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RentSense® G-Cloud Pricing

Reduce Arrears, Sustain Tenancies

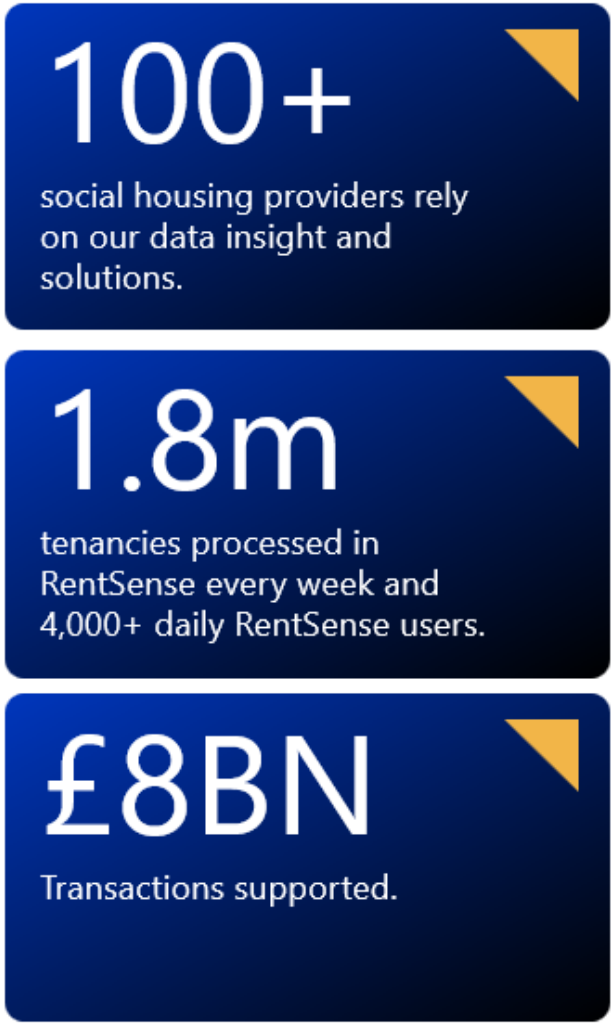
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01 Service Overview

Reduce Arrears, Sustain Tenancies

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1. Service Overview

Tenancy sustainment is the foundation of a well-run housing service. As financial pressure on residents grows and cases become more complex, income teams need to see the early signs and act while a small problem is still solvable — fairly and consistently, across the whole tenancy base. Getting that right keeps residents in their homes and communities stable, and secures the rental income that funds decent, well-maintained housing.

RentSense: Reduce Arrears Sustain Tenancies

Mobysoft was founded to solve a problem social landlords know well: the information needed to act is already in the housing management system, buried under everything else recorded that week (please refer to **Annex A Corporate Profile** for further insight into our business).

RentSense reads the signals already sitting in your HMS, surfaces cases that need your attention now, and takes the routine work off your teams:

- 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. Advanced caselists replace fragmented systems providing Housing Officers a clear and consistent way of working. Crucially, RentSense 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. Automation handles routine contact, freeing your team for conversations with more vulnerable tenants..
- Analyse performance. Enable data driven decision making through officer, team, and executive level performance reporting (real-time dashboards).

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**

Delivering better outcomes for residents:

"RentSense has helped us shift to a proactive, supportive way of working, focused on early engagement, not enforcement."

DARLINGTON
Borough Council

"RentSense has not only strengthened our performance but also improved assurance for our executive team. Having clear, data-driven insights gives us confidence in our decision-making and reassures leadership that we are prioritising the right areas. The transparency of the data has been very well received at the executive level."

