

**Market Engagement Specification**

**DWP Online Analytics Services**

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# PURPOSE

## 1.1 This document sets out the services required by the Department for Work and Pensions (the Buyer) and Department for Communities for an **Online Analytics Service**. The primary focus of the proposed Contract is to provide online, on demand information on the Buyer’s Customers who have an outstanding debt or identifying potential fraud and error. The aim is to ensure that the debt outstanding is pursued in a manner consistent with the financial and other circumstances of that customer or confirm Customer information or circumstances which may support counter fraud investigations.

## 1.2 Four service areas currently make use of this service.

## 1.2.1 Debt Management Services

## 1.2.2 Child Maintenance Services

## 1.2.3 Counter Fraud and Compliance

## 1.2.4 Department for Communities

## 1.3 Further information on each of these four service areas are given elsewhere in this specification. The Supplier should be aware that other service areas of the Buyer, and other Government Departments, may use this service in future and the Supplier should be prepared for this to be the case. Any variation to Contract that may arise will be negotiated and agreed at the time based on the tendered prices arising from this Competition.

1.4 The services described in this specification shall be carried out by awarding a Contract with an external provider. The route to market is unknown at this point and this engagement is designed to assist with that decision making and ensure a whole of market search for a supplier. It is currently anticipated that the Contract, in whole or in-part will be awarded to a single supplier.

## 1.5 The proposed Contract would cover a Four (4) year fixed period, followed by up to two single Twelve (12) month optional period, awarded at the discretion of DWP.

## 1.6 The Department for Work and Pensions (DWP) and Department for Communities (DfC) may hereafter be referred to as “the Buyer.”

# BACKGROUND TO THE Buyer

## 2.1 The Buyer is a major Government Department responsible for welfare, pensions, and child maintenance policy. As the UK’s biggest public service department, it administers the State Pension and a range of working age, disability, and ill health benefits to around 20 million claimants and customers. As stated above, four services associated with the Buyer make use of this service currently and these are described below.

## <https://www.gov.uk/government/organisations/department-for-work-pensions>

**Counter Fraud Compliance (CFC)**

2.2 In order to identify fraud and potential fraud, CFC reviews and analyses, data, information, and intelligence and identifies potential risks across DWP. Methods used to defraud the public purse are expanding and CFC must be alert to new and emerging fraud activities, working to reduce or remove them.

2.3 Routeways are required to gather diverse sources of information which will allow the directorate to investigate and intervene and take proportionate action, using gathered intelligence. This has links to organised fraud and Modern Slavery activity.

2.4 This supports investigators and associated work areas to carry out exploration and research of fraud/potential fraud, access is required to a range of systems and services.

2.5 The requirement will be for access to a real time processing of personal data via an online on-screen interface. This will enable CFC to consider emerging trends e.g. Crypto Currency etc. and assess what resources are required to combat growth in the fraud area.

## **Debt Management Services** **(DM)**

## 

## 2.6 Debt Management (DM) specialises in the management and recovery of money owed to Government. DM provide a vital funding stream to HM Treasury, recovering benefit overpayment debt for DWP and services for other government departments and businesses: HMRC, Home Office, Department of Health and Social Care, NHS, Local Authorities, Credit Unions, and the insurance industry.

## 

## 2.7 DM has introduced self-service functionality on some of its service lines, but the Debt Recovery service is currently still pre-dominantly an automated service. The Department operates an overpayment e- referral system that generates letters to claimants advising of an overpayment. This in turn generates calls into our Contact Centres. A significant proportion of these calls are in respect of Affordability discussions resulting in negotiated or re-negotiated sustainable repayment plans.

## 

## 2.8 To support this, Agents require access to an online Affordability and Monitoring portal to inform individual conversations and negotiations to ensure affordable and sustainable recoveries. Access to Credit Reference Agency data is also used to support a range of debt strategies including segmentation through to civil Arrears and Enforcement.

## 

## **Child Maintenance Services (CMS)**

## 2.9 The current Arrears & Enforcement service pre-dominantly involves decision making and discussions resulting in negotiated or re-negotiated sustainable repayment plans in relation to child maintenance debt. Child maintenance debt relates to shortfalls in payments from the Paying Parent to the Receiving Parent to support a child or children. The system also supports decisions to make court applications where necessary including confirmation of the Paying Parent address.

## 

## 2.10 To support this, Agents require access to an online Affordability and Monitoring portal to inform these in-flight negotiations.

## **Department for Communities (DfC)**

## 2.11 This team is part of the devolved Northern Ireland Social Security Authority and operates in much the same way as all the other services described in this specification.

# Background to requirement/OVERVIEW of requirement

3.1 The requirement for these services has arisen due to the current contractual arrangement concluding on 20 September 2024. The commencement date for this Contract is to be determined with interim arrangements put in place to ensure continuity of service. Any implementation period is to provide time to introduce systems and processes, provide staff training and refine the service operational requirements such that it best meets the needs of the Buyer. The Buyer must have a seamless transition to any new arrangements that might arise from the conduct of this tender with no break in service whatsoever between the existing service ceasing and the new service being provided pursuant to this tender once published. Dates are subject to change should it be deemed necessary by the Buyer and to allow a sufficient implementation period.

3.2 The requirements for the Implementation period are set out in an implementation schedule. All costs incurred by the Supplier between the start of the Implementation Period until the Contract Commencement Date shall be identified separately in the prices submitted by the Supplier. No additional Set - Up costs will be payable during the optional up to 12- month extension period.

# 4. Glossary

## 4.1 The Buyer has provided the following definitions relevant to the Agreement:

|  |  |
| --- | --- |
| **Expression or Acronym** | **Definition** |
| “The Agreement” | Means the proposed Contract. |
| “Agent” | Means a person acting on behalf of the Buyer. |
| “CFC” | Counter Fraud and Compliance |
| “CMS” | Means Child Maintenance Service |
| “Colleague” | Means a member of staff within the Buyer |
| “CRA” | Credit Reference Agency, or other credit or financial data bureau |
| “CSR” | Means Corporate Social Responsibility |
| “Customer” | Means a customer of DWP services |
| “Debtor” | Means a customer of DWP services that has received government monies to which they are not entitled and need to repay. |
| “DFC” | Means Department of Communities |
| “DWP” | Means the Department of Work & Pensions |
| “FOI” | Means Freedom of Information requests |
| “HMRC” | Means HM (His Majesty) Revenue & Customs |
| “MI” | Means Management Information |
| “Monthly” | Means a calendar month, up to 23:59:59 on the last calendar day of that month |
| “OCM” | Means Operational Contract Manager |
| “OGD” | Means Other Government Departments |
| “PPN” | Means Procurement Policy Note |
| “PQ” | Means Parliamentary Questions |
| “P2P” | Means Purchase to Pay |
| “Supplier” | Means the company supplying the required resource. |
| “The Buyer” | Means any part of the Department of Work and Pensions including the Child Maintenance Service as well as other Government Departments that may join this service including Department for Communities |
| “WCAG2.1 AA” | Means Web Content Accessibility Guidelines 2.1 – AA standard |
| “Weekly “ | Means 7am Monday to 7am to the following Monday |

# 5. scope of requirement

## **Terms and Conditions**

## 5.1 The Supplier is required to ensure compliance with the Cabinet Office Mid-Tier terms and conditions and any current or future legislation that may impact the services delivered within the Agreement period. Additional special terms and conditions may be required to assist the Supplier meet its own obligations to sub-contractors and this will be subject to discussion and agreement between the Buyer and the Supplier. It should be noted that as a Government Department, DWP will be required to review any variation to the Mid-Tier terms and conditions and should agreement between the Supplier and Buyer not be possible, no Contract can be entered into. Suppliers must therefore minimise any impact on the Mid-Tier terms and conditions to ensure that no material departure occurs.

5.2 The Supplier must meet and adhere to any additional requirements that are specified within this document and/or included as part of the tender process throughout the life of the Agreement, unless otherwise specified by the Buyer. Of note are those terms and conditions required to ensure digital security for the Buyer.

## 5.3 Suppliers should note that in submitting their tender, including qualifying questions, **Suppliers are agreeing to the current terms and conditions and should not be altered or amended. The only exception to this is where the Supplier is reliant on third party suppliers to deliver the Services stated in this Specification requiring specific terms and conditions. Acceptance of such third-party terms and conditions will be at the sole discretion of the Buyer. Should a tenderer seek changes that the Buyer believes to be outside this specific condition, or delays Contract acceptance and signature beyond the Contract timetable, the Buyer reserves the right to award to the next highest scoring bidder.**

## **Agreement Duration**

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## 5.4 The proposed Agreement between the two Parties shall be awarded for a fixed term period of Forty-Eight months (48) months followed by two optional extension period of up to Twelve (12) month duration, equating to a possible Seventy-Two (72) month ‘maximum’ period.

## 5.5 For avoidance of doubt, if the Buyer chooses to access the extension option(s), the Agreement will run for its maximum permitted duration, which is Six (6) years from the date of Contract Commencement.

