

Debt Transformation Cloud Enablement G-Cloud 14

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1 Service Overview

Capgemini's Debt Transformation Cloud Enablement (DTCE) provides Design, Consultation and Business Analysis in support of the design and implementation of Cloud-based debt and payment services.

Capgemini's DTCE supports organisations to develop and achieve their customer debt management and payment strategy and deliver transformation outcomes benefiting the organisation and end customer. The DTCE provides a full suite of cloud transformation services specific to debt transformation and payments enablement through the provision of architecture, analysis, business case, & delivery services. Our approach supports clients to incrementally transition from their existing legacy systems and processes whilst building the target landscape through delivering:

STRATEGY DEFINITION & PROGRAMME DESIGN

- Transformation strategy enablement: Supporting the shaping/design of debt policy considering external factors including vulnerability, policy, and revenue objectives. Includes developing strategy and business cases to underpin the planning activity that is required to deliver a transformed debt service
- Enabling Discovery: Support and drive discovery activities for cloud transformation of debt and payments services

BUSINESS CAPABILITY ENABLEMENT

- Programme Roadmap Development: Debt Transformation enterprise-wide technology agnostic programme management and delivery enablement, including roadmap development
- Supporting Design Services: Evaluation of debt business processes, analysis, process review, and process improvement design and delivery, and development of business transition/migration strategy

VALUE-FOCUSED MATURITY

- Driving best practice: Optimisation and transformation delivery of existing debt processes
- Production of designs: Architecture transformation design and delivery, provision of debt customer analytics design and enablement, and insight exploitation including communications strategy and enablement

ITERATIVE DELIVERY OF OUTCOMES

- Management of stakeholders and delivery groups: Planning and collaboration enablement across the supply ecosystem in support of delivering high quality outcomes.
- Enablement and measurement of solutions impact: Provision of debt business transition consultancy services including model office design & operation, transition management, training design & delivery, business engagement, benefits management, and user adoption

2 Business Need

In a complex personal and business financial environment, customers have ever-increased expectations of the proactive support, transparency, and digital fulfilment of debt management systems underpinning creditors. Agencies providing credit to customers similarly are becoming increasingly reliant on insight derived from credit data and wider data sources to anticipate the needs of potential debtors and proactively manage arising debt. Constraints to achieving these goals include legacy approaches to customer centricity, the design and implementation of legacy business, operational, and organisation architecture, and the legacy IT and data landscape.

The DTCE offering supports in addressing the following challenges that may exist in an organisation's current state:



CUSTOMER CENTRICITY

- **Existing processes and tools are not customer-centric**
This can result in customers struggling to interact with existing services and unable to seek out the necessary support they need to manage their debts. Redesigning processes and tools around customer need and life events is essential for a pre-emptive Debt Management service.
- **No single customer-view**
This prevents a holistic understanding of the circumstances and financial position of the customer, both for the customer and creditor organisation. Processes are not designed to identify where debt can be proactively prevented, and this is especially challenging for the organisation's most vulnerable customers. Delivering this view enables personalised and tailored services applied automatically through analytics/insight to individual customer circumstances.
- **Lack of structure to inform policy planning**
Public sector policy design is often informed by ministerial intent but not fully informed by global experience, capabilities of emerging technology, constraints of existing IT, and wider organisational constraints. This can have a material suppressing effect on shaping new policy. The DTCE draws on the Policy Lab concept bringing this insight and data to bear supporting policy design to achieve maximum desired impact.

BUSINESS, OPERATIONAL, AND ORGANISATION ARCHITECTURE

- **Lack of IT system agility**
Organisations need system flexibility to swiftly deliver policy-based change, driven either by legislative or societal need. Legacy architecture prevents this flexibility, resulting in either unacceptable delays in converting policy into tangible action, or constraints in the design of policy. Supporting the journey to cloud through DTCE unlocks system agility to achieve transformation outcomes.
- **No process or working practice standardisation across teams and offices**
Multiple hand-offs can often be required between specialist teams, creating complexity for employees and an inefficient customer journey. The alignment of methodology achieved through DTCE can result in optimisation of resource utilisation and improve employee experience.
- **Poor employee experience**
A lack of integration with the wider organisational ecosystem can lead to employees being required to navigate multiple systems to assist their customer, resulting in increased case handling times and a lack of consistent performance management information. A well-delivered service through DTCE mitigates system transition supporting an improved employee experience and more effective workforce.

IT AND DATA LANDSCAPE

- **Legacy IT Estate and Architecture is Complex and Inflexible**
Change is time-consuming and expensive to deliver. The presence of high levels of technical debt often requiring remediation before new components can be introduced. Moving to modern cloud-based architecture of key strategic architectural components minimises future potential technical debt and establishes a strong and agile technical foundation able to exploit emerging technology (e.g., GenAI)
- **Data is Fragmented and Compounded by a Lack of Coordinated Agility**
Lack of flexibility and business agility can result in inaction on new forms of debt, resulting in significant unclaimed revenue. Aggregating data, physically or virtually, through well designed data architecture provides a platform for exploitation of the data to generate insight. This can further create the opportunity of exploitation through 3rd party apps or software to change the overall customer experience offering.