calicohomes

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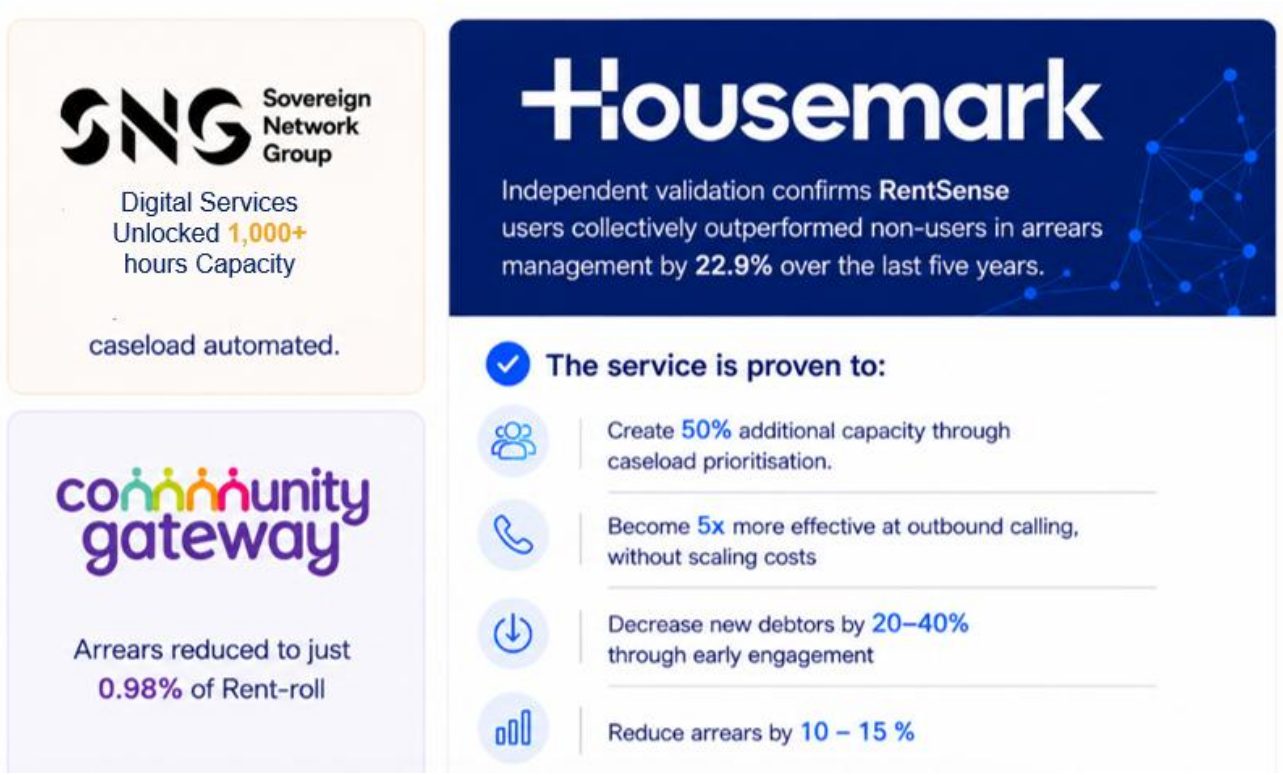
caseloads for under pressure Housing Officers by over 60%.

- 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.

Trusted delivery with a clear route to value

Our Specialist Social Housing Income Management - Project Team will apply our proven delivery approach to implement and embed the service in your business in as little as 16 weeks.

Once RentSense is deployed, your assigned Customer Success Manager 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



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includes providing you with social housing market insights, assistance with legislative readiness, as well as provision of soft-skills training for your housing officers.

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).

Further Insight – Quick Links:







02 RentSense Product Packages

Optimise Caseload, Augment Resident Engagement, Manage Performance

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2. RentSense Product Packages: Optimise Caseload, Augment Resident Engagement, Manage Performance

RentSense® is a cloud-based (AWS-Dublin) predictive analytics service designed specifically for social housing providers. It works alongside your existing Housing Management System (HMS), to provide you with analytics and workflow management tools that will enable you to proactively support tenants to maintain their tenancy, rather than focus on enforcement action.

RentSense® is a modular service, you can procure modules independently or purchase services as packages to achieve greater value for money. Pricing for each package is provided overleaf.

