

RentSense® G-Cloud Service Definition

A smarter way to collect rent

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100+

social housing providers rely on our data insight and solutions.

1.8m

tenancies processed in RentSense every week and 4,000+ daily RentSense users.

£8BN

Transactions supported.

01 Service Overview

A smarter way to collect rent

1. Service Overview

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.

RentSense: A Smarter way to collect rent

Mobysoft is a long-established, award-winning technology partner to the social housing sector, specialising in predictive analytics, automation, and data-driven decision support (please refer to **Annex A Corporate Profile** for further insight into our business).

Built on the trusted and hyperscale AWS cloud, our RentSense® solution unlocks investment in social housing by maximising rental income. 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).

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**

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

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

Housemark

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



£1.2 Million

Arrears Reduction [READ MORE](#)



£1M

Improvement in collections [READ MORE](#)



33%

Customer visits increased by [READ MORE](#)



1.45 FTE

Capacity created [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

"The effects of having RentSense were immediate, arrears dropped by around £1 Million in the first three months."

Vivid

"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

proven track records in debt reduction. This includes providing you with social housing market insights, assistance with legislative readiness, as well as provision of soft-skills training for your housing officers e.g. application of nudge theory to maximise collection, and coaching to support vulnerable customers in need of assistance.

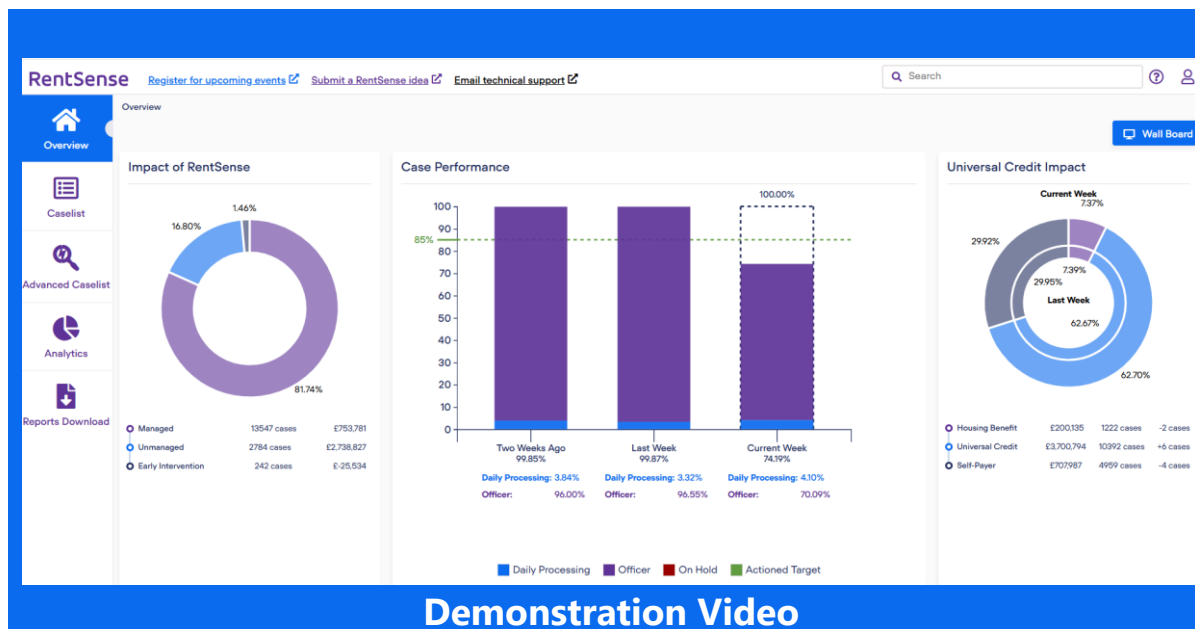
Your pathway to sustainable social housing:

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:



45%

Caseload Reduction in 2 years [READ MORE](#)



£5.4M

Exceeded year end target [READ MORE](#)



25.6%

Arrears reduction [READ MORE](#)

Case Studies

02

RentSense Software Packages

Optimise Caseload, Augment Resident Engagement, Manage Performance

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

RentSense® is a cloud-based (AWS-Dublin) predictive analytics service designed specifically for SHPs. It works alongside your existing 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 (Figure 1, shown right). Each package and the modules they include are described overleaf:

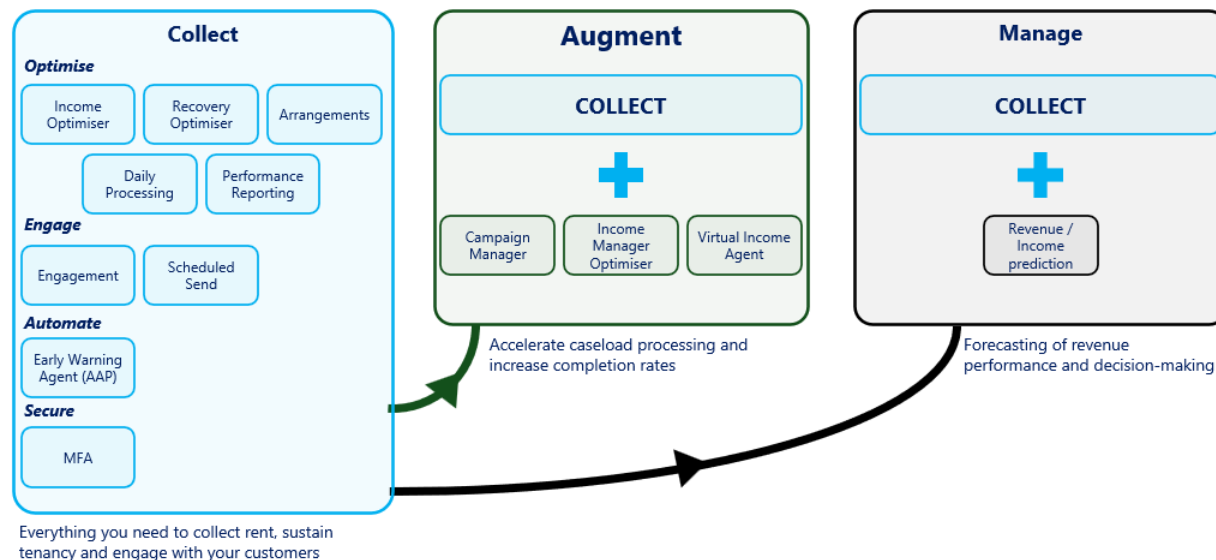


Figure 1: RentSense Packages & Modules

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

Package #1: Collect

Everything you need to run effective income management

SHPs are under increasing financial pressure and regulatory scrutiny at a time when tenant vulnerability is rising. Housing Income Teams are therefore required to manage an increasing number of complex arrears cases fairly and consistently.

Our Collect package provides the toolkit required by income management teams to manage arrears effectively. It supports day-to-day arrears management, prioritisation of caseload and tenant engagement, as well as providing performance monitoring. The package includes the following modules:

Optimise

Income Optimiser (including Arrangements)

Income Optimiser is an analytics-driven software solution that helps social housing providers reduce rent arrears, and improve income team productivity by providing more accurate caseloads than a traditional HMS (Figure 2, shown right).

Accuracy

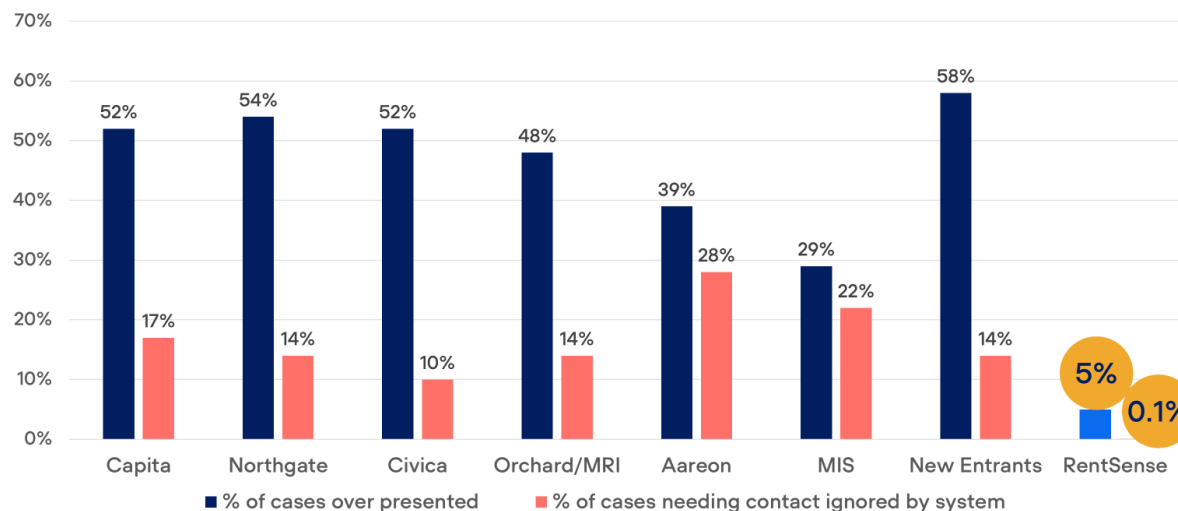


Figure 2: RentSense Outperforms HMS Accuracy

Based on 100,000 officer determinations) is proven to deliver better than a standalone HMS:

- **99% recall** (for every 100 cases that need presenting, RentSense identifies 99)
- **95% presentation** (for every 100 cases RentSense identifies, 95 require action).

Income Optimiser is an expert system that prioritises current and former tenant arrears caseload using proven algorithms. 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. This includes assessing the following data weekly:

- **Payment Frequencies:** Weekly, fortnightly, four-weekly, and monthly payment types.
- **Payment Types:** Cash, Direct Debit, Housing Benefit, Universal Credit, Alternative Payment Arrangements (APAs), and Third-Party Deductions (TPDs).
- **Arrangements:** With growing financial pressures (e.g., the cost-of-living crisis, benefits reform, and rent convergence), tenants increasingly rely upon payment arrangements. **It is therefore critical for income management solutions to include the ability to manage arrangements correctly.** RentSense achieves this by highlighting where agreements are at risk of failing or being broken to officers so that they can intervene early. RentSense also includes an agreement calculator to help

The screenshot displays the RentSense web application interface. The top navigation bar includes links for 'Register for upcoming events', 'Submit a RentSense idea', and 'Email technical support'. The main content area is divided into two columns. The left column contains a sidebar with icons for 'Overview', 'Caselist', 'Advanced Caselist', 'Analytics', and 'Reports Download'. The right column shows the 'Tenancy Overview' for tenant 7033398. It includes a 'Balances' table with columns for 'Gross Balance', 'Projected Balance', 'Recommended', and 'Completed'. Below this is an 'Arrangements Calculator' with fields for 'Total debt outstanding', 'First payment due date', and 'How often does the tenant want to make payments?'. A yellow warning box indicates that the arrangement has been evaluated as 'Broken - Level 3' due to underpayment. The bottom right shows the 'Arrangement Amount' as £57.00 MONTHLY and the 'First Instalment Date' as 14/11/2025.