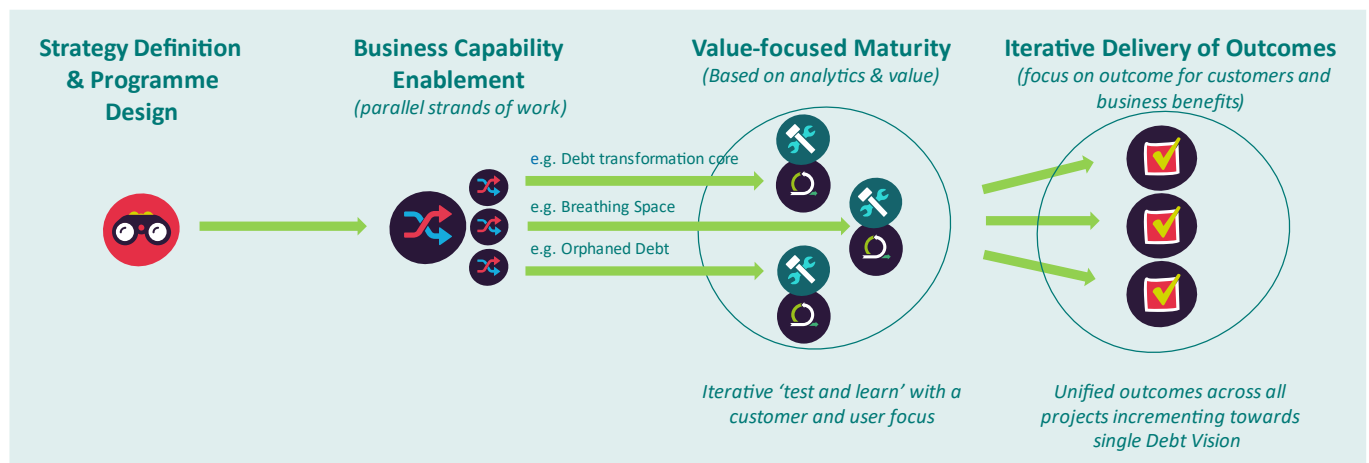


Transformation Programmes are complex, crossing both functional and cultural boundaries in the organisation. To ensure successful outcomes, they require fundamental changes in the way a business is run, driven by the holistic integration of strategy, structure, people, and IT. This is underpinned by a need to deliver change in an empathetic way that identifies the impacts to business services, process, and functions rather than just focusing on the technical architecture.

In practice, whilst organisations may have some of the skills and experience to do this, they often do not have the breadth and depth of resources needed to enable success. Capgemini has met this need in a range of clients in the public and private sector, with its people working side by side with managers in the client organisation to deliver effective Transformation Management.

3 Our Approach

Our ethos is to act as a collaborative partner to our clients. With relationships built on trust, understanding, and collaboration, we develop solutions that help organisations address their most pressing challenges today, while providing the proactive ideas that ensure they remain relevant for tomorrow. We tailor our approach depending on where your organisation is on its transformation journey. Our overarching approach is detailed below:



Our strategic approach to transformation will focus on establishing the foundational elements of the new service, focusing on data liberation and business benefit.

Our approach allows us to directly address the challenges associated with cloud-based Debt Transformation in the following ways:



| | | Offer components | | | | | | | |
|--|---|--|--------------------|--------------------------------|------------------------------|------------------------|---|--|---|
| | | Strategy definition & programme design | | Business capability enablement | | Value-focused maturity | | Iterative delivery of outcomes | |
| | | Transformation Strategy Development | Enabling Discovery | Programme Roadmap Development | Supporting Design Activities | Driving Best Practice | Production of designs for system, architectural and business capabilities | Management of stakeholders and delivery groups | Enablement and measurement of solution impact |
| Challenges | Customer Centricity | | | | | | | | |
| | Existing processes and tools are not customer-centric | ● | ● | ● | ● | | | | ● |
| | No single customer-view | ● | ● | ● | ● | | ● | ● | ● |
| | Lack of structure to inform policy planning | ● | | | | ● | | ● | |
| | Business, operational, and organisation architecture | | | | | | | | |
| | Lack of IT system agility | ● | ● | ● | ● | ● | ● | ● | ● |
| | No process or working practice standardisation across teams and offices | | | | ● | ● | | ● | ● |
| | Poor employee experience | ● | ● | ● | ● | ● | ● | ● | ● |
| | IT and data landscape | | | | | | | | |
| | Legacy IT Estate and Architecture is Complex and Inflexible | ● | ● | ● | ● | ● | ● | ● | ● |
| Data is Fragmented and Compounded by a Lack of Coordinated Agility | ● | ● | ● | ● | ● | ● | ● | ● | |