## 5.6 The Buyer will inform the Supplier in writing of its intention to extend the Agreement no less than Three (3) months in advance of the prevailing expiry date.

## 5.7 The Buyer notification of ‘intention to extend’ must not be taken as a confirmation of extension.

## 5.8 There are likely to be organisational, operational, and legislative changes to the service required. The Supplier will be required to cooperate and amend their service to meet these changes in requirements. Changes that do not impinge on the costs of delivering the specified service should be introduced at no charge to the Buyer. Where changes do change the cost of the service, this will be subject to revised charges from the Supplier to be negotiated at the time of the change being introduced. Any increased or decreased charges from the supplier are to be strictly based on the changes in costs actually incurred by the Supplier, and evidence of these changes will be required. Under the current Public Procurement Regulations in 2023, the Buyer is required to adhere to strict rules on the degree of variation that is permitted without recourse to the retendering of the service. Tenderers are required to familiarise themselves with these rules on which any negotiation with the Buyer will take place. Any variations under this clause will apply from the date on which negotiated variations are finalised and agreed by both parties to this Contract.

## 5.9 One specific change that can be expected over the period of the implementation period and the Contract period is the introduction and enhancements to the API to be used by CMS. Other services may also adopt an API as part of their development plans, either on the same basis as CMS or differently and the Supplier should be aware of this. Any requirement to introduce an API for service areas beyond CMS will be negotiated and included in a Contract Variation through the normal Contract Variation procedure.

## 5.10 Debt Management are also undertaking significant organisational and IT related change. It is uncertain at this stage what changes to requirements might emerge from this process, but again the Supplier is being made aware that changes might be required to the services described under the terms of this Contract. In particular, the numbers of users may increase or decrease over time.

## **Successful Appointment**

## 5.12 The Supplier selected for Award of this Contract will be appointed as Primary Supplier of **Online Analytics Services**, to the Buyer. The Supplier is required to ensure that their internal processes respond to conflicts of interest that may arise. The Supplier is required to inform the Buyer of any such conflicts of interest together with any action they intend to take to ensure that the service remains free of criticism or accusations of bias that may arise as a result.

## **Collaboration with third parties**

## 5.13 The Supplier will also need to offer details of any 3rd Party Organisation (including any Sub-Contractors) intended to be utilised for these services, so that the Buyer can interrogate these 3rd Party organisations to ensure appropriate standards are maintained throughout the service delivery process. The responsibility for ensuring that any appliable Framework and/or Buyer Terms and Conditions are adhered to by 3rd Party Organisation (including sub-contractors) remains with the Supplier regardless of any interventions by the Buyer.

## 5.14 To ensure legal compliance the Supplier should offer the Buyer details of each 3rd Parties corporate responsibility and/or liabilities should these requirements ever be called into question. The sub-contractors to be employed by the Supplier are to be notified to the Buyer both prior to commencement of this Contract and during the Contract period. Any sub-contractor will be subject to approval by the Buyer prior to their commencement of work under this Contract.

# 6. The requirement

## **Geographical Coverage**

## 6.1 Access to data under this Contract Agreement shall only apply to England, Scotland, Wales and Northern Ireland. However, data on individuals, families and groups can cover their financial and other interests worldwide to provide a complete picture of their circumstances. As part of their tender, suppliers will be required to outline any limitations to the geographical coverage of their data.

## **Availability of Services**

## 6.2 The service needs to be available as a minimum between 7am – 9pm Monday to Sunday. IT related support services should be made available by the Supplier to the Buyer outside these times.

## 6.3 All of the services under this Agreement will be delivered during these time periods. However, an out-of-hours contact will be required for exceptional circumstances outside these normal service periods. The contacts to be used under these circumstances should be notified to the Buyer prior to the Contract commencement and updated as and when required. It is anticipated that this will be a very rare occurrence. However, the contact(s) provided should have sufficient seniority to undertake decisions on behalf of the Supplier or sufficient access to decision makers.

## 

## 6.4 **The supplier is required to establish the development costs of any API and include it as ‘Set up’ costs in the pricing document.** Developing the API is anticipated to take up to 9 months, but this will be confirmed during the implementation period. Changes to the Buyer’s internal systems resulting from the introduction of the API will be strictly managed and controlled by the Buyer’s internal digital services. If there needs to be a new UI, the Buyer’s Digital Service will supply the necessary changes on the Buyer’s systems.

## 6.5 The data required on each customer by the four services is defined in Appendices (C) to (E) to this Specification. These data items are currently under review and may change in scope but are provide to potential suppliers as to the range and depth of the information likely to be required. In some cases, the Supplier is required to make proposals to meet requirements that may mean combining one or more data definitions. Suppliers need to ensure that they can meet these requirements in aggregate.

## 6.6 The Buyer has a duty to ensure that only the information strictly necessary to deliver services to the customer are accessed. This means that in some cases, the Buyer may request minor alterations to the information displayed to its employees. In general, this will be a reduction in the amount of information required rather than an increase. The precise nature of these changes will be determined and implemented during the Implementation Period and should not result in reductions in price unless an entire data point is removed.

## 6.7 The functional business requirements for each service area is shown in more detail below. Central to these requirements are the presentation of data on individuals and their associations in real time by contact centre agents and internal DWP staff. All information is to be available online and on demand in an easily accessible format.

## **Operational use of reports**

## 6.8 When an agent in any of the four service areas logs on to the system, they need to be presented with summary information on the customer. In a proportion of cases this is sufficient to work with the customer to establish their financial and other circumstances to manage their debt and repayment plans. Where the service has defined a ‘Summary Report’ within this Specification, it is that report that should be presented in the first instance.

## 6.9 Where appropriate, the agent will require more detail on the financial and other circumstances relating to the customer. In these cases, the ‘Detailed Report’ as defined in this Specification should be available to them.

## 6.10 In some cases the ‘Detailed report’ will be split into sub sections and the best available information as to what they are is contained in the definitions of each report. However, the precise nature of these subdivisions will be agreed during the Implementation period and may be subject to change over the period of the Contract. The Supplier will be required to cooperate and engage with the Buyer to make the changes that are necessary.

## 6.11 The Supplier will identify that data points appear at least once in both the summary and detailed reports and in some cases multiple times in the detailed reports e.g. The CMS Detailed reports data point ‘gg’ appears three times. This is because sub sections of the Detailed reports are accessed for different purposes. The Buyer is expected to be charged only once for repeated data points when used by the same agent for the same customer multiple times.

## 6.12 The Supplier must establish mechanisms to identify where only the Summary Report, or the Summary and Detailed report has been accessed by the agent. These mechanisms must be easily accessed whilst at the same time recording the fact that this has occurred. This aspect will be a key feature of the tender evaluation presentation to operational staff.

## 6.13 A consolidated i.e., with all duplications removed is shown in the table below. Suppliers can reference this when building their reports.

|  |  |
| --- | --- |
| Description | Identifying letter |
| Full name and gender and any aliases | A |
| Executor information | AA |
| Date of birth | B |
| Matching data relating to a customer across two or more debts owned by one buyer | BB |
| Contact information, telephone numbers (landline, mobile, work) e mail addresses | C |
| Use of CRA and other personal financial Data to check individual financial affordability or potential financial vulnerability for tenancy applications | CC |
| Full current address and previous addresses including dates of occupancy | D |
| Use of commercial financial Data to check business affordability or potential financial vulnerability for tenancy applications | DD |
| Residency score, likelihood of residency indicator | E |

|  |  |
| --- | --- |
| Description | Identifying letter |
| Confirmation that individual lives at most recent address (living as stated) and dates of occupancy | F |
| NNDR Checks | FF |
| Gone away confirmation that no recent address or credit information can be obtained and last known occupancy date | G |
| Full and historic electoral roll, address and location information | GG |
| Number of County Court judgements including age and value | H |
| Business insolvency data | HH |
| CRA data and Propensity Score Including Broad access to Credit Reference Agency Data. | I |
| Identification of individuals in Bankruptcy, Debt Management Plans or Individual Voluntary Agreement and other forms of insolvency | J |
| Company bank and insurance data information about premiums and claims | JJ |
| Identification of individuals facing mild to extreme financial difficulty/vulnerability | K |
| Channel preference | M |
| Latest and previous address history held for individuals as having a link with the customer – lagged with fields for previous address over the specified time period. Indicator for primary address. | MM |
| Identification of Spouse and/or financial associates to the customer | NN |
| Financial links to customer/claim address, months or dates that account moved to addresses and date of most recent activity; | OO |
| Scoring and segmentation based on ability and propensity to pay, ‘cant pays’ and ‘wont pays’ | P |
| Joint applications and marker to show that account is joint | PP |
| Bank of England Sanctions lists and other fraud identification sources e.g. CIFAS etc | q |
| Date of occupancy, redirection dates, dates properties sold | QQ |
| Fraud identification counter fraud measures and assessment of fraud risks e.g. undeclared individuals living at a property | R |
| Date of occupancy, redirection dates, dates property sold | RR |
| Gone away indicator | SS |

|  |  |
| --- | --- |
| Description | Identifying letter |
| Credit/valuation data on assets including but not limited to equity, bank accounts, house ownership, sale/purchase prices. | T |
| Accounts data (which may indicate a joint financial responsibility or a line to an address) to show dates accounts moved to an address and dates or most recent activity; and Credit Card accounts, Bank accounts, Current Bank accounts, mortgages, pay day loans, secured and unsecured loans, store cards, mail order, TV licence, Utilities, Communications accounts, Consumer subscriptions, insurance. | TT |
| Company House Data | U |
| Company financial reports | V |
| General information on business activity e.g. individual companies, partnerships, directorships, insurance, firms showing financial distress or entering into financial administration, liquidation and insolvency. | W |
| Identification of deceased persons | X |
| Probate status | Y |
| Probate asset identification | Z |

## 6.8 The information requirements are set out as tables under each functional area. There are two categories of information requirements:

## 6.8.1 Those that are a directly correlated to the data shown in **Appendix** **A** to this specification. Data relevant in this regard is identified together with its reference number under the descriptions for each service area.

