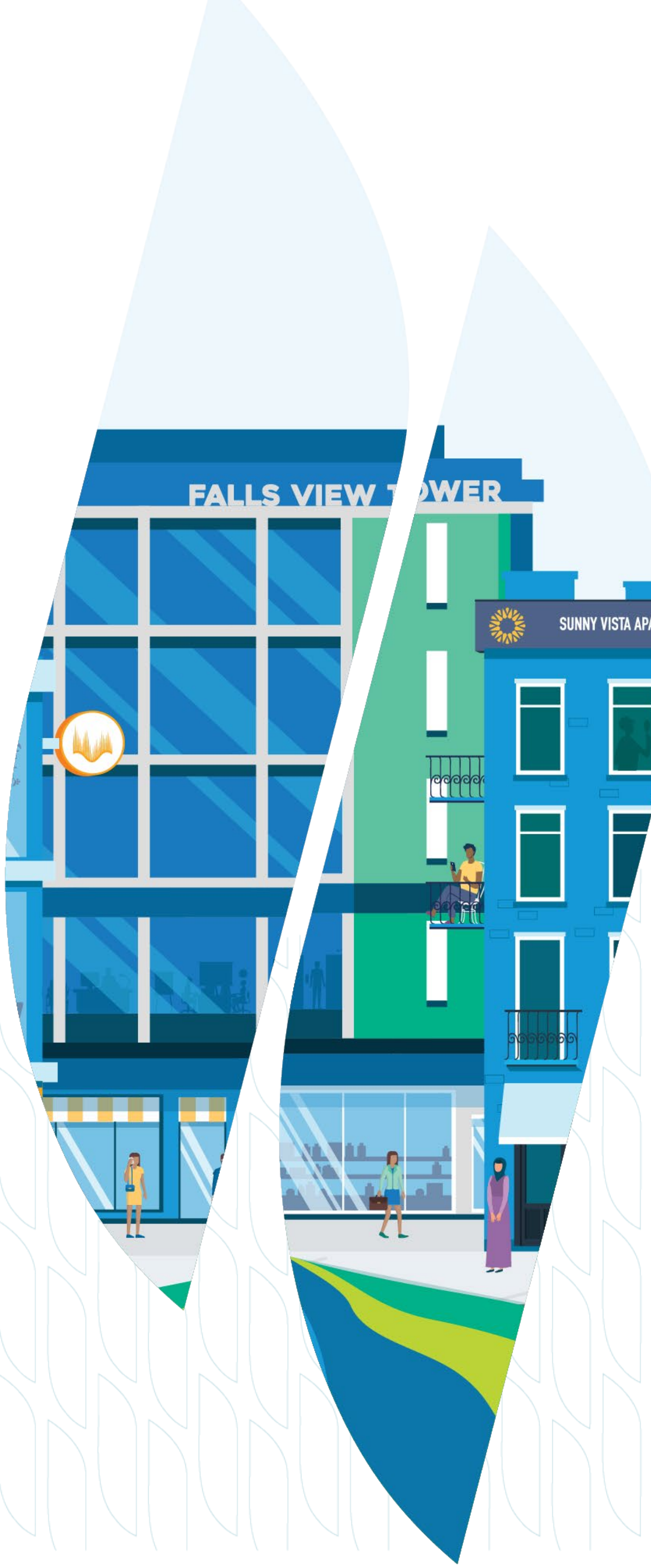
REAL ESTATE SOFTWARE

January 2026

G-Cloud 15 Service Definitions



MRI Revenues and Benefits

Contents

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Solution Overview

We understand the challenges local authorities face, and we can offer a suite of tried and tested solutions proven to address them. At the heart of our solutions lie three key considerations: innovative ways of capturing and processing data, powerful integration across all platforms and systems, and engaging self-service pathways for citizens. Together they add up to smarter ways of working that are helping local authorities of all descriptions across the UK to achieve efficiencies and boost service delivery. Our employees are highly trained in the support of all aspects of the software as well as the underlying technologies involved; this coupled with the use of resilient data centre facilities ensures optimum performance and availability.

To ensure the MRI Revenues and Benefits solution continually meets the challenges and changes faced by our user community, we have developed a wide range of exciting optional automation services and modules such as Council Tax Moves, Direct Debit mandate processing, discounts, exemptions and refunds. New Claims for benefit and changes in circumstances, including VEP Alerts, can also be fully automated. All our automation capabilities feature locally defined parameters to complete processes in an efficient and cost-effective way with no requirement for manual intervention. In addition, the automation of Universal Credit data share records, in conjunction with our Income Band LCTR schemes will enable major efficiencies to be achieved with the rollout of UC Full Service. Further simplification of the administration of Working Age Council Tax Support can be achieved with our dedicated Working Age CTS as a Discount module, which provides an end-to-end automated solution for your citizens to claim and adjust their CTS award, radically reducing your administration and enhancing the customer experience.

MRI Revenues and Benefits will deliver both service improvements and cost efficiencies that will further develop an integrated approach to service delivery. As government policy, technology and customer requirements evolve, so will the Revenues and Benefits product suite; maximising the ability to improve efficiency, meet performance targets and deliver responsive and accessible services to citizens.

MRI Revenues and Benefits – what is it and how does it work?
MRI Revenues and Benefits is designed as a complete end-to-end solution for the effective administration of all revenues and benefits functions, delivered in our hosted environment as a Software-as-a- Service (SaaS). The system has a single holistic user interface providing users with seamless navigation and interaction between each business function. There are a number of generic areas of functionality common to all business functions, such as the My Tasks inbuilt workflow facility, which, when coupled with the option to include the integrated MRI EDMS application, ensures a single access point for all work items.

All elements of the solution are developed in the same manner, utilising the same infrastructure and development tools. This provides the user with a common user interface and a standard means of working that applies when moving from Business Rates to Council Tax and then into Benefits. The system is also highly flexible and recognises the different ways in which our customers may wish to work. It is possible therefore, based either on user permissions or system configuration, to separate Business Rates from Council Tax and Benefits altogether or run them through a combined desktop.

MRI Revenues and Benefits is structured in such a way that all information can be accessed and recorded with the minimum of effort. The provision of comprehensive business parameters supports the easy configuration of the system. Each screen is designed to display the right amount of information in a logical and easy to understand format, with summary screens where appropriate. The system is also intelligent, hiding irrelevant fields and menus which may not be appropriate for a given activity or enquiry, or navigating users to the next appropriate screen where applicable.

MRI Revenues and Benefits solution includes a customer self-service platform, providing class leading online services for revenues and benefits. The Revenues and Benefits Portal encourages your citizens to self-serve online. Customers get to access your services and their data when and how they wish, while you get to deliver faster, more efficient services and reduce avoidable contact at the same time. The Portal is designed to drive maximum take-up online whilst providing a secure, intuitive and effective solution giving your customers satisfaction that they are transacting via the best and most convenient method of all. The solution comprises a customer Portal that displays a comprehensive view of Council Tax and Business Rates accounts, Benefit claims, and Benefit claims from a landlord perspective.

A Business BIDs portal can also be provided, as well as a portal for schools to access Free School Meal entitlements online. The information presented is a real time view of data held in MRI Revenues and Benefits.

The solution also includes sophisticated eform capability. For our Revenues and Benefits customers, a suite of pre-built forms is provided to facilitate transactional processes. Comprehensive and intuitive, with integration to, and pre-population from, MRI Revenues and Benefits. Submitted data is updated automatically into the back-office system, with automatic updating of account/claim records based on configuration and/or the deployment of our optional automation modules.

