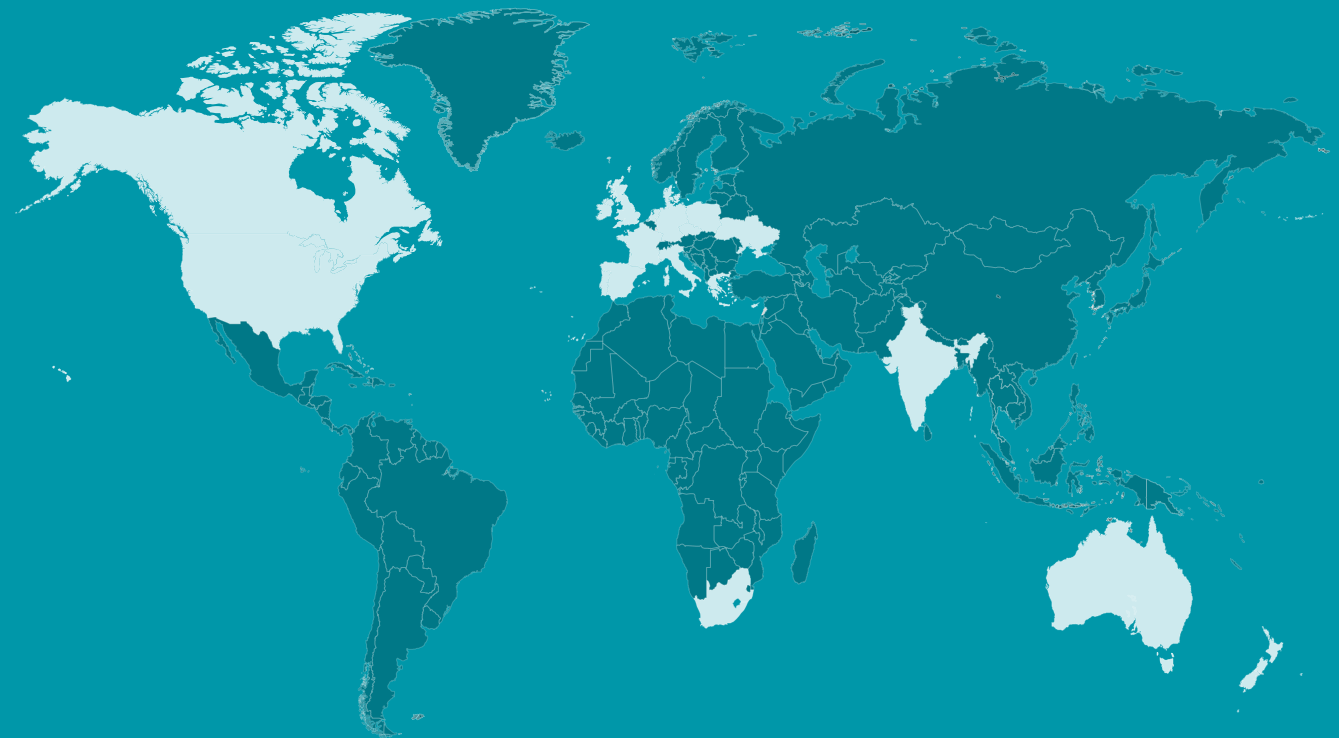


MIGRATING DEBT COLLECTION AND RECOVERY SERVICES



Arum[®]
Global

SERVICE DESCRIPTION

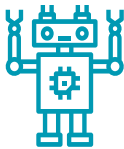
This service will help you to identify and address the challenges you face in improving your billing, collections and recoveries functions improving how your staff and technology work together to deliver better and fairer customer outcomes.

Our collaborative approach produces solutions that are practical and deliverable within your financial constraints.

Our methodologies are customised and scaled to your needs and have the power to drive sustainable change across your organisation across the following themes.



**Strategy, Data
and Analytics**



Technology



**Performance
Management**



**Operational
Performance**



**Organisation
and Culture**

SERVICE FEATURES (1)



Design, planning and application of (cloud) technologies to improve operations



Operating model design and business case development leveraging cloud capabilities



Operational planning, management, business process redesign and optimisation



Strategic reviews, current state assessment and improvement planning



Review of regulatory compliance; policy development and operational alignment

SERVICE FEATURES (2)