## 6.8.2 The second category of data requirements are those for which there is no direct correlation to the Framework Schedule. In these cases, the Supplier is to propose data sets that they will use to fulfil the information requirement on an individual and their associates. The Supplier proposal will be considered during the tender evaluation process and scored accordingly.

## 6.9 Both types of information requirements are shown under the service area descriptions in tabular form in the Appendices to this Specification.

## **Functional Business Requirements**

## Debt Management Services

## 6.10 The Buyer requires a single, secure web-based service with a user- friendly and intuitive interface. This means that training requirements are minimised, whilst access to information is quickly efficient and easily understandable. Much of the information required needs to be accessed during a call with the customer and any delay should be minimised.

## 

## 6.11 The web-based service must be able to be accessed via a multitude of platforms. The Buyer currently uses Microsoft Edge browser for this function.

## 

## 6.12 Users will require a single sign on and upon log in, will require instant access to the web-based service. The Buyer currently uses Active Directory for this function.

## 

## 6.13 Once a User logs in for the first time, access to the service should remain live unless timed out due to inactivity in line with agreed security standards or due to an agent logging off the system. The timeout period may differ depending on the service accessing the system. The time out period will be agreed during the implementation period for each service. For the avoidance of doubt, the user needs to be able to access the system without having to log in for a new enquiry having logged in at the beginning of their shift.

## 

## 6.14 On input of agreed Debtor details by an Agent, the Buyer requires a focused and formatted report containing the CRA data that is both relevant and proportionate to the need. The information should particularly identify any indication that the agent is working with a vulnerable customer. Suppliers are asked to provide a statement as to how they could provide this indicator within their tender submission.

## 6.15 The information required in relation to any customer includes:

## 

## 6.15.1 Tracing the Debtor’s contact details.

## 

## 6.15.2 Verifying and enhancing Customer Data relating to a Debtor.

## 

## 6.15.3 Informing an appropriate debt collection strategy.

## 

## 6.15.4 Informing individual negotiations with the Debtor.

## 

## 6.16 The report must include Verified address data, Affordability measure, disposable income indicator and financial status.

## 

## 6.17 The report must include Property Insights data, including Estimated Equity Amount.

## 

## 6.18 The report must include the most recent verified Mobile and Land line Phone Numbers, where available.

## 

## 6.19 The Screens and reports should present both summary and detailed information. ‘Summary’ information should be presented on the initial screen accessed by the agent. Detailed refers to sub sections that can be accessed when clicking/selecting a particular topic.

## 6.20 The Debt Management Service wishes to limit the information available to the agent to that shown in the table below. For the avoidance of doubt, the agent should not be able to access information outside that shown in the table in **Appendix C to this specification**. **These are currently under review and subject to change but is provided to support suppliers to understand the range of data items likely to be required.**

## 

## 6.21 The Agent must not be able to Print the screen/report for the Debt Management Service. This differs to the requirements of other services shown in this specification (Child Maintenance Service, Counter Fraud and Compliance and Community services). The Supplier must be able to meet this Buyer requirement.

## 

## 6.22 Accessing an individual’s information should not leave a footprint on the individual’s account.

## 

## 6.23 The service needs to be available as a minimum between 7am – 9pm Monday to Sunday.

## 

## 6.24 The Buyer requires the Supplier to set up user roles with separate permissions, as follows: -

## 

## 6.24.1 Administrator Role – able to create, suspend, remove, and view all user reports/searches.

## 6.24.2 Team Leader/Operator Role -View only access of clerical operator searches within their own/assigned defined team structure.

## 6.24.3 Clerical Operator – Search facility and view report.

## 

## 6.25 Administrator Role must be able to create teams and assign users to teams. The names of those that undertake this role within the service will be advised during the implementation period and updated on a month basis thereafter.

## 

## 6.26 Administrator role must be able to extract the following: -

## 

## 6.26.1 User Management Information to be defined during the implementation period.

## 6.26.2 Active and inactive accounts.

## 6.26.3 Date of creation.

## 6.26.4 Date of last log in.

## 

## 6.27 The service must provide a user timeout notification. This service requires as long a timeout period as is possible and will be agreed during the implementation period.

## 

## 6.28 The Supplier is required to provide User training including all training materials in an accessible format.

## 

## 6.29 The Supplier must provide weekly individual user usage reports to the Buyer’s nominated contact in an excel format via the Buyer’s approved secure method and channel. The format and content of these reports will be discussed and agreed during the implementation period.

## 

## Child Maintenance Service

6.30 The Buyer’s Child Maintenance Arrears & Enforcement team require a single, secure web-based service with a user- friendly and intuitive interface. This means that a case worker with variable skills with a single access screen with the opportunity to investigate data in a more detailed way subsequently with a single sign on. It also means that users should be able to use the system with minimal guidance and training.

6.31 The web-based service must be able to be accessed via a multitude of platforms. The Buyer currently use Microsoft Edge browser for this function. The web- based service should be easily accessible to users such as a single desk top icon.

6.32 Users, upon log in, will require instant access to the web-based service.

6.33 On input of agreed Debtor details by an Agent, the service requires a focused and formatted report containing the CRA data that is both relevant and proportionate to the Business need. The Debtor details available to the agent will vary from case to case and the Supplier is required to be able to respond to limited information to be available. As a minimum, a search based on the debtor first and surname should provide the agent with options to place a search.

6.34 The information required falls into the following general description:

6.34.1 Tracing the Debtor.

6.34.2 Verifying and enhancing Data relating to the Debtor and people associated with them.

6.34.3 Informing an appropriate Case Strategies, including targeted case strategies that require customer information as defined by the Buyer. Case strategies are updated periodically.

6.34.4 Informing direct debt negotiation with the Debtor.

6.34.5 Asset wealth

6.34.6 The report must include an Affordability indicator, financial status, and address data.

6.34.7 The report must include Property Insights data such as ownership status (ownership or renting), including Estimated Equity Amount.

6.34.8 The report must include the most recent Mobile and Land line Phone Numbers, where available.

6.35 The Screens and reports should present both summary and detailed information. ‘Summary’ information should be presented on the initial screen accessed by the agent. Detailed refers to sub sections that can be accessed when clicking/selecting a particular topic. The Buyer requires the information and reports as shown in **Appendix D of this Specification. These are currently under review and subject to change but is provided to support suppliers to understand the range of data items likely to be required.**

 6.36 The Agent must be able to print reports for evidentiary purposes.  The Supplier is advised that this is different to the requirements of the Debt Management Service and the Supplier must be able to differentiate between services in this way.

6.37 Accessing an individual’s information should not leave a footprint on the individual’s account.

6.38 Where required, Information within the reports must be available for integration within the Buyer’s CMS system via Application Programming Interface (API). Exact API integration requirements will be confirmed during detailed design and Supplier must commit to working with the Buyer’s CMS design/digital areas to fully develop and provide the requested data via API. **The Supplier is required to identify the cost of developing an API for this service as part of their tender.** **The Buyer will include this cost when carrying out the tender evaluation.**

## 6.39 The Buyer’s Child Maintenance Arrears & Enforcement team require the Supplier to set up user roles with separate permissions Administrator Role must be able to create teams and assign users to teams. The names of those that undertake this role within the service will be advised during the implementation period and updated on a month basis thereafter.

