



# 2020 Intelligent Data<sup>©</sup>



## **The current landscape**

Local Authority finds itself desperate for income as we emerge from the pandemic

Cash flow can be released through reworking old debt and on current liability

Current liability is much easier to collect before it becomes compacted into two or three years arrears.

Council Tax is the most politically sensitive debt to collect, even more so at the moment.



## Sensible Enforcement?

- Pre 2014 enforcement
- Visit first
- No Compliance Stage
- No Data Analysis
- Complaints





## Post 2014

### Compliance Stage

Enhanced with external partnerships

- Improved Communications
- Improved Information to customer
- Improved Data Analytics





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## Intelligent Data

Adapting the enforcement process taken on each case



## Dynamic Communications Systems

Communication with the customer at the right time in the best way



## Automated Case Management System

Automating the progression of cases dependant on data outcomes



## Customer Service – Protecting the Vulnerable

Providing a proactive, inclusive service to a standard that has been accredited to BS 18477



Financial Insight			
Insight on:	Redacted	Account Ref:	F37106BCB1C86644AE1D
Address:	Redacted	Date of Birth:	29 Nov 1981
Postcode:	DA16 1HG	Obtained on:	27 Sep 2019
Residency Status		Monthly repayments:	£8,141.00

Case overview			
Mortgage:	Mortgage with Equity	Judgements:	No Judgements
Loans:	No Loans	Credit Cards:	Holds Credit Cards
Short Term Loan:	No Short Term Loans	Hire Purchase:	Active Hire Purchase
Debt Collection:		Car Loan:	

Associated Addresses	
36 AXMINST	

Account Summary				
Bank				
Account with	Current Bal			Monthly Repay
HSBC Bank				
HALIFAX				
Barclays Bank plc				
Lloyds Bank (was Lloyds TSB)				

Credit Card				
Account with	Current Bal	Limit		Monthly Repay
Halifax Credit Card	£0	£5,650		
American Express Services Europe Ltd	£1,516	£19,800		
	£1,516			

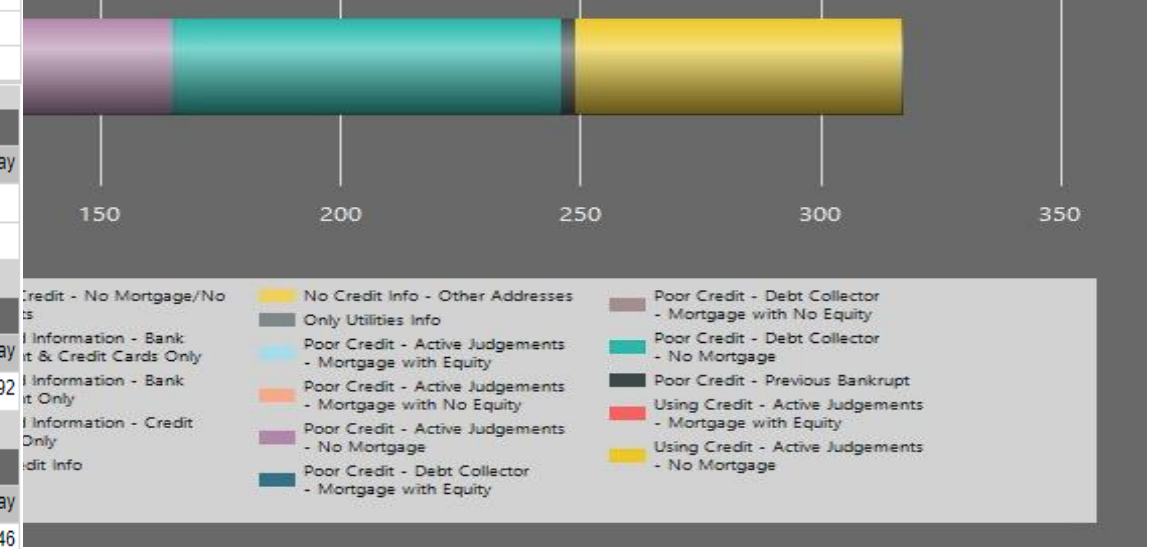
Hire Purchase				
Account with	Current Bal			Monthly Repay
HITACHI CAPITAL CONSUMER FINANCE	£3,990			£92
	£3,990			

Mortgage				
Account with	Current Bal	Mortgage Amount	Equity	Monthly Repay
Yorkshire Building Society	£194,183	£231,023	£36,840	£1,346
	£194,183			

Telephone/Mobile				
Account with	Current Bal			Monthly Repay
EE Limited	£0			£0

Account Type: Mortgage (unspecified type)  
 Provided By: Yorkshire Building Society (BuildingSociety)  
 Account Name: Redacted  
 Associated Address: Redacted  
 Held since: 28 Jul 2016  
 Account Number: 008910725380

Account Statement	
Date	Balance
Aug 2019	£194,183
Jul 2019	£196,751
Jun 2019	£197,965
May 2019	£199,185
Apr 2019	£200,399
Mar 2019	£201,594
Feb 2019	£202,775

