

Aged Debt Recovery

Service Definition

G-Cloud 15



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1 Overview

Our Aged Debt Recovery solution, AgedDebt.AI is a cloud-based SaaS solution to help local authorities ethically recover arrears of Council Tax and Business Rates. It combines advanced data enhancement functionality with access to bespoke and unique datasets, enabling Councils to prioritise cases intelligently and fairly. This increases Council income, improves cash flow and provides greater visibility of local finances. This proven approach has been successfully implemented by multiple authorities and is fully compliant with legislation, guidance and best practice. An initial analysis of aged debt is provided at the outset and gives a breakdown of collection forecasts with recommendations for the most cost-effective means of recovery. This combination of automation, ethical principles, and human expertise makes this a robust, adaptable, and outcome-driven solution for public sector debt management.

At the outset, we implement the AgedDebt.AI solution by working with existing local authority systems to ensure seamless integration and maximum impact when the service goes live. We have established protocols for getting the service up-and-running which, depending on the complexity and scope of the service, takes from around 4 weeks for implementation with limited impact on local resources. The service provides secure SFTP data exchange with TLS-based VPN and multi-factor authentication with a UK-hosted cloud infrastructure in ISO 27001-certified datacentres.

Our workflow management and orchestration capabilities reduce the resources required for routine tasks, so more straightforward recovery processes are streamlined and fast-tracked while skilled professionals can focus on vulnerable and complex cases. Advanced data analytics highlight trends and allow the full range of recovery methods to be targeted. Customer segmentation and propensity to pay provides a fully tailored solution whilst meeting the needs of customers struggling to pay. This then informs the most efficient and cost-effective means of recovery for targeted collection. A dedicated helpline is available to deal with customer queries. This therefore provides our clients with: Data analytics, credit history, vulnerability scores and propensity to pay with debtor segmentation into 5 categories to determine the appropriate means of recovery.

Targeted collection with recovery fast-tracked for debtors with the ability to pay, whilst potentially vulnerable or hard-to-reach customers are offered greater flexibility and support

Targeted strategies and all means of recovery are used, subject to Council policies

Proactive recovery - debtors are contacted through the full range of access channels including outbound calls, tailored recovery letters, e-mail and SMS.

Every interaction is supported by a full audit trail and a tailored communication strategy, giving clients confidence in terms of compliance and transparency. The platform also continuously adapts through AI-driven process reviews, assessing all elements of the programme and recommending enhancements to workflows. This ensures that recovery strategies evolve in line with the needs of Councils and citizens. Ongoing support includes detailed reporting and actionable recommendations to optimise performance. To complement our AgedDebt.AI solution, we also deliver a full suite of back-office and contact centre support functions covering Revenues and Benefits administration. 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. 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.

2 Service Features

1. **Data enrichment** using multiple data sources and cleansing protocols
2. **Data matching** across multiple sources for validation and scoring
3. **Customisable strategies** aligned to local policies and regulatory guidance
4. **Ethical recovery** targeting the appropriate and cost-effective recovery methods
5. **Tracing services** using validated address, phone & e-mail information
6. **Customer segmentation** to score propensity to pay and recovery methods
7. **Employment & benefit insights** to identify potential vulnerability
8. **Automated outbound communications** to streamline recovery

3 Service Benefits

1. **Maximises recovery of aged debt** by automating prioritisation and case routing through orchestration of ethically appropriate workflows
2. **Reduces manual effort and operational cost** by replacing repetitive tasks with automation
3. **Improves decision-making and segmentation** through enhanced data enrichment and access to bespoke datasets
4. **Ensures fairness and transparency** with full audit trails and configurable communication strategies tailored to Council policies
5. **Supports vulnerable citizens** by directing skilled staff to complex and sensitive cases while routine tasks are automated
6. **Delivers continuous improvement** via AI-driven process reviews and recommendations for workflow enhancements
7. **Maintains compliance and security** with ISO 27001-certified hosting, encryption at rest and in transit, and strict access controls
8. **Provides resilience during peaks in demand** through optional ancillary services such as additional processing capacity and call centre support
9. **Improves visibility and reporting** with real-time dashboards and detailed activity logs
10. **Offers flexibility for future needs** as the approach can be applied to other debt types beyond council tax and business rates.

4 Service Scope

Functionality: the subscription includes access to the Aged Debt Recovery platform for automated aged debt recovery. Core functionality covers data enhancement, workflow orchestration, AI-driven process reviews, real-time dashboards, and secure data exchange via SFTP. It also provides full audit trails and configurable communication strategies.

Hosting: the service is hosted in UK-based ISO 27001-certified datacentres, ensuring compliance with government security principles. Data remains within the United Kingdom unless otherwise agreed.

Updates and Patches: monthly security patches and feature updates are included as part of the subscription. Critical updates are applied outside standard business hours to minimise disruption.

Support: standard support is available 9:00–17:00 UK time, Monday to Friday, via email, phone, and web chat. Enhanced support tiers, including priority response and dedicated account management, are available at extra cost.

Licensing Model: the primary commercial model is transactional, based on the volume of debt processed. Other options are available, including gainshare, providing flexibility to align with buyer preferences and procurement strategies.

5 Disclaimer

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