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a positive
perception

Whyte&Co.
Enforcement Services



Service Definition

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1. Introduction

1.1. Overview

The service being provided is cloud-based enforcement software called “EnforcerOnline”. EnforcerOnline is a purpose-designed enforcement agent debt collection system, which has been continuously developed and improved for more than 20 years. EnforcerOnline has been used at both private enforcement firms and local authorities. EnforcerOnline currently deals with various types of debt including Council Tax, Business Rates, BID Levy, Penalty Charges, Commercial Rent, Sundry Debts and Housing Benefit Overpayments.

The software is hosted in a secure UK data centre and accessible in a browser, meaning that there is nothing that needs to be installed on your network and no need to worry about purchasing hardware. This is described in more detail in the Technical Requirements section.

2. Pricing

2.1. Service

Item	Price per year
Maintenance & Support for up to 10 users: £2,500 p/m User licences are for office users requiring full access. An unlimited number of users of the enforcement agent handheld app and view-only website are included. An unlimited number of cases are included in this price. Implementation Training <u>Optional Features & Services:</u> Additional Licences per person: £100 p/m Disaster Recovery service Day rate for enhancement work or other IT consultancy that does not fall under the remit of ordinary M&S or initial implementation <u>Third Party Optional Services:</u> External printing/posting Text message/email campaigns Tracing DVLA checks These are dependent on the rates agreed with the third-party service provider.	£30,000 £0 £0 £1,200 £0 £455

2.2. Implementation and Training

We do not normally charge for initial implementation or training your staff, assuming it is within reasonable limits. For example, we would expect to implement some form of integration with your revenues system and would not charge for that. On the other hand, if a lot of new features were requested then we would potentially charge for them, although see below section on how enhancements are dealt with.

We would not expect to train new staff that join after the system has been implemented. We would recommend that you train new staff internally once you are familiar the system.

2.3. Enhancements

Whyte & Co will introduce new functionality from time to time due to internal requirements or because other users of the system have requested a new feature on a non-exclusive basis. You would not be charged for such enhancements and would receive the update as part of ordinary maintenance and support. If you request an enhancement, then we would review whether or not the feature is useful to the larger user community. If it is deemed that the feature would not be widely used then you would have to pay for the feature and we would calculate a fixed price based on our day rate and an estimate of the effort it would take to implement.

3. Implementation (onboarding)

3.1. Plan

The hardware and software infrastructure is already in place to provision the system. However, it would be a system that is empty of any data and a number of tasks would need to be performed to set up the initial data and get it ready for real usage. These tasks are outlined below:

1) Set up Process Flows

Duration: Approx. 5 days

Our system is a workflow-based system and we need to configure a workflow for each type of debt (e.g. Council Tax, Parking) and we call these “process flows”. We would need to discuss how your process flows should be set up as soon as possible after the contract is awarded. We would then pass that information to our technical team who will set up the process flows in the system. We can provide a set of standard process flows to get you started if desired.

2) Letter Templates

Duration: Approx. 5 days

Templates in Microsoft Word format will need to be created for each of the standard notices or other letters that you wish to send or give to your enforcement agents. Some of these notices, e.g. the Notice of Enforcement, have a prescribed format under the legislation. However, you will almost certainly want to customise the format to include information about how to pay the debt. You will probably want to have other letters that are not prescribed by the legislation and these will need to be decided upon and designed. Once the templates have been designed they will be passed to our technical team so they can be set up to be used in the system (e.g. as mail merges). We can provide a copy of the letters we use, which you’re free to use as a basis for setting up your own letters.

3) Set up Users

Duration: Approx. 1 day

We would need you to give us a list of users and their access level, which we will then set up in the system.

4) Import/Export Conversions

Duration: Approx. 3 days

Our software expects debts to be loaded onto the system using a specific file format and, similarly, it produces return and payment files in a specific file format. We have a tool called “ClientTalk” which allows mappings to be set up between the file formats used by our system and the file formats used by external systems. Therefore, we would need to use this tool to set up mappings to and from your revenues and parking systems.

5) Set up initial reference/static data

Duration: Approx. 1 day

Certain initial data will need to be agreed upon and set up such as “in area” post codes, VAT rates, case types, payment methods, fees and so on. This is something you can do yourself within the application, but you will probably need our guidance.

6) Develop interfaces to your systems or 3rd parties

Duration: Approx. 10 days

We would liaise with your IT department and 3rd party suppliers to establish interfaces to your revenues system, parking system, external printers, web payments system etc. In many cases, this will involve setting up and SFTP/FTPS connection.

