G-Cloud 15 - Service Definition

Debt Management Platform

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Sagacity Overview

Founded in 2005 Sagacity is a customer centric business, supporting our clients and partners, helping them make informed decisions powered by the intelligent use of data. Sagacity believes that responsible data should be at the heart of every organisation, transforming their customer data, enabling them to identify and support their business and customer needs, underpinning operational efficiencies and the resultant cost savings.

As proud pioneers and early adopters of leading technologies, Sagacity utilises a number of platforms and programmes to continuously enhance and operate its solutions. Sagacity's appetite for continuous improvement has enabled us to deliver highly responsive, scalable, and flexible solutions for clients as well as providing your technical teams with invaluable support to embrace a more cloud-based infrastructure approach and adopt the rapidly evolving new technologies.

Alongside our technical & consultative expertise, we manage one of the largest datasets in the UK. Containing over 95m individual records, 30m properties and 300+ attributes allowing you to truly understand demographics, behaviours, specific localities or even the whole UK.

Sagacity helps organisations combine customer information with individual and property intelligence, turning insights into outcomes. Resulting in a hyper personalised and holistic view of customers, across the customer lifecycle:

On Boarding and Early Life:	• Building the **foundation** for **successful customer relationships** • Understanding **customer affluence** and **vulnerability** to tailor appropriate tariffs, discounts payment options and service levels • Ensuring you have full and **valid customer contact details** • Creating **customer linkage** through data across disparate systems to **locate existing/duplicate accounts** and **verify customer identity**
In-Life Management:	• **Maximising value** and **engagement throughout the relationship** • Understanding how to engage customers with **personalised communication preferences** and **channel optimisation** • Eligibility & Appropriateness, • Identifying **individuals or households** that are eligible for **discount due to their vulnerability**. • Optimising **customer experience** by understanding **household composition** and **decision-making dynamics**
Debt and Collections:	• Delivering **intelligent intervention** that **preserves relationships** • Understanding **propensity to pay** enabling **appropriate collection strategies before debt escalates** • Identifying **vulnerability markers** ensuring **compliant** and **empathetic debt management** • Optimising **payment arrangements** based on **customer financial capacity** and **historical behaviour patterns** • **Recovering revenue** while **maintaining customer relationships** through **intelligence-driven approaches**

Sagacity is a purpose-led company and believes that purpose comes before profit. If the purpose is achieved, then everything else will follow. From a client perspective this means Sagacity engages to deliver successful client outcomes rather than limiting delivery to purely contracted outputs. Delivering outputs delivers the contract. Joining the dots delivers the outcome.

Value Proposition

"Bad debt is not inevitable - it's a symptom of poor data, late intervention, and one-size-fits-all strategies," countless debt recovery reviews have concluded.

Despite widespread recognition that early intervention and differentiated treatment improve recovery rates, most organisations chase debt reactively using incomplete customer information and uniform strategies. When customer identity is resolved, vulnerability identified, contact details validated, and payment propensity predicted, organisations reduce bad debt write-offs by 10-15%, improve collection efficiency by 20-30%, and maintain regulatory compliance through systematic process rather than manual case-by-case assessment.

Public sector organisations commit to maximising revenue collection, protecting vulnerable customers, ensuring regulatory compliance, and delivering value for money. But fragmented customer data, disconnected billing systems, outdated contact information, and uniform collection strategies make these commitments impossible to deliver systematically.

Debt collection teams face multiple interconnected challenges: customers who have moved leaving final bill debt, vulnerable individuals subject to inappropriate enforcement action, limited resources chasing uncontactable customers or accounts with no recovery prospect, and compliance failures resulting from inability to identify and protect those requiring special consideration. Collection agencies operate with incomplete intelligence, field teams deploy without occupancy verification, and payment campaigns generate high bounce rates from invalid contact details.

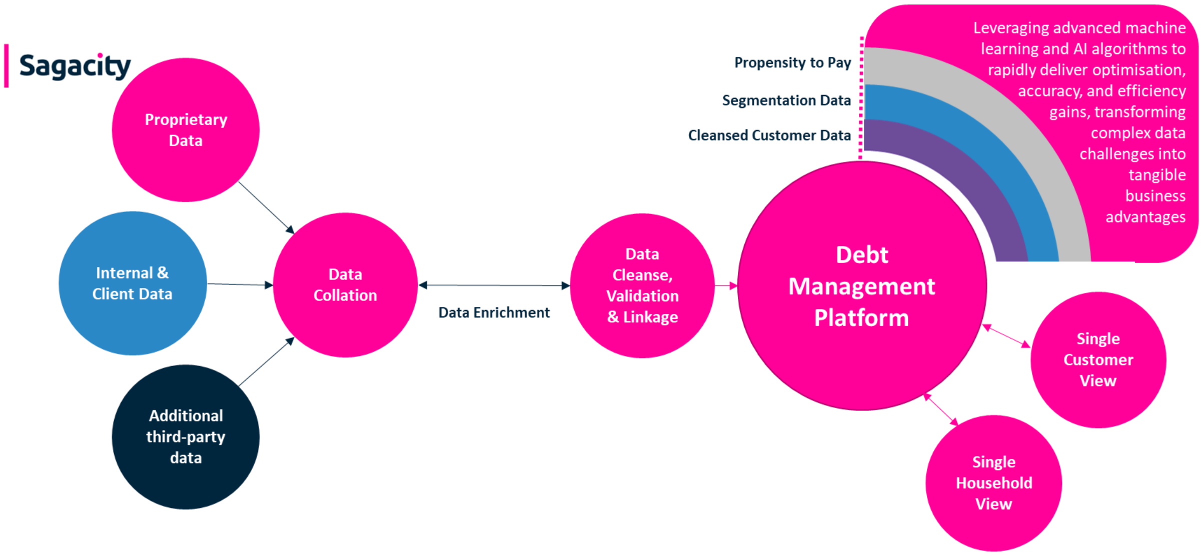
The Debt Management Platform is designed to address the root causes of collection inefficiency by integrating customer intelligence - identity resolution, vulnerability identification, residency validation, contact verification - directly into debt visualisation and campaign workflows, enabling data-driven prioritisation, differentiated treatment, and proactive intervention that maximises recovery whilst ensuring vulnerable customer protection.

What the Service Provides

The cause of debt can start long before accounts enter collections. The key is to address 'avoidable problems' early in the process and ensure that there are effective processes, people, systems and controls in place to accelerate collections when accounts do enter collections. Most solutions only focus on the collections function; we identify and fix the root cause and optimise the function.

The Sagacity Debt Management Platform is a comprehensive SaaS solution that, enabling organisations to visualise debt patterns, identify root causes of debt accumulation, executing data-driven collection strategies. The platform combines powerful debt analytics and reporting with configurable campaign management tools and access to specialist data intelligence modules that support increased engagement and collection activity.

The following diagram outlines the core modules within the platform, along with a typical data flow:



Overview of the G-Cloud Service

Unlike generic debt management systems, the Debt Management Platform integrates deep customer intelligence, vulnerability identification, residency validation, contact verification, and propensity modelling; directly into debt visualisation and campaign workflows. This enables organisations to balance revenue protection with appropriate support for vulnerable customers, optimise collection strategies based on data-driven insights, improving recovery rates whilst reducing operational costs.

The platform supports root cause analysis to identify upstream drivers of debt, allowing organisations to address systemic issues rather than just symptoms. Combined with configurable campaign suites, dedicated performance reporting, and access to specialist data intelligence modules, the platform provides end-to-end debt management capability from insight through to action.