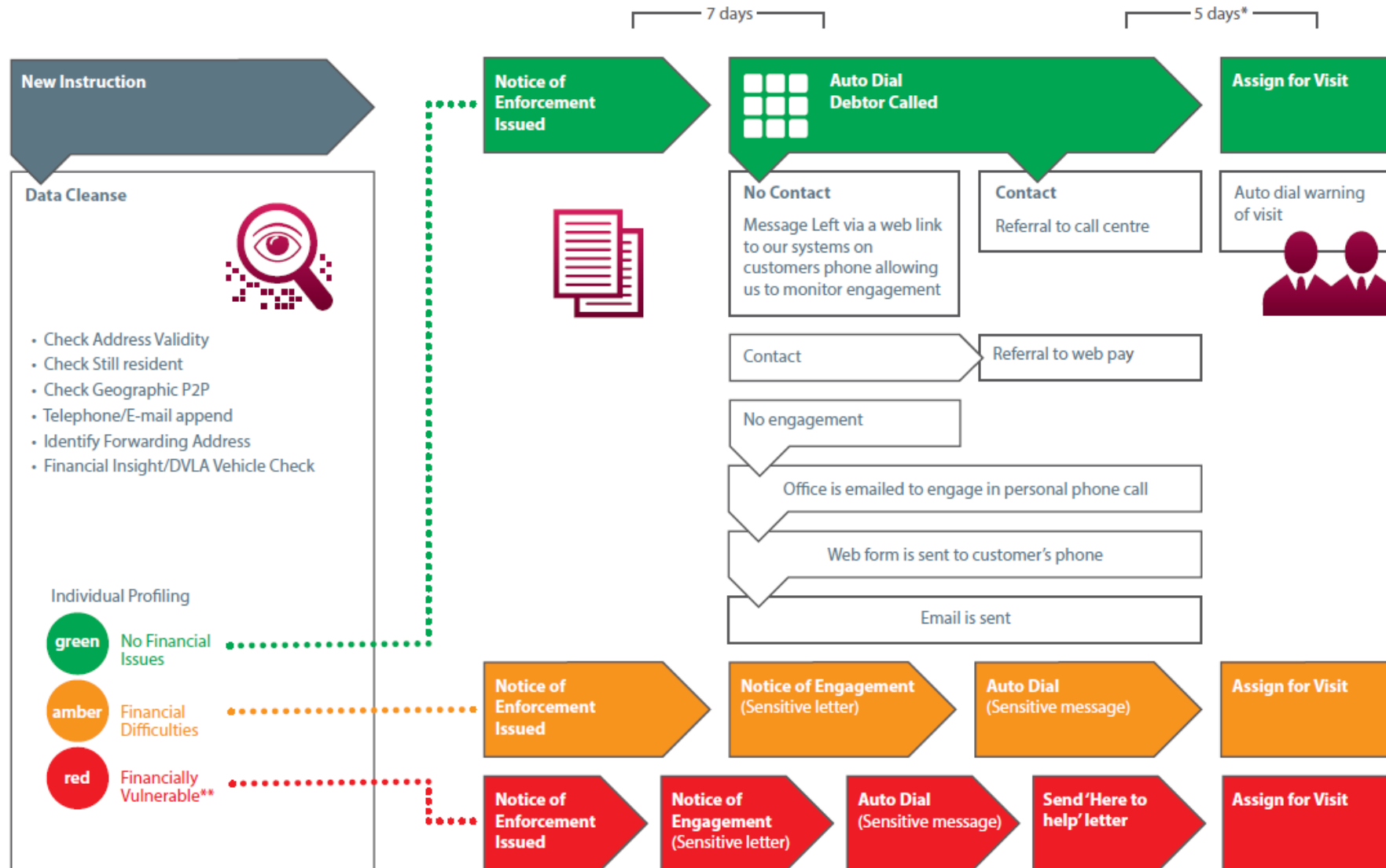


Financial

Me



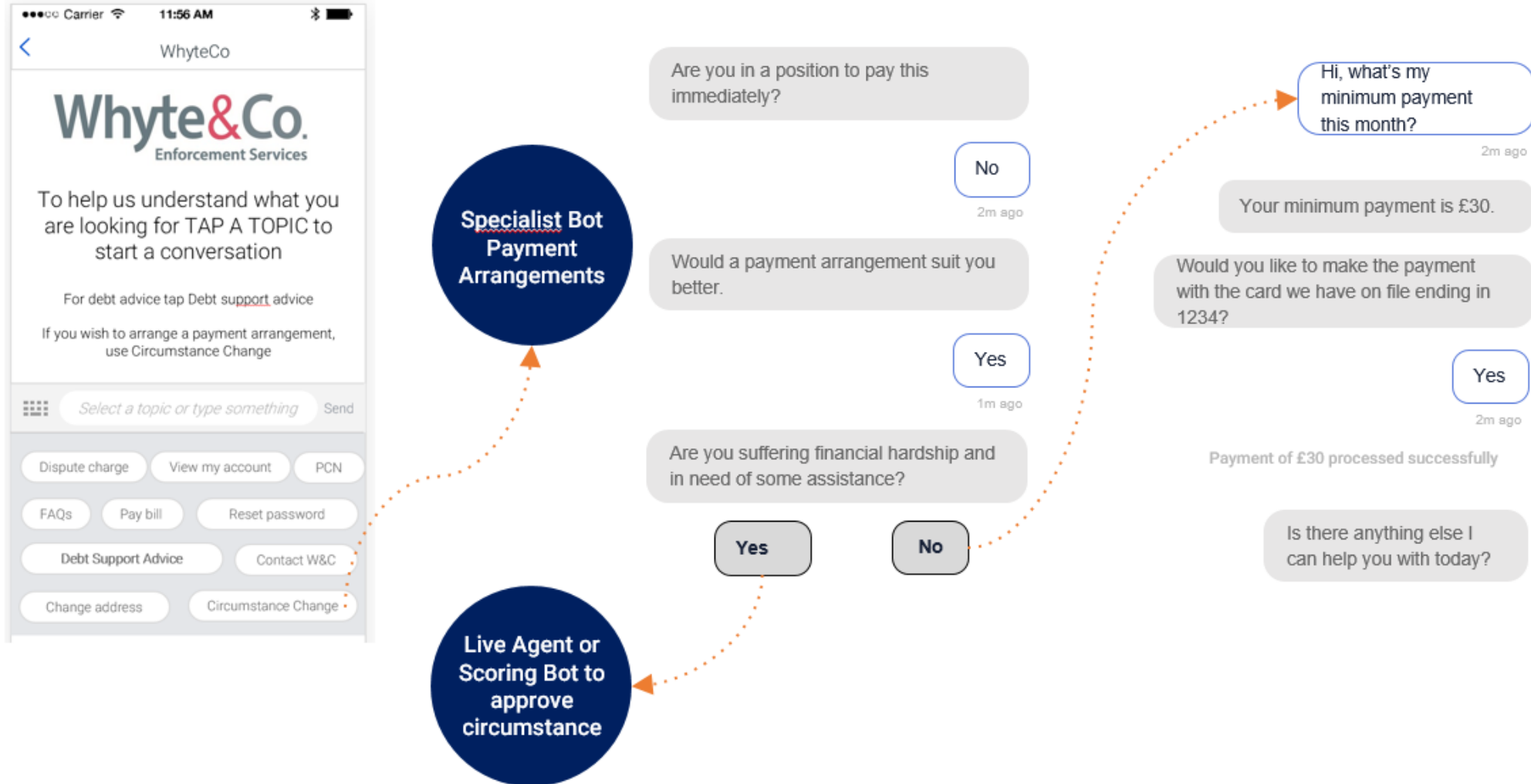
# Compliance Process



\* Total 14 day compliance as per CIVEA guidelines. Legal minimum can be adopted if required