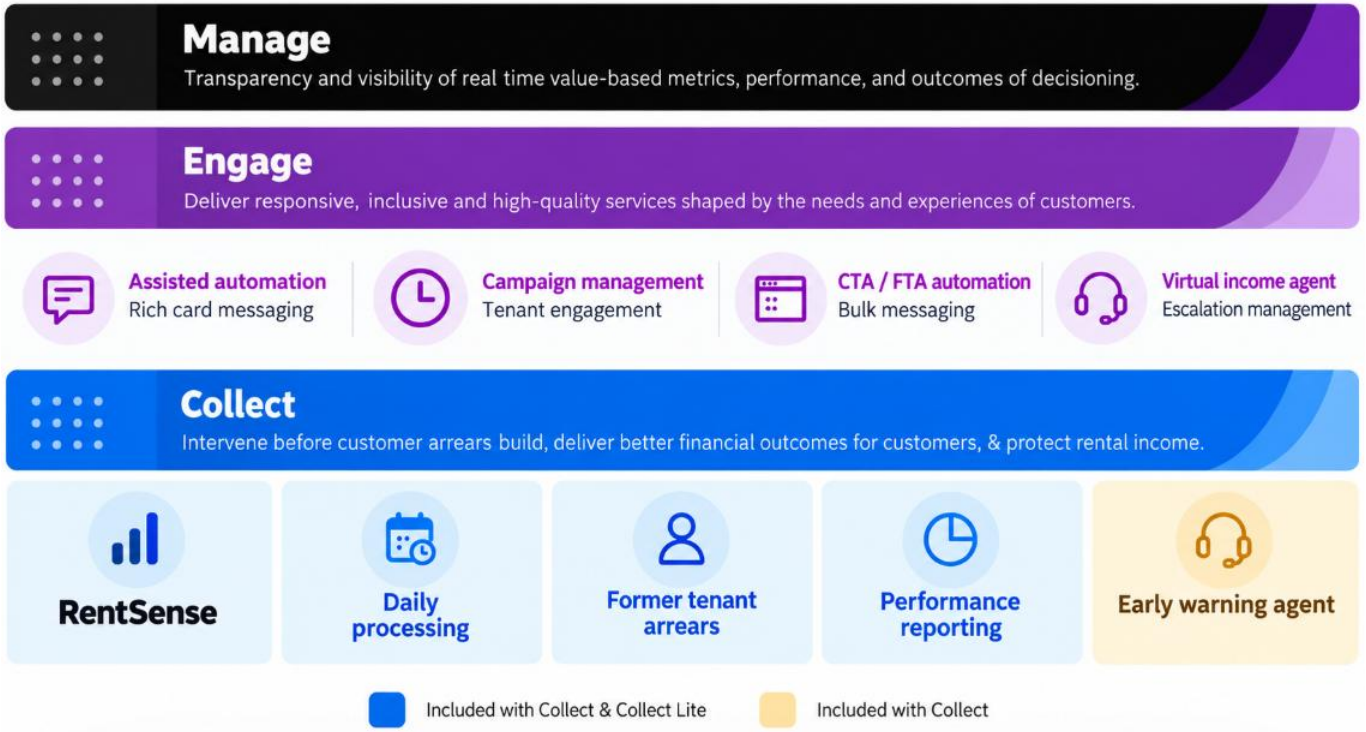


Figure 1: RentSense Packages & Modules

RentSense is a modular service, you can procure only the modules required or purchase services as packages to achieve greater value for money.

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03 Timebound Discount

Q3 2026 – Q1 2027

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3. Timebound Discount

Available between now & Mar 31st 2027.

Collect

Inclusive of Implementation, and 7,500 texts per £1,000 subscription spend (5p per message thereafter).

Service	Description	Unit(s)	Unit Price Per Annum
RentSense	RentSense is an expert system built specifically for social housing. It works alongside your existing Housing Management System rather than replacing it, reading rent-account data on a regular cycle and applying proven rules—together with your own local policies—to tell officers exactly which cases to work, when, and why. RentSense includes SMS capability, allowing officers to text residents directly to offer assistance or prompt payment. Messages can be sent ad-hoc to an individual case, scheduled to go out automatically, or swept across any cases left unactioned at the end of the week — so no tenant in need slips through the net unengaged.	Up-to 1,999 Properties	£27.43
		2,000 to 2,999 Properties	£21.92
		3,000 to 3,999 Properties	£16.44
		4,000 to 4,999 Properties	£14.52
		5,000 to 5,999 Properties	£14.52
		6,000 to 6,999 Properties	£13.53
		7,000 to 7,999 Properties	£12.82
		8,000 to 8,999 Properties	£12.39
		9,000 to 9,999 Properties	£12.20
		10,000 to 17,999 Properties	£10.27
		18,000 to 24,999 Properties	£8.29
		25,000 to 39,999 Properties	£6.98
		40,000 to 59,999 Properties	£5.55
		60,000 or more Properties	£5.10
Early Warning Agent *Requires RentSense to function.*	Early Warning Agent identifies tenants who are currently (and have recently been) in credit but are predicted to fall into arrears within the next three months. By forecasting tenant payment behaviour, Early Warning Agent allows housing providers to take early, preventative action before arrears occur. Once at-risk tenants are identified, the system automatically sends a personalised SMS message encouraging them to review their rent account and make necessary payments.		Included