Gross Balance	Projected Balance	Recommended	Completed
£1,601.31	£1,601.31	✓	✗

Arrangements Calculator

Total debt outstanding
£: 0

First payment due date
26/01/2026

How often does the tenant want to make payments?
Select payment frequency

Encourage the tenant to setup an automated payment method to increase the likelihood of it being sustained (Direct Debit, Standing order, Recurring Card payment).

Repayment Amount Number of Payments

Repayment amount per payment
£: 0

Calculate

Tenancy Overview

Overview **Arrangement** Activity Statement Communications

Arrangement
Information regarding this tenants current arrangement and status is displayed below

This Arrangement Has Been Evaluated As: Broken - Level 3
The Tenant Has Underpaid Their Rent In The Most Recent Arrangement Instalment.
The Tenant Is Inline With Their Overall Arrangement.

Arrangement Amount : £57.00 MONTHLY
First Instalment Date : 14/11/2025

Figure 3: Effortlessly manage and recalculate arrangements
RentSense highlights where agreements are at risk of failing or being broken, this allows officers to intervene early, and where required recalculate new arrangements for tenants that cannot maintain payments.

support officers calculate repayment amounts if needed.

Daily Processing

Daily Processing is designed to support housing officers using RentSense by automatically updating their caseloads throughout the week. This means that when tenants make the required payments, their cases are removed from the list of recommended arrears actions for your Income Management team. This ensures that officers are always working with the most accurate, up-to-date information, reducing unnecessary contact and focusing attention where it is needed most.

Performance reports

Out of the box, RentSense® provides a rich suite of PowerBI reports (Figure 4, examples shown right) including:

- **First time debtors and respective 'hot spots'** provides geographical insight.
- **Repeat Cases.** Identifies prolific non-payers.
- **Repeat Missed Cases.** Identifies tenants who are in the greatest need of support.

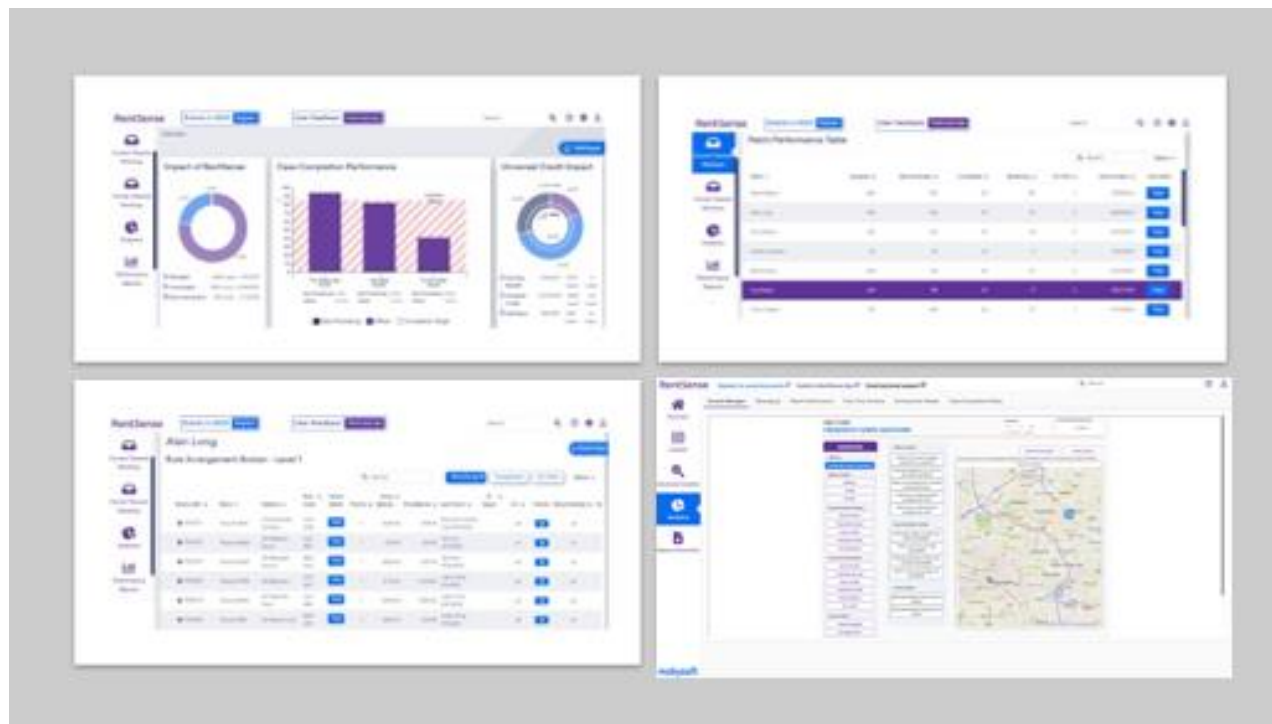


Figure 4: Power BI Performance Reports

RentSense provides a rich suite of performance reports as standard.

- **Case completion.** Granular insight in to how people operate on a day to day, on an hour by hour basis.
- **Resolution.** A measure that looks at the quality of the work completed and the outcomes achieved, this report can be used to better target Housing Officer training and development.
- **Patch benchmarking.** Identifies the performance of patches side-by-side. These reports also allow you to apply resource based on demand instead of arbitrary patch distribution.

Recovery Optimiser

Recovery Optimiser is a standalone solution designed to help SHPs efficiently manage Former Tenant Arrears - cases where tenants leave a property with outstanding rent or charges. The module provides straightforward tools for case management (e.g. workflow management), reporting, and direct tenant communication. Recovery Optimiser can be deployed on its own or as a complementary module alongside Income Optimiser, providing a unified approach to arrears management.

