g., you will receive 6 months-notice for features that are going to be sunset (full support is offered during this period). Typically, sunset features are replaced with better, more capable functionality.

Service Continuity – Business Continuity & Disaster Recovery (BCDR):

The RentSense® database is operated in a fault tolerant manner to ensure continual availability. In the event of a major issue with the underlying hosting provider, the stated Recovery Time Objective (RTO) is 6 hours, with a Recovery Point Objective (RPO) of end-of-last working day.

Mobysoft has a Business Continuity and Disaster Recovery Programme that provides for continued operation of the business and the delivery of RentSense® in the event of partial/total loss of either hosting provider infrastructure or the Mobysoft office location(s).

Backup

Backups are performed by AWS automatically every 24 hours.

Information Security

Information security is embedded into the design, delivery, and operation of the service. Key controls include:

- Access control: Role-based access, least-privilege principles, and multi-factor authentication where required.
- Encryption: Data encrypted in transit (TLS 1.2 or greater) and at rest (AES256) using industry-standard protocols
- Vulnerability management: Regular vulnerability scanning, patching, and annual penetration testing performed by independent CREST professionals.
- Monitoring: Continuous monitoring for security events and anomalous activity
- Incident management: Defined security incident response processes, including customer notification where required

Security controls are aligned to recognised best-practice frameworks. Mobysoft is ISO 27001 certified and Cyber Essentials Plus certified.

Accessibility

WCAG2.1AA

Responsible AI

Where AI, machine learning, or automated decision-support is used, it is applied responsibly and transparently. Responsible AI principles include:

- AI is used to support human decision-making, not replace it
- Outputs are explainable and interpretable by users
- Models are monitored for performance, bias, and drift
- Customers retain control over how AI-driven insights are operationalised
- No automated decisions are made without appropriate human oversight

AI capabilities are designed to be ethical, accountable, and aligned with customer and regulatory expectations.

Compliance

The service is designed to support customer compliance with relevant legal and regulatory requirements. This includes:

- Provides the tools you need to maintain your compliance with the UK GDPR and Data Protection Act
- Secure data handling and retention practices
- Support for sector-specific regulatory obligations (e.g. social housing governance and reporting)
- Alignment with recognised information security and service management standards

Compliance controls are reviewed regularly to reflect changes in regulation and best practice.

Language

English language interface that supports capturing data in alpha and numeric characters, e.g., you can store Welsh Language entries without special characters if required, or send SMS in the same way.

Appendix D: Technical Requirements

Web Services Supported

Users access their RentSense® caseloads via a web portal. All modern web browsers are supported (Chrome, Edge, Safari, etc.).

MIDAS Data Extraction Server

RentSense requires a data extract from the customer's source system (typically a Housing Management System ('HMS')). As part of the implementation process, an on-premises tool is usually installed to extract, transform and securely upload data to RentSense. The server specification is as follows:

- Windows Server (this can be a shared application server) within the same domain as the customer HMS database
- 8GB RAM
- 10GB available drive space
- Java 8 or Amazon Coretto 8
- Service Account (to run scheduled task)
- Remote Access Account
- Database Account (read-only permissions)

Naturally, the server can be provided from the public cloud if desired.

Appendix E: Service Level Agreement

Support Hours

Standard support is provided during the following hours:

- Monday to Friday, 08:00 – 17:30 (UK time)
- Excluding England & Wales public holidays as defined here: [UK bank holidays - GOV.UK](#)

Out-of-hours support for critical incidents is available via escalation.

Service Availability

Mobysoft targets a **monthly service availability of 99.5%**, measured across core application services. Availability is calculated as the percentage of total time in a calendar month that the Service is available, excluding:

- Customer misuse or unauthorised changes
- Planned maintenance (with notice)
- Force majeure events
- Issues caused by customer systems, connectivity, or third-party services outside Mobysoft control

Target Service Request Response and Resolution Times

Severity	Description	Response	Resolution
1 – Critical	Complete loss of service or a critical function unavailable with no workaround.	Within 1 business hour.	As soon as reasonably practicable. Noting that the stated Recovery Time Objective (RTO) is 6 hours, with a Recovery Point Objective (RPO) of end-of-last working day.
2 – High	Major functionality impaired, significant business impact.	Within 4 business hours.	Next business day.
3 – Medium	Partial loss of functionality or degraded performance.	Within 1 business day.	Agreed with Customer.
4 – Low	Minor issue, cosmetic defect, or general query.	Within 2 business days.	Next release (where added to the Mobysoft product roadmap).

Maintenance Windows

Planned maintenance is typically performed outside standard business hours:

- Customers will receive at least 5 business days' notice
- Emergency maintenance may be required in exceptional circumstances

mobysoft

HOUSING INTELLIGENCE