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Former Tenant Arrears	Extends RentSense to manage Former Tenant Arrears (FTA) - – cases where tenants leave a property with outstanding rents of charges.	Included
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.	Included
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.	Included
Performance Reporting	Provides a core suite of reports that allows you to understand performance at an individual, patch, and business level.	Included
Multi-Factor Authentication		Included

Collect Lite

Inclusive of Implementation, and 7,500 texts per £1,000 subscription spend (5p per message thereafter).

Service	Description	Unit(s)	Unit Price Per Annum
RentSense	RentSense is an analytics-driven software solution that 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. RentSense analyses tenant payment patterns and applies Machine Learning to predict tenancies that are at risk of falling into arrears, allowing officers to prioritise contact and take early, effective action.	Up-to 1,999 Properties	£17.33
		2,000 to 2,999 Properties	£11.55
		3,000 to 3,999 Properties	£8.66
		4,000 to 4,999 Properties	£8.25
		5,000 to 5,999 Properties	£8.25
		6,000 to 9,999 Properties	£8.23
		10,000 to 17,999 Properties	£6.86
		18,000 to 24,999 Properties	£5.49

	RentSense includes SMS capability, allowing officers to text residents directly to offer assistance or prompt payment. Messages can be sent ad-hoc to an individual case, scheduled to go out automatically, or swept across any cases left unactioned at the end of the week — so no tenant in need slips through the net unengaged.	25,000 to 39,999 Properties	£4.75
		40,000 to 59,999 Properties	£3.88
		60,000 or more Properties	£3.60
Former Tenant Arrears	Extends RentSense to manage Former Tenant Arrears (FTA) - – cases where tenants leave a property with outstanding rents of charges.		Included
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.		Included
Performance Reporting	Provides a core suite of reports that allows you to understand performance at an individual, patch, and business level.		Included
Multi-Factor Authentication			Included

Additional Discount when Replacing a Third-Party Analytics Service

Customers procuring Collect or Collect Lite to replace an existing third-party analytics service will be provided the following discount against their Collect or Collect Lite service:

Properties	Collect Lite Discount	Collect Discount
Up-to 1,999 Properties	9.00%	31.00%
2,000 to 2,999 Properties	9.00%	31.00%
3,000 to 3,999 Properties	7.00%	20.00%
4,000 to 4,999 Properties	7.00%	20.00%
5,000 to 5,999 Properties	8.00%	20.00%
6,000 to 6,999 Properties	8.00%	14.00%
7,000 to 7,999 Properties	8.00%	9.00%
8,000 to 8,999 Properties	8.00%	6.00%
9,000 to 9,999 Properties	8.00%	5.00%
10,000 to 17,999 Properties	8.00%	5.00%
18,000 to 24,999 Properties	8.00%	4.00%
25,000 to 39,999 Properties	6.00%	3.00%
40,000 to 59,999 Properties	5.00%	2.50%
600,000 or more Properties	4.00%	2.00%

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Engage

Service	Description	Unit	Unit Price Per Annum
Campaign Manager	Campaign Manager provides the ability to send rich card messages to tenants that encourage and support positive tenant behaviour. It can act as an aid to encourage tenants to self-serve reducing the amount of calls experienced by contact centres on a daily basis. The service is ideal for sending mass-communication to tenants, e.g., new tenants, new UC claimants, existing tenants, NSP re-reserve.	1,000	£7.50
		2,000	£6.55
		3,000	£4.37
		4,000	£3.28
		5,000	£2.62
		6,000	£2.18
		7,000	£1.87
		8,000	£1.64
		9,000	£1.46
		10,000	£1.31
		18,000	£1.09
		25,000	£1.09
		> 40,000	£1.09

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Virtual Income Agent

The service uses our automation engine to assess factors like debt level, escalation, recent contact, and vulnerabilities before contacting tenants. This service includes the capability to write back actions and outcomes to your HMS enabling you to automate arrears stage escalation processes.