7) Data migration

Duration: Approx. 15 days

If you already use software for enforcement then there may need to be a data migration from that system to EnforcerOnline. We would need to liaise with your existing provider in order to arrange the migration. Typically, this would involve your existing provider exporting their data in an agreed intermediate format and our importing that into EnforcerOnline. There would need to be at least one test run before the final cutover.

3.2. Training

We would recommend training sessions for your team around 1-2 weeks ahead of go-live. Past experience has shown that 2-3 training sessions for the compliance team and a separate one for enforcement agents will be required, however, we're willing to provide as much training as is needed at no additional cost. Training would typically be provided using screen-sharing sessions in MS Teams.

A number of our existing clients found it useful to have key members of staff come to our office for a day to see how our staff use EnforcerOnline and so this is something we would recommend.

We also organise a meeting periodically where representatives from each client using the system are invited to get together and discuss issues they are having, new feature requests, development roadmap etc. Such meetings would be held either at our office or the office of one of the clients that offers to host it.

3.3. Timetable

In total we would need 7-10 weeks from contract sign-off to complete the above activity and go live with your solution.

Without data migration:

Start/End	Duration	Activity
Day 1 to 10	2 weeks	Conduct meetings/workshops in which the above issues would be discussed and, in particular, the process flows and letter formats agreed. Also conduct fact-finding, such as establishing contact details for your external printers.
Day 11 to 25	3 weeks	Our technical team work on implementing and testing the above, i.e. process flows, interfaces and so on.
Day 26 to 30	1 week	Training your staff in how to use the system.
Day 31 to 35	1 week	Provide an opportunity for your staff to familiarise themselves with the system and confirm it is working to your requirements. At some point during this week we would expect to achieve sign-off from you that the system can go live.
Day 36		Go-live with the new system.

With data migration:

Start/End	Duration	Activity
Day 1 to 10	2 weeks	Conduct meetings/workshops in which the above issues would be discussed and, in particular, the process flows and letter formats agreed. Also conduct fact-finding, such as establishing contact details for your external printers.
Day 11 to 40	6 weeks	Our technical team work on implementing and testing the above, i.e. process flows, interfaces, data migration and so on.
Day 41 to 45	1 week	Training your staff in how to use the system.
Day 46 to 50	1 week	Provide an opportunity for your staff to familiarise themselves with the system and confirm it is working to your requirements. At some point during this week we would expect to achieve sign-off from you that the system can go live.
Day 51		Go-live with the new system.

4. Features

4.1. Functionality

This section will describe the main features and functionality of the software.

Taking Control of Goods

EnforcerOnline is fully compliant with The Taking Control of Goods legislation and it also takes into account guidance from CIVEA. The major areas of compliance are listed below:

- Prescribed forms are used, such as the Notice of Enforcement and Notice of Intention to re-enter.
- Configurable delays between actions. E.g. Typically, a 14-day compliance period.
- Compliance, Enforcement and Sale fees are added automatically at the appropriate point.
- No additional fees are charged (for example, for additional visits) except for the allowable disbursements that are listed in the legislation.
- Payments can be split pro-rata between debt and fees (as usually required by external EAs) or all fees first (as sometimes preferred by in-house teams).
- A countdown from 365 days is displayed, with cases being optionally returned as “warrant expired” after that period, unless either it has been possible to take control of goods or a payment arrangement is in place. The countdown recommences from 365 days if there is a default on a payment arrangement.

Process Flows

EnforcerOnline is based on process flows, which can be set up for each debt type and client and are easily customised. The actions, delay between actions, letter templates and fees are defined within these process flows. The system also provides for the letter templates to be easily modified using Microsoft Word and new templates can be introduced via the process flow mechanism. Various other aspects of the system can be configured at debt type and client level.

Letters

EnforcerOnline includes a comprehensive set of letter templates that cover both the prescribed forms in the legislation and a number of additional letters. The additional letters include those that are hand delivered by the enforcement agents. Aside from the main process-oriented letters that would normally be bulk-generated, there are also ad-hoc letters that can be sent to individual cases.

The users have a choice of whether to print letters to a local printer or whether to generate a PDF and send it to an external printing company.

A PDF copy of all letters that are generated through the system is held against each case.

We have the facility to include PayPoint barcodes on your letters assuming you have that service set up with PayPoint or one of their intermediaries.

Text Message / Email Campaigns

We partner with a company called Telsolutions to provide text message and email campaigns, which are built into the process flows. Additionally, this allows letters to be delivered as links in a text message or email and then that letter can be viewed via a secure website.

This is an optional service we can provide if desired although note that there would be a volume-based cost from Telsolutions.