MRI Revenues and Benefits is fully compliant with all primary legislation and accompanying regulations as would be expected of a major market-leading application. The solution offered by MRI is based on solid, stable and functionally rich applications that are designed to be highly flexible in their use, enabling the core task of administration of a local authority's revenues and benefits service to be delivered effectively, with legislative compliance and with the maximum possible efficiency.

MRI has demonstrated a commitment and passion to develop and deliver the complete Revenues and Benefits solution, as would be expected of a major market-leading software application in use at over 120 local authorities across England, Scotland and Wales. As well as ensuring that software changes comply with both existing and new legislation, MRI strives to ensure that changes are implemented in such a way as to:

- Result in efficient solutions – automating calculations and displaying data logically and clearly.
- Minimise the impact on our customers' existing working practices and processes.
- Enhance the solution in a consistent manner.

Automation

With the above points in mind, MRI recognises that automation is the key to efficient, simplified, accurate and consistent data processing.
Our product development focus is progressively driving forward efficiencies by delivering true process automation as an integral feature of our solution and without any requirement for third-party software. Predominantly driven via information submitted by your customers through the self-service channels offered by our Portal and Forms solutions or through government channels such as the DWP, these automated processes streamline both the customer journey and onward updating of the back-office, in many instances with no staff involvement required from the point the customer submits their details to the point they receive their revised bills/ notifications/ letters.

A key benefit to our automation solutions is that they are part of the MRI core solution, and do not rely on third-party involvement or integrations. This reduces the risk of point of failure and simplifies the release upgrade process.

The principal functions of our automation capability are described as follows:

Council Tax Moves Automation

MRI has well established solutions to capture move data submitted into the Council Tax system via online forms, files from housing associations, or from our mobile working platform. Moves Automation processes this data in real time as though by an officer. Each of our customers has different requirements, and highly configurable parameters are available to allow the Council to specify precisely under what circumstances the automation functionality will be invoked. Move data submissions not meeting the rules for automation will trigger a task for further attention.

Council Tax and Business Rates Direct Debit Automation

Existing integration between our online direct debit form and the Council Tax and Business Rates system is also well established. This enables direct debits to be submitted online and then applied to the account by an officer. Automation has taken this to the next level by fully processing in real-time any submitted direct debits. There are both locally configurable and in-built validations in place to determine whether automation takes place. Direct debit submissions not meeting the rules for automation will trigger a task for further attention.

Arrangements Manager/ Online Arrangements

Enabling the Council to set up rules for minimum acceptable payment plans for Council Tax and Business Rates, users creating special arrangements in the back-office are guided to set up plans in line with policy, with an approval request triggered for arrangements that do not meet those rules (unless the user has the permission to create arrangements outside of policy). Your customers can also submit arrangement requests online. These will either be accepted and updated in real-time or flagged for approval in the back-office. Customers are warned when a proposed arrangement is not acceptable and encouraged to make one that is.

Council Tax Automated Refunds

Refund records can be automatically generated, based on highly configurable parameter settings. Once the automated refund record has been created, existing procedures for authorisation and payment can continue to apply. Many of our customers no longer offer to pay refunds by cheque. Notifications to taxpayers where no bank details are held, prompting them to submit their bank details using our online refunds form. The submitted details, including for a jointly liable person if desired, are applied to the automated refund record automatically.

Benefits New Claims and Change in Circumstances Automation

Our new claim automation covers every type of claim and virtually every scenario, therefore enabling claims to be fully processed without any officer intervention or manual keying.

Similarly, we provide comprehensive change in circumstances (CiC) automation covering the vast proportion of CiCs that councils receive. Again, this is true automation whereby CiCs are applied fully to the claim, awards updated, and notifications generated/ printed without any officer intervention.

CIC automation also includes Verify Earnings and Pensions (VEP) Alerts Automation capability which provides a means to fully automate VEP Alert referrals in a consistent and accurate manner. It uses a combination of OCR and extensive business logic to read the imported PDF files and calculate what updates are required to be made to the relevant claim. The changes are then applied, in real time, using CiC automation, which includes the adjustment of the benefit entitlement and reporting the outcome.

We recognise that across our large and diverse client base there are differing appetites for automation, hence whilst we have adopted the approach of “automate everything” the software offers highly configurable parameters allowing the scope of new claim and CiC automation to be decided by each individual council and changed as their business requirements evolve.

Automation allows expert and knowledgeable staff to be released from the time-consuming task of manually processing claims and CiCs to instead focus on complex priority tasks, with the bonus of a reduction in human data input errors. Our market-leading functionality has supported our customers in achieving highly significant levels of automation, resulting in reduced administrative burden, time, and cost savings.

MRI Council Tax

- Create and maintain property and liability records in respect of Council Tax, fully supporting the recording of all required data to bill and recover Council Tax sums due to ensure a high percentage collection rate.
- Determine or adjust liabilities, award discounts and disregards, create or amend properties and banding records and undertake appropriate recovery action in compliance with Council Tax legislation.
- Automatically generate demand and adjustment notices physically or electronically, recovery documentation, valuation notifications or surveys, etc.
- The automatic transfer or refunding of credit balances, reducing manual activities.
- Provision of a wide-ranging document templating facility to allow local authorities to create and amend their own documentation in a manner and fashion suited to their own individual needs.
- Import and administer incoming data from a variety of sources, including extensive levels of automation, e.g., Valuation Office Agency, external enforcement agents, BACS, etc.
- Comprehensive system wide parameters to standardise processes and procedures.
- Automated identification of liabilities requiring recovery action, together with the mass update of appropriate records as determined by scheduled processes and appropriate parameters.

- Dedicated year-end processes to create new financial year transaction records and liabilities and to create and issue annual demand notices in the manner and fashion determined by the local authority.
- Utilisation of the modelling toolkit to ascertain the effects of changes to Council Tax discount percentages and long-term empty premiums, to see how such changes will affect the generation of additional income.
- Provision of a comprehensive suite of management reports providing statistical data for accounting, management, government return and recovery efficiency purposes including pre and post enforcement reporting, providing analysis of current outstanding debt status and specific case identification.
- Provision of optional automation modules including change of address moves and Direct Debit mandate processing. These modules automatically process data submitted online by citizens, based on locally configured rules, resulting in both processing time efficiencies and a reduction in rekeying errors.

Business Rates

- Create and maintain property and liability records in respect of Business Rates, fully supporting the recording of all required data to bill and recover Business Rates sums due to ensure a high percentage collection rate.
- Determine or adjust liabilities, award reliefs and exemptions, create or amend properties and rateable values and undertake appropriate recovery action in compliance with Business Rates legislation.
- Automatically generate demand and adjustment notices physically or electronically, recovery documentation, valuation notifications or surveys, etc.
- Provision of a wide-ranging document templating facility to allow local authorities to create and amend their own documentation in a manner and fashion suited to their own individual needs.
- Import and administer incoming data from a variety of sources, including extensive levels of automation, e.g., Valuation Office Agency, external enforcement agents, BACS, etc.
- Comprehensive system wide parameters to standardise processes and procedures.
- Automated identification of liabilities requiring recovery action, together with the mass update of appropriate records as determined by scheduled processes and appropriate parameters.
- Dedicated year-end processes to create new financial year transaction records and liabilities and to create and issue annual demand notices in the manner and fashion determined by the local authority.
- Provision of a comprehensive suite of management reports providing statistical data for accounting, management, government return and recovery efficiency purposes including pre and post enforcement reporting, providing analysis of current outstanding debt status and specific case identification.
- Includes an optional module dedicated to administering Business Improvement Districts (BIDs) that is fully integrated into the core Business Rates system. The design of this module was scoped and delivered in conjunction with early BID adopting local authorities and with BID Board member input, and has been significantly adapted over a period of time in line with new BID Board and customer requirements to provide improved flexibility and efficiencies.

