

Capita Insolvency Screening

Service Definition

G-Cloud 15



Contents

1 Overview1

2 Service Features2

3 Service Benefits3

4 Service Scope4

5 Disclaimer5

1 Overview

Capita's Insolvency & Bankruptcy Screening is a batch process that checks large populations for insolvency or bankruptcy status. It is designed for public sector bodies, pension schemes, and financial institutions that need to manage risk, maintain compliance, and support remediation activities.

The service confirms whether an individual has been insolvent or bankrupt within the past six years, identifies if the status is current or complete, and provides relevant dates. It also includes the name and contact details of the official receiver or insolvency practitioner for each case. Results are delivered as simple Yes/No flags for ease of interpretation.

Covering all UK jurisdictions—England, Wales, Scotland, and Northern Ireland—the service uses a comprehensive range of public and private data sources, including the Individual Insolvency Register, Registry Trust, The Gazette, credit reference data, and official registers for IVAs, DROs, bankruptcies, and restrictions orders.

This screening can be combined with batch tracing and mortality checks to provide a complete view of customer status. It helps organisations reduce operational risk, prevent inappropriate payments, and ensure compliance with governance requirements.

2 Service Features

1. Batch screening for large datasets
 2. Confirms insolvency/bankruptcy within the past six years
 3. Flags current or completed cases with dates
 4. Provides official receiver/insolvency practitioner details
 5. Covers England, Wales, Scotland, and Northern Ireland
 6. Uses public and private sources including CRA, Registry Trust, IVA registers
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3 Service Benefits

1. Prevents payments to insolvent individuals
 2. Reduces financial and reputational risk
 3. Supports compliance with regulatory requirements
 4. Improves accuracy of member or citizen records
 5. Enables proactive governance and audit readiness
 6. Enhances operational efficiency for remediation programs
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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 are 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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