The "Standard" configuration applies our out of the box design to manage escalation processed. The "Premium" version can configured to follow your escalation process:

Property Band	Standard	Premium
1,000	£7.50	£7.50
2,000	£6.30	£7.50
3,000	£4.39	£7.50
4,000	£3.44	£6.00
5,000	£2.87	£5.00
6,000	£2.49	£4.50
7,000	£2.21	£3.75
8,000	£2.01	£3.25
9,000	£1.85	£3.00
10,000	£1.72	£2.75
18,000	£1.21	£2.50
25,000	£1.04	£2.50
>40,000	£0.86	£1.75

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04 RentSense Pricing

Simple, Transparent, Predictable

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4. RentSense® Pricing

Implementation – Fixed Fee:

We are able to provide implementation quotations, where you elect to procure a difference mix of modules than those included in our standard packages.

Service	Description	Unit	Unit Price	Service Day 6.5 hours	Fee
Collect					
Delivery Fee	• Implementation of the Collect product. • 16-week implementation plan. • Includes HMS Integration. • Optionally includes deployment of Assisted Automation where procured.	Project Manager	£1,000	8	£8,000
		Implementation Consultant	£1,000	22	£22,000
					£30,000
Engage **Engage services are additive to Collect (and delivered as a secondary implementation phase). You must procure RentSense to access to access this service. Where you procure "Augment" services, you can procure:** **a. Campaign Manager (if required); or** **b. Virtual Income Agent (not both as each service incrementally builds your digital capability based on your appetite for automation).**					
Campaign Manager	• Implementation of the Campaign Manager product. • 10-week implementation plan. • Includes integration to Assisted Automation.	Project Manager	£1,000	6	£6,000
		Implementation Consultant	£1,000	22	£22,000
					£28,000

Virtual Income Agent	• Implementation of the Virtual Income Agent product. • 16-week implementation plan. • Includes integration to Assisted Automation.	Project Manager	£1,000	9	£9,000
		Implementation Consultant	£1,000	42	£42,000
					£51,000
Manage					
None					

Implementation fee pricing notes:

- All fees exclude VAT.
- Milestone payments shall be:
    - On Award: 100%
- Delay payments are not provided.
- Change control will apply where the Customer deviates from the Mobysoft standard implementation methodology, plan or causes delay (described in the RentSense Service Description).
- Customer to work to required timescales, e.g., provide necessary access and support for Mobysoft to install the data utility to transmit client data no later than 11 days after order, provide decision & approvals in a timely manner.

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Subscription Fees.

Includes software licenses, hosting (AWS-Dublin), support (M-F0800 – 1730 excl. English national holidays), updates & upgrades, an allocated Customer Success Manager & access to Income Maximisation Resources, as well as 7,500 texts per £1,000 subscription spend (5p per message thereafter).

Collect			
Service	Description	Unit(s)	Unit Price Per Annum
RentSense	RentSense is an expert system built specifically for social housing. It works alongside your existing Housing Management System rather than replacing it, reading rent-account data on a regular cycle and applying proven rules—together with your own local policies—to tell officers exactly which cases to work, when, and why. RentSense includes SMS capability, allowing officers to text residents directly to offer assistance or prompt payment. Messages can be sent ad-hoc to an individual case, scheduled to go out automatically, or swept across any cases left unactioned at the end of the week — so no tenant in need slips through the net unengaged.	Up-to 5,000 Properties	£11.30
		5,001 to 6,000 Properties	£11.10
		6,001 to 7,000 Properties	£10.06
		7,001 to 8,000 Properties	£8.60
		8,001 - 9,000 Properties	£8.12
		9,001 - 10,000 Properties	£7.15
		>10,000 Properties	£7.05
Arrangements	Enhances RentSense built-in capability to manage tenants with informal and court-ordered payment arrangements by: providing a calculator to assist officers to	Up-to 1,999 Properties	£14.81