## Example Payment Arrangement Bot, Intent analysis & routing

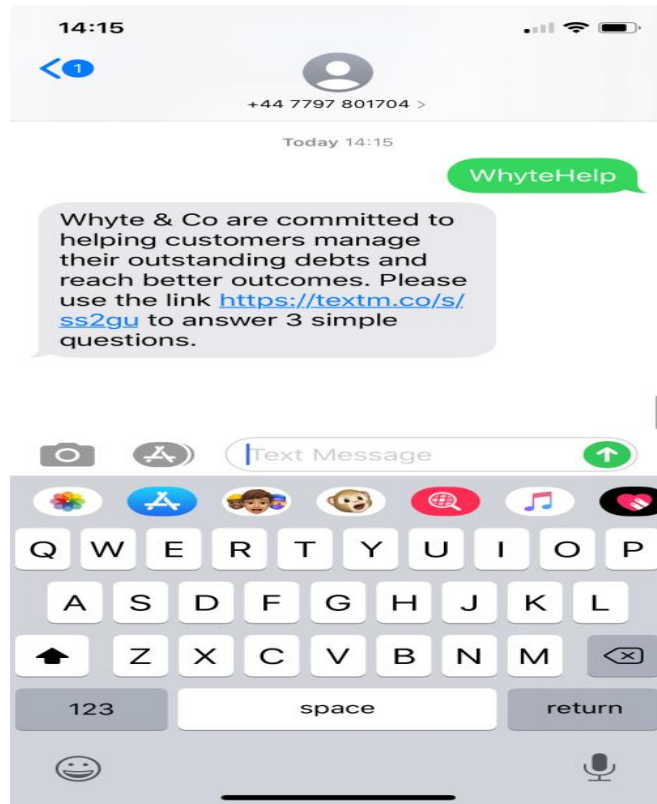






# Here to Help

If you are having trouble paying, text  
WHYTEHELP to 07860 017636





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**Whyte & Co.**  
Enforcement Services