6.39.1 Administrator Role – able to create, suspend, remove and view all user reports/searches.

6.39.2 Team Leader/Operator Role -View only access of clerical operator searches.

6.39.3 Clerical Operator – Search facility and view report.

6.40 Administrator Role must be able to create teams and assign users to teams.

6.41    Administrator role must be able to extract the following:

6.35.1 User Management Information.

6.35.2 Active and inactive users.

6.35.3 Date of creation.

6.35.4 Date of last log in.

## 6.42 Once a User logs in for the first time, access to the service should remain live unless timed out due to inactivity in line with agreed security standards or due to an agent logging off the system. The timeout period may differ depending on the service accessing the system. The time out period will be agreed during the implementation period for each service. For the avoidance of doubt, the user needs to be able to access the system without having to log in for a new enquiry having logged in at the beginning of their shift.

6.43 The Supplier is required to provide User training including all training materials.

6.44 The Supplier must provide weekly individual user usage reports to the Buyer’s nominated contact in an excel format via the Buyer’s approved secure method. The format and nature of these reports will be defined during the implementation period.

## Counter Fraud and Compliance

## 6.45 The Buyer’s CFC team require a single, secure web-based service with a user- friendly interface.

## 6.46 The web-based service must be able to be accessed via a multitude of platforms. The Buyer currently uses Microsoft edge browser for this function.

## 6.47 Users, upon logging in, will require instant access to the web-based service. Whilst no decision has yet been made, this service may consider the introduction of an Application Programming Interface (API) at some point during the term of this Contract. If required, Information within the reports must be available for integration within the Buyer’s Digital systems. Exact API integration requirements will be confirmed during detailed design and supplier must commit to working with The Buyer’s design/digital areas to fully develop and provide the requested data via API.

## 6.48 We require a focused and formatted report containing the CRA data that is both relevant and proportionate to the need. This means that only agent requested information is displayed without other customer information being displayed at the same time.

## 6.49 The report must include the most recent Mobile and Landline Phone Numbers, where available as one of the data items required for this Contract.

## 6.50 The Screens and reports should present the detailed information requirements shown in **Appendix E to this specification**. **These are currently under review and subject to change but is provided to support suppliers to understand the range of data items likely to be required.**

## 6.51 The Investigator must be able to Print the screen/report. It should be noted that this is a requirement that differs from Debt Management who specifically do not wish their agents to be able to print reports and the Supplier is required to meet this need.

## 6.52 Accessing an individual’s information should not leave a footprint on the individual’s account.

## 6.53 The service needs to be available as a minimum between 7am – 9pm Monday to Sunday.

## 6.54 The Buyer’s CFC team require the Supplier to set up user roles with separate permissions, as follows: -

## Administrator Role – able to create, suspend, remove and view all user reports/searches.

## 6.55 Administrator Role must be able to create teams and assign users to teams. The names of those that undertake this role within the service will be advised during the implementation period and updated on a month basis thereafter.

## 6.56 Administrator role must be able to extract the following: -

## User Management Information.

## Active and inactive agents.

## Date of report creation.

## Date of last log in.

## 6.57 Once a User logs in for the first time, access to the service should remain live unless timed out due to inactivity in line with agreed security standards or due to an agent logging off the system. The timeout period may differ depending on the service accessing the system. The time out period will be agreed during the implementation period for each service. For the avoidance of doubt, the user needs to be able to access the system without having to log in for a new enquiry having logged in at the beginning of their shift.

## 6.58 The Supplier is required to provide User training including all training materials for future use by the Buyer to induct new employees and other purposes.

## 6.59 The Supplier must provide weekly individual user usage reports to a the Buyer’s nominated contacts in an excel format via the Buyer’s approved secure method.

**Non-Functional Business Requirements**

6.60 The Supplier shall hold an FCA license or equivalent with the required permissions to operate this service.

6.61 The Supplier will comply, in line with the terms of the contract, to protect the Authorities Data, Personal Data and compliance with GDPR (General Data Protection Regulations).

## 6.62 The Supplier shall comply with requests for information from the Independent Case Examiner (ICE), DWP Parliamentary Business Unit (PBU), System Access requests and those requests stimulated by Parliamentary questions, freedom of information requests and any other ad hoc requests for information by specified timescales. These requests are to be managed in accordance with the Buyer’s security rules in respect of the transfer of data.

## 6.63 The Suppliershall be required to demonstrate updated detailed business continuity and disaster recovery plans. These plans must be in place and, where required, signed-off by the Buyer in readiness for Day 1 of Service Commencement.

## Security and Confidentiality

## 6.64 The Buyer has strict security and confidentiality requirements. Details of DWP’s Security Policies can be found at: [DWP procurement: security policies and standards - GOV.UK (www.gov.uk)](https://www.gov.uk/government/publications/dwp-procurement-security-policies-and-standards)

## 6.65 Dependent on the Buyer’s chosen route-to-market, some or all policies may apply. Framework Security requirements where applicable to the Contract will be taken as a minimum required standard.

## 6.66 Where Suppliers and their Subcontractors process Personal Data, they must have UKAS accredited ISO27001 certification applicable to the Services it provides.

Records Management

## 6.67 In terms of the disposal of confidential information (and all other information related to the proposed Contract) the supplier should possess ISO15489 accreditation or be able to evidence working to an equivalent standard.

IT (Information Technology) and Security Incidents

## 6.68 The Supplier will provide methods of exchanging data between Supplier and the Buyer including a Suppler managed and secured WebApp (portal) and make available Application Programming Interfaces (APIs) within 6 months of request by the Buyer during the implementation period.

## 6.69 The Supplier will host all IT services relating to this contract within the UK.

## 6.70 The Supplier will not use nor promote the use of shared credentials (username/password) for any digital exchange of data and will use a distinct and personal credential for each staff member (Supplier as well as Buyer).

## 6.71 The Supplier will provide the Buyer a self-service account password recovery or alternatively provide a 1 working day resolution for password recovery requests.

## 6.72 The Supplier will have completed a Security Questionnaire during the tender process. The Buyer may have made recommendations as to the improvements or enhancements to the security requirements in the pre contract period. The Supplier will undertake to comply with all the requirements and any changes and enhancements that may be required over the Contract period. This will form part of the Contract documents in the normal way.

## 6.73 The Supplier will monitor the security environment during the normal course of their business and put in place such arrangements including supply chain threats as required to mitigate and eliminate such threats as they become aware of them. This will include any notified to the Supplier by the Buyer and its agents, but this will not be considered sufficient under the terms of this Contract.

## 6.74 The Supplier should ensure sufficient resilience on their systems and infrastructure deployed to connect to and receive/transfer information to the Buyer’s infrastructure in line with contractual agreements.

6.75 The Supplier must provide a support/service desk for the logging of incidents during the Agreed Service Time and out of hours in case of emergency or need. All contact with the supplier support/service desk must be logged and reported on. The supplier will need to provide:

6.75.1 Their process for any technical support relating to their portal or other system

6.75.2 A point of contact to escalate any technical issues (e.g. email) with that system

6.75.3 A period after implementation when they or we can/will escalate any technical issues and fix as a priority

6.75.4 If there are any system downtime/issues, these need to be communicated to the Buyer immediately.

## 6.76 Incident reports should be provided for all Priority 1 and 2 incidents detailing the cause of the incident, impact, resolution, and any mitigating actions taken.

## Implementation

## 6.77 All implementation plans must be robust and agreed with the Buyer and shall not be considered effective until this has been confirmed by the Buyer. The implementation plan will form part of this Contract as shown in a Schedule of this Contract.

## 6.78 The supplier is required to provide the following within 10 days of the beginning of the Implementation period.

## 6.78.1 Implementation Plan

## 6.78.2 Quality standards not specified elsewhere.

## 6.78.3 Provide draft Performance and Management Information reports to be agreed with the Buyer.

## 6.78.4 Confirmation of communication and escalation processes and key contacts and introduction to team members

## 6.78.5 Training plan for the Buyer’s staff on systems and enhancements that will be helpful in delivering the service. The numbers of staff to be trained is c6,000 persons but others may be added to this training requirement as necessary. This is broken down by service area below:

## Child Maintenance Service 2300

## Counter Fraud 1300

## Debt Management 2,350

## Department for Communities 10

## 5,960

## 6.78.6 The supplier will provide electronic copies of any relevant training information, overviews, materials, videos, guidance manuals for them to be used subsequently for team members and new starters.

## 6.78.7 Business Continuity Plans outlining key contingency plans should the Supplier not be able to operate for any reason.

## 6.78.8 A testing plan and procedure to ensure the safe transfer of cases by electronic means.

6.79 The above is not an exhaustive list and will be agreed with the supplier once their appointment is confirmed.

Accessibility

6.80 DWP Accessibility requirements will be detailed in a Schedule to this Contract. This will require WCAG 2.1 AA requirements to be met with a view to moving to WCAG 2.2.

Contract Exit

## 6.81 The Supplier is to provide an Exit Plan as will be detailed in a schedule to this Contract. The requirements for this will be set out in a schedule to the Contract but

# 7. key milestones and Deliverables

## 7.1 Key Milestones and deliverables that are critical to the fulfilment of the Contract are stated below.

## 7.2 All documentation detailed below must be provided in electronic format compatible with MS Office 365, MS Office 2016 or PDF.