Review billing and discretionary award schemes and their implementation



Develop collection strategies, analytical frameworks and conduct data analysis



Develop structures, systems and processes to support vulnerable customers



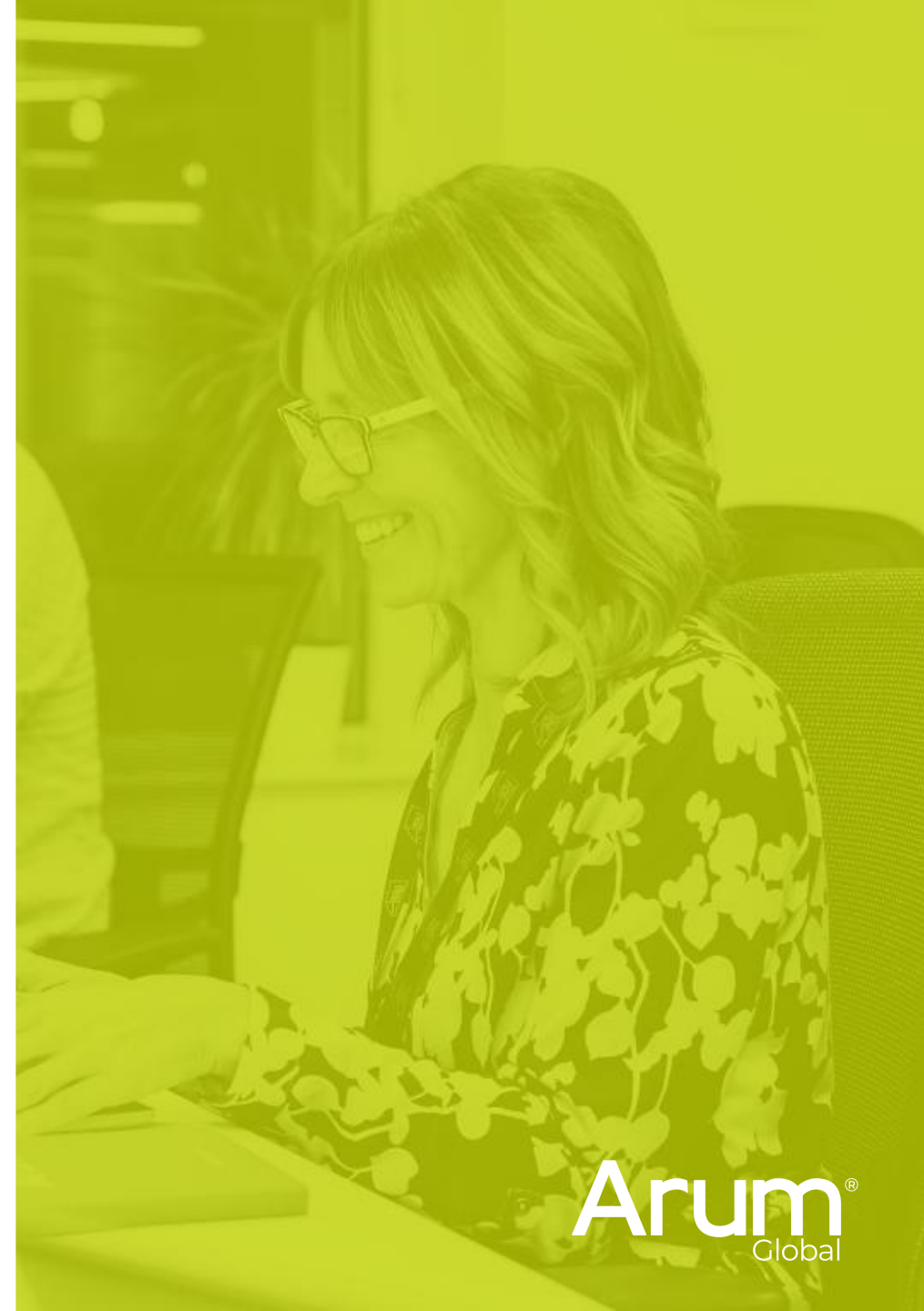
Bespoke leadership development and mentoring; staff training and accreditation



Performance monitoring, analysis, visualisation and benchmarking

SERVICE BENEFITS

- Better and fairer outcomes for customers
- Increased revenue more quickly and at a lower cost
- Strategy, analytics and insight driven operations, collections and recoveries
- Improved productivity and maximised use of resources
- Cashable operational cost savings and reduced bad debt provision
- Improved customer experience, engagement and retention
- Accredited and empowered staff that take the best recovery actions
- Improved compliance with Government requirements and statutory regulations



ABOUT ARUM

Arum is the UK's leading independent provider of advisory and professional services within collections and revenue across the public and private sectors

We have over 25 years' experience helping our clients achieve their strategic objectives by improving their regulatory, credit risk and portfolio performance, whilst maximising returns on their technology investments.

Within public sector, we aim to build better outcomes for citizens by improving the collection of local and central government revenues that fund public services.

We provide a blend of practitioner-led consulting and end-to-end change and programme delivery services.

Our knowledge of the creditor and software landscape is unrivalled and includes 30+ system vendors such as CGI, Equifax, Experian, Exus, FICO, Pega, Qualco, and Tieto.