Key Service Capabilities

Debt Visualisation & Analytics:

Comprehensive dashboards and interactive reporting provide real-time visibility into debt portfolios:

- **Debt Summary**: Portfolio-level metrics including total debt, debt distribution, and trend analysis
- **Age of Debt**: Debt aging analysis showing movement through collection stages
- **Top Debtors**: Identification and profiling of highest-value debt accounts
- **Roll Rates**: Interactive analysis of account movement between debt stages (summary & detailed view)
- **Cure Rates**: Interactive account tracking returning to good standing (summary & detailed view)
- **Financial Transactions**: Transaction-level visibility supporting reconciliation and investigation
- **Geospatial Debt Mapping**: Geographic visualisation identifying debt concentration and regional patterns
- **Payment Method Analysis**:
    - Penetration rates by payment type
    - Payment method movement and migration patterns
    - Direct Debit stick rates and failure analysis
    - Underfunded payment plan identification
- **Cash Reporting**:
    - Overview dashboards showing collection performance
    - Daily performance metrics tracking against targets
    - Daily General Ledger reconciliation
- **Debt Collection Agency (DCA) Reporting**: Performance tracking and cost analysis for external collection agencies
- **Live/Current and Former/Final Views**: Separate views for active accounts and closed/final bills supporting different operational workflows
- **Complaints and Blocked Accounts**: Visibility into accounts requiring special handling

All visualisations support drill-down analysis, export functionality, and configurable date ranges. Root cause analysis capabilities enable identification of upstream drivers such as billing errors, processing delays, or customer communication failures.

Campaign Management Suite

Configurable multi-channel campaign engine with automated file generation:

- **Daily Export Capability**: Automated generation of SMS, dialler, email, and letter input files based on configurable campaign rules
- **Campaign Configuration**: Rules-based selection of accounts for each communication channel based on debt stage, customer profile, vulnerability status, payment history, and channel preferences
- **Dedicated Performance Reporting**: Campaign-specific tracking showing contact rates, response rates, payment outcomes, and ROI by channel and customer segment
- **Treatment Path Optimisation**: Data-driven recommendations for optimal contact strategies based on historical performance

Campaigns integrate directly with vulnerability identification, contact validation, and propensity modelling to ensure appropriate, compliant, and effective customer engagement.

Data Intelligence Modules

The Debt Management Platform provides access to specialist data intelligence capabilities that address critical challenges in debt collection: identifying who owes money and where they are, ensuring data quality supports accurate billing and communication, understanding customer circumstances to enable appropriate treatment, prioritising limited collection resources for maximum return, predicting payment behaviour to optimise engagement strategies, and validating contact channels to improve first-contact success rates.

These modules transform debt collection from reactive chasing to proactive, data-driven customer engagement - balancing revenue protection with regulatory compliance and vulnerable customer support.

MODULE 1: IDENTIFY

Debt Collection Objective: Establish who owes money, where they are located, and whether they require special consideration - enabling accurate billing, effective contact, and compliant collection strategies.

Linked Accounts Service

Overview: Links live accounts with final accounts across billing platforms - revealing the complete customer relationship and total debt exposure. Matches accounts using Sagacity's proprietary algorithms considering name variations, address changes, and historical relationships.

Use Cases: Link live accounts with final accounts to understand total debt exposure

- **Consolidate debt view** across services and accounts
- Match current **council tax accounts with historic final bills**
- Link housing **rent accounts with outstanding arrears** on previous properties
- Identify customers **maintaining payments on some accounts whilst defaulting on others**
- **Prioritise collection activity based on total relationship value** rather than individual account balances
- Design **coordinated payment plans** addressing all accounts simultaneously
- Support **vulnerability assessments** by understanding total financial obligations
- Enable **account consolidation** and single payment arrangements where appropriate

Additional Insights: For debt collection, Linked Accounts reveals customers who may appear low-risk on individual accounts but carry significant total debt exposure. Customers with large arrears on one account but consistent payment on others may benefit from payment plan restructuring rather than escalation. Match confidence scores enable organisations to set thresholds based on their risk appetite.

Minimum Batch Size: No minimum - processes customer files against each other

Identity Graph Service (SmartLink)

Overview: Creates definitive single customer views by resolving identity across disparate data sources, historical records, and incomplete information - establishing "person-level" intelligence that transcends account structures and system boundaries. SmartLink's advanced identity resolution technology links over 450 million data points covering 400 million records to identify the estimated 90 million individuals in the UK, even when data quality issues, name changes, or address movements would defeat simpler matching approaches.

Use Cases: Supports the creation of a single customer views spanning current accounts, final bills, and historical debt

- Identify customers who have **moved and opened new accounts** whilst leaving debt on old addresses
- Link family members within households for **coordinated vulnerability assessment**
- **Match customers across merged organisations** following reorganisations
- **Resolve identity issues** for customers with name changes due to marriage or divorce
- **Link customers to their complete address history** supporting trace and final bill recovery
- **Identify duplicate accounts** created through data migration errors
- **Enable customer recognition across channels**: digital, contact centres, and field operations
- Support **audit trails showing data lineage** for regulatory compliance

Additional Insights: For debt collection, SmartLink connects fragmented customer data into coherent identity graphs. A customer might have a current council tax account at their present address, an unpaid final bill from a previous address, and contact details updated only in one system. SmartLink resolves these fragments enabling collectors to understand the full customer situation and choose appropriate action.

Minimum Batch Size: No minimum - processes customer file to create identity graph

Occupier Identification Service

Overview: Identifies current occupiers at residential addresses, validates whether individuals reside at supplied addresses. Essential for utilities, local authorities, and housing organisations to understand who is responsible for services at each property.

Use Cases: Identify current occupiers at addresses for accurate billing or debt recovery

- Establish liable parties for unbilled consumption following customer moves
- Identify new occupiers for proactive account setup preventing future debt accumulation
- Prevent write-offs by identifying liable parties when account holders claim they've moved

Additional Insights: For debt collection, Occupier Identification is critical for preventing debt write-offs when customers move without notification. Rather than accepting "I've moved" as grounds for debt cancellation, organisations can verify whether the customer remains at the address or identify new occupiers who may be liable. Combined with Residency Validation, organisations can create comprehensive occupancy change workflows that minimise billing gaps and reduce final bill debt.

Minimum Batch Size: 5,000 records per batch

Pricing Mechanism

- Platform capability: Included with Platform Foundation Subscription
- Data Processing: Per record matched

Occupier Identification for Business Service

Overview: Identifies business occupiers and liable parties at commercial addresses - supporting accurate business rates billing, trade effluent charging and commercial services debt recovery. Matches supplied commercial addresses against business occupancy databases, Companies House records and commercial property intelligence. Identifying current business operators, their legal entities, registered addresses and key personnel.

Use Cases: Identify liable business entities for outstanding business rates or trade charges

- **Establish correct billing parties** for commercial premises following business changes
- **Identify trading names** and link to legal entities for debt recovery
- **Locate head office addresses** for companies operating from branch premises
- **Identify directors and key contacts** for commercial debt collection
- **Verify businesses still operate** at premises before escalating collection
- **Identify new business occupiers** for proactive account setup
- **Support commercial final bill recovery** by tracing relocated businesses

Additional Insights: Commercial debt collection presents unique challenges: businesses may close, relocate, or change trading entities leaving liability unclear. Occupier ID for Business resolves these by connecting visible business activity to legal entities and responsible parties. The service is particularly valuable for recovering debt from businesses that have ceased trading at premises but continue operating elsewhere, enabling proper legal process even when businesses have vacated.