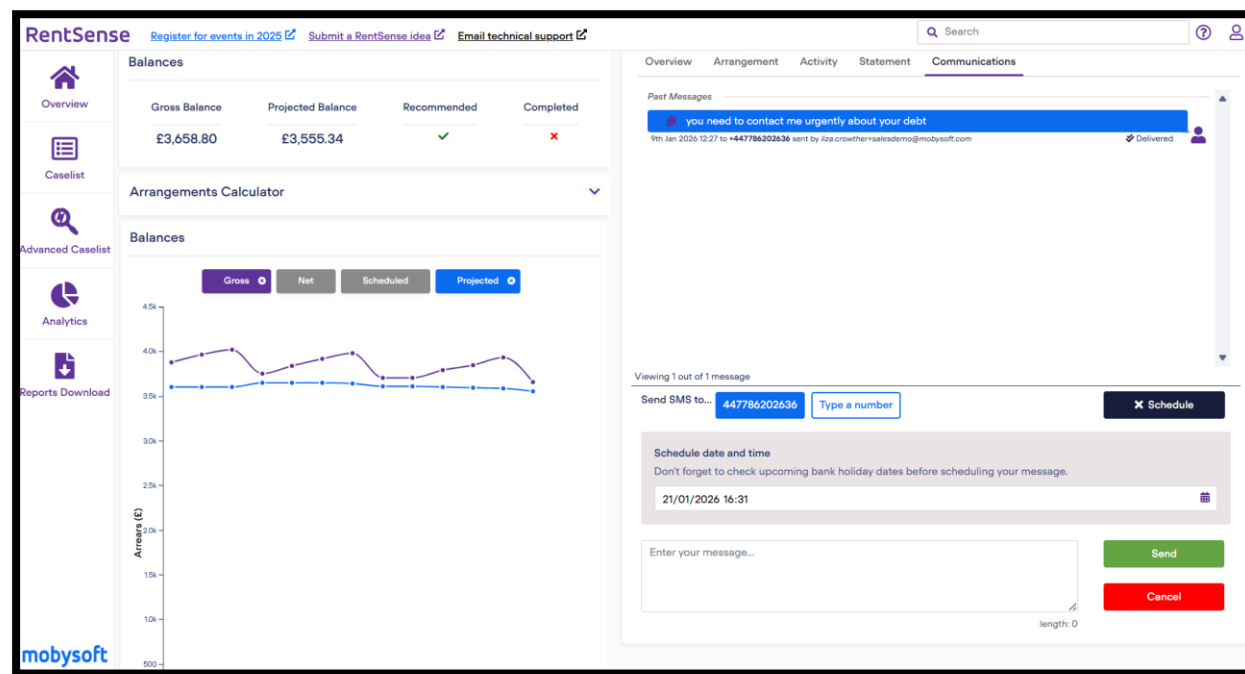


Figure 5: SMS - Scheduled Send

RentSense enables Housing Officers to send timely SMS to tenants to prompt payment.

Engage

Scheduled Send

RentSense provides the ability for Housing Officers to schedule SMS messages in a timely manner, e.g., where a tenant commits to making a payment once they have received a benefit payment, an SMS can be scheduled to prompt payment following the date the benefit payment was scheduled to take place.

Engagement

Mobysoft will provide you with a Rich Card Messaging service so that you can provide personalised payment reminders to tenants in arrears or have risk of arrears to take action (to send messages, your team will present tenant target lists to the rich card messaging service by extracting contact data from Mobysoft).

Rich Card Messaging enables tenants to click to action, it is therefore highly effective at prompting payments, e.g. **Edinburgh City Council collected £149,472 of payments from 1,821 message attempts in a single week using this capability.** You can also use it to automatically action caseload that income teams have not had opportunity to review during the week (unactioned send).

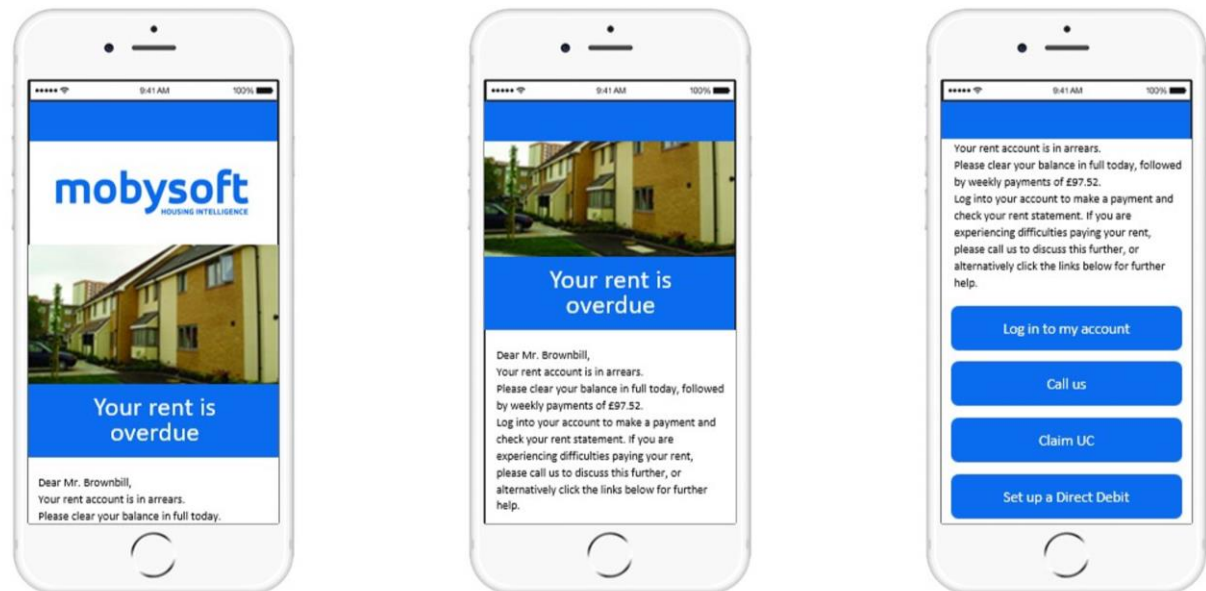


Figure 6: Rich Card Messaging Service

RentSense enables Housing Officers to send timely rich card messages to tenants to prompt payment.