## 7.3 All documentation should be signed and dated by the relevant Supplier management and version control documented.

## 7.4 The following Contract milestones/deliverables shall apply:

|  |  |  |  |
| --- | --- | --- | --- |
| **Milestone** | **Requirement, provision of:** | **Format** | **Timeframe for delivery** |
| 1 | Information Security Questionnaire (ISQ) – | Reporting in formats compatible with Microsoft Excel 2016 or later via electronic means. | To be provided with tender response and then annually reviewed thereafter |
| 2 | Social Value Reporting forTheme 2: Tackling economic inequality - Policy Outcome: Create new businesses, new jobs and new skillsTheme 4: Equal opportunity - Policy Outcome: Tackle workforce inequality | Reporting in formats compatible with Microsoft Office 2016 or later, e.g. Microsoft Word/Excel or PDF via electronic means | To be provided within Six (6) Months of Contract Award and then annually thereafter |
| 3 | Buyer Introductory Call | Microsoft Teams | Within One (1) Week of Contract Start Date |
| 4 | Implementation Plan (inc. provision of documented WCAG 2.1 accreditation plan where not already accredited) | Reporting in formats compatible with Microsoft Office Word 2016 or later or PDF via electronic means. | Within 20 days of Contract Start |
| 5 | Key personnel / teams contact details, andDetailed standard operating procedures for complaints and issues resolution and escalation. | Reporting in formats compatible with Microsoft Office Word 2016 or later or PDF via electronic means | Within two (2) weeks of Contract Start |
| 6 | Diversity and Equality Plan | Reporting in formats compatible with Microsoft Office 2016 or later, e.g. Microsoft Word/Excel or PDF via electronic means | Within Six (6) months of Contract Start and then annually thereafter |
| 7 | Exit Plan | Formats compatible with Microsoft Office 2016 or later, e.g. Microsoft Word/Excel, or PDF via electronic means | To be provided within 3 months of Contract Start and reviewed/revised annually thereafter. A final exit plan shall be required nine months prior to the end of the Agreement |
| 8 | Draft Performance and Management Information Reports | Reporting in formats compatible with Microsoft Office 2016 or later, e.g. Microsoft Word/Excel via electronic means | Within Three (3) Month of Contract Start. |

## 

# 8. volumes

## 8.1 The current (from September 2022 that includes a part month) and forecast volumes to September 2024 is based on the reports the Buyer currently uses. This Specification sets out the reports now required. The new reports required are an enhancement to those currently used and the tenderer is advised to examine these in some detail.

## 8.2 The volume information is provided as a guide to tenderers and should not be taken as definitive. This means that none of the volumes are guaranteed under the terms of the proposed Contract but is provided as a guide to support potential Suppliers. The volume data that is available is shown in appendix B to this specification.

## 8.3 **This agreement will be demand-driven and therefore the Buyer does not commit to any minimum volumes or spend throughout the term of the proposed Contract.**

# 9. Pricing

## Implementation period and set up costs

## 9.1 All aspects of any tender that is put to the market will be submitted by electronic means through the DWP or relevant Framework eSourcing Tool (Jaggaer).

### 9.2 **The Supplier is required to incorporate all set up costs, including the development of an API for CMS, into their tendered prices.** No additional payments will be made during the implementation period.

### Approach to tender evaluation

### 9.3 The tender evaluation model is yet to be determined depending on the route to market chosen following this engagement. We would welcome feedback from suppliers as to how they would wish to charge for this service.

# 10. continuous improvement

## 10.1 The Supplier will be expected to continually improve the way in which the required Services are to be delivered throughout the Contract duration as detailed in a Continuous Improvement Schedule.

# 11. SOCIAL VALUE

## 11.1 This section relates to the ‘Public Services (Social Value) Act 2012’ and the Procurement Policy Note (PPN) 06/20 ‘Taking Account of Social Value in the Award of Central Government Contracts.

## 11.2 Under the PPN 06/20 It is mandatory for all Central Government bodies to assess Social Value as of 1 January 2021. Details of the PPN can be found here:

## [PPN 06\_20 Taking Account of Social Value in the Award of Central Government Contracts (3) (publishing.service.gov.uk)](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/921437/PPN-06_20-Taking-Account-of-Social-Value-in-the-Award-of-Central-Government-Contracts.pdf)

## 11.3 The PPN 06/20 will be applied to this Agreement to secure wider social, economic and environmental benefits from the Agreement.

## 11.4 The Social Value Model can be found here:

## <https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/940826/Social-Value-Model-Edn-1.1-3-Dec-20.pdf>

## 11.5 The Buyer has identified two key themes and associated policy outcomes under the Social Value Model to be monitored and continually improved upon throughout the life and duration of the Contract:

## 

## 11.5.1 Theme 2: Tackling Economic Inequality. Policy Outcome: Create new business, new jobs, and new skills.

## 11.5.2 Theme 4: Equal Opportunity. Policy Outcome: Tackle Workforce Inequality

# 12. STAFF AND CUSTOMER SERVICE

## 12.1 The Supplier shall provide a sufficient level of resource throughout the duration of the Contract to consistently deliver a quality service. Meeting this requirement will be regularly monitored and included in monthly Contract Management Meetings between the Supplier and Buyer. The Supplier is required to take corrective action should a shortfall in resource be noted by the Buyer.

## 12.2 The Supplier’s staff assigned to the Contract shall have the relevant qualifications and experience to deliver the Contract to the required standard.

## 12.3 The Supplier shall ensure that staff understand the Buyer’s vision and objectives and will provide excellent customer service to the Buyer throughout the duration of the Contract.

## 13 **Not used**

# 14. payment AND INVOICING

Payments and invoicing mechanism(s)

## 14.1 The Supplier must be prepared to use electronic purchase to pay (P2P) routes, including Catalogue, e-Invoicing and electronic card technology. The Buyer will establish cost centres to which the invoices should relate. The cost centres will accord to the service areas that are making use of the service. This is one for each of the service areas identified elsewhere in this Specification . Should additionally services or government departments make use of this Contract, additional cost centres will be established in order that invoices are posted to the appropriate service areas. The Supplier is required to invoice the Buyer in accordance with these cost centres and ensure that accurate charges are allocated to each cost centre.

## 14.2 The Supplier must be prepared to work with the Buyer to set up and test all electronic P2P routes.  This may involve creating technical ordering and invoice files, including working with our ERP system service suppliers and systems.

## 14.3 The Buyer will not pay for any goods or services in advance. Payment can only be made following satisfactory delivery of pre-agreed certified products and deliverables.

## 14.3.1 Before payment can be considered, each invoice must include a detailed breakdown of work completed and the associated costs. Any supporting information required will be detailed in the relevant Contract schedules and pricing document. The Supplier may be required to make amendments to these over the period of the proposed Contract.

## 14.3.2 The Supplier is required to establish processes and protocols that will enable the Buyer to independently check the validity of the invoice. The precise mechanisms to do so will be agreed during the implementation period. Amendments and changes may be required over the period of the Contract to ensure that these remain relevant and robust.

Invoicing requirements and schedule

## 14.4 The Buyer will provide all address and contact details for invoicing and related queries or escalations, during the implementation phase of the Contract.

## 14.5 The invoicing schedule will be agreed during the implementation phase of the Contract however, Suppliers should identify preferred invoicing schedules in their tender responses where prompted to do so by the Buyer.

## 14.6 The Buyer will follow Government policies and principles including target payment dates for all services provided and invoiced. This may extend to ongoing monitoring of Prompt Payment through the supply chain where relevant to the services being provide. Please see the Government Prompt Payment policy for more information: [Prompt payment policy - GOV.UK (www.gov.uk)](https://www.gov.uk/guidance/prompt-payment-policy)

Supporting Information

## 14.7 The Supplier must provide mandatory supporting information as a minimum to enable accurate and timely payment of invoices. Information will be provided in a separate Schedule for the application of service credits. The table below sets out the minimum information requirements for each invoice together with the invoice schedule referred to in paragraph 14.5 above.

|  |  |
| --- | --- |
| **Mandatory Fields** | |
| **Data required** | **Data Format** |
| Invoice reference | Text / General |
| Invoice date | Date |
| Invoice breakdown | Text |
| Invoice breakdown | Currency |
| Invoice Net Value | Currency |
| Invoice VAT | Currency |
| Invoice VAT status | Text |
| Invoice Total Value | Currency |
| Buyer P2P General Ledger Account Code and Category Code (to be provided by the Buyer) | Text |

# 15. CONTRACT MANAGEMENT

## The Buyer – what you can expect from us

## 15.1 The Buyer will provide a designated contact as an Operational Contract Manager (OCM) to manage the day-to-day running of the contract and performance monitoring activity.

## 15.2 The Buyer will provide a designated contact as a Commercial Contract Manager to manage key Contractual activity with duties including but not limited to: Contract Variations and Change Control including addition/removal of service lines, Financial Viability Risk Assessments, extensions, or uplifts to Contract value.