Case Information

Information about a debtor/debt, which includes:

- Name, address and contact numbers
- Client details such as their account number and tax years
- Court details such as hearing date and summons number
- Current status
- Action history
- Financial summary
- Payment arrangement details
- Payment history
- Balance adjustments
- Fees
- Notes
- Correspondence
- Visits
- Related cases (i.e. additional debts for the same debtor).

Searches

EnforcerOnline provides an extensive set of criteria that can be used to search for cases. It is also possible to save search queries and/or search results so that they can be retrieved again later.

Search results can be exported to an Excel spreadsheet for further analysis and reporting.

Work Schedules

This allows cases to be allocated to an enforcement agent by searching based on the following:

- 1) Cases that are appropriate for call based on the process flow and those which are not already allocated to another enforcement agent.
- 2) Enforcement Agents are configured with debt types, local authorities and areas (i.e. post codes) that they normally work. By default, only qualifying cases are shown when allocating cases to a specific enforcement agent.
- 3) Other search filters include post code (or partial post code), status, Case ID and DVLA match status.

EnforcerOnline shows the selected cases graphically on a map. It can then be used to organise the cases into the most efficient route, with the option of specifying a start point and/or end point.

MapMaker

This is a feature that is integrated into the Search and Work Schedule screens. All search results can be viewed in terms of pins on a map as an alternative to presenting the cases in a grid. Cases can then be selected and updated by visually drawing a line around groups of cases on the map. This is especially useful for allocating cases to an enforcement agent, where the users are able to see the geographic area where work is situated rather having to rely on postcode areas.

Mobile Access (Enforcement Agents)

EnforcerOnline includes an app called “Enforcer for Agents”, which can be used on any Android or iOS (iPads/iPhones) handheld device. This allows enforcement agents to view their allocated cases in the field and to progress their call reports while at the doorstep.

Any updates made in the office will be visible in the app in real-time. Similarly, the office users will immediately see information that enforcement agents have entered.

Enforcer for Agents also provides a means for enforcement agents to continue working offline. Any information that the agent enters while offline will be uploaded when they re-establish their internet connection.

Web Access (Clients)

The clients that have referred debts to the enforcement team are able to login to a website to have a, primarily, read-only way of searching and viewing their case information. The majority of information associated with a case can be viewed this way including any correspondence, notes, case history, payments, related cases, fee breakdown and a financial summary.

The website allows some basic updates to be made, which includes debt adjustments, new addresses and instructions to put cases on hold/take off hold. Such updates are effected in the system automatically and are accompanied by an email to a designated address.

Web Access (Debtors)

A web site, called 'View My Case', is included, which allows debtors to view some basic information about their case. The debtor has to enter their Case ID and Account Number and can then view their balance, payment history, related cases and certain correspondence in PDF format.

Payments

We can provide our Online Payments website to allow debtors to make payments. Alternative we can interface with your web payments system. In the latter case, there are a variety of ways that can be achieved, such as daily payment file uploads or using web services.

EnforcerOnline also includes a screen for entering payments manually and for making adjustments to payments that were entered via the online/automated payment facility.

Payments will be automatically split between linked cases and between debt/fees in accordance with the legislation. The payment allocation rules can also be changed within the application.

Arrangements

Payment arrangements can either be set up by an enforcement agent using their handheld application or by the office on the Arrangement screen. In both cases, the system will suggest a repayment schedule according to parameters set up in the system, e.g. the target number of months.

Invoice / Remittance / Return

This process will perform the following tasks:

- Pick up all unremitted cleared payments and produce a report listing the payments. Additionally, a file listing the payments is produced and EnforcerOnline will convert that to the required file format using “ClientTalk”.
- Return all cases that are either due to be returned nulla bona or which are fully paid. A report listing such cases is produced, along with return certificates for each case. A file listing the returned cases is produced, which EnforcerOnline will convert to the required file format using “ClientTalk”. If there is a requirement to scan the return certificates into a 3rd party document imaging system then that can be set up and is normally just a question of producing a control file to accompany a set of individual PDFs per case/return certificate.
- Raise an invoice for VAT on fees. This may not have any relevance in your set-up, in which case it can be switched off.
- Produce various statistical analysis reports, which can be switched on or off according to your preferences.

Enforcement Agent Commission

EnforcerOnline has the capability to calculate commission that should be paid to enforcement agents. This would normally be calculated each month based on their assigned commission structure, the fees that the agent collected or the number of successful visits.

Reports and Statistics

EnforcerOnline includes over 100 reports. Amongst these are a number of statistical reports, including a variety of ways of looking at batch performance.

These reports can all be exported as PDF format, Excel format or both.