In addition, the rich card messaging service provides reporting that highlights failed messages (so you can cleanse your data), the date, time and number of views of the message, and the timestamp of any 'call to action' button clicked, so you can track the effectiveness of your messages.

Automate

Early Warning Agent

Early Warning Agent applies Machine Learning to identify 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 tenants a personalised SMS message encouraging them to review their rent account and make any necessary payments.



Early Warning Agent enables SHPs to focus on proactive engagement instead of Recovery

Package #2: Augment

Achieve more with less through automation

Manual income management processes no longer scale to meet growing and increasingly complex arrears caseloads, and as a result frontline teams may process cases inconsistently or even face burnout. Augment provides scalable digital solutions that allow you to quickly manage your arrears caseloads. Crucially, augment enables you to match your digital ambition to your budget by providing tiered automation services:

1. Campaign Manager

Campaign Manager provides the ability to bulk 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.

2. Income Manager Optimiser

This service creates Housing Officer capacity for complex cases by automatically sending rich card messaging to individual tenants for routine collection activity, e.g., reminders to setup direct debits.

3. Virtual Income Agent

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

"The automation has helped tenants in a variety of ways. The most important is that fewer customers are getting into serious debt, and we can intervene at the earliest stages of debt. This ability runs through the whole process, and no cases (such as low priority) get left."

Together Housing

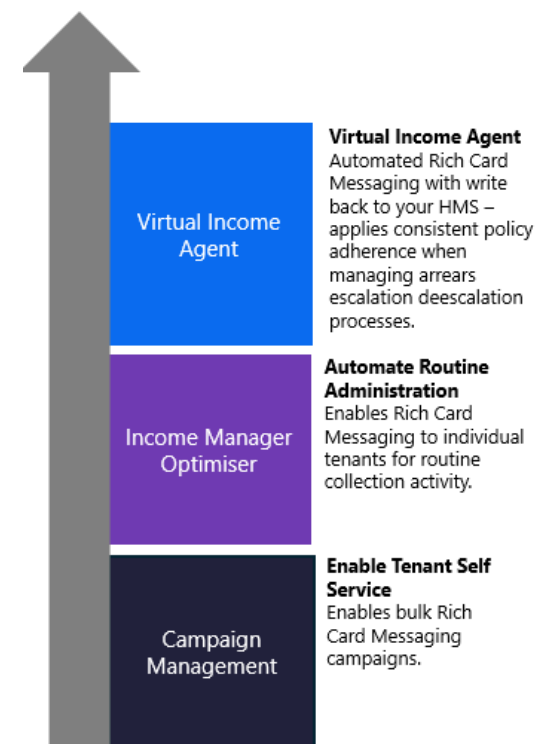


Figure 7: Automation Journey
Mobysoft enables you to match your digital ambition to your budget by providing tiered automation services.

Package #3: Manage

Executive insight into future income risk

Executives need to know whether current operational activity is sufficient to deliver income targets before forecast shortfalls become financial problems.

Planned for future release, Manage is being developed for Executive Directors who need visibility of where income performance is heading, not just where it has been. It will provide forward-looking insight into revenue risk, enabling senior leaders to identify gaps early and apply focus, or intervention where income performance is at risk.

Manage will support informed decision-making at the top of the organisation and strengthen accountability across income management teams by providing a suite of management reports that forecast revenue and income risk.



Benefits Summary

Landlord

Increased cash collection, lower debt levels, and lower bad debt

Increase in cash collection

Improved viability

Greater VFM on resources

Happier teams & tenants

Teams

Accurate caseloads, increased capacity, greater job satisfaction

Up to 70% caseload reduction

40% automation resolution

10% daily processing completion

Significant productivity boost

Tenants

Fewer debtors, fewer evictions, and more stable communities

38% fewer evictions

20% reduction in new debtors

Earlier engagement & support

15% lower CTA & FTA debt

Appendix B – Architecture, **Appendix C**- Non-Functional Deliverables, & **Appendix D** - Technical Requirements, provide technical and compliance subject matter experts with further insight into the service.

03

Easy to Implement
Proven HMS Connectors

3. Proven HMS Connectors

SHPs rely on data from diverse sources, with Housing Management Systems (HMS) serving as a primary pillar of operational management.

Mobysoft is proud to collaborate with a network of trusted integration partners, ensuring our RentSense® platform effectively connects with the tools and systems that housing providers rely on. **Our service provides proven connectors to all HMS services.**

Proven Delivery Expertise:



Delivering proven connectivity to common Housing Management Service (HMS) services, CRMs as well as business communication services, e.g.,:



04 Implementation

Accelerating time to value

4. Implementation: Accelerating time to value

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

Deployment Strategy

We will develop a Service Roadmap for your business so that you can implement RentSense progressively (example shown right). This approach enables you to quickly deploy RentSense, or our Collect 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.