Minimum Batch Size: 5,000 records per batch

Pricing Mechanism

- Platform capability: Included with Platform Foundation Subscription
- Data Processing: Per record matched

Residency Validation Service

Overview: Validates whether named occupiers are still resident at supplied addresses. Where occupiers have moved, traces them to their new address and identifies the new resident at the original address. Provides comprehensive occupancy intelligence supporting accurate billing, fraud prevention, and debt recovery. Particularly effective for identifying subletting and tenancy fraud scenarios. The service provides three core allocation types with optional contact append enhancement:

1. **Occupier Status Validation**: Confirms whether the named person still resides at the address (Yes/No/Moved)
2. **Traced Resident Identification**: For customers who have moved, provides their new forwarding address
3. **New Resident Identification**: Identifies the new occupier now residing at the original address

Contact information (email, mobile, landline) can be appended across any of the three allocation types, enabling immediate engagement with both traced customers and new residents.

Use Cases: Validate whether customers with arrears still reside at registered addresses before collection escalation

- Trace customers who have moved to new addresses for final bill recovery
- Identify new residents at addresses to prevent billing gaps
- Detect subletting fraud in social housing by verifying registered tenant residency
- Prevent tenancy fraud through residency verification
- Support debt recovery with forwarding addresses enabling continued contact
- Enable immediate contact through validated email, mobile, or landline channels for payment arrangements
- Identify "professional renters" who move frequently leaving debt at multiple addresses
- Prevent write-offs by confirming customers have genuinely moved versus claiming false departure

Additional Insights: For debt collection, Residency Validation provides three critical pieces of intelligence: confirmation whether the named person still lives there, their new address if they've moved, and who now occupies the property. For customers who have genuinely moved, forwarding addresses enable continued collection activity. For addresses where customers remain despite claiming to have moved, validation prevents fraudulent debt avoidance. Contact append capability enables immediate outreach for collections, service continuity, or new customer acquisition.

Minimum Batch Size: 5,000 records per batch

Pricing Mechanism

- Platform capability: Included with Platform Foundation Subscription
- Data Processing: Per record matched

Gap Sites Service

Overview: Identifies properties within specified geographic areas that are not present in the organisation's billing database - revealing "gap sites" where services are consumed but no account exists. By comparing the organisation's property database against comprehensive address reference files including Royal Mail PAF, Ordnance Survey AddressBase, Valuation Office Agency data, and planning authority records, the service identifies properties that should be billed but currently aren't.

Use Cases: Identify newly built properties not yet added to billing systems preventing unbilled consumption

- **Identify converted properties** (houses split into flats) generating multiple billing requirements
- **Find informal dwellings** or unauthorised residential conversions
- **Support area-wide billing reviews** ensuring complete coverage before debt recovery campaigns
- **Validate billing databases** following system migrations
- **Enable proactive billing** of new developments preventing debt accumulation
- Identify properties where **services have been illegally reconnected**

Additional Insights: For debt collection, Gap Sites analysis ensures collection campaigns have complete address coverage, preventing the embarrassment of chasing debt from known customers whilst missing entire properties generating larger liabilities. Gap sites analysis typically reveals 1-3% of properties are unbilled, representing significant revenue leakage. Combined with Occupier Identification, organisations can not only identify missing properties but also establish who should be billed, enabling immediate account setup.

Minimum Batch Size: Analysis typically covers entire service territories - no minimum

Pricing Mechanism

- Platform capability: Included with Platform Foundation Subscription
- Data Processing: Per geographic area processed

Vulnerability Identification Service

Overview: Identifies customers with indicators of financial vulnerability, health conditions, or life circumstances requiring special consideration - enabling organisations to provide appropriate support, comply with regulatory requirements, and avoid inappropriate collection activity that could cause harm. Scores customer records against multiple vulnerability indicators including health markers, age demographics, household composition, benefit receipt patterns, income proxies, and life event indicators.

Use Cases: Identify vulnerable customers before escalating debt collection to prevent causing harm or distress

- **Identify and prioritise vulnerable customer accounts** for proactive support and payment arrangement offers
- **Ensure regulatory compliance** in vulnerable customer treatment
- **Support Priority Services Register** (PSR) recruitment by identifying eligible households
- **Enable differentiated collection strategies** based on customer circumstances and payment capacity
- **Prevent complaints and regulatory action** through appropriate treatment
- **Design targeted support programmes** for specific vulnerability types
- **Balance revenue protection objectives** with duty of care to vulnerable customers
- **Identify customers eligible** for social tariffs, hardship funds, or debt relief schemes
- **Support debt write-off decisions** with evidence-based vulnerability assessment

Additional Insights: For debt collection, Vulnerability Identification addresses a fundamental challenge: distinguishing customers who can't pay from those who won't pay. Vulnerability indicators provide objective evidence supporting this distinction, enabling organisations to focus intensive collection activity on those with capacity to pay whilst supporting those genuinely struggling. Regulatory frameworks increasingly require organisations to identify and support vulnerable customers, with significant penalties for failures. Vulnerability Identification provides systematic, evidence-based assessment demonstrating compliance.

Minimum Batch Size: 5,000 records per batch

Pricing Mechanism

- Platform capability: Included with Platform Foundation Subscription
- Data Processing: Per record matched

Bereavement Register Access

Overview: Matches customer records against the National Bereavement Register to identify deceased individuals - enabling organisations to cease inappropriate collection activity, update records in compliance with data protection requirements, and initiate estate administration processes for debt recovery where appropriate. The National Bereavement Register is the definitive source of UK death registrations, updated daily from official registrations.

Use Cases: Prevent contacting deceased customers avoiding distress to bereaved families

- Cease inappropriate collection activity against deceased individuals
- Update customer records ensuring GDPR compliance
- Initiate estate administration processes for debt recovery where appropriate
- Identify accounts requiring final billing and closure following customer death
- Prevent fraud by identifying accounts potentially subject to identity theft
- Enable compassionate customer service by training frontline staff on bereavement status
- **Reduce complaints and reputational damage** from inappropriate deceased contact
- Support debt write-off decisions with verified death certification where estates insolvent

Additional Insights: For debt collection, early identification of deceased customers enables timely engagement with executors or estate administrators whilst estates are still under administration. Delayed identification may mean estates have been distributed leaving no assets available for creditor claims. The service provides verified death certification supporting estate claims and debt write-off documentation. The service should be run regularly (monthly or quarterly) ensuring no inappropriate contact occurs.

Minimum Batch Size: No minimum - suitable for real-time checking or batch processing

Pricing Mechanism

- Platform capability: Included with Platform Foundation Subscription
- Data Processing: Per record matched

Gone Away Indication Service

Overview: Identifies customers who have moved from registered addresses using multiple data sources including postal redirection records, electoral roll changes, and occupancy intelligence - enabling organisations to prevent wasted communications, update contact details, and initiate debt recovery processes for moved customers. The service offers two tiers: **GAS (Gone Away Suppression)** provides a binary flag indicating the customer has moved. **GAS-R (Gone Away with Redirection)** provides the forwarding address where known, enabling continued contact and debt recovery activity.

Use Cases: Suppress communications to moved customers preventing wasted postal costs

- Identify customers who have moved without notification leaving debt on old addresses
- Update customer records with forwarding addresses maintaining contact for collections
- Prioritise debt recovery resources on customers most likely to have genuinely moved
- Support final bill generation and recovery by confirming customer departure
- **Enable proactive contact at new addresses** before debt escalates
- Validate "I've moved" claims during debt collection preventing fraudulent avoidance
- Support data quality by identifying and correcting outdated address information
- Enable multi-channel contact strategies using forwarding addresses
- Inform field team deployment by identifying addresses where occupancy has changed

Additional Insights: For debt collection, Gone Away Indication addresses a major challenge: customers who move without notification leaving final bill debt. Early identification enables recovery activity while customers are still traceable. GAS-R (with forwarding addresses) enables immediate continued contact rather than requiring expensive trace services. The service also improves collections efficiency: confirming customers have genuinely moved prevents wasted door-knocking and postal communications to empty properties, enabling resources to focus on contactable customers.

