



EQUIFAX®



Equifax Debt Services

Recover what you're owed to maximise the budget available to spend on the provision of public services.

Unpaid tax, overpaid benefits, former tenant arrears, rechargeable repairs and other outstanding payments can add up to a significant amount of outstanding debt – which can make all the difference to your spending plans.

Implemented individually or combined into a more comprehensive solution, our wide range of services can help you close the gap between budgeted and actual income from your debtors.

What problem does it solve?

The Equifax Debt Services solutions provides an overview of the debt services we can help you with. These include a number of issues faced by buyers, including the need to trace customers for payment of outstanding debts and for access to financial data on customers for debt collection purposes.

- Tracing of individuals and companies for debt collection of unpaid monies (e.g. taxes, benefits, and penalty fines, etc);
- Full financial status to assess appropriate debt treatment strategy;
- Full visibility of the individuals who are financially vulnerable.

Key Benefits



Unobtrusive, real-time access online access to focused reports based on extensive consumer and / or business data enable you to make fast, accurate, consistent and more informed decisions on how best to treat a customer and maximise the use of available resources;



Use the available data to manage cases for vulnerable customers, payments plans and make informed decisions about deferrals or write offs.



Simple segmentation to allow you to collect debts fairly and quickly.



equifax.co.uk/business



Service Description

Debt reports via Equifax Public Sector Gateway

The Equifax Public Sector Gateway (PSG) is the strategic platform for delivery of Equifax services to clients in the Public Sector. It is a secure, quick-to-implement, easy-to-use, and configurable web-based service that provides authorised users with integrated access to a series of reports, each providing a focused 'view' of the Equifax data that meets the specific requirements of one of your business needs.



Cleanse

- Duplicates
- Append missing data



Confirm Residency

- Confirm ID
- Confirm residency
- Trace
- Contact details



Profile

- Propensity to pay
- Ability to pay
- Collectability scores
- Litigation assessment
- Collection strategies
- Self-cures
- Early collection
- Late collection



Debt Management Report

A purpose-built report that is focused on providing a detailed understanding of an individual's financial status and their ability / willingness to repay an outstanding debt. When looking to trace an individual the user may not always have their full and correct name and address details. The Advanced Searching Report provides a powerful means of finding an individual through the use of partial name and / or address data. It includes options to perform 'wildcard' searches - where elements of the individual's name and / or address can be replaced with an '*' where not known - and to include additional search criteria such as an 'age range' to help focus the search results. The report provides the optimum combination of finding the broadest number of matches, whilst filtering out those that are not relevant.

The report consists of three subsections showing the data found at up to three addresses:

- **Summary Report** – providing a high-level overview of all of the data that has been retrieved for the individual at each address. This includes a Recovery Score and an Affordability Score that can be used to quickly gain an understanding of the likelihood of recovering the debt.
- **Financial Summary Report** – providing a focused summary of the individual's credit account and other data that enables a user to quickly assess their financial status.
- **Detailed Report** – providing access to the full details of the Equifax data for the individual that has been used to generate the other subsections of the report.

Advanced Searching Report

The Advanced Searching Report provides a powerful means of finding an individual through the use of partial name and / or address data. It includes options to perform 'wildcard' searches - where elements of the individual's name and / or address can be replaced with an '*' where not known - and to include additional search criteria such as an 'age range' to help focus the search results. The report provides the optimum combination of finding the broadest number of matches, whilst filtering out those that are not relevant.

Trace Person Report

The Trace Person Report takes in an individual's last known address and uses a comprehensive audit trail of their address movements to help the user identify their current residential address. Name and date of birth matches are also provided to help locate individuals where a continuity of address movement cannot be established. The report also provides details of other addresses where the individual is known to have lived, and the date that their movement from one address to another was established.

Delivery Mechanism

The Equifax Debt Services can be delivered via Batch, API and a Online portal.



Let's talk

Contact us today to schedule a consultation with one of our experts.

[Speak to our experts](#)

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