

Capita Debt Tracing & Propensity to Pay Modelling

Service Definition

G-Cloud 15



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1 Overview

Capita's Debt Tracing service helps organisations locate individuals for debt recovery by confirming current or new addresses and providing additional contact information. It is designed for public sector bodies and financial institutions that require accurate, compliant data to support collection strategies.

The service uses financial and non-financial indicators from trusted credit reference sources to deliver confidence-graded address results. It also includes mortality screening via DDRI membership to identify deceased individuals before further action. Where available, consented digital contact data such as email addresses and phone numbers are provided, with validation to confirm the data is live and usable.

Additional features include propensity-to-pay modelling, which indicates the likelihood of repayment, and address history to support informed decision-making. All results are delivered in a clear, easy-to-interpret output file, reducing manual data manipulation and enabling efficient operational workflows.

By combining accurate tracing with digital contact options, the service helps organisations reconnect with individuals quickly and compliantly, reduce negative records, and improve engagement across multiple channels. This approach supports effective collections and remediation strategies while maintaining regulatory standards and operational efficiency.

2 Service Features

1. Automated bespoke data cleansing pre credit reference submission
 2. Flexible customer searches based on the data you have available
 3. Consented digital contact data including email address and phone numbers
 4. Enhanced digital validation showing the data is live and usable
 5. Address history which shows the customer's past and current addresses
 6. Confidence grading supporting your collections approach
 7. Propensity to pay scoring detailing the debtor's likelihood to pay
 8. Easy to digest output file, including future treatment strategies
 9. Identify deceased individuals
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3 Service Benefits

1. Significantly reduce negative records via our data cleanse process
 2. Confidently reconnect with lost individuals using confidence graded results
 3. Mass scale tracing enabling you to accurately collect debt at pace
 4. One clear output file allowing you to make informed decisions
 5. Trustworthy customer data in line with regulatory requirements
 6. Ability to contact debtors via multiple contact channels
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4 Service Scope

This service includes a managed data enrichment program delivered on a project-by-project basis. Data will be provided for each project in the agreed format and upload files via secure transfer methods such as SFTP, ensuring compliance with ISO/IEC 27001. All data is securely stored in the UK, and the service complies with industry security standards.

No additional software installation is required.

Flexible scheduling for uploads and confirmation of receipt is provided by our client relationship team, who provide support during our standard working hours (Monday–Friday, 9am–5pm). This includes support for general or technical queries.

Pricing operates on a tiered rate card aligned to volume and service type.

5 Disclaimer

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