Minimum Batch Size: No minimum - suitable for regular data hygiene or large operational screening

Pricing Mechanism

- GAS (Indication only): Per record checked (tiered volume discounts apply)
- GAS-R (with forwarding address): Per record with forwarding address provided

MODULE 2: KNOW

Debt Collection Objective: Ensure customer data is accurate, complete, and fit for purpose - enabling successful communications delivery, confident decision-making, and effective collection strategies based on trusted information.

Data Cleansing Service

Overview: Comprehensive data quality service that validates and corrects customer records across critical data fields - names, dates of birth, and addresses - creating trusted data foundations essential for effective debt collection. The service operates through two tiers: **Foundation Service** uses Sagacity's proprietary cleansing rules, configurable scoring engine, and reference datasets to correct data quality issues programmatically. **Bureau Matching Service** adds external validation against credit bureau data sources where Foundation Service corrections cannot be definitively determined (additional charges apply).

Foundation Service (Included in Annual License)

Leverages proprietary technology and reference datasets:

- **Programmatic Cleansing Rules**: Thousands of configurable rules identify and correct formatting inconsistencies, statistical anomalies, duplicated accounts, merged records, and structural errors
- **Proprietary Reference Datasets**: Name popularity rankings, common misspellings, gender and ethnicity indicators, and historical address databases

Foundation Service Capabilities:

Address Cleansing (Fully Automated):

- Standardises to Royal Mail PAF format reducing returned mail
- Corrects postcode errors and formatting issues
- Appends UDPRN for precise property identification
- Provides address status (active/inactive/demolished)
- Identifies property splits/merges
- Highlights unmatched addresses (plots, non-delivery points, communal supply)

Name & Date of Birth Analysis (Issue Identification):

- Identifies potential misspellings in titles, forenames, and surnames
- Flags formatting inconsistencies and transpositions
- Detects statistically improbable dates (future dates, ages over 120)
- Highlights date transposition errors (day/month/year confusion)
- Standardises formatting where patterns are clear
- Provides confidence scoring on identified issues

Foundation Service includes data quality health checks, investigation addressing poor formatting and duplicates, bespoke cleanse rules for unique data items, quality assurance and manual review, and secure data transfer support.

Bureau Matching Service

Validates and corrects names and dates of birth using authoritative external data sources:

- **Validates and fixes name errors** including titles, forenames, and surnames against credit bureau records
- **Corrects date of birth inconsistencies** through external validation
- Appends missing contact information where available
- Provides confidence scoring for all corrections
- Offers bill payer information for billing strategies

Bureau Matching applies to records where Foundation Service has identified potential issues requiring external validation.

Use Cases

- **Reduce returned mail and failed communications** through address validation improving first-contact success
- **Improve legal compliance** by using correct names in statutory notices and court documents
- **Enable accurate age-based eligibility determination** for social tariffs or debt relief schemes
- **Prevent duplicate accounts** created through name variations improving total debt visibility
- **Support GDPR compliance** through accurate customer records
- **Improve match rates** for vulnerability identification, occupier verification, and other data intelligence services
- **Enhance billing accuracy** through validated customer details preventing dispute grounds
- **Reduce operational costs** by eliminating returned mail and failed contact attempts

Additional Insights: For debt collection, Data Cleansing is typically the essential first step before campaigns. Clean data ensures letters reach customers, legal notices use correct names required for enforceability, and collection resources target genuine debtors rather than data quality errors. Foundation Service handles all address cleansing and identifies name/DOB issues. Bureau Matching Service is required to correct identified name and DOB issues - particularly valuable for high-value debt where legal action may be required and name accuracy is critical for court processes.

Minimum Batch Size: 5,000 records per batch

Pricing Mechanism

Foundation Service	• Platform capability: Included with Platform Foundation Subscription • Data Processing: Per record processed
Bureau Matching Service	• Platform capability: Included with Platform Foundation Subscription • Data Processing: Per record processed

MODULE 3: SEGMENT

Debt Collection Objective: Understand customer circumstances, capacity to pay, and response propensity - enabling differentiated treatment strategies that maximise recovery whilst protecting vulnerable customers and ensuring regulatory compliance.

Enhance Suite

Overview: Appends over 450 demographic, socioeconomic, lifestyle, and behavioural attributes to customer records from Sagacity's comprehensive consumer intelligence database covering 50 million UK adults. Transforms basic customer information (name and address) into rich profiles supporting segmentation, prioritisation, and treatment design. Enhance data spans individual demographics, financial indicators, property characteristics, household composition, lifestyle indicators, and economic classifications.

Use Cases

- **Assess customer capacity to pay** based on income proxies, property values, and affluence indicators
- **Design differentiated collection strategies** for different customer segments
- **Prioritise high-value recovery opportunities** based on property values and income indicators
- **Identify vulnerability indicators** requiring special treatment
- **Optimise communication channel selection** based on media consumption patterns
- **Segment customers by life stage** designing age-appropriate collection approaches
- **Support payment plan design** by estimating household income and expenditure patterns
- Enable **targeted hardship fund allocation** based on genuine financial pressure indicators
- **Improve response rates** by tailoring communication tone and content to audience segments
- **Balance collection intensity with customer circumstances** preventing complaints and regulatory action

Additional Insights: For debt collection, Enhance Suite transforms collection from uniform approach to sophisticated segmentation enabling appropriate treatment. A 25-year-old private renter with irregular income requires different engagement compared to a 60-year-old homeowner with stable income. Enhance data provides the intelligence supporting these distinctions. For vulnerability assessment, Enhance attributes identify households with multiple vulnerability indicators. For prioritisation, income and property value proxies enable focus on customers with capacity to pay.

Minimum Batch Size: No minimum - flexible enhancement across any dataset size

Pricing Mechanism: Data Processing: Per record enhanced, tiered by data depth

Intra Segmentation Service

Overview: Applies Sagacity's Intra classification - a comprehensive 55-segment consumer segmentation system organised across age, affluence, and household type - providing ready-made customer segments supporting collection strategy design. Intra segments are numbered 1-55 representing age bands with letter suffixes A-E representing affluence levels. Each segment has detailed profiling including typical occupations, income levels, property types, lifestyle characteristics, and financial behaviours.

Use Cases

- **Segment debt portfolios by age and affluence** designing appropriate collection approaches for each
- **Prioritise collection resources** toward affluent segments with higher recovery potential
- **Identify low-affluence segments** requiring payment support or hardship consideration
- Design age-appropriate communication strategies (digital for young, traditional for older segments)
- **Benchmark debt performance** across segments identifying patterns requiring investigation
- Support **payment plan design** with segment-specific income and expenditure profiles
- Enable **field deployment strategies** concentrating resources in high-value geographic areas
- **Inform vulnerability assessment** by identifying segments with disproportionate hardship risk
- **Compare collection performance** across segments optimising strategies for different audiences

Additional Insights: For debt collection, Intra provides immediate value without requiring analytics capability or segmentation expertise. The 55-segment framework is pre-built, extensively tested, and updated annually. Intra reveals which customer segments represent best recovery opportunities, which require protective treatment, and which benefit from specific approaches. The service includes Profiling Analysis showing customer portfolio composition across Intra segments, comparing to national benchmarks, and highlighting segments over or under-represented in debt.