STRATEGY DEFINITION & PROGRAMME DESIGN

Transformation Strategy Development

Our objective is to provide a practical strategy for achieving the Debt Management vision. Working with stakeholders across the organisation's policy, strategy, and operational leadership functions, we work collaboratively to develop a set of options that define how to blend customer centric initiatives, business architecture and IT strategy to deliver the organisation's goals. This can be facilitated by 'direction-setting' facilitation from our network of Accelerated Solution Environments (ASEs). Where appropriate this insight and strategy design can be developed into a mature business case using our Business Case Development capability.

Enabling Discovery

Our approach to discovery is structured into three phases (Discovery & As Is, Vision & To Be and Integration & Communication) across three key components (IT Strategy, Business Architecture and Vision). The primary purpose of this phase is to provide a refreshed view of the business and IT strategy for Debt Management services. We achieve this by undertaking a structured and collaborative programme of diagnostics, workshops, focus interviews and site visits, to ensure that stakeholders at all levels from the front line to the Executive feel engaged and consulted. Pace is maintained by a drumbeat of stand-ups and formal checkpoints. This structure also ensures that we take senior stakeholders 'on the journey', resulting in a concrete set of recommendations endorsed by both our client and Capgemini.

BUSINESS CAPABILITY ENABLEMENT

Programme Roadmap Development

To maintain vision, pace, and senior stakeholder engagement on a multi-year programme, it is essential that the organisation can describe how the Debt Transformation Strategy is realised across the short, medium, and long-term. We work with our clients to develop a roadmap that provides the significant sequenced steps in the transformation journey, expressed as business releases, viewed through the lenses of business, programme and IT. This approach provides a common target and goal and reinforces the importance of aligning business change to solution capability build and adjacent programmes and their dependencies. We recognise that as with any roadmap, the longer-term view is less granular, and so we work with organisations to develop an in-house capability to keep this refreshed and relevant.



- **Supporting Design Activities**

We drive the scoping of work packages and their creation, alongside producing design overviews for associated capabilities required to introduce new debt types to the service. We collaboratively support in building solutions through a product-focused lens, promoting business flexibility to future-proof solutions in the event, requirements change. Typically, we will undertake this activity embedded in a client team of Debt Management and departmental experts, working collaboratively alongside the organisation's employees, to share best practice and foster effective cross functional working.

VALUE-FOCUSED MATURITY

- **Driving Best Practice**

We conduct co-creation sessions with IT, operational and business change colleagues to improve and ideate best practice across the digital Debt Management service. This includes drawing on our global experience, bringing insight from Financial Services, the Utilities industry, and from our wider technology business to unlock experience and insight to inform best practice development. This helps predict key customer scenarios that are designed and animated to emphasise what future solutions could look like. All scenarios are written from a customers' perspective to reflect the 'user needs' of a vulnerable customer in debt. We have the Accelerated Innovation Environment (AIE) to support visualisation of potential future solutions, bringing concepts to life.

- **Production of designs for system, architectural and business capabilities**

The service provides an evolutionary approach to design. Initially, this involves agreeing the intentional architecture for the programme, the business capabilities required, IT products and services needed and cloud technologies to be used. An evolutionary architecture is then developed and iterated, aligned to a roadmap, which drives the detailed design and delivery of the system. This collaborative approach supports the incremental delivery of the overall solution, encouraging prototyping and proof-of-concept approaches to test business and technology hypothesis, aligned to GDS principles. This includes the design of analytics services to support both optimized customer impact and measurable evaluation of the impact of the Debt Management Cloud transition.

ITERATIVE DELIVERY OF OUTCOMES

- **Management of stakeholders and delivery groups**

This includes working alongside other programmes and key stakeholders as required to support insight sharing and acceleration of debt ambitions through parallel activities where appropriate, involving the planning of early adopters/mobilisation of initial projects adopting of the architecture. We will collaborate with you to set a shared vision with clear objectives: these will be directly linked to programme operating principles that create a collaborative, open environment in which to surface challenge and unlock value.

- **Enablement and measurement of solution impact**

Through tools such as our model office approach and the use of skills uplift through structured training, we collaboratively support the deployment of Debt Management cloud solutions. These are designed collaboratively during the early phases of the programme so that the value drawn from the delivered cloud solution is optimized. We also provide benefits measurement and business case support/review services to report cloud transformation outcomes against the original business case.

4 Buyer Responsibilities

Please refer to the Supplier Terms listed with this service on the Platform. These may contain additional Buyer obligations/costs the Buyer is subject to that are not identified anywhere else in the Supplier's Application or on the Platform.