Benefits

- Optional eClaim and eChange in Circumstance automation functionality provides up to 20 times faster than manual processing, delivering a strong return on investment and helping deliver more effective services in the face of ongoing funding reductions. Automation can eliminate manual intervention, freeing up skilled users to focus on other priorities.
- Optional VEP Alerts automation provides a hosted solution to fully automate VEP Alert referrals in a consistent and accurate manner. It uses a combination of OCR, extensive business logic and local configuration to read the imported PDF files and calculate what updates are required in respect of each claim. Changes are applied using the eChange in Circumstance automation.
- Create and maintain individual benefit claims in respect of Housing Benefit and Council Tax Reduction (aka Support), including Second Adult Rebate, fully supporting the recording of all necessary information in respect of household members, income, rent and Council Tax liability.
- Fully configure your Council Tax Reduction scheme based on a wide-ranging set of flexible parameters, providing unparalleled permutations of both traditional means-tested and Banded Income schemes.
- Accurately project your revised Council Tax Reduction spend using the Modelling Toolkit. This powerful yet simple to use tool provides you with functionality to easily assess the financial implications of changes to your Council Tax Reduction scheme.
- Dedicated functionality to migrate and apply Council Tax Reduction for Working Age as a discount in the Council Tax system, dramatically reducing your administrative overhead
- Determine, revise, suspend and terminate awards in full compliance with Housing Benefit legislation, as well as national and local Council Tax Reduction schemes.

- The provision of comprehensive business parameters supports easy configuration of the system, including local Council Tax Reduction schemes. Where appropriate, all applicable amounts, premiums and other system values are held as parameters to ensure calculation are consistently accurate and have a high degree of automation during assessment.
- The system includes a comprehensive Statement of Calculation screen that includes a breakdown of the applicable amount, personal allowances, income and capital, household members, premiums, ESA components and disregarded amounts for any date. It is also available to display before a claim is assessed to ensure the assessor is happy with the calculation before it is actioned.
- Ability to incorporate Risk Based Verification, innovating the way in which claims are processed and maximising efficiency.
- Automatically generate comprehensive notification letters (either physical or e-notifications), statistical data (statutory and local), and subsidy and transactional details at the point of assessment.
- Dedicated end of year processing features designed to ensure accuracy and efficiency.
- Import incoming data from a variety of sources, including extensive levels of automation when updating claims, e.g. ATLAS, Universal Credit, HMRC, RTI/VEP and HBMS data matches.
- Dedicated functionality providing the ability to seamlessly administer other types of financial awards linked to benefit claims, e.g. education benefits (free school meals and clothing allowances), discretionary housing payments, local welfare assistance and adult social care cost contributions.
- A range of batch processing facilities enabling the bulk processing and updating of claims. Examples include payment of claims, mass recalculation and age-related events.
- Comprehensive suite of reporting facilities, satisfying both statutory and local reporting requirements, including subsidy, SHBE, totals and reconciliation and user performance.
- Direct access to additional reporting facilities, such as the Council Tax Reduction Modelling Toolkit.
- Full integration with the DWP API Gateway, enabling local authorities to directly access, update and retrieve information from DWP systems, with suitable security and certification requirements. This access marks the start of a move to real time data exchange between local authorities and the DWP, offering the potential for efficiency gains, increased automation and reduction in fraud and error.

Payments

- Fully integrated to the MRI Benefits application and provides facilities to pay claimants by cheque or BACS and facilities to pay refunds where required, including refunds of Council Tax and Business Rates overpayments.
- Ability to pay claimants, landlords and third parties if required, with the facility to split payments in the appropriate circumstances.
- ‘Bank Wizard’ software will validate sort code and bank accounts.
- Enables full payment reconciliation, exception reporting and balancing processes to be undertaken and an audit trail is maintained within the system for all amendments made.
- Bank Reconciliation is supplied as standard, processing files supplied by banks and updating the system with reconciled dates. Information concerning the presented dates is then picked up and displayed within the MRI Benefits ‘List of Payments’ screen at individual claim level.
- Facility to stop any cheque and enable the user to reissue a duplicate payment (if required) or ‘net off’ any outstanding invoices.
- Bulk Blameless Tenant functionality whereby a set user-defined amount can be recovered from payments due to the landlord; this is both a landlord payment and landlord recovery management and administration facility.
- A full suite of scheduled processes are provided as standard to facilitate both reconciliation and the management of the MRI Payment application’s processes.

Debt Management

- The comprehensive overpayment recovery function includes facilities to make payment arrangements with customers, including Direct Debit arrangements. Any payment arrangement is reviewed automatically by the system. All actions are supported by a full suite of user-defined templates which are used to automatically generate the relevant document at each stage.
- Ability to create customised recovery stages, with the scheduled processes automating the creation of recovery notices/ moving the stage to legal/ bailiffs, etc.
- Fully integrated to the MRI Benefits application to allow automatic invoicing at the point of overpayment creation, ongoing benefit recovery, automatic flagging of new claims where outstanding overpayments exist and automated user-defined recovery cycles and comprehensive write-off facilities.

- Recovery of overpayments from landlords as well as tenants and incorporates Blameless Tenant Recovery functionality.
- Payment Deduction Programme (PDP) software to allow a bidirectional data transfer between local authorities and the DWP to recover existing Housing Benefit overpayments.
- A comprehensive suite of scheduled processes and reports that provide comprehensive analysis of debts raised, written off, and cleared within the system, facilitating the management of overpayments with regards to performance indicator requirements.

EDMS

- MRI's integral EDMS application provides a fully integrated, holistic document management solution with enhanced capabilities that streamline end-to-end processes to increase operational efficiencies. Fully embedded within the MRI Revenues and Benefits Desktop, users are automatically logged into the EDMS application via a single sign-on.
- Document workflow is controlled via the MRI Revenues and Benefits Desktop, using the My Tasks functionality, resulting in a single point of access for work items generated by both the EDMS and the Revenues and Benefits application. This integration is further enhanced by the ability for such tasks to open the relevant document as well as the account or claim. When a task is completed, the document itself is marked as completed, assuring full synchronicity between MRI EDMS and MRI Revenues and Benefits.
- Documents can be scanned/ imported and uploaded into the MRI Revenues and Benefits software from several different devices and locations. The solution includes Microsoft Add-in functionality which allows documents and emails to be imported and indexed from the source application, such as MS Outlook and Word. This allows users to index documents directly from the source file without having to open the EDMS application. Users can also send documents to work trays within document management to allow users to index later.

Customer Self Service and Online Forms

The MRI Revenues and Benefits solution includes a customer self-service platform, providing accessible and real-time integrated online services for revenues and benefits. The solution comprises a customer Portal that displays a comprehensive view of Council Tax and BusinessRates accounts, Benefit claims, and Benefit claims from a landlord perspective.
The information presented is a real time view of data held in MRI Revenues and Benefits.