Minimum Batch Size: No minimum - append to any dataset size

Pricing Mechanism: Intra Append: Per record classified, varying by level (Individual/Household/Postcode)

Custom Segmentation Modelling Service

Overview: Develops bespoke customer segmentation frameworks tailored to specific organisational requirements, debt portfolios, or collection strategies - where pre-built segmentation (Intra) does not capture unique characteristics requiring custom analysis. Custom segmentation combines customer data, transactional history, payment behaviours, and external data intelligence to create segment definitions that reflect organisation-specific patterns.

Use Cases

- **Build payment behaviour segments** based on historical payment patterns and Direct Debit persistence
- **Create vulnerability segments** combining multiple indicators supporting duty of care compliance
- **Develop geographic segments** reflecting local economic conditions or field resource deployment
- **Build customer value segments** incorporating lifetime value and future revenue potential
- **Create risk segments** predicting debt escalation, write-off probability, or legal action requirements
- **Design channel preference segments** optimising communication strategies
- **Build collection strategy segments** allocating customers to appropriate treatment paths
- **Create hardship segments** identifying customers eligible for support schemes
- **Develop fraud risk segments** identifying suspicious patterns requiring investigation

Additional Insights: Custom Segmentation is used when standard approaches don't capture patterns specific to an organisation's debt portfolio. The modelling process includes exploratory analysis identifying natural customer groupings, segment definition using statistical clustering, validation ensuring segments are stable and actionable, and profiling creating detailed segment descriptions. Segments are designed to be easily understood and applied by frontline staff, not just analysts.

Minimum Batch Size: Typically requires minimum of 50,000 customer records for robust segmentation

Pricing Mechanism

- Per model: flat fee
- Model Refresh: Percentage of development charge for annual updates
- Enhance data: Additional charge per record if required for model accuracy

MODULE 4: PRIORITISE

Debt Collection Objective: Focus limited collection resources on accounts with highest recovery potential whilst ensuring vulnerable customers receive appropriate support - maximising cash collection within regulatory and ethical constraints.

Product Prioritisation Capability

Overview: Platform capability that enables organisations to prioritise accounts based on Enhance data attributes, vulnerability scores, payment history, and debt characteristics to suit specific business objectives. The configurable rules engine allows users to combine multiple data attributes - such as affluence, vulnerability, household composition, property characteristics, payment propensity scores, and debt values - to create prioritised account lists that balance competing priorities and focus resources where they will have greatest impact.

Use Cases

- **Prioritise debt recovery efforts** based on ability to pay and vulnerability to maximise recovery whilst protecting vulnerable customers
- **Allocate field resources** to highest-value opportunities using property values, affluence indicators, and debt amounts
- **Balance collection activity** with appropriate customer support through combined vulnerability and debt scoring
- **Sequence collection campaigns** by payment propensity, customer value, and channel preferences
- Optimise limited budgets by **focusing resources on highest-impact customers**
- **Support regulatory compliance** by ensuring vulnerable customers identified and treated appropriately before escalation
- **Design differentiated treatment paths** allocating customers to appropriate collection strategies
- **Prioritise legal action** based on debt value, recovery probability, and enforcement cost-benefit analysis
- **Focus preventative intervention** on customers showing early indicators of payment difficulty
- **Improve DCA allocation**, utilising debt characteristics, customer profiles, and agency specialisations

Additional Insights: For debt collection, Prioritisation transforms resource allocation from "first in, first out" or simple debt value ranking to sophisticated allocation based on recovery potential, vulnerability considerations, and strategic objectives.

Minimum Batch Size: n/a functionality can be turned on for the following modules, Linked Accounts, Occupier ID, Gap Sites, Data Cleansing, Contact Validation & Append, Residency Validation, Vulnerability Identify Service,

Pricing Mechanism

- Per module: flat fee

MODULE 5: PROPENSITY

Debt Collection Objective: Predict customer payment behaviour and response likelihood - enabling proactive intervention, optimised contact strategies, and resource allocation based on probable outcomes rather than historical averages.

Propensity Modelling Service

Overview: Develops predictive models forecasting customer behaviours critical to debt collection success - such as propensity to pay, likelihood of payment plan adherence, probability of successful contact, or risk of debt escalation. Models combine customer demographics, historical payment behaviours, account characteristics, and external data intelligence to generate individual-level scores predicting future actions.

Use Cases

- **Propensity to Pay Modelling**: Score customers by likelihood of payment enabling focus on best recovery opportunities
- **Payment Plan Success Modelling**: Predict which customers will maintain payment arrangements versus defaulting
- **Contact Success Modelling**: Forecast likelihood of successful contact by channel
- **Debt Escalation Risk Modelling**: Identify customers at risk of significant arrears accumulation requiring preventative intervention
- **Vulnerability Propensity Modelling**: Predict likelihood of vulnerability requiring protective treatment
- **Legal Action Success Modelling**: Forecast probability of successful enforcement action and recovery
- **Channel Response Modelling**: Predict which communication channels will generate highest response rates
- **Write-Off Risk Modelling**: Forecast which accounts likely to require write-off enabling early decision-making
- **Direct Debit Conversion Modelling**: Predict likelihood of customers adopting Direct Debit payment

Additional Insights: For debt collection, Propensity Modelling transforms strategy from treating all customers identically to differentiated approaches based on predicted outcomes. Model development involves analysing historical customer data identifying patterns, building statistical models, validating against hold-out data, and deploying models to score current customer base. Payment propensity models are most common - scoring customers from high to low likelihood of payment. High scorers justify intensive resources as returns justify investment. Low scorers may benefit from early write-off decisions or low-intensity automated contact. Combined with Vulnerability Identification, models enable nuanced treatment.

Minimum Batch Size: Model development typically requires substantial historical data (50,000+ customer records with outcome data)

Delivery: Predictive model with scoring algorithm, validation statistics demonstrating accuracy, deployment guidance supporting operational implementation, and scored customer file ready for immediate use in prioritisation and campaign strategies.

Minimum Batch Size: Typically requires minimum of 50,000 customer records for robust segmentation

Pricing Mechanism

- Per model: flat fee
- Model Refresh: Percentage of development charge for annual updates
- Enhance data: Additional charge per record if required for model accuracy

MODULE 6: ENGAGE

Debt Collection Objective: Ensure collection communications reach customers through validated contact channels - reducing wasted contact attempts, improving first-contact success rates, and enabling multi-channel engagement strategies that optimise response and recovery.

Contact Validation & Append Service

Overview: Comprehensive solution combining validation and append capabilities across all three contact channels - email, mobile telephone, and landline - in a single annual license. Validates existing contact information for accuracy and deliverability whilst appending missing contact details from comprehensive data sources. Real-time verification ensures communications reach intended recipients, automatic fixing of common formatting errors standardises data, and enhancement of incomplete records with missing details enables multi-channel engagement.