Arum's team of experts, the majority of whom started their careers within the financial services and government sectors, is trusted by leading brands in over 20 countries across financial services (banking, lending, debt purchase), utilities, telcos, public sector (central & local government), and the software vendor market.

Clients and partners



Industry recognition

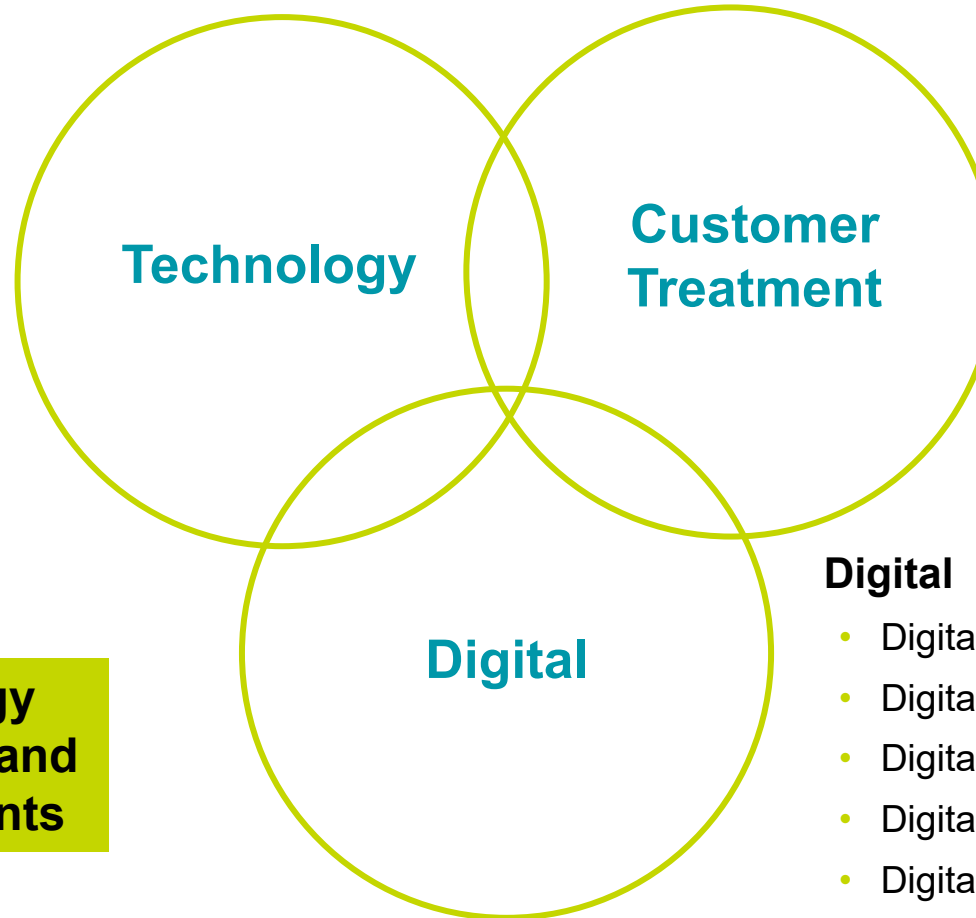


WE HELP ORGANISATIONS PREVENT AND RESOLVE PROBLEM DEBT

Technology

- Platform / vendor selection
- Systems implementation, integration and configuration
- Upgrades and migration
- Aftercare support
- Service management and legacy support
- Outsourced managed service
- Arum Approved System Programme

We help clients integrate technology into their operations to deliver fair and sustainable outcomes for their clients



Customer Treatment

- Customer journey design
- CX excellence assessment
- Communications review
- Segmentation and differentiated treatments
- Vulnerability identification and treatment
- Agent training

Digital

- Digital assessment and benchmarking
- Digital benefits case
- Digital programme definition
- Digital journey design
- Digital vendor selection
- Digital implementation

WE KNOW WHAT MATTERS

We understand that efficient, cost effective revenue collection is needed to fund high quality public services and we recognise the challenges faced when trying to do this.

“Working with Arum ... we feel positive that this will allow us to continue to grow in terms of income collection, have a clearer analysis on how internal and external pressures impact this, whilst giving us opportunities to reduce the risk of not collecting at an earlier stage.”

**Director of Finance,
Barnsley Metropolitan Borough Council**



“Working with the Arum team, we have been able to ignite our digital collections strategy allowing the Council to achieve its cash objective while creating opportunities for the borough’s most vulnerable to be supported too. The Arum team bring a wealth of debt collection expertise to the public sector, and I look forward to working on new projects together in the future.”

**Head of Revenues,
London Borough of Redbridge**



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