Council Tax and Business Rates customers can view relevant account details including:

- Property Band/Rateable Value.
- Payment method and frequency.
- Instalments due and whether paid, outstanding, or subject to recovery.
- Balances broken down by financial year including charges, reductions, payments, and costs.

Benefits customers can view relevant claim details, including:

- Next payment amounts, dates, and periods.
- History of benefit awards, payments, and overpayments.
- Household summary, showing each household member and associated income/benefit details.
- Liability summary page (including rent, Council Tax, and applicable amounts).

Private Landlords and RSLs can view relevant tenant benefit information, including details of payment amounts, dates due and payment periods. They can also view their payment schedules (with download/export options provided).

The Portal allows customers to view documents issued from MRI Revenues and Benefits. These will display in the same format as if issued by post and can be printed or downloaded as a PDF. The Council controls which document types are to be made available online. Specified document types (for example bills and benefit notification letters) can also be served electronically with our ebilling capability, thus saving costs associated with paper, postage, and handling. Customers can sign up to receiving bills and benefit notifications electronically via the Portal with or without creating a user account.

The solution also includes sophisticated eform capability. For our revenues and benefits customers, a suite of pre-built forms is provided to facilitate transactional processes. Comprehensive and intuitive, with integration to, and pre-population from, MRI Revenues and Benefits. Submitted data is updated automatically into the back-office system, with automatic updating of account/claim records based on configuration and/or the deployment of our optional automation modules. These forms include:

- Council Tax change of address form.
- A single form covering virtually all Council Tax discounts and exemptions.
- Council Tax and Business Rates Direct Debit form.
- New claim and change in circumstances forms for Benefits.
- Online review form for Benefits (HBAAI)
- Council Tax and Business Rates payment arrangements form.
- Council Tax single person discount form
- Council Tax student discount/exemption form.
- Council Tax refunds form (for the submission of bank details to enable payment of the refund)
- Discretionary Housing Payment claim form.
- Local Welfare Assistance claim form.

Registration, authentication, and login processes are both flexible and configurable. A straightforward registration form captures as much data as the Council considers appropriate to create the Portal account and required login credentials. There then follows a one-time authentication process for the customer to subscribe and gain access to their account, claim or tenant details. The customer is asked questions about their account/claim to verify their identity, configured via a simple web-based administration portal, and is authenticated and subscribed in real-time.

Although our solution provides its own registration, authentication, and login processes, if the Council wishes to integrate with their own corporate 'MyAccount' as a single point of entry for customers to be able to access services and view information, then this could also serve as the entry point into online revenues and benefits services offered by MRI. We provide a comprehensive set of APIs which can be used by other services to 'silently' authenticate and log in to the revenues and benefits online service. This integration has been achieved at several existing local authorities using the MRI solutions, where a corporate portal is used as the sole initial access point and integrated revenues and benefits transactions are handled by MRI's own service pages.

MRI Revenues and Benefits Key Solution Features

- Maintains all aspects of Council Tax and Business Rates billing, collection and enforcement.
- Covers full administration of Housing Benefit and Council Tax Reduction, including both the issuing of Payments and Overpayment recovery.
- Maintained to be fully compliant with current primary legislation and accompanying regulations.
- Comprehensive suite of integrated modules includes Business Improvement Districts, Education Benefits, Discretionary Housing Payments, Local Welfare Assistance, Corporate Debtors and social care contribution assessments.
- Powerful automation capabilites with an ongoing commitment to process automation enhancements across both revenues and benefits functions.
- Fully integrated online citizen self-service Portals and online forms, driving digital access.
- Powerful document templating facility, with documents viewable by both user and citizen.
- Optional functionality to issue SMS messages to citizens from key processes including revenues missed payment reminders and missed payments on outstanding Housing Benefit overpayment agreements.
- Flexible job scheduler for automated processing.
- Comprehensive management information, dashboards and reporting.
- Provides effective integration with third party systems/ organisations, including DWP, housing systems, debt collection companies, etc.
- A suite of APIs and web services that facilitate data sharing and integration options with other IT systems, online platforms, etc.
- Software-as-a-Service: ensures a stable operating environment for this business-critical service.
- Best of breed disaster recovery processes.

MRI Revenues and Benefits Key Benefits

- Reduced operating cost – powerful configuration and automation of processes.
- Reduced infrastructure costs – hosted solution, with upgrades and patching.
- Significantly increases the speed and efficiency of the service.
- Improved customer service delivery through speedier processing times.
- Improved communication with customers via ability to view/ reprint all system generated customer documentation, directly from the system.
- Strengthens channel shift, customer relationships and digital transformation while streamlining back office processes.
- Reduction in direct contact with customers through online provision of relevant account/ claim details, including facility to view/ reprint any system generated customer documentation, configured to do so.
- Comprehensive business reporting informs better decision-making.
- An open and consultative approach with our customers through collaborative working.
- Provides easier access to benefits, while protecting against fraud and error.
- Assists in maximising income collection, improving the local authority's financial position.
- National and regional user groups managed by the user community.
- 99.5% service availability.

Revenues and Benefits Processing and Managed Support Services

To complement our range of cloud-based offerings, we also deliver a full suite of back-office and contact centre support functions covering Revenues and Benefits administration and project delivery for local authorities. We can provide access to fully trained and high-quality remote processing staff experienced in all document management and processing systems, supported by specialist teams dealing with areas such as training, quality assurance, appeals, discretionary awards, subsidy and system support. This ranges from SPD/Empty Property Reviews to Business Rates Relief and Grants, ad hoc Central Government initiatives as well as the assessment and award of Housing Benefit and Council Tax Support claims. A range of initiatives are available to tailor and target recovery strategies at individuals and businesses across the full range of Council debt. This includes opportunities for maximising local authority revenue through the collection of debt including HB overpayments, Council Tax and Business Rates arrears, ASC, temporary accommodation and sundry debts.

The key benefits for engaging our specialist remote processing teams include:

- Expeditious access to agile skilled processing personnel
- Access to specialised teams to support service delivery including training, development, policy advice and support.
- Access to specialised automation professionals
- Flexible, switch on/off service
- Value for money and best-practice processes
- Real time customer focused delivery
- Streamlined end to end process mapping and wastage elimination
- Low risk solutions to service delivery
- Process re-engineering and automation as standard
- Access to process and service improvement consultancy services

Software-as-a-service Overview

MRI fully supports a traditional on-premises infrastructure deployment of the MRI Revenues and Benefits solution. This can also include the optional support provided by our technical Remote Support Service. This service provides a range of cover that can be independently added as need arises. Cover can include upgrades to the applications, management activities such as database management, operating system, and application configuration, along with other support services.

Alternatively, MRI's Cloud Software-as-a-Service (SaaS) platform is a secure, fully managed solution that delivers 24/7x365 access to the MRI Revenues and Benefits back-office and customer self-service deployments. This provides the Council with greater flexibility and business continuity, whilst reducing the investment you need to make to maintain IT applications and systems. Our SaaS is hosted in Microsoft Azure in UK data centres, with the live service held in a different region to the backup disaster recovery ready deployment. We have invested significantly in our SaaS to ensure that our clients benefit from a best-of-breed, highly functional approach. Some of the key features of our market-leading platform include:

Availability and Performance Management: we constantly monitor and proactively manage the service, ensuring MRI SaaS is available to your users and achieving high performance.