Use Cases

- **Improve first-contact success rates** through validated email addresses, mobile numbers, and landlines reducing failed delivery attempts
- **Reduce wasted collection costs** by eliminating bounce-backs, disconnected numbers, and undeliverable communications
- **Enable multi-channel strategies** with validated email, mobile, and landline options supporting graduated contact approaches
- **Append missing contact details** enabling outreach to customers where only partial information exists
- **Support digital collection strategies** through validated email addresses enabling cost-effective online engagement
- **Improve payment reminder effectiveness** via validated mobile numbers supporting SMS campaigns
- **Maintain GDPR compliance** by keeping contact database current and accurate
- Enable automated dialler campaigns using **validated mobile and landline numbers**
- **Support field team deployment** by validating phone numbers for pre-visit contact attempts
- **Improve customer service delivery** by reaching customers through verified contact methods for payment arrangement discussions

Additional Insights: For debt collection, Contact Validation transforms efficiency by ensuring resources focus on reachable customers rather than wasting efforts on undeliverable communications. A 20% email bounce rate or 30% disconnected phone rate represents significant wasted resources and delayed recovery - validation eliminates these inefficiencies. The bundled approach provides complete contact channel coverage in a single license. For digital collection strategies, validated email addresses are essential. For vulnerable customers, validated phone numbers support empathetic conversations about payment difficulties.

Minimum Batch Size: 5,000 records per batch for validation; no minimum for append

Pricing Mechanism

- Contact Validation: per contact detail validated
- Contact Append: per contact detail appended

Expert Consulting Services

Collections Strategy Development

Sagacity provides specialist consulting services that use insights generated from the Debt Management Platform to design, optimise, and implement data-driven debt management strategies:

Collections Strategy Services:

1. Consultants and operational specialists across the customer journey
2. Developing, leading, and supporting customer risk and collections strategies
3. Helping manage regulatory and policy compliance requirements
4. Defining strategies to identify and manage financial vulnerability, risk, and debt
5. Designing prioritised and personalised treatment paths and engagement strategies
6. Improving and increasing performance of collection strategies
7. Optimising Debt Collection Agency allocation and performance management
8. Identifying individuals/households incorrectly claiming discounts or support
9. Developing reporting and dashboards tailored to operational needs
10. Providing tools and data to leverage risk management capabilities

Service Benefits

The Debt Management Platform delivers measurable improvements across operational, financial, customer, and compliance dimensions:

1. **Appropriate, accurate, complete, and validated customer data** supporting confident decision-making
2. **Validated and profiled consumers** across tariffs, billing, payments, and terms
3. **Reduced bad debt, increased collection rates, minimised risk exposure** through data-driven strategies
4. **Improved forwarding information for final accounts** reducing write-offs
5. **Improved customer experience** through appropriate, timely, and relevant communications
6. **Identify, allocate, and prioritise support** for those most in need
7. **Customer segmentation** optimising operational performance and increasing engagement effectiveness
8. **Differentiated journeys based on payment risk** balancing collections with support
9. **Verified occupiers with automatically confirmed residency** and identified named bill payers
10. **Remove ineligible discounts** whilst increasing support to those genuinely in need

PLATFORM FOUNDATION & PROFESSIONAL SERVICES

The Debt Management Platform is underpinned by a comprehensive platform foundation subscription that provides the technical infrastructure, user access, and core capabilities required to operate the solution effectively. Additional platform capabilities and professional services enable organisations to extend functionality and access expert support for implementation, strategy development, and capability building.

Platform Foundation Subscription

Overview: Base platform access providing web-based interface for all subscribed services, data transformation tools (cleansing, deduplication, standardisation), SmartLink matching technology, job management and scheduling, data quality reporting, and standard dashboards.

The Foundation Subscription includes access for 5 users: 2 Manager-level users with full administrative capabilities and 3 Agent-level users for operational data processing activities. Additional users can be added through the User Access licensing.

Features Included:

- Web-based platform access for all subscribed services
- Debt visualisation dashboards and analytics
- Campaign management suite with daily export capability
- Data transformation tools (cleansing, deduplication, standardisation)
- Job management and scheduling
- Data quality reporting
- 5 named users (2 managers, 3 agents)
- Standard dashboards and reporting

Product Action Capability

Annual subscription per product module enabling workflow management and agent task allocation within the platform. Allows managers to allocate identified and prioritised records to customer service agents for immediate processing, creating structured workflows that ensure high-priority accounts receive timely attention. The capability provides comprehensive performance tracking enabling managers to monitor agent completion of assigned tasks and measure the opportunity value or debt processed by individual agents and teams.

User Access: Additional user licenses beyond the 5 users included in Platform Foundation Subscription. Licensed in blocks of 10 users to accommodate team growth and broader organisational access to customer intelligence capabilities.

API Access Add-On: RESTful API access for all subscribed services with enhanced rate limits, webhook capability for event-driven integration, comprehensive API documentation, and integration guides. Enables programmatic access to platform capabilities for system-to-system integration.

Forward Deployed Engineers

Overview

On-site or remote technical implementation support from Sagacity's Solutions, IT, and Executive consultants. Forward Deployed Engineers assist with platform configuration, system integration, data pipeline development, and technical troubleshooting during implementation phases or ongoing operations.

Services:

- Solutions/IT Consultant: Technical implementation and integration support
- Executive Consultant: Strategic architecture and senior stakeholder engagement

Access Models:

The platform is accessible as a fully self-service platform and can be incremented with API integration to support the sharing of data.

- **Self-Service Platform Access** – Web-based interface for direct platform access. Users configure jobs, process data, run analytics, generate reports, and extract insights independently. No installation required.
- **API Integration** – RESTful APIs enabling platform capabilities to be embedded into existing applications and workflows. Real-time and batch processing options.

Data Protection

Professional/Trade Bodies:

- ICO, DMA, and BSI

Security accreditations / certifications:

- Security controls designed to align with internationally recognised standards such as ISO/IEC 27001. Under ISO/IEC 27001, we have implemented to over 96 security controls that we are audited on an annual basis to facilitate a robust information security framework. We are ISO27001- 2022 certified- Expiry 04/10/2026.
- We hold Cyber essentials- Expiry 06/02/2026
- We hold Cyber essentials Plus- Expiry 11/03/2026.

Processes and facilities for safely managing information:

- **Access Controls:** Role-based access control (RBAC), least-privilege principles, multi-factor authentication for administrative access
- **Data Protection:** All data in transit uses TLS 1.2 or higher and Data at rest is encrypted to a AES256 Bit standard. Backups are also encrypted to a AES256 Bit standard.
- **Secure Development Practices:** Secure SDLC, code reviews, automated testing, and vulnerability scanning.
- **Vulnerability Management:** Regular vulnerability scanning and security testing. Patch management processes to remediate identified vulnerabilities in a timely manner.
- **Data Segregation** Logical separation of client data across projects and environments. Client data accessed strictly on a need-to-know basis.
- **Data Minimisation** Only data strictly required for delivery of consulting services is accessed or processed. Preference for anonymised, pseudonymised, or masked data where feasible.
- **Clear Screen and Clear Desk policy**

Data Back-Up and Restoration:

- All information deemed valuable by Sagacity must be stored securely to ensure its availability and integrity are preserved. The information should be stored redundantly, thus ensuring that individual systems or media failures do not render it inaccessible whilst also ensuring that its confidentiality requirements are met.
- All critical data and systems must be backed up to provide for recovery of these systems in the event of a business continuity event such as system failure.
- Procedures for the backup, restore, and recovery processes must be documented, and copies stored securely off-site, thus available if normal access is not possible.
- Frequency, method and retention of backups are determined by the value of the content and criticality to business operations. Either a backup, snapshot or version made of the data or service either on an automated daily basis or manually whenever a change is made.
- Backups must be stored redundantly, i.e. in more than one physical location/system other than the original source, aligned with the Encryption Policy.
- Retention of backups must be stored for at least a month for high-critical services or a week for medium and low-critical services unless overwritten by a superseding version. If there are bespoke or exclusions to this policy, then these should be documented.