## 15.3 The Buyer will provide a definitive list of contacts for specific requirements of the contract during the implementation period, e.g., Digital or Security, in the event of queries.

### Pricing and pricing reviews

### 15.4 Pricing will not be subject to reviews for inflation unless at pre-specified points in the Contract. The Supplier must take into account inflation in their tendered pricing submission. The Buyer may seek to clarify any assumptions made in Supplier bids regarding inflation.

### 15.5 The Supplier must provide information to support an annual Financial Viability Risk Assessment undertaken by the Buyer. This follows recommended Government Best Practice guidelines for the ongoing monitoring of Contracts to ensure Contracts remain viable. Further details can be found here: [assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\_data/file/1163542/EFS\_Guidance\_Note.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1163542/EFS_Guidance_Note.pdf)

### 15.6 The tendered price will be fixed for the first Four (4) years of this Contract Agreement. The tendered price will thereafter be reviewed by the Commercial and Contract Management Team. Robust Financial information will be required from the Supplier to support all pricing reviews.

### Estimate usage reviews

### 15.7 It is anticipated that other parts of the Buyer or other Government Departments may wish to engage the services of the Supplier under the terms of this Contract over the Contract period. No additional information can be provided at the point of tendering this service and the supplier will be given adequate notice of any changes as they occur.

### 15.8 Suppliers are advised to base their tenders on the current available usage information provided in this Specification.

## Supplier Personnel

## 15.9 The Supplier must provide a designated contact as the responsible Account Manager to the Buyer.

## 15.10 The Supplier’s designated Account Manager must attend all review meetings.

## 15.11 In the event of sub-contracting arrangements, the Supplier’s designated Account Manager will have responsibility for ensuring the attendance of key delivery partners where required at review meetings.

## 15.12 The Supplier is expected to provide a list of key personnel who will be involved in the delivery of the services for this Agreement and contact details within two (2) weeks of contract Award.

## 15.13 The Supplier may choose to appoint additional contacts such as Relationship Managers or Government/Public Sector Managers

## Review Meetings

## 15.14 Operational and Performance reviews will be held on monthly basis.

## 15.15 Relationship and Contract reviews will be held on a six-monthly basis.

## 15.16 Meetings may be conducted virtually via MS Teams, or in person.

## 15.17 Attendance at review meetings held at the Buyer’s premises shall be attended at the Supplier’s own expense.

## 15.18 The Supplier is expected to provide electronic copies of all appropriate Management Information and a summary of complaints and issues for the relevant period at review meetings.

## 15.19 The Buyer may invite key internal stakeholders to review meetings to support specific contract and performance management-related activities, or continuous improvement projects. The Buyer OCM will attend all review meetings.

## Staff and Customer Services

## 15.20 The Supplier will maintain and make available a helpdesk function to resolve issues such as:

## Customer complaints and concerns

## Log in and password issues.

## Connection and functionality issues.

## Other general queries such as new starters and leavers

## 15.21 The helpdesk function will be available at the following times:

* 8am to 8pm Monday to Friday
* 9am to 4pm Saturday

15.22 Timescales for the resolution of issues by the help desk will be shown in a separate management information and service level schedule to this Contract.

15.22 The Supplier should provide a monthly report to the Buyer by email detailing the system availability during the month and number and nature of incidents raised with the Help desk.

## Location

## 15.21 The location the Services will be carried out at the address of the winning supplier after a competitive tendering exercise has been carried out and a successful tenderer has been awarded a contract.

**Appendix A – Definitions used in this Specification.**

**Table 1 Individual Data Items**

|  |  |
| --- | --- |
| **Data URN** | **Description of Data or Information Requirement** |
| a) | Full name and gender and any aliases |
| b) | DOB |
| c) | Contact information, telephone numbers (landline, mobile, work) email addresses |
| d) | Full current address and previous addresses including dates of occupancy |
| e) | Residency Score / Likelihood of residency indicator |
| f) | Confirmation that individual lives at most recent address (Living As Stated) and dates of occupancy |
| g) | Gone-away Confirmation that no recent address or credit information can be obtained and last known occupancy date |
| h) | Number of County Court Judgments including age and value |
| i) | CRA Data and Propensity Score including;  Broad access to Credit Reference Agency / Credit Bureau Data including; individual income and expenditure and financial products e.g. loans, bank accounts, overdrafts, store cards, utility bills, mortgages etc. alongside associated payment and default history |
| j) | Identification of individuals in Bankruptcy, Debt Management Plans (DMP) or Individual Voluntary Agreement (IVA) and other forms of insolvency |
| k) | Identification of individuals facing mild to extreme financial difficulty/vulnerability |

|  |  |
| --- | --- |
| l) | Standard of living/lifestyle analysis to categorise and predict future behaviours within household/individual finances |
| m) | Channel preference |
| n) | Previous channel exposure and responsiveness |
| o) | Economic Insights including standard of living and lifestyle analysis |
| p) | Scoring and segmentation based on ability and propensity to pay, ‘can’t pays’ and ‘won’t pays’ |
| q) | Bank of England Sanctions lists and other fraud identification sources e.g. CIFAS etc. |
| r) | Fraud identification, counter-fraud measures and assessment of fraud risks e.g. undeclared individuals living in a property |
| s) | Identification of personal assets |
| t) | Credit/valuation Data on assets including but not limited to; equity, bank accounts, house ownership, sale/purchase prices etc. |
| u) | Company House Data |
| v) | Company Financial Reports |
| w) | General information on business activity e.g. individual companies, partnerships, directorships, insurance, firms showing signs of financial distress or entering into financial administration, liquidation and insolvency |
| x) | Identification of deceased persons |
| y) | Probate status |
| z) | Probate asset identification |
| aa) | Executor Information |
| bb) | Matching of Data relating to a Customer across two or more Debts owned by one Buyer.  *Subject to the Buyer's written consent and assessment for Compliance with the Data Protection Act 2018 and any applicable Data sharing gateways.* |
| cc) | Use of CRA and other personal financial Data to check individual financial affordability or potential financial vulnerability for tenancy applications |
| dd) | Use of commercial financial Data to check business affordability or potential financial vulnerability for tenancy applications |
| ee) | SBRR Checks |
| ff) | NNDR Checks |
| gg) | Full and historic electoral roll, address and location information |
| hh) | Business Insolvency Data |
| ii) | Wealth Modelling Data |
| jj) | Company Bank and Insurance Data Information about premiums and claims |
| kk) | Open Banking Data Consented and validated income and expenditure Data |
| ll) | Lifestyle Information |

|  |  |
| --- | --- |
| mm) | Latest and previous address history held for individuals  identified as having a link with a Customer - with lagged  fields for previous address history over the specified time  period. Indicator for primary address; |
| nn) | Identification of spouse and/or financial associates to customer; |
| oo) | Financial links to customer/claim address, months or dates that account moved to addresses and date of most recent activity; |
| pp) | Joint applications and marker to show that account is joint; |
| qq) | Date of occupancy, redirection dates, dates property sold; |
| rr) | Gone Away indicator |
| ss) | Flag to show forwarding address indicator and address of any forwarding/redirection addresses. |
| tt) | Accounts Data ( which may indicate a joint financial responsibility or a link to an address) to show dates accounts moved to address and dates of most recent activity; and  Credit Card accounts, Bank Accounts, Current Bank Accounts, Mortgages, Pay day loans, Secured and Unsecured loans, Store Cards, Mail Order, TV Licence, Utilities, Communications Accounts ( e.g. Mobile Phone, Broadband, Sky) Consumer subscriptions ( i.e. magazines), Insurance( all). |
| uu) | Business Credit Rating |
| vv) | SME derived credit rating |

**Appendix B – projected future demand requirements based on the best available current activity data.**

The data below is shown against the current report definitions i.e., prior to the commencement of this Contract. This is because the definitions of the reports required under this Contract have changed as described in this Specification from those used under the Current Contract. The definitions of each report type are shown below. The Supplier should note however that the current Contract used a different route to market, and so a direct read across to the definitions shown above may not always be possible. The differences however should be minimal but remain.