Resilience: Utilising Azure and cloud technologies, we deliver a highly resilient service with 99.5% availability, elastic scalability, load balancing, golden images, and auto recovery of components.

Capacity Management: our SaaS enables you to cope with changes in usage and peak times with the assurance of good availability and performance, using the power of the Cloud to add resources on demand.

Security Management: we proactively monitor and maintain security of your valuable data, performing regular penetration testing and using advanced threat protection and detection services to constantly protect customer data. Data is encrypted at rest and in transit, and PEN tests experts are certified to CLAS, CISM, CCP, CISSP, OSCP, and CEH.

Software Updates: releases of our software take place throughout the year, without impact upon the service during core hours.

Key Benefits of our Software as a Service offering include:

- Low risk transition
- Greater efficiencies
- Improved access and greater flexibility
- Reliability, scale and business continuity

As part of our cloud offering, we also provide a Managed Application Service (MAS) which acts as a conduit between the client and the rest of the MRI business in respect of the operational delivery of MRI Revenues and Benefits. Their role is two-fold, firstly to support the client in the migration to cloud, and secondly to provide on-going assistance for live cloud clients to help bridge the gap where the client no longer requires access to the infrastructure but still maintains responsibility for local system administration. For example, the client retains the ability to manage most of the system administration, i.e., management of batch queues, user administration, access permissions, reporting, etc. The MAS team will have responsibility for such tasks as applying back-end configuration changes, writing complex ad hoc reports, and assisting clients with document and table archiving. Included in this service, the MAS team leader will meet with the client monthly to ensure that the MAS service is providing the required level of service and meeting SLAs for any service requests raised.

Please note there is only one version of MRI Revenues and Benefits so at a product level all clients use the same software irrespective of how it is deployed.

Implementation

4D Framework

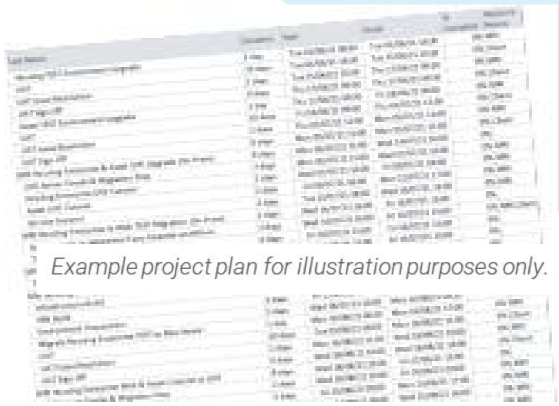
MRI has updated our project implementation methodology to the 4D Framework. This is a Client-Centric, project management led approach to solution delivery for all MRI Software offerings. Replacing the Unified Framework, which has helped guide many of our clients' projects for more than a decade, the 4D Framework will be utilized globally, bringing forth exciting new elements and standardised processes. These enhancements will benefit all teams by establishing well-defined methods for essential activities and bring increased return on investment to our clients world-wide.

From Define to Deploy

Our approach will be to scope a number of defined periods of activity or ‘sprints’ based on your business priorities within each phase.

The activity and expected outcomes for each sprint will be agreed and planned prior to the sprint commencement so that the relevant resources can be made available from all parties involved.

Regular checkpoint meetings will be held during the sprint to monitor progress against the plan. The end of a sprint would normally see one or more components being moved into live operation at Customer.


Example project plan for illustration purposes only.

MRI recognise that clients may have other solution projects that will also need to be reflected in any overall program.

Before project commencement, MRI will work together with clients to thoroughly review the 4D Framework and ensure project plans are signed off with client agreement.

Learning & Training

Learning and training are essential to the success of the project and to laying the foundation for ongoing, rewarding day-to-day use. Therefore, during project initiation, we will work with you to design the correct approach for your users which we recommend is built around the following framework, and which will cover all elements of the solution being provided.

Knowledge transfer

Key members of the Client project team will have the opportunity during workshops to learn by involvement in the decision making processes for configuration, and is continually reinforced during the project in design, configuration, testing and training workshops This will help them become 'super users' able to train, guide and inform the wider Client user community both during the project and beyond, within their designated work stream business areas

Train the trainer

This is a key component of MRI's successful training approach and consists of structured training courses on a test environment which will contain Client's configuration and data, and which will be tailored to reflect Client's procedures. As well as replicating the 'real world' for wider user training, this will also equip those trained (who may also be 'super users') to conduct user testing within their designated work streams.

System / technical administration

Where appropriate, training will be provided for those who will be responsible for ongoing maintenance e.g. user set up, security, printing, etc.

End user training

It is our experience that end-user training would be best delivered by suitably trained staff within Client, as set out above.

Therefore, we have not included services for end user training, although this could be provided if required and would be assessed, costed and agreed through change control procedures.

Project Teams

We will always try to be flexible in line with Client requirements and deadlines. Depending on the availability of resources there may be a lead time from contract signature to kick-off. The timing starts from when a Project Manager is assigned.

The major tasks involved in the project will be:

- **Business process workshop sessions**
- **Data migration.** This will require you to extract the data from your current system, cleanse that data and then load into our import templates. We will then undertake the upload and validation of that data.
- **Reporting toolset consultancy.** This will comprise our SSRS reporting engine and our Dashboard tool
- User testing. We will provide consultancy to assist with this process.
- **Go Live.** We will provide consultancy to assist with the go live period. MRI also offer a period of early life support to any new client for a defined period, before you transition to our wider support team.

Throughout this project, you will have a dedicated Project Manager from MRI to provide a governance framework around deliver. We would expect you to nominate the main point of contact on the client side to work with our PM.

It is also worth considering across the identified major tasks, what the makeup of your project team will look like. We have identified below the key roles we would expect from your side.

We recommend that you identify the key stakeholders and form a project team as early as possible. We understand that resource availability can impact the progress of a project, so some of the below roles may be consolidated or fall to the same individuals. We can adapt our implementation methodology and timeline to accommodate this. Some clients have significant project team sizes, whilst others have just a couple of individuals form part of their team.

Recommended Client Project Roles

Project Sponsor:
They are responsible for the overall business case, and budgetary control. They hold overall responsibility for the delivery of the project and determining whether the product has provided the expected business benefit.

Project Manager:
They will work closely with MRI's Project Manager to maintain the project progress. They will coordinate project activities and agree on tracking and report on project progress, and risk management.

Workstream Leads:
Workstream leads are Senior Client's employees who are responsible for the final sign-off of business requirements for their business area.

Super Users
Super Users are specialists in processes within the scope of the project and report to their workstream leads. After go-live, the super users are essential in supporting staff in using new systems and processes.

Data Owner(s)
Data Owner(s) are responsible for the transfer and validation of data into the new software solution and will work closely with MRI's Data Migration Consultant

MRI Project Roles

The key members we usually assign to the implementation project team are:

Project Sponsor
They hold overall responsibility for the commercial relationship with Client's. They will direct and oversee the project team, monitor progress and act as an escalation point for issues.

Project Manager
They will make sure that predefined goals are met. They will provide regular status updates to all key stakeholders to track the project progress and risk status.

Principal Consultant
They hold overall responsibility for the consultants working on the project. They will manage specialist resources and assign resources to the correct workstreams, as well as manage work package delivery and report back to the Project Manager.