5 Service Management

This service does not have a live service component.

6 Protection of Data

This service is based on a security classification of 'Official', however should you have a requirement for a different security classification that you would like us to consider, please contact us to discuss.

7 On-boarding and Off-boarding

Prior to the execution of the Order, the Supplier and the Buyer will agree the scope of the exit plan for the Services and a timescale for delivering an exit plan to ensure continuity of service.

Capgemini shall undertake on-boarding and off-boarding activities agreed within the Order Form and an exit plan in line with the Call-Off Contract terms which will be charged for in accordance with the Pricing section for this service.

8 Skills and Knowledge Transfer

Capgemini recognises that skills and knowledge transfer is a critical element in the provision of G-Cloud services to public sector clients. Where possible and applicable, this forms part of the delivery plan for the service agreed at the start of the engagement. Capgemini's consultants and engineers are experienced in providing skills and knowledge transfer for major private and public sector clients.

Where appropriate, Capgemini may use a standard approach, tailored to topic, skills-gap and individual, to ensure consistency and effectiveness. The approach, Capgemini's Assess-Plan-Implement framework, has been used repeatedly by our teams to structure the work involved in transferring skills and creating new teams capable of driving and sustaining change long after the end of the formal programme. The framework can be applied throughout a project to understand knowledge transfer objectives, plan training delivery methods and materials, and deliver and evaluate success.

9 Partnerships/Alliances

There are no partnerships and/or alliances included as part of these services.

10 Vendor Accreditations/Awards



For the 12th year in a row, Capgemini has been recognized as one of the World's Most Ethical Companies® by the Ethisphere® Institute. This is an acknowledgment of our ethical culture that makes us an employer of choice and responsible player in the eyes of our clients, shareholders, and the wider community.



ISO 9001 Quality Management for Management Consultancy and IT Implementation and services to the Public Sector



ISO 27001:2013 - Provision (Delivery) of IT services including business applications development, maintenance and Data, Digital and Cloud technologies.



NelsonHall has identified Capgemini as a Leader in its 2022 NEAT Vendor Evaluation for Learning Services due to its ability to meet future client requirements as well as its capability to deliver immediate learning benefits to them.



Capgemini is the first amongst consultancy and technology firms to be recognized six times in a row for its thought leadership reports.



2023 Ecovadis Platinum Rating: We maintained a platinum rating, recognising us as a responsible and sustainable business in the top 1% of companies assessed.



Better Society Awards: Our collaboration with Code Your Future to offer digital skills training won a Better Society Award in 2022. The awards celebrate efforts by commercial organisations to create a better society.



Inclusive Top 50 UK Employers List: We achieved second place in the Inclusive Top 50 UK Employers List 2022/23 – a list that assesses companies for best practice on diversity, equality and inclusion



UK Best Workplaces for Women: We were listed as a Best Workplace for Women by Great Place to Work®. This listing is based on responses from our team to an anonymous survey about their employee experience.



UK Best Workplaces for Wellbeing: We are listed by Great Place to Work® as a Best Workplace for Wellbeing



Great Place to Work: We were certified as a Great Place to Work® in 2023, reflecting our employees' experience of working at Capgemini in the UK.

11 Sub-contractors

Capgemini UK may use the following subcontractors to deliver this service:

- Capgemini Technology Services India Limited.



12 Business Continuity and Disaster Recovery

No disaster recovery plan is provided as part of these Services.

13 Pricing

This service is priced in accordance with the SFIA Rate Card attached. Capgemini can also provide offshore resources at reduced rates where appropriate. Projects can be priced on a time and materials, fixed price, or outcome/value basis.

14 Ordering and Invoicing

Please refer to the Supplier Terms for this service.

We would be pleased to arrange a call or meeting to discuss your requirements of our service in more detail.

15 Termination Terms

Please refer to the Supplier Terms for this service.

16 Further Information

For more information about this or any of our G-Cloud services, please contact our Public Sector Team.

Phone: 0370 904 4858

Email: publicsector.opps.uk@capgemini.com including the following information:

1. The name of this service.
2. The name of your organisation.
3. Your name and contact details.
4. A brief description of your business situation.
5. Your preferred timescales for starting the work.



About Capgemini

Capgemini is a global business and technology transformation partner, helping organizations to accelerate their dual transition to a digital and sustainable world, while creating tangible impact for enterprises and society. It is a responsible and diverse group of 340,000 team members in more than 50 countries. With its strong over 55-year heritage, Capgemini is trusted by its clients to unlock the value of technology to address the entire breadth of their business needs. It delivers end-to-end services and solutions leveraging strengths from strategy and design to engineering, all fueled by its market leading capabilities in AI, cloud and data, combined with its deep industry expertise and partner ecosystem. The Group reported 2023 global revenues of €22.5 billion.

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