A facility is also provided to search for cases using an exhaustive set of criteria and then to output that list in Excel format. This satisfies most ad-hoc needs for Case-centric reports.

For any other bespoke reporting requirements that are not otherwise covered, our technical team will be on-hand to either set up new reports within the application or to run ad-hoc queries/reports and return the results in Excel or PDF format.

ClientTalk and Integration

We provide an integration application called "ClientTalk", which deals with converting files from one format to another based on mappings that are set up. We would set up the conversion mappings and then ClientTalk will work seamlessly in the background to ensure that incoming files are converted to EnforcerOnline's native format and outgoing files are converted to the required external format. This allows new instructions to be loaded from disparate systems by supporting a variety of file formats, including CSV, fixed width and XML. Similarly, it allows return and payments files to be provided to the council's systems in a variety of formats. Amendment and reconciliation files can also be handled.

We have vast experience of interfacing with various revenues, parking and cash systems. Examples of systems we have interfaced with include MRI Revenues & Benefits (formally, Capita One/Academy), NEC (formally, Northgate), Chipside, Imperial 3Sixty, TARANTO and Si-dem.

DVLA Checks

A facility is provided to search for cases and export them for a DVLA check as well as to automatically run a DVLA check for Parking cases when they are loaded. EnforcerOnline then integrates with the DVLA (via an intermediary) in order to carry out the DVLA check and import the response.

Please be aware that although the standard setup is for us to host your connection to the DVLA, you will need to contract directly with both the DVLA and the intermediary.

Audit History

The system includes a comprehensive audit log, which records the date/time, user ID, details of the data being viewed or changed and the system module used to view/change the data. This includes logging each time an individual case is viewed. The audit log may be viewed by the users within the application.

5. Technical Requirements

This is a cloud system that is hosted in a secure UK data centre. We do not anticipate any components being required on your servers. Nevertheless, you may wish to know that we do use a modern and industry standard infrastructure including Intel Xeon multi-core servers; use of virtualisation; Windows Server 2022 operating systems and SQL Server 2022. Our infrastructure is subject to our organisation's continuous improvement programme and, as such, is monitored for performance issues and compliance with Cyber Essentials and ISO27001 requirements. All servers employ redundant hardware such as RAID disk arrays and dual power supplies and, where possible, other aspects of the infrastructure such as network switches and UPSs employ appropriate levels of redundancy.

As pertains to the following applications within the EnforcerOnline suite of software:

- I) Enforcer Web (i.e. the main front-end for internal and client users)
- II) View My Case (for debtors)

Firewall Requirements	Port (443) HTTPS must be allowed outbound.
Operating System	N/A
Virtualisation	N/A
Internet Browser	Any reasonably modern version of Edge, Chrome, Firefox and Safari that supports Javascript and CSS and where Javascript support is enabled in the browser.
Other Requirements	None
Form factors	Smartphone or larger.

As pertains to the following applications within the EnforcerOnline suite of software:

- I) Enforcer for Agents (handheld app)

Firewall Requirements	Port (443) HTTPS must be allowed outbound.
Operating System	The following are supported: - Android - iOS
Virtualisation	N/A
Internet Browser	N/A
Other Requirements	A Mobile Device Management (MDM) system and an Apple Business Manager account (or legacy DEP/VPP

	account) will be required to distribute the app to iPhones/iPads.
Form factors	Smartphone or tablet.

5.1. Data security, retention & archival

Two options for logging into the system are available:

- 1) Multi-factor authentication – This involves users logging in with a username, password and an OTP (One-Time-Password).
- 2) Single Sign-On – Users simply click a button and are logged in automatically using Microsoft Entra ID (AzureAD).

All User interaction with the system will be via an HTTPS (TLS) link. All weak ciphers, including SSL3, will be disabled on our servers to safeguard against SSL related vulnerabilities that have surfaced in recent years. We will also continually review the security of the system to safeguard against future vulnerabilities.

Our network has been security-hardened to PCI DSS levels and is scanned periodically by SecurityMetrics to ensure compliance.

If any file transfer is required, perhaps to external printers for example, then that would either be accomplished by SFTP or using our document transfer portal, which is accessed via HTTPS in a web browser.

Only technical support staff will have access to the network running the system, which will be kept separate from Whyte & Co.'s own network.

Data will primarily be held within SQL Server although files that would be attached to cases (e.g. photos, letter copies, scanned documents) will be held in a file system-based document repository. Certain data will also be held in the server's file system on a temporary basis, for example, PDF letter outputs that are destined to be transferred to an external printer. All of this data will be secured using Active Directory access control, such that only technical support staff can access it. The SQL Server database will be encrypted using TDE to enable "encryption at rest".