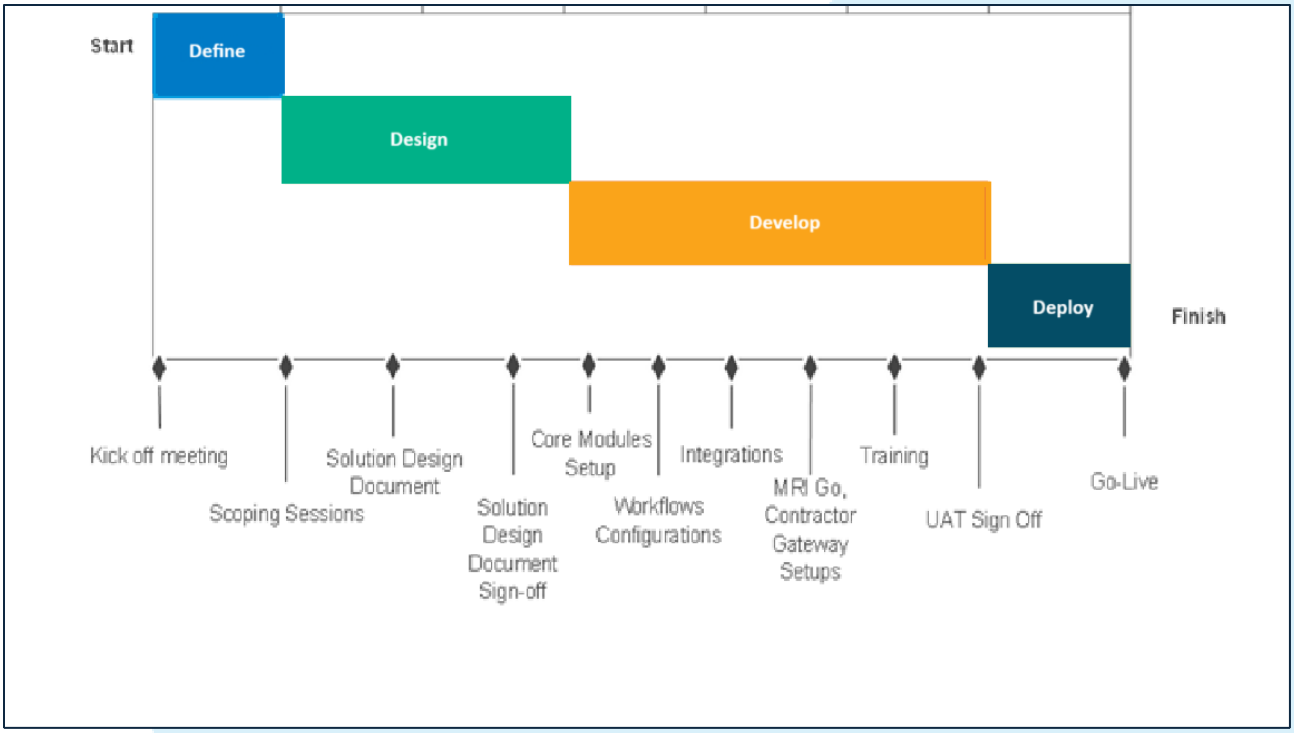
Specialist Consultants:
They are subject matter experts who provide professional inputs to help Client's receive the best solution. They report to Client's Project Manager.

Data Migration Consultant
They are a Specialist Consultant responsible for the transfer and validation of data into your new MRI SaaS Solution.

mri REAL ESTATE SOFTWARE

Until the contract has been awarded, the project team resources cannot be assigned. With over 280 global professional services members, it is impossible to know at this stage who will deliver the project.

Through our framework, we can consistently deliver high quality, successful projects that meet the client's requirements while ensuring scalability for the future. No matter the MRI Offering, geography or project size, our clients know what to expect through the five stages of delivery and governance.



Customer Service & Ongoing Support

Service Management

Your MRI Project Manager will handle the implementation phase. During this time, your Account Manager will stay with you and be a point of contact if any issues arise. The MRI Project Sponsor will be a permanent secondary contact.

After implementation, if there is an issue, the first contact would be the Client Support Helpdesk. If they can't resolve the issue, it will be escalated to the Client Support Team Leader, then the Client Support Director, and finally your MRI Account Manager.

Managed Services

MRI Managed Services offers a range of services for lease administration, property accounting, and system administration. These services are provided by a team of property and finance professionals with a strong track record. They have deep knowledge of industry processes and compliance requirements, combined with a deep understanding of MRI's solutions. Our teams can help reduce your overheads, improve operational efficiencies, and free your team to focus on strategic business goals.

Whether it is MRI's System Administration service to handle all tasks related to your project, MRI's Property Accounting service combining industry knowledge, accounting knowledge, and software knowledge, or lease administration, MRI Managed Services are available for your convenience to ensure no resources are missing in your company workflow with the least costs involved

Recurring Services

MRI's Recurring Professional Services Package allows you to buy service credits at lower rates

and lock in those rates for up to three years without compromising on service. For example, work with your dedicated MRI team who'll advise on service contracts and deliver training and consulting from anywhere. You can also have peace of mind with access to MRI solution experts with fast response times. You'll receive insights into your technology performance, status reports, and service improvements to help reduce the threat to your technology and keep teams productive.

Service Delivery Framework

MRI is proud to be a customer-centric organization, always looking to deliver an exceptional customer experience and drive continuous improvement across our business. Our methodology is in line with ITIL standards and built up over four decades of experience in providing real estate technology solutions. We include maintenance and support for all our clients as part of the annual fees.

Client Support Team

Service Management

Our in-house support team knows our software well, so they can solve most support calls directly and can be reached through the myMRI portal or by phone. No matter how you contact them, all support calls are tracked and managed until they are resolved using our case tracking software.

The Client Support Team is available by phone from 08:30 to 18:00, Monday to Friday, except holidays and Sunday to Thursday in RSA. Support cases can also be logged 24/7 via the myMRI portal, where users can register new cases and track existing ones.

MRI's Global Client Support group will make every effort to ensure that submitted cases are given the right level of severity. We respond to cases in the order they are received, with higher severity levels getting priority. Response Time is the time it takes for a Global Client Support representative to first contact the person who submitted the case.

Critical Priority
- Live call

Serious Priority
- 3 hours

Normal Priority
- 6 hours

**Response times listed above are estimated targets. Response time is not a resolution goal and should not be interpreted as a guarantee of service. MRI's Global Client Support group will use commercially reasonable efforts to adhere to the time frames listed above. Global Client Support does not provide resolution targets, and Response Time should not be interpreted as a commitment regarding resolution timeframes.*

Release Cycle

We invest in research and development to keep improving our products. We release regular software updates during the year and inform clients about key features before the release date. We can help with planning the testing phase and deploying the updates to the production environment if needed. For on-premises solutions, clients are responsible for loading the update code.

We aim to keep our products ahead of legislation changes. When developing our product roadmap, our development director reviews upcoming legislation changes, gathers feedback from regular focus groups with clients, and applies our overall product vision.

Support Portal

Our client portal lets you report support issues and get instant updates on your cases. It also has forums for product suggestions, training materials, documentation, and case updates.

Information Security

Data Security arrangements for client data

Standards and Governance

Our services are provided in accordance with the Cyber Essentials standard, the ISO 27001 information security standard best practices, and have been regularly penetration tested by a third party.

An Information Security Policy is in operation across MRI to support the confidentiality, integrity, and availability of MRI SaaS Solutions. The policy includes appropriate controls relating to physical security at MRI locations, technical security with respect to client data, organisational security arrangements for employees and subcontractors (including training and vetting), disaster recovery and business continuity, vulnerability testing and security audits, and data breach procedures.