Retention:

- All client data is subject to the retention policy as set out in the Client Contract and/or Statements of Works which takes precedence over any other policy. Should the retention periods not be defined by the client, the entirety of personal client data being processed will be properly disposed of **within 30 days** of the project being accepted by the client and deemed as complete and/or closed**.**
- Should an organisation using Sagacity resources request that data be kept for any given reason, the request must be recorded, and that agreement must take precedence over our standard 90-day retention.

Review and Disposal:

- Client data locations are reviewed every quarter by the IT and Security Team as part of the Access Reviews.
- To facilitate the deletion process, a Service Request is raised by the Data Controller or Project Manager.
- A Data Deletion Certificate is then created and shared with relevant people to confirm the data deletion.

To safeguard sensitive information and prevent unauthorised data loss, a Data Loss Prevention (DLP) strategy has been implemented. This strategy includes a variety of controls designed to monitor and protect data flows across different channels. Key controls include:

- Email Monitoring: Scanning all outgoing and incoming emails for sensitive information, ensuring that confidential data is not inadvertently or maliciously transmitted outside the organisation.
- File Transfer Monitoring: Monitoring of file transfers within our network and to external destinations to detect and prevent unauthorised transfers of sensitive files, maintaining the integrity and security of our data.
- Portable Storage Device Tracking: To mitigate risks associated with portable storage devices, we prevent data copied to and from devices such as USB drives and external hard drives.
- Continuous Observation: Our DLP solutions are used to continuously observe data flow and detect potential leakage points, ensuring real-time protection against data loss.
- Access Restrictions: Enforce strict access controls to limit who can view or transfer sensitive data, adhering to the principle of least privilege.
- Encryption: Ensure sensitive data is encrypted both in transit and at rest to prevent unauthorised access and protect data integrity.
- Data Masking: Use data masking techniques mentioned above to obscure sensitive information in non-production environments, preventing exposure during development and testing activities.
- Device Restrictions: Only Sagacity Registered Devices can log in and access resources, mobile devices have additional restrictions in place where copy, screenshot and other functionality is removed.

Business continuity statement/plan

Scope of plan: The purpose of the Business continuity plan is to prepare Sagacity in the event of any unknown incidents that could impact the business, such as quarantines, pandemics, office unavailability, unlawful access, extended service outages, and disruptions caused by external factors beyond its control.

The Business Continuity Policy, along with the adjoining Incident Management Policy & Procedure, clearly defines the steps required to be taken to restore services for our customers to an acceptable level within the shortest timeframe possible and to ensure the safety of our resources in the event of an incident occurring.

All services and products offered by Sagacity are included within the scope of the Business Continuity and Incident Management Policies. Incidents that lead to our Business Continuity Playbook being invoked will usually fall into one of the following categories:

Type Incident	Examples
Premise	A premises incident can include a flood, fire, burglary, or any other disaster that renders any one or more of our offices inaccessible. Premises incidents also cover any issues with Sagacity's building infrastructure where electricity, plumbing, heating, broadband, or any other utility has malfunctioned to such an extent that business cannot be conducted as normal.
Unlawful Access	An unlawful access incident is where a malicious threat has materialised which may lead to the destruction, loss, alteration, or unauthorised disclosure of or access to personal and sensitive information (PII).
System Malfunction	A system malfunction incident will include any incident relating to Sagacity's computer systems (e.g. AWS applications/services), with the exclusion of a malicious attack, that may lead to/has disrupted normal services being carried out.
Human Resources	Any incident affecting employees of Sagacity Solutions, for example, any mass illness that can potentially result in a reduced workforce. An HR incident can include an epidemic, pandemic, or an outbreak of any infectious disease that could affect the daily operations of the offices.

Please see the outlined below the Incident Management Process:

- **Phase 1:** Incident Identification and Reporting – Applicable to all users.
- **Phase 2:** Incident Evaluation and Analysis – Applicable to the Information Security Team
- **Phase 3:** Incident Resolution – Applicable to relevant teams and the Information Security Team. Further details below, along with examples of both short-term containment controls and long-term eradication activities.
- **Phase 4:** Return to BAU – Applicable to relevant teams and the Information Security Team.

Using the Service

In order to ascertain the precise configuration of their solution, Sagacity collaborates with clients to establish and verify their application needs. The agreed upon delivery methodology and the particular requirements of the solution will determine the onboarding and offboarding procedure.

Ordering and Invoicing: *Ordering and invoicing in line with the pricing submitted on the portal.*

Getting Started with the Debt Management Platform

Contracting and Configuration

All contracting, statements of work, and commercial arrangements are managed through direct engagement with our team. This includes trial agreements for organisations wishing to demo services, subscription setup, and configuration support for role-based permissions ensuring appropriate access controls for managers and agents within your organisation.

Initial Setup and Data Modeling

Our team works with you to source and extract your debt data, model it within the platform, and configure the debt visualisation dashboards, roll rate analysis, cure rate tracking, and campaign management capabilities. This includes agreeing the views, filters, and reporting structures that align with your operational requirements and collection strategies. Once the platform is set up with your data and configured views, your teams can immediately begin using it for debt analytics and decision-making.

Self-Service Platform Access

Once configured, the Debt Management Platform operates as a fully self-service solution with no installation required. Organisations can easily login to the portal to view debt portfolios, analyse trends, generate campaign files, and track collection performance through the web-based interface. The platform includes comprehensive guidance, though our experts are always available should you require support.

Additional Intelligence Modules

To enhance cash collection performance, additional data intelligence modules can be added at any time by contacting our team. These modules - including occupier identification, vulnerability identification, residency validation, contact validation, and propensity modeling - integrate directly into your debt workflows, enabling data-driven prioritisation and differentiated treatment strategies.

Data Extract and Integration Support

Our teams work with you to support the extract of data to your required specifications, including automated daily campaign file generation for SMS, dialler, email, and letter channels. For organisations requiring system-to-system connectivity, we provide integration support to embed platform capabilities into existing debt management systems to the required technical specifications.

Advanced Configuration

Advanced configuration activities - such as custom segmentation models, tailored propensity scoring, or complex campaign workflow rules - are developed outside the platform per the pricing schedule, then deployed to the platform for use by your teams. This ensures sophisticated requirements are properly scoped, tested, and implemented to your exact operational needs.

Training

As well as standard training documents, we tailor the information to configure to your systems, process and people ensuring it is relevant and accessible.

Implementation Plan

A detailed implementation plan based on your needs can be provided on request.

Service Management and Constraints

Established self-serve options allow for the set up, completion and return of jobs in hours, meaning you can get the data you need when you need it. Through the platform you can cleanse and suppress data, append data and buy both consumer and business. The platform automatically performs a data quality assessment on any data uploaded before starting a job.

Training

As well as standard training documents, we tailor the information to configure to your systems, process and people ensuring it is relevant and accessible.

Implementation Plan

A detailed implementation plan based on your needs can be provided on request.