|  |  |  |
| --- | --- | --- |
| **Current Report Name** | **Current Definition/Content** | **Corresponding Framework Fields** |
| **Advanced Searching** | Full name and gender and any aliases | A |
| DOB | B |
| Contact information, telephone numbers (landline, mobile, work) email addresses | C |
| Full current address and previous addresses including dates of occupancy | D |
| CRA Data and Propensity Score | I |
| Identification of individuals in Bankruptcy, Debt Management Plans (DMP) or Individual Voluntary Agreement (IVA) and other forms of insolvency | J |
| Identification of individuals facing mild to extreme financial difficulty/vulnerability | K |
| Identification of personal assets | S |
| Credit/valuation Data on assets including but not limited to; equity, bank accounts, house ownership, sale/purchase prices etc. | T |
| Identification of deceased persons | X |

|  |  |  |
| --- | --- | --- |
| **Current Report Name** | **Current Definition/Content** | **Corresponding Framework Fields** |
| **Debt Management Report** | Full name and gender and any aliases | A |
| DOB | B |
| Contact information, telephone numbers (landline, mobile, work) email addresses | C |
| Full current address and previous addresses including dates of occupancy | D |
| Number of County Court Judgments including age and value | H |
| Identification of individuals in Bankruptcy, Debt Management Plans (DMP) or Individual Voluntary Agreement (IVA) and other forms of insolvency | J |
| Bank of England Sanctions lists and other fraud identification sources e.g. CIFAS etc | Q |
| Fraud identification, counter-fraud measures and assessment of fraud risks e.g. undeclared individuals living in a property | R |
| Identification of personal assets | S |
| Credit/valuation Data on assets including but not limited to; equity, bank accounts, house ownership, sale/purchase prices etc. | T |
| Company House Data | U |
| General information on business activity e.g. individual companies, partnerships, directorships, insurance, firms showing signs of financial distress or entering into financial administration, liquidation and insolvency | W |
| Identification of deceased persons | X |
| Use of CRA and other personal financial Data to check individual financial affordability or potential financial vulnerability for tenancy applications | CC |
| Use of commercial financial Data to check business affordability or potential financial vulnerability for tenancy applications | DD |
| Full and historic electoral roll, address and location information | GG |
| Business Insolvency Data | HH |
| Latest and previous address history held for individuals | MM |
| Identification of spouse and/or financial associates to customer; | NN |
| Financial links to customer/claim address, months or dates that account moved to addresses and date of most recent activity; | OO |
| Joint applications and marker to show that account is joint; | PP |
| Date of occupancy, redirection dates, dates property sold; | QQ |
| Flag to show forwarding address indicator and address of any forwarding/redirection addresses. | SS |
| Accounts Data ( which may indicate a joint financial responsibility or a link to an address) to show dates accounts moved to address and dates of most recent activity | TT |

|  |  |  |
| --- | --- | --- |
| **Current Report Name** | **Current Definition/Content** | **Corresponding Framework Fields** |
| **Trace Person** | Full name and gender and any aliases | A |
| DOB | B |
| Contact information, telephone numbers (landline, mobile, work) email addresses | C |
| Full current address and previous addresses including dates of occupancy | D |
| Confirmation that individual lives at most recent address (Living As Stated) and dates of occupancy | F |
| Gone-away Confirmation that no recent address or credit information can be obtained and last known occupancy date | G |
| Identification of deceased persons | X |
| **Residency Check** | Full name and gender and any aliases | A |
| DOB | B |
| Contact information, telephone numbers (landline, mobile, work) email addresses | C |
| Full current address and previous addresses including dates of occupancy | D |
| Residency Score / Likelihood of residency indicator | E |
| Confirmation that individual lives at most recent address (Living As Stated) and dates of occupancy | F |
| Gone-away Confirmation that no recent address or credit information can be obtained and last known occupancy date | G |
| Full and historic electoral roll, address and location information | GG |

|  |  |  |
| --- | --- | --- |
| **Current Report Name** | **Current Definition/Content** | **Corresponding Framework Fields** |
| **Full Investigation Report** | Full name and gender and any aliases | A |
| DOB | B |
| Full current address and previous addresses including dates of occupancy | D |
| Confirmation that individual lives at most recent address (Living As Stated) and dates of occupancy | F |
| Gone-away Confirmation that no recent address or credit information can be obtained and last known occupancy date | G |
| Number of County Court Judgments including age and value | H |
| CRA Data and Propensity Score | I |
| Identification of individuals in Bankruptcy, Debt Management Plans (DMP) or Individual Voluntary Agreement (IVA) and other forms of insolvency | J |
| Identification of deceased persons | X |
| Use of CRA and other personal financial Data to check individual financial affordability or potential financial vulnerability for tenancy applications | CC |
| Use of commercial financial Data to check business affordability or potential financial vulnerability for tenancy applications | DD |
| Full and historic electoral roll, address and location information | GG |
| Latest and previous address history held for individuals | MM |
| Financial links to customer/claim address, months or dates that account moved to addresses and date of most recent activity; | OO |
| Joint applications and marker to show that account is joint; | PP |
| Date of occupancy, redirection dates, dates property sold; | QQ |
| Accounts Data ( which may indicate a joint financial responsibility or a link to an address) to show dates accounts moved to address and dates of most recent activity | TT |





**Appendix C – Debt Management report information requirements - These are currently under review and subject to change but is provided to support suppliers to understand the range of data items likely to be required.**

Summary reports required by the Debt Management Service and Department of Communities

|  |  |  |
| --- | --- | --- |
| **Summary** | **Reference letter** | **Description or supplier proposal** |
| Verified Address and Contact Information | d | Full current address and previous addresses including dates of occupancy |
| c | Contact information, telephone numbers (landline, mobile, work) e mail addresses |
| Recovery Score | NOT APPLICABLE | Supplier proposal required |
| Affordability Score | k | Identification of individuals facing mild to extreme financial difficulty/vulnerability |
| Vulnerability Indicator | N/A | Supplier proposal required |
| Propensity to Pay Rating | p | Scoring and segmentation based on ability and propensity to pay, ‘cant pays’ and ‘wont pays’ |
| Sanctions Data | h | Number of County Court judgements including age and value |
| Notice of Correction | NOT APPLICABLE | Supplier proposal required |
| Deceased Data | x | Identification of deceased persons |
| Trace Data | qq | Date of occupancy, redirection dates, dates properties sold |
| Electoral Roll Data | gg | Full and historic electoral roll, address and location information |
| Court & Insolvency Data | j | Identification of individuals in Bankruptcy, Debt Management Plans or Individual Voluntary Agreement and other forms of insolvency |
| Account Data | tt | Accounts data (which may indicate a joint financial responsibility or a line to an address) to show dates accounts moved to an address and dates or most recent activity; and Credit Card accounts, Bank accounts, Current Bank accounts, mortgages, pay day loans, secured and unsecured loans, store cards, mail order, TV licence, Utilities, Communications accounts, Consumer subscriptions, insurance. |
| Previous Searches | i | CRA data and Propensity Score Including Broad access to Credit Reference Agency Data. |
| Telephone Data | c | Contact information , telephone numbers (landline, mobile, Work) email addresses |
| Property Data | t | Credit/valuation data on assets including but not limited to equity, bank accounts, house ownership, sale/purchase prices. |

## 

Detailed reports required by the Debt Management Service and Department for Communities

|  |  |  |
| --- | --- | --- |
| **Detailed Report** | **Reference letter** | **Description or supplier proposal** |
| Sanctions Data | H,j,q | Number of County Court judgements including age and valueIdentification of individuals in Bankruptcy, Debt Management Plans or Individual Voluntary Agreement and other forms of insolvencyBank of England Sanctions lists and other fraud identification sources e.g. CIFAS etc |
| Notice of Correction | NOT APPLICABLE | Requires supplier proposal |
| Date of Birth Appended | B,a,x,bb | Date of birthFull name and gender and any aliasesIdentification of deceased personsMatching data relating to a customer across two or more debts owned by one buyer |
| Deceased Data | X,y,z,aa | Identification of deceased personsProbate statusProbate asset identificationExecutor information |
| Electoral Roll / Rolling Register Data | gg, E,rr,ss | Full and historic electoral roll, address and location informationResidency score, likelihood of residency indicatorDate of occupancy, redirection dates, dates property soldGone away indicatorFlag to show forwarding address indicator and address of any forwarding/redirection addresses |
| Court & Insolvency Data | H,j,hh | Number of County Court judgements including age and valueIdentification of individuals in Bankruptcy, Debt Management Plans or Individual Voluntary Agreement and other forms of insolvencyBusiness insolvency data |
| Account Data | I,v,pp,tt | CRA data and Propensity Score Including; Broad access to Credit Reference Agency DataCompany financial reportsJoint applications and marker to show that account is jointAccounts data (which may indicate a joint financial responsibility or a link to an address) to show dates accounts moved to address and dates of most recent activity andCredit card accounts, bank accounts, current bank accounts, mortgages, pay day loans, secured and unsecured loans, store cards, mail order, TV licence, utilities, communications accounts, consumer subscriptions. |
| Telephone Data | C,m, | Contact information , telephone numbers (landline, mobile, Work) email addressesChannel preference |
| Previous Searches | i | CRA data and Propensity Score Including; Broad access to Credit Reference Agency Data. |
| Property Data | D,e,f,g,gg,mm, | Full current address and previous addresses including dates of occupancyResidency score/likely hood of residency indicatorConfirmation that individual lives at most recent address (living as stated) and dates of occupancyGone away confirmation that no recent address or credit information can be obtained and last known occupancy dateFull and historic electoral roll, address and location information  * Latest and previous address history held for individuals as having a link with the customer – lagged with fields for previous address over the specified time period. Indicator for primary address. |
| Trace Address Data | D,e,f,g,t,gg,Mm, qq,rr | Full current address and previous addresses including dates of occupancyResidency score/likely hood of residency indicatorConfirmation that individual lives at most recent address (living as stated) and dates of occupancyGone away confirmation that no recent address or credit information can be obtained and last known occupancy dateCredit/valuation data on assets including but not limited to equity, bank accounts, house ownership, sale/purchase pricesFull and historic electoral roll, address and location information  * Latest and previous address history held for individuals as having a link with the customer – lagged with fields for previous address over the specified time period. Indicator for primary address.  Date of occupancy, redirection dates, dates properties soldDate of occupancy, redirection dates, dates property sold |