MRI's Information Security Policy complies with all applicable laws, is reviewed annually, and updated as required. Policies are available to all staff, with changes communicated as appropriate. Training takes place as part of induction and is refreshed annually, with additional role-specific training for technical teams.

Personnel Security

All MRI staff undergo pre-employment screening via HireRight, covering identity verification, employment and education history, criminal checks, SSN trace, drug testing, and national criminal search.

Employees complete mandatory security and confidentiality training at induction, with refresher training delivered annually and completion tracked by HR systems. Training is tailored by role, with technical staff receiving more advanced security training.

Access Controls

Access to client data is based on the principle of least privilege. User accounts have only the permissions necessary to perform their role. Permissions and access levels are reviewed regularly, with management approval required for any changes.

Within the application, client administrators can control permissions at both process and function level, setting read, write, delete, or deny access. Permissions groups can be configured by role or functionality.

Client data access by MRI personnel is restricted to a limited number of authorised support staff, only for activities such as troubleshooting, training, or maintenance. Such access is controlled, audited, and reviewed.

Encryption and Cryptography

All client data in transit is encrypted with TLS 1.2/1.3. All data at rest is encrypted using AES-256 Transparent Data Encryption. Encryption keys are managed in line with MRI's Cryptographic Policy. MRI's Information Classification Policy provides detailed guidance on security classification and correct handling of assets.

Application and Infrastructure Security

Production and test environments are maintained in separate subscriptions.

Developers and testers follow MRI's Secure Development Guidelines, are trained annually in OWASP vulnerabilities, and operate under change control processes.

MRI uses proactive daily monitoring of services, runs regular internal and external vulnerability scans, and engages CREST-certified third parties to conduct annual penetration testing of applications and infrastructure. Findings are tracked and remediated.

MRI Cloud Application Accounts are unique to a given user. MRI Cloud Technical Platform accounts (e.g., Oracle SYS, SQL Server SA) may be shared in accordance with defined security roles and responsibilities.

Third-Party and Supply Chain Security

MRI Cloud Services supply chain is managed according to MRI supplier management procedures. This includes security obligations in contracts, confidentiality agreements, GDPR/Data Protection Act compliance, and risk assessments during onboarding and change. All supplier contracts are reviewed by MRI's Legal team for compliance requirements. MRI's data centre providers are independently audited and certified.

Monitoring and Logging

As a hosted solution, MRI will be responsible for monitoring.

MRI utilizes a variety of tools to monitor the health, performance, and security of our global data centers. MRI SaaS Technical Platform automatic alert/monitoring takes place at Infrastructure, Virtualization, Security, Operating System and Application Level. Access to monitoring is restricted to MRI Software Engineering and Operations.

MRI Software uses a 3rd party SOC for managing our SIEM and monitoring events generated by it. Applicable host and infrastructure logs are forwarded to our SIEM, and application logs will be incorporated at a later date.

Any service-level incidents are managed internally within our CRM system. All client incidents in relation to availability can be reported and viewed via the myMRI portal, and clients can sign up for notifications.

Incident Response

MRI maintains a robust Incident Management programme. Incidents follow three stages: Investigation (discovery and evaluation), Protection (containment and eradication), and Restoration (remediation and recovery). Lessons learned are documented in After-Action Reports and updates made to training and processes.

In the event of a data breach, MRI will without undue delay:

- Investigate the cause.
- Notify the client and provide sufficient information for regulatory reporting.
- Contain and remedy the breach.
- Take steps to mitigate impact and restore integrity.
- Assist the client in remediating or mitigating any damage.
- Notification is provided in line with GDPR and contractual requirements.

Data Retention

MRI solutions enables you to set your own data retention period, i.e. 7 years, and this is agreed during your implementation.

MRI complies with all laws and regulations applicable to our services and industry, including GDPR and Data Protection Act 2018.

We focus on keeping our products ahead of legislation changes. Under GDPR we have obligations as a Data Processor, different from the obligations held by Client's as a Data Controller. This is detailed in full in the Data Protection and Security Schedule which forms part of our standard terms and conditions/master contract.

In addition to meeting our own compliance requirements, we have taken steps to help support our clients in meeting their GDPR requirements. Please see our dedicated GDPR page for FAQ on GDPR: https://www.mrisoftware.com/gdpr/

Our "Data Retention Policy" outlines record/contract/document retention; however it is not auditable by our clients. This document is classified as confidential and as such, we can't share it externally.

Data will remain in the system until Client's take steps to archive or delete the data. While in the Live environment, data remains fully accessible and editable. Client data will be managed by Client's staff in accordance with your own data handling processes, including consent and retention.

As the data processor, we will only process/destroy data under the instruction of Client's/data controller.

Can data be automatically deleted after a set period (ie 6 month)

Yes. Clients' will be able to set it's own data retention rules per application type and status.

What In-house technical capabilities to implement and maintain is required?

None. The solution is cloud-hosted Software as a Service (SaaS) and requires no on-premise infrastructure or technical resources from client's.

Information Security Council: An executive-level board

We benchmark the team's role and size based on our company, our clients' industries, and the sensitivity of the data we house. The Information Security Council and InfoSec Team annually evaluate the role, scope, and size of the team.

We operate an Information Security Management System following ISO 27001 best practices. Our policy includes controls and measures for:

- Physical security at all MRI locations involved in the Services.
- Technical security for Client Data in MRI’s possession.
- Organizational security for employees and representatives, including training, awareness, staff vetting procedures, passwords, and security credentials.
- Vulnerability Testing and Security Audit.
- Data Breach Procedures.

Our policy follows all applicable laws and is reviewed and updated yearly.

The Information Classification Policy guides the correct security classification of information.

The MRI Acceptable Use Policy covers:

- Computers
- IT Equipment and Devices
- Removable Media
- Mobile and Remote Working
- Assets and Office Equipment
- Usernames and Passwords
- Administrator or Privileged Accounts
- Software
- Internet and Email
- Instant Messaging (IM) and Collaboration Platform (CP)
- Reporting Security Incidents
- Acceptable Use Policy Monitoring and Review
-

Security & Compliance: Making sure our applications meet security standards

We are certified with Cyber Essentials and set up our environments to follow the NCSC 14 Principles of Cloud Security. MRI has an Information Security (InfoSec) team approved by senior management. The InfoSec team includes security professionals working with the Information Security Council to review security policies, technologies, and strategies for MRI Software

REAL ESTATE SOFTWARE

Core Tools & Functionality

MRI Agora Platform

"The Platform that Powers PropTech™," MRI Agora is revolutionising the way organisations bridge the gap across all proptech systems. MRI Agora is industry's first AI-powered, flexible, and hyper-connected platform that uses smart data to deliver deeper insights.

Agora Insights

Put your data to work for your business

The MRI Agora Insights data and analytics solution empowers your real estate teams to make better decisions with fewer clicks so you can spend less time looking for data and more time acting on it.