Provision of the Service

Customer Responsibilities

To ensure successful delivery, organisations typically provide:

Access and Engagement

- Access to relevant systems, data, and documentation required for assessment and implementation
- Availability of key stakeholders for requirements gathering, workshops, and decision-making
- Designated project sponsor with authority to approve recommendations and allocate resources
- Suitable working environment for consultants (office space for on-site work or remote access as agreed)

Information and Approvals

- Clear objectives and success criteria for the engagement established at outset
- Timely feedback and approval of deliverables at agreed project milestones
- Notification of changes to scope, timelines, priorities, or business context affecting delivery
- Necessary security clearances, compliance approvals, and access permissions for Sagacity personnel

Data and Compliance

- Data extracts in agreed formats and timeframes for analysis and configuration work
- Compliance with data sharing agreements, GDPR, ICO guidelines, and information governance requirements
- Correct use of data in accordance with permissions (contact, analytics and insight, matching and verification)
- Secure environments for handling Personally Identifiable Information during consulting engagements

Post-Implementation

- Commitment to capability building activities including training attendance and knowledge transfer
- Internal resources to operate and maintain deployed platform capabilities after transition
- Ongoing data governance practices to sustain improvements beyond consulting engagement

Resource Requirements

Specific requirements vary by engagement but typically include:

- Project sponsor (senior stakeholder) - 2-4 hours per week
- Subject matter experts (operational staff) - 4-8 hours per week during requirements and testing phases
- Technical resources (IT staff) - 2-4 hours per week for integration and access provisioning
- End users - availability for training and user acceptance testing

Detailed resource requirements are agreed during engagement planning and documented in the Order Form.

Technical Requirements

Platform Access

- Supported Browsers: Internet Explorer 11, Microsoft Edge, Firefox, Chrome, Safari, Opera
- User Support Accessibility: WCAG 2.1 AA or EN 301 549

Data Integration

- Ability to provide data extracts in standard formats (CSV, Excel, SQL extracts, JSON, XML) or secure access to source systems
- Test environments for platform module configuration and validation before production deployment

- Network connectivity enabling platform modules to integrate with existing systems (API access, database connections, SFTP, HTTPS file transfer protocols)

API Capabilities

As a RESTful API, users can submit requests to perform data operations including PAF address validation, deduplication, deceased and goneaway suppression, TPS/CTPS/FPS/MPS flagging, redirection address append, email and telephone validation, data enhancement, and geographic functions.

- Supports single or batch uploads (REST JSON/XML or SOAP)
- Synchronous requests up to 1,000 records; asynchronous for larger volumes
- Ability to retrieve matching statistics before committing to purchase
- Project-based grouping for easier billing identification

Data Export

Data from the platform can be accessed directly by end users with configured limits and access control policies. Data can be exported/imported via APIs, SFTP, HTTPS in standard formats including CSV, JSON, XML.

System Integration

Consultants have experience integrating platform capabilities with:

- CRM systems (Salesforce, Microsoft Dynamics, SAP)
- Billing systems (SAP, Oracle, specialist utility platforms)
- Data warehouses and analytics platforms (SQL Server, Oracle, Snowflake, Azure, AWS)
- Business intelligence tools (Power BI, Tableau, Qlik)
- Standard office tools (Microsoft Office, Google Workspace)

The service is platform-agnostic and adapts to existing technology estates. Where specific technical integrations are required, feasibility and requirements are confirmed during scoping and documented in the Order Form.

Service Levels

A dedicated managed service team provides all support to clients, customers, and associates. Support operates following ITIL best practice guidelines with regular support hours from 09:00-17:00. Escalation pathways are available for urgent matters and those that fall outside regular support hours.

Outage and Maintenance Management

The platform is available 24/7. Should any issues arise, support is available during core business hours as per the service levels.

After-sales Account Management

As a self-service platform, clients often use autonomy to run jobs and select desired services as required with no engagement with Sagacity. Alongside issue resolution and support coordination, the team is always available to support when required, providing performance monitoring and reporting, strategic guidance, and growth opportunities.

Termination Process

The associated service will remain until terminated by either Party on no less than 60 days written notice to the other Party. The Customer will also be able to terminate this Support Maintenance SOW at any time if Sagacity continuously fails to achieve the agreed SLAs, provided that Customer and Supplier cannot agree to a mutually agreeable rectification.

Our Experience

Case Studies

Utility & Water Company

Sagacity performed a large scale segmentation exercise on the whole of a water provider's base, to allow them to carry out debt and marketing operations more efficiently, saving money and increasing potential returns.

This included a regression analysis to identify the shared attributes across different types of customers, to identify which variables were the most indicative of the behaviours we were trying to predict/identify.

The segmentation process followed these steps:

- Achieved by initially taking a subset of the water provider's base, those they deemed as "good" and those deemed as "bad" with surrounding debt and product information.
- Taking the two groups of individuals and matched those to the Enhance enrichment base, using Forename, Surname & address as the main identifiers.
- Once matched, appending over 100 attributes to each individual, giving a full holistic picture of their respective characteristics, such as Household affluence, Vulnerability or Communication preferences
- This created the base to work from, next performing regression analysis, identifying which characteristics were prevalent in each group, identifying the most predictive attributes
- Matching the whole water provider's base to Enhance following the above steps, and then utilising the previous learnings to score each individual on the likelihood of being "good" or "bad" based on the characteristics they held

Once this was completed, Sagacity produced a web-based dashboard on the water provider's customer base, showing the segmentation by Enhance variables, the predictive scoring and other relevant metrics requested. Alongside this a final report was generated, detailing all findings, insights and opportunities that arouse from the segmentation and analysis.

Client Summary

A trusted partner for over 350 brands.

Social Value

Kickstart Economic Growth

At Sagacity, we consistently spend a proportion of our annual revenue on research and development, looking to develop new technology and methodologies which can be shared within the market, to improve service offerings across the industries we operate in.

Each year we also hire a host of interns and graduate students, for their work experience or first jobs respectively, investing in this country's future by providing them with both the technical & soft skills they need to succeed in the world of work. This is also combined with the training opportunities provided to current staff, allowing them to upskill and progress in their careers.

Make Britain a clean energy superpower

In a bid to help Britain achieve net-zero, when we look at our infrastructure providers we heavily take into account those making decarbonisation their priority, as well as supporting our building provider to continue making efficiency improvements within the spaces we work.

Sagacity is a paperless business and requests that emails are only printed if they really need to be. In addition, old and unused IT equipment is recycled and donated to charity instead of being disposed of. We want to help make Britain a clean energy leader, not just a consumer.

Break down barriers to opportunity

Sagacity is committed to promoting equality, diversity and a culture that actively values & recognises the differences between backgrounds, cultures and the valuable experiences and insights that this offers to the workplace.

Sagacity has an Equal Opportunities policy with the aim of managing diversity successfully to help the company nurture creativity and innovation, growth, and improved competitiveness.

Sagacity also help provide vulnerability models – financial, health & general to business to help them ensure they are prioritising those that need to be and making sure that opportunities provided are equally split between those that need it.

Build an NHS fit for the future

Sagacity look to share the health metrics we hold at local levels, free to governmental bodies. Enabling them to make better decisions for their constituents and highlight those that need extra help, again reducing the burden the NHS faces and improving efficiency of council health operations.

Also as an employee benefit, Sagacity offers the Healthshield service which enables all employees access to health treatments and guidance across their tenure. This supports employees being in the best health they can possibly be, reducing both the current & future burden the NHS may experience.

Tackling Economic Inequality

Sagacity provide vulnerability models to help clients better provide and cater for their vulnerable customers, especially those who are marked as economically vulnerable, allowing for fairer services to be provided. Data is available at a local level on health and well-being.

Improving Energy Efficiency
Our property data allows clients to evaluate the carbon footprints of households and businesses whilst also providing advice on how to support energy efficiency.

Sagacity aims to offer an inclusive environment in which diversity is valued and used in a respectful way to create an effective and efficient workplace and recruit and retain a diverse workforce that reflects the community that we serve. Sagacity also aims to ensure that all employees have the opportunity to maximise their potential and enhance their self-development and their contribution to the business.

Contact Details

Please send your requirements **enquiries@sagacitysolutions.co.uk** . Alternatively, if you wish to discuss your requirements in more detail, please call us on 020 7089 6400 or send us the following information and we will be happy to contact you:

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