	calculate appropriate payment instalments for the tenant; and summarising the status of a payment arrangement to an Income Officer when reviewing an arrears case.	2,000 to 2,999 Properties	£9.87
		3,000 to 3,999 Properties	£7.40
		4,000 to 4,999 Properties	£5.97
		5,000 to 5,999 Properties	£5.99
		6,000 to 6,999 Properties	£5.05
		7,000 to 7,999 Properties	£4.37
		8,000 to 8,999 Properties	£3.96
		9,000 to 9,999 Properties	£3.78
		10,000 to 17,999 Properties	£3.24
		18,000 to 24,999 Properties	£2.67
		25,000 to 39,999 Properties	£2.13

		40,000 to 59,999 Properties	£1.59
		60,000 or more Properties	£1.43
Former Tenant Arrears	Former Tenant Arrears is designed to help SHPs efficiently manage post tenancy debt. The module provides straightforward tools for case management (e.g. workflow management), reporting, and direct tenant communication. Former Tenant Arrears can be deployed on its own or as a complementary module alongside RentSense, providing a unified approach to arrears management.	<10,000 Properties	£2.50
		>10,000 Properties	£1.50
Daily Processing ***Requires RentSense to function.***	Daily Processing is designed to support Housing Officers using RentSense by automatically updating their caseloads throughout the week When tenants make the required payments, their cases are removed from the list of recommended arrears actions. This ensures that officers are always working with the most accurate, up-to-date information, reducing unnecessary contact and focusing attention where it's needed most.	<10,000 Properties	£2.50
		>10,000 Properties	£1.30
Performance Reporting ***Requires RentSense to function.***	Out of the box, RentSense® provides a rich suite of PowerBI reporting including: ▪ First time debtors and the respective 'hot spots' provides geographical insight ▪ Repeat cases – identifies non-payers ▪ Repeat missed cases – identifies tenants who are in greatest need of support ▪ Case completion – granular insight into how officers operate on a day-to-day and hour-by-hour basis ▪ Resolution – a measure that looks at the quality of the work completed, and the outcomes achieved	Per Property	£2.13

	▪ Patch benchmarking – comparison of patches to apply resource based on demand.		
Early Warning Agent ***Requires RentSense to function.***	Early Warning Agent identifies tenants who are currently (and have recently been) in credit but are predicted to fall into arrears within the next three months. By forecasting tenant payment behaviour, Early Warning Agent allows housing providers to take early, preventative action before arrears occur. Once at-risk tenants are identified, the system automatically sends a personalised SMS message encouraging them to review their rent account and make necessary payments.	Subscription fee per Social Housing Agency	£9,000

Engage

Service	Description	Unit	Unit Price Per Annum
Assisted Automation ***Requires RentSense to function.***	Mobysoft will provide you with a Rich Card Messaging so that you can provide personalised payment reminders to tenants in arrears or have risk of arrears to take action (your team will present tenant target lists to the rich card messaging service by extracting contact data from Mobysoft). Assisted automation can also be configured to place outbound calls to residents. This changes the economics of contact: costly, low-yield outbound calling activity is replaced by high-quality inbound calls from residents who are ready to engage, allowing your team to intervene early, build financial resilience and sustain tenancies (10pence per minute).	Per SHP	£20,000
CTA & FTA Automation	Working with or alongside RentSense, CTA & FTA automation provides bulk messaging allowing you to issue a single call to action across a defined	£1.65 (CTA) and £0.35 (FTA) per Property, plus a platform fee:	