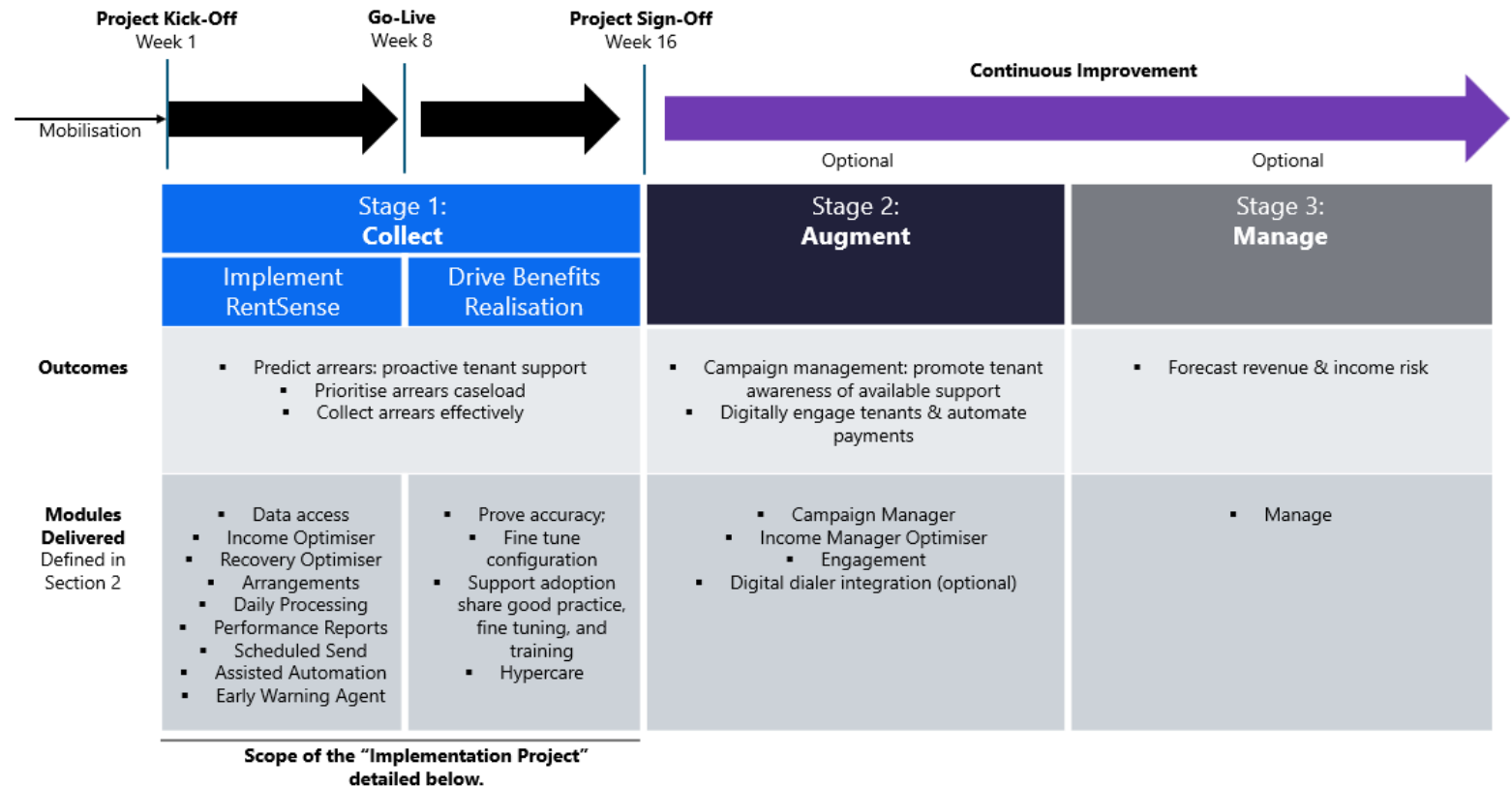


Figure 8: A Typical Service Roadmap

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

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. 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,