Our system includes functionality to delete any data that is no longer required. For example, any temporary files or logs that have been created on the file system, such as letter runs, import files, reports, would be scavenged.

The main debtor related data will be archived after a case has been closed for 6 months. This data will be moved into separate archive tables within the same database to improve performance. Archived data cannot be viewed in the system, but a function is provided to allow archived cases to be restored and then they can be manipulated in the usual way. Optionally, we can enable a feature where archived data is permanently deleted after a defined period, for instance 7 years.

Nightly backups of your data will be performed and then transferred to an off-site tape on a weekly basis. Archived data is backed up in the same way as live data.

6. Returning data on contract termination (offboarding)

In the event that the contract is terminated we would take a backup of the database using SQL Server's standard backup feature; encrypt that backup and copy it to an external disk drive; and either hand deliver that disk drive or post it via courier. Guidance/assistance in decrypting the backup would naturally be provided. Alternatively, we could deliver the data to you by SFTP. You would then be in a position to restore that backup into your own instance of SQL Server.

If you would like the data to be provided in any other format then that would need to be handled on a case by case basis, but typically our day rate for IT consultancy work would then apply.

The above relates to a situation where you are not migrating to a new system and just need a copy of the data for reference. If you would like us to facilitate the migration of the data into a new system then our day rate for IT consultancy work would apply. For such a migration, we would convert the data from our system into the format of the new system or into an intermediate format.

Once you have confirmed that you have a copy of the data then we would delete your data from our system and from any backup tapes.

7. The Support Service

7.1. Support Hours

Our support hours are 9am – 5pm Monday-Friday, excluding UK statutory holidays.

System availability will be 24/7, with some brief periods of downtime for system upgrades. Notice will be provided of any scheduled maintenance and we will conduct such maintenance during a quiet period. Typically, a system upgrade requires no more than an hour of downtime.

7.2. Response Times

Priority	Response Time	Resolution Time
Critical	1 hour	4 hours
High	2 hours	2 days
Medium	1 day	2 days
Low	2 days	3 days

We shall endeavour to resolve 97% of incidents within the above timescales.

Priority Definitions:

- **Critical:** A major function of the system is not working, the majority of users are affected and there is no workaround.
- **High:** A non-critical function of the system is not working and there is no workaround.
- **Medium:** A minor function of the system is not working or a major function is not working, but there is an effective workaround.
- **Low:** A cosmetic issue such as a spelling mistake or rearranging form fields.

The start time for each incident will be the time when we are informed of the issue within the normal support hours of the agreement. For example, if an issue is raised at 6am then the start time would be 9am.

The response time is the point in time when one of our support analysts begins to investigate the incident and informs the user who raised the incident as such.

A resolution will mean the issue that the user is experiencing will be resolved by one or more of the following ways:

- Explaining how to perform the task in the system.
- Providing a temporary solution or workaround.
- Performing the task ourselves, but not necessarily via the application front-end. Examples would be running an ad-hoc query against the data (e.g. for a Freedom of

Information Request), producing an ad-hoc report, producing a data extract, creating or amending a process flow, creating a new letter template.

- If the request amounts to a new feature then we will document it in an SER (System Enhancement Request). Resolution is the point in time that the enhancement has been identified and documented rather than the point in time when a new version of the system is released that includes the change.
- If we discover that there is a defect in the system, then there are two scenarios with regards to the definition of resolution:
 1. If it's critical or high priority then resolution will mean that the defect is corrected and a new version of the affected components deployed into production.
 2. If it's medium or low priority then resolution will mean that the defect has been identified, documented and an implementation scheduled.

We would typically look to have a release cycle of 1 or 2 software releases per quarter and we would include medium and low priority code changes in those scheduled releases rather than having a release for each individual change, which carries significant overhead.

8. Disaster Recovery Service

We will maintain a disaster recovery site that is in a separate physical location to the main site where the live system is located.

The disaster recovery site will consist of a set of physical servers that have similar specifications to the live servers and which will have the capacity to run the entire EnforcerOnline system without any significant performance degradation. The site will also have the necessary network devices such as switches and firewalls to enable the EnforcerOnline system to be made available on the Internet with all the same security in place as with the live system.

Data is replicated nightly to the replica system ensuring a maximum data loss of 24 hours in the event of a disaster at the primary data centre.

In the event of a disaster at the primary data centre, there is no need to source new hardware, build new systems and restore data from backup media. This ensures a rapid switch to a working environment that exactly mirrors the live EnforcerOnline system.

The annual disaster recovery test run will involve running through the same process as if a real disaster had happened.

There is a 24 hour target response time from a disaster occurring to the EnforcerOnline system being available again.