<table>
<tr>
<td></td>
<td>cohort, e.g. former tenants, leaseholders, garage tenants. Rather than working through the list caller by caller, you select the audience, set the message, the response route, and send. Those who need to act respond on their own terms, arriving as high-quality inbound contacts with intent already established, so your team spends its time on conversations that progress rather than on dialling through unanswered numbers.</td>
<td colspan="2">
<table>
<tr><th>Properties</th><th>Platform Fee</th></tr>
<tr><td>1,000</td><td>£12,600.00</td></tr>
<tr><td>2,000</td><td>£14,175.00</td></tr>
<tr><td>3,000</td><td>£15,750.00</td></tr>
<tr><td>4,000</td><td>£17,325.00</td></tr>
<tr><td>5,000</td><td>£19,005.00</td></tr>
<tr><td>6,000</td><td>£20,580.00</td></tr>
<tr><td>7,000</td><td>£22,155.00</td></tr>
<tr><td>8,000</td><td>£23,835.00</td></tr>
<tr><td>9,000</td><td>£25,410.00</td></tr>
<tr><td>10,000</td><td>£26,985.00</td></tr>
<tr><td>18,000</td><td>£39,900.00</td></tr>
<tr><td>25,000 +</td><td>£47,250.00</td></tr>
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<tr>
<td>Campaign Manager</td>
<td>Campaign Manager provides the ability to send rich card messages to tenants that encourage and support positive tenant behaviour. It can act as an aid to encourage tenants to self-serve reducing the amount of calls experienced by contact centres on a daily basis. The service is ideal for sending mass-communication to tenants, e.g., new tenants, new UC claimants, existing tenants, NSP re-reserve.</td>
<td>Per Property
Per text</td>
<td>£7.50
5p</td>
</tr>
</table>

Virtual Income Agent	The service uses our automation engine to assess factors like debt level, escalation, recent contact, and vulnerabilities before contacting tenants. This service includes the capability to write back actions and outcomes to your HMS enabling you to automate arrears stage escalation processes.		

Manage

Manage services are additive to Collect. You must procure RentSense to access to access this service.

Service	Description	Unit Price	Unit Price Per Annum
Manage	Manage provides executives with additional insight into performance.	Subscription fee per Social Housing Agency	Included when released for beta

Connectors

HMS	Our MIDAS HMS Connector is service agnostic and is designed to support all RentSense package and module actions.	Subscription fee per Social Housing Agency	Included
Salesforce	Two-way integration.	Subscription fee per Social Housing Agency	Included
Microsoft Dataverse	Two-way integration.	Subscription fee per Social Housing Agency	Included

Social Value: Delivering Additional Value to Your Communities

We want our customers to create new opportunities in their region. Unless otherwise agreed, we will therefore make 1% of your annual subscription fees available to fund social value projects in your area. This could include creating apprenticeship opportunities in-line with PPN026, support for voluntary and third sector organisations in your area, or other initiatives that matter locally.

We'll help you identify where that support will count most — whether that's placements within your own teams, apprenticeships with your contractors and local employers, programmes run with a nearby college or training provider, or projects delivered by community and voluntary organisations. We can deliver the funding by paying the training provider, employer or organisation directly, or in kind through staff time, software, mentoring and training from our own team.

Funding doesn't roll over between years, but meaningful projects rarely fit neatly into twelve months. So where it helps, we can agree to combine two or more years' funding to support a longer programme or a larger cohort, and even front-load it so the work can start sooner.

Every project supported is a shared achievement. We'll work with you on a short case study for each of our websites — agreed with you in advance — so the people and the outcomes behind it are properly recognised.

Key Subscription Terms (applies to all services):

1. All fees exclude VAT.
2. Subscription fees are payable annual in advance from contract award.
3. A “Property” is defined as any property that the customer owns, provides services for or manages. We will work with the customer to establish the number of properties to be analysed by RentSense® and the modules procured (the Property Cap), and this will form the basis of calculation for the overall price. Unless otherwise agreed, a minimum commitment of 1,000 Properties is required.
4. A discount of 5% to the prices listed in this document is available when procuring for a minimum term of three years.
5. Following order, all pricing is subject to indexation, which will be applied each year on the anniversary of the contract start date, calculated based on Consumer Price Index data provided by the ONS.
6. Subscription fees include:

    - Hosting (AWS Dublin)

- Updates & upgrades performed by Mobysoft
- Support: M-F 0800 – 1730 (Excluding English national holidays):

    - Service monitoring and proactive service availability management.
    - 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.

- Customer Success Manager:

    - 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.

- Access to Income Maximisation Resources:

    - Provides social housing providers 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.
- 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

For more information, please see the RentSense® Service Definition document within the Digital Marketplace.

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