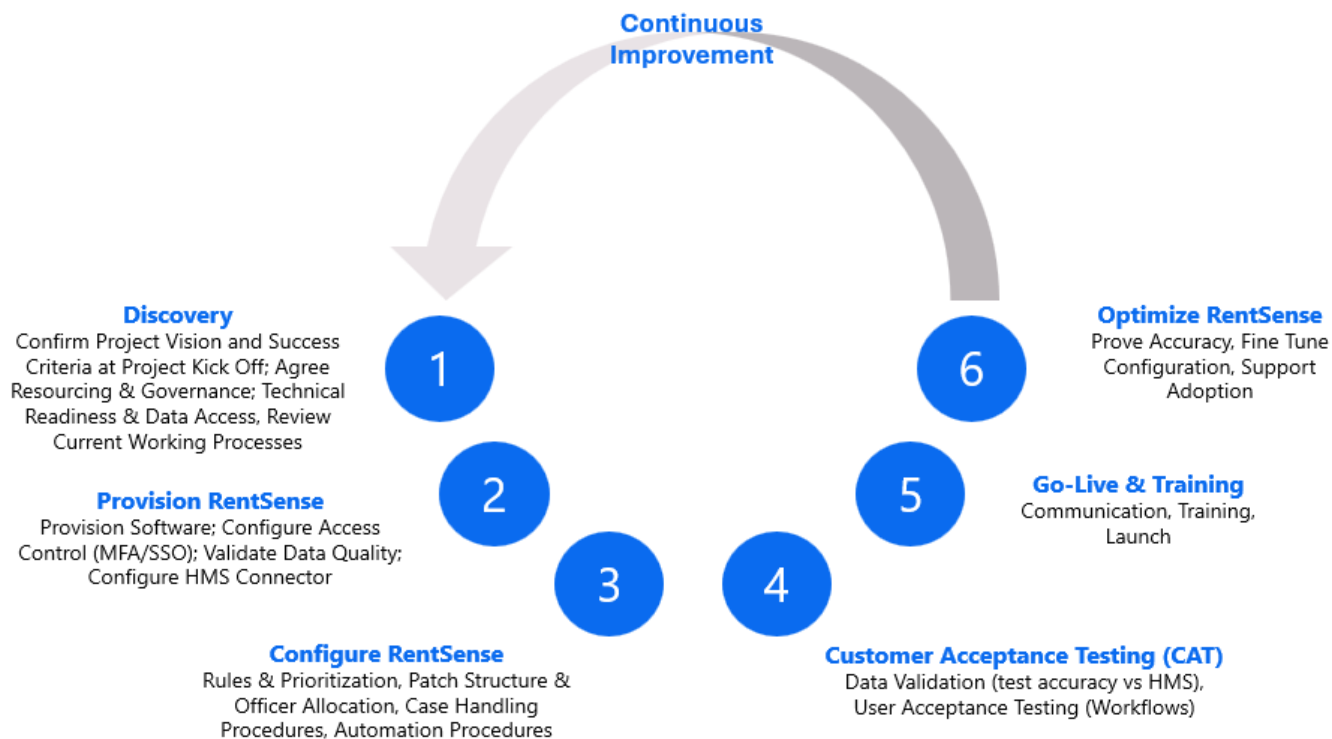


Figure 9: Proven Implementation Methodology

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 well as hands-on support from our team to support you adopt good practice.

Once the service is optimised, it will enter a short period of Hypercare, prior to the service being formally transitioned to our Customer Success team.

A Typical Implementation Plan

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. The chart to the right shows a typical implementation plan for your consideration.

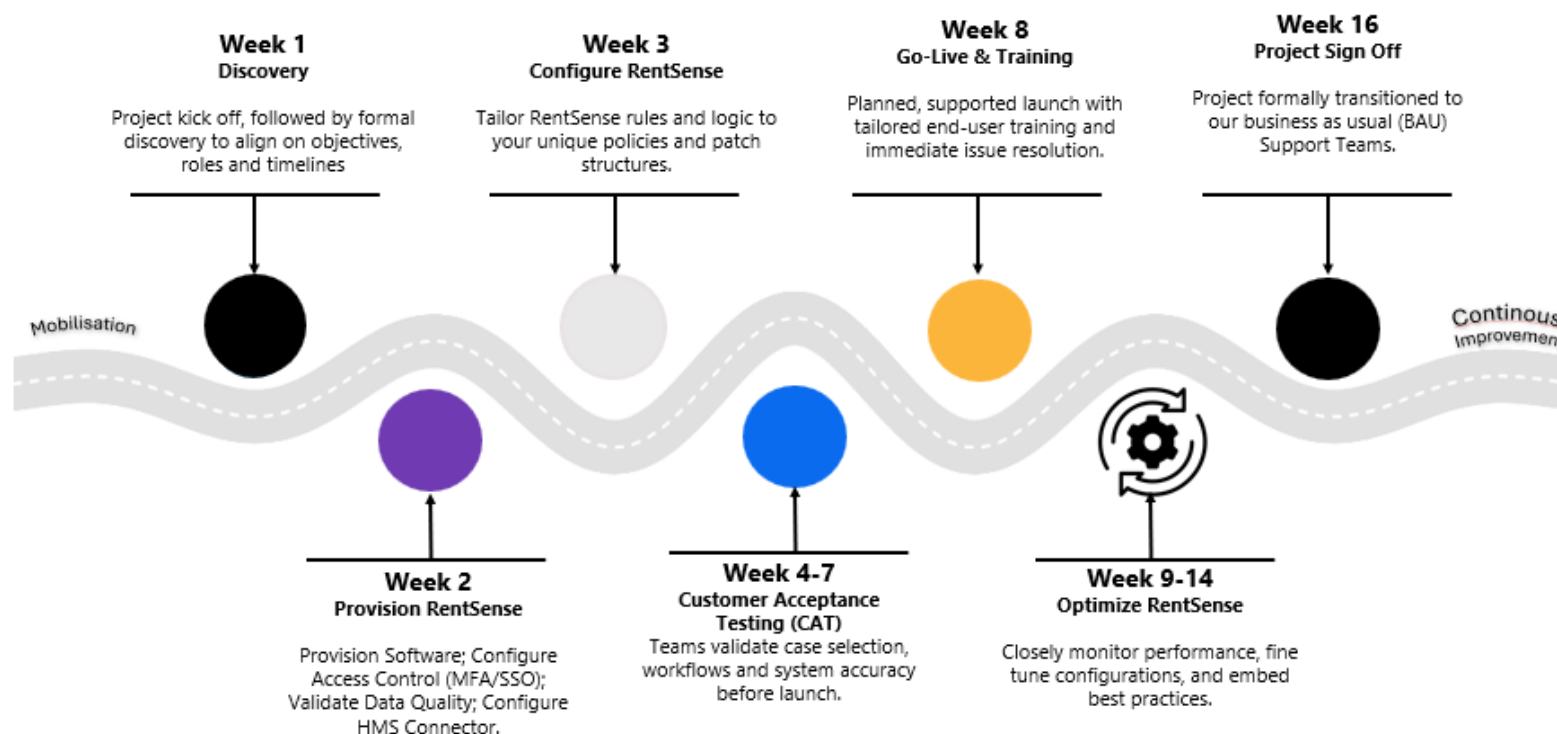


Figure 10: Typical Implementation Plan

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



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05 Customer Success Sustainable value

5. 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 therefore combines:

- 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

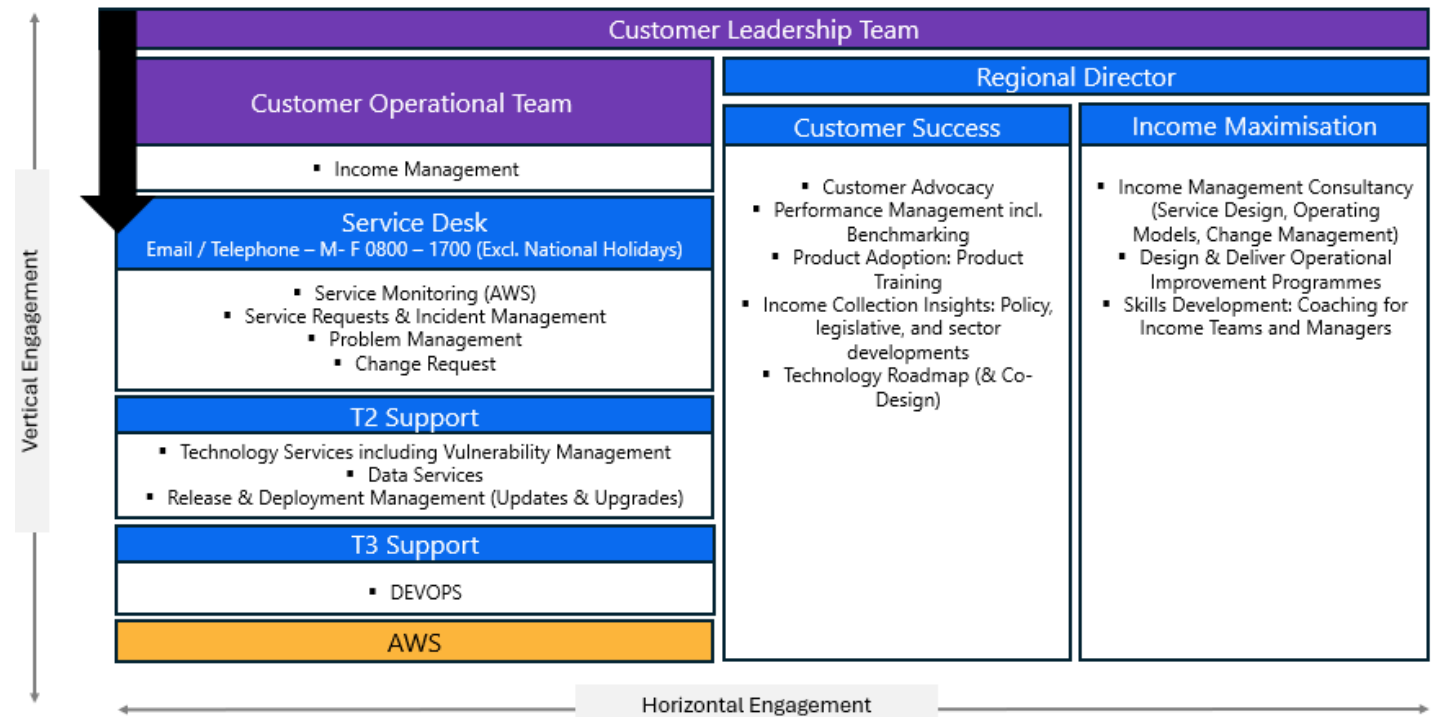


Figure 11: Delivering High Performance Income Management Services
Our Service Model is aligned to the Blueprint of the Service Desk Institute Global Best Practice to drive availability, adoption, and income management performance.

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:

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.

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



"It's not just about the product, there's a wraparound service with real support and training from knowledgeable people."

Director of Customer Services

- 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.

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**.

97% Customer Satisfaction
Achieved through SDI good practice



Excellent service as usual!

Sutton Housing Partnership

Really impressed by support received

Sovereign Housing Association

mobysoft

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
Collaborative

Innovative
Customer-focused

Outcome Orientated
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):

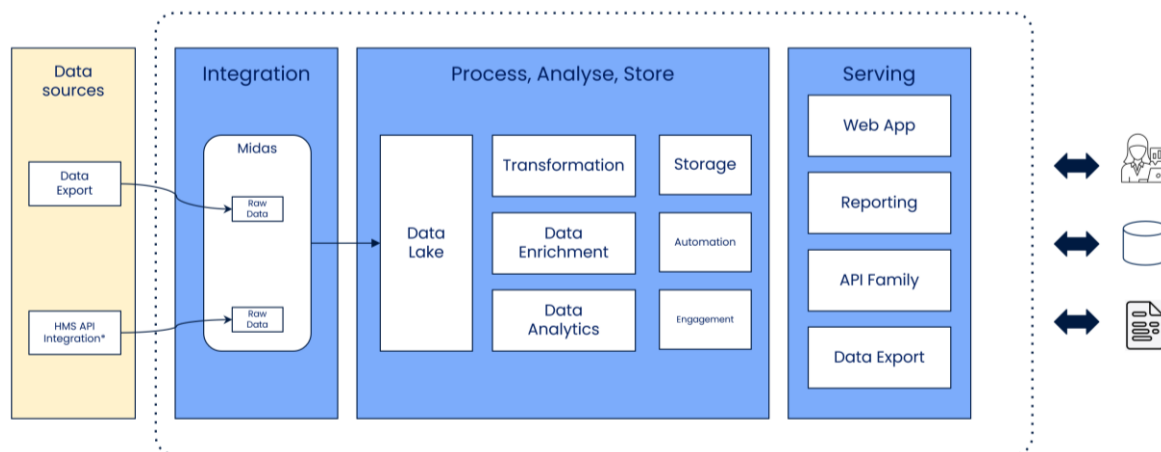


Figure 12: Service Architecture

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)

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](https://www.gov.uk/bank-holidays)

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

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