Key Features

- Unified data services layer consolidates all your business data in one place, allowing for fast access
- Powerful solution specific, out-of-the-box dashboards provide immediate value
- Singular place to view cross-product analytics and trends
- Customizable dashboards and reports to meet your unique business needs
- AI-enabled Q&A engine to support ad-hoc queries in real-time

Business Benefits

- Gain better insights with a single access point for consolidated data
- Save time from searching by giving teams consistent access to the data they need
- Prioritize needs by identifying trends over time and proactively addressing anomalies
- Get answers at your fingertips
- as and when you need it with AI-driven analysis

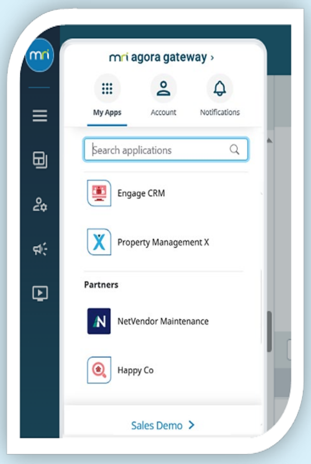
Agora Gateway

Optimize Workflow. Unify Your Experience. Streamline Navigation.

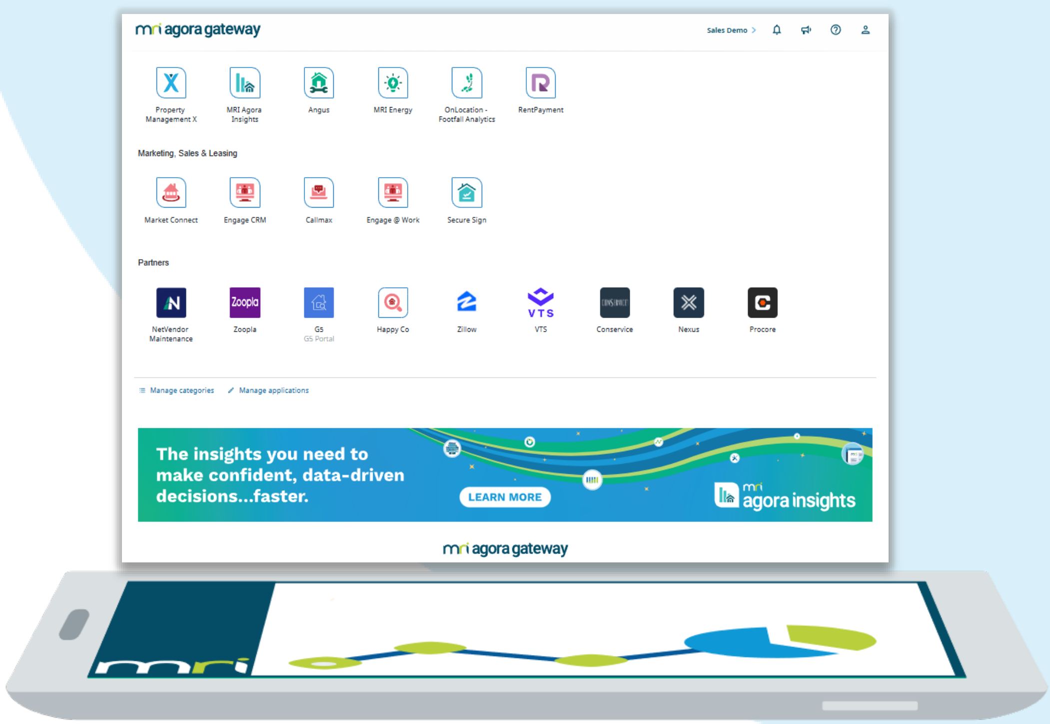
Welcome to The Agora Gateway, MRI Software's new centralized login page. Single Sign On, designed for the way you work, a central landing page for all solutions in your ecosystem plus quick and easy navigation between applications. MRI Agora Gateway is a simple, secure and flexible home for users to enter and navigate their journey through the MRI ecosystem, streamlining operations and unlocking a connected user experience

Key Features

- Centralized & sleek navigation via the Agora
- in-product widget
- Notifications system for comprehensive
- portfolio wide cross product alerts
- Personalized client and user experience
  - ✓ Admins add client specific apps and assign
  - ✓ Users may add their own apps



Users may categorize and reorder apps



About MRI

Founded in 1971, MRI is a pioneer of the real estate software industry. From the day we opened our doors, we set out to build game-changing solutions.

MRI's comprehensive and flexible technology platform coupled with an open and connected ecosystem meets the unique needs of real estate businesses—from lease administration to property-level management and accounting to investment modelling and analytics for the global commercial and residential markets.

OUR MISSION

Giving organizations the freedom to transform the way communities live, work and play through the industry's most comprehensive, flexible, open and connected technology platform.

Regardless of size, location, or property portfolio, we understand that every company has unique needs. Real estate owners, operators, occupiers, and investors seek open solutions, configurable to their specific business requirements and goals.

MRI develops lasting client relationships based on nearly five decades of expertise and insight. Through leading solutions and a rich partner ecosystem, MRI liberates real estate companies to elevate their business and gain a competitive edge.

While our operations make us one of the biggest companies of our kind, our experienced and knowledgeable regional teams mean we always offer a personalized approach.

Our People

The company you partner with should have experienced people who can support your business needs. Many of our employees have been with MRI for 15, 20, and even 30 years or more and provide tremendous knowledge and experience to our clients.

MRI is also just a collection of fun, knowledgeable, and hard-working people who are a joy to work with! MRI's client conferences and industry tradeshows are not only valuable business events, but often provide memorable personal experiences for our clients, partners, and employees.

MRI Software Foundation

Transforming the way communities live, work and play

The MRI Software Foundation's mission is to strengthen underserved communities through sponsorships, grants and volunteerism.

MRI Software Foundation UK - Established in January 2022
MRI Software Foundation - Registered as 501(c)(3) private foundation in 2021
MRI Software Australia Public Ancillary Fund - Established in October 2021

Since its inception, the MRI Software Foundation has deployed more than £350,000 on four continents, based on staff member requests, in support of our mission.

- Literacy
- Science & Technology
- Homelessness
- Food Banks & Meal Services
- Disaster Relief

For more information about the MRI Software Foundation please see https://www.mrisoftware.com/mri-software-foundation/.

Social Value

MRI Software views social value as a fundamental outcome for social housing, recognising that providers influence individuals and communities far beyond financial performance. For MRI, social value encompasses improving lives, fostering sustainable tenancies, enhancing community wellbeing, and driving positive change across areas such as employment, health, digital inclusion, and social cohesion.

MRI supports social housing organisations in evidencing and measuring the broader impact of their work through advanced, data-driven systems and analytics. This enables providers to meet strategic objectives like securing funding, complying with regulations, and highlighting service improvements.

Through powerful tools, data integration, and comprehensive reporting, MRI empowers organisations to transform social value commitments into tangible, measurable outcomes — helping housing providers create meaningful change and strengthen the communities they serve.

Furthermore, MRI demonstrates its commitment to social value through active volunteering and community initiatives led by the MRI Software Foundation. The Foundation focuses on supporting local communities, particularly in housing and education, by organising staff volunteer programmes and sponsoring impactful projects.

Examples include:

- Staff volunteering with homelessness charities, food banks, meal services, and literacy programmes directly benefiting social housing communities.
- Employee participation in volunteer events and fundraising efforts to provide educational resources, support community activities, and assist homelessness relief initiatives.
- Donations and support for organisations dedicated to community empowerment, housing assistance, and resident wellbeing, both in the UK and internationally.

For social housing customers, this translates into direct community benefits through hands -on volunteering and broader social impact investments—enabling housing providers to deliver meaningful value that extends beyond housing services alone.