**Appendix D – Child Maintenance Service report information requirements - These are currently under review and subject to change but is provided to support suppliers to understand the range of data items likely to be required.**

Summary reports required by the Child Maintenance Service

|  |  |  |
| --- | --- | --- |
| **Summary** | **Reference letter** | **Description or supplier proposal** |
| Verified Address and Contact Information | d | Full current address and previous addresses including dates of occupancy |
| c | Contact information, telephone numbers (landline, mobile, work) e mail addresses |
| Recovery Score | NOT APPLICABLE | Supplier proposal required |
| Affordability Score | NOT APPLICABLE | Supplier proposal required |
| Vulnerability Indicator | k | Identification of individuals facing mild to extreme financial difficulty/vulnerability |
| Propensity to Pay Rating | p | Scoring and segmentation based on ability and propensity to pay, ‘cant pays’ and ‘wont pays’ |
| Sanctions Data | h | Number of County Court judgements including age and value |
| Notice of Correction | NOT APPLICABLE | Supplier proposal required |
| Deceased Data | x | Identification of deceased persons |
| CIFAS (Credit Industry Fraud Avoidance System) Data | q | Bank of England Sanctions lists and other fraud identification sources e.g. CIFAS etc. |
| Trace Data | qq | Date of occupancy, redirection dates, dates properties sold |
| Alias Data | a | Full name and gender and any aliases |
| Associate Data | nn | Identification of Spouse and/or financial associates to the customer |
| Electoral Roll Data | gg | Full and historic electoral roll, address and location information |
| Court & Insolvency Data | j | Identification of individuals in Bankruptcy, Debt Management Plans or Individual Voluntary Agreement and other forms of insolvency |
| Account Data | tt | Accounts data (which may indicate a joint financial responsibility or a line to an address) to show dates accounts moved to an address and dates or most recent activity; and Credit Card accounts, Bank accounts, Current Bank accounts, mortgages, pay day loans, secured and unsecured loans, store cards, mail order, TV licence, Utilities, Communications accounts, Consumer subscriptions, insurance. |
| Previous Searches | i | CRA data and Propensity Score Including; Broad access to Credit Reference Agency Data. |
| Telephone Data | c | Contact information , telephone numbers (landline, mobile, Work) email addresses |
| Directors Data | u | Company House Data |
| Property Data | t | Credit/valuation data on assets including but not limited to equity, bank accounts, house ownership, sale/purchase prices. |
| Expenditure Data | k | Identification of individuals facing mild to extreme financial difficulty/vulnerability |

Detailed reports required by the Child Maintenance Service

|  |  |  |
| --- | --- | --- |
| **Detailed Report** | **Reference letter** | **Description or supplier proposal** |
| Sanctions Data | H,j,q | Number of County Court judgements including age and valueIdentification of individuals in Bankruptcy, Debt Management Plans or Individual Voluntary Agreement and other forms of insolvencyBank of England Sanctions lists and other fraud identification sources e.g. CIFAS etc |
| Notice of Correction |  | Supplier proposal required |
| Alias Data | A,c,e,g,gg | Full name and gender and any aliasesContact information, telephone numbers (landline, mobile, work) e mail addressesResidency score/likely hood of residency indicator |
| Associate / Potential Associate Data | Mm,nn,pp,tt | Latest and previous address history held for individuals as having a link with the customer – lagged with fields for previous address over the specified time period. Indicator for primary address.Identification of spouse and/or financial associates to customerJoint applications and marker to show that the account is jointAccounts data (which may indicate a joint financial responsibility or a line to an address) to show dates accounts moved to an address and dates or most recent activity; and Credit Card accounts, Bank accounts, Current Bank accounts, mortgages, pay day loans, secured and unsecured loans, store cards, mail order, TV licence, Utilities, Communications accounts, Consumer subscriptions, insurance. |
| Attributable / Transposed Names | A,b,u | Full name and gender and any aliasesDate of birthCompany house data |
| Date of Birth Appended | B,a,x,bb | Date of birthFull name and gender and any aliasesIdentification of deceased personsMatching data relating to a customer across two or more debts owned by one buyer |
| Deceased Data | X,y,z,aa | Identification of deceased personsProbate statusProbate asset identificationExecutor information |
| Electoral Roll / Rolling Register Data | gg, E,rr,ss | Full and historic electoral roll, address and location informationResidency score, likelihood of residency indicatorDate of occupancy, redirection dates, dates property soldGone away indicatorFlag to show forwarding address indicator and address of any forwarding/redirection addresses |
| Court & Insolvency Data | H,j,hh | Number of County Court judgements including age and valueIdentification of individuals in Bankruptcy, Debt Management Plans or Individual Voluntary Agreement and other forms of insolvencyBusiness insolvency data |
| Account Data | I,v,pp,tt | CRA data and Propensity Score Including; Broad access to Credit Reference Agency DataCompany financial reportsJoint applications and marker to show that account is jointAccounts data (which may indicate a joint financial responsibility or a link to an address) to show dates accounts moved to address and dates of most recent activity andCredit card accounts, bank accounts, current bank accounts, mortgages, pay day loans, secured and unsecured loans, store cards, mail order, TV licence, utilities, communications accounts, consumer subscriptions. |
| Telephone Data | C,m, | Contact information , telephone numbers (landline, mobile, Work) email addressesChannel preference |
| CIFAS Data | Q,r | Bank of England Sanctions lists and other fraud identification sources e.g. CIFAS etc.Fraud identification counter fraud measures and assessment of fraud risks e.g. undeclared individuals living at a property |
| Previous Searches | i | CRA data and Propensity Score Including; Broad access to Credit Reference Agency Data. |
| Property Data | D,e,f,g,gg,mm, | Full current address and previous addresses including dates of occupancyResidency score/likely hood of residency indicatorConfirmation that individual lives at most recent address (living as stated) and dates of occupancyGone away confirmation that no recent address or credit information can be obtained and last known occupancy dateFull and historic electoral roll, address and location information  * Latest and previous address history held for individuals as having a link with the customer – lagged with fields for previous address over the specified time period. Indicator for primary address. |
| Trace Address Data | D,e,f,g,t,gg,Mm, qq,rr | Full current address and previous addresses including dates of occupancyResidency score/likely hood of residency indicatorConfirmation that individual lives at most recent address (living as stated) and dates of occupancyGone away confirmation that no recent address or credit information can be obtained and last known occupancy dateCredit/valuation data on assets including but not limited to equity, bank accounts, house ownership, sale/purchase pricesFull and historic electoral roll, address and location information  * Latest and previous address history held for individuals as having a link with the customer – lagged with fields for previous address over the specified time period. Indicator for primary address.  Date of occupancy, redirection dates, dates properties soldDate of occupancy, redirection dates, dates property sold |
| Directors Match Data | U,v,w,ff,hh | Company house dataCompany financial reportsGeneral information on business activity e.g. individual companies, partnerships, directorships, insurance, firms showing financial distress or entering into financial administration, liquidation and insolvency.NNDR ChecksBusiness insolvency data |
| Directors Data at Postcode | U,v,w | Company house dataCompany financial reportsGeneral information on business activity e.g. individual companies, partnerships, directorships, insurance, firms showing financial distress or entering into financial administration, liquidation and insolvency. |
| Businesses at Postcode | U,v,w,ff,jj | Company house dataCompany financial reportsGeneral information on business activity e.g. individual companies, partnerships, directorships, insurance, firms showing financial distress or entering into financial administration, liquidation and insolvency.NNDR ChecksCompany bank and insurance data information about premiums and claims |

**Appendix E – Counter Fraud and Compliance (CFC) information requirements - These are currently under review and subject to change but is provided to support suppliers to understand the range of data items likely to be required.**

Summary report

|  |  |  |
| --- | --- | --- |
| **Summary report** | **Reference letter** | **Description or supplier proposal** |
| Name | A | Full name and gender and any aliases |
| DOB | B | DOB |
| Alias Data | A | Included in A above |
| Address | D | Full current address and previous addresses including dates of occupancy |
| CRA data | I | DRA data and propensity score including; Broad access to credit reference agency/credit bureau data including; loans, bank accounts, overdrafts, store cards, utility bills, mortgages etc. alongside associated payment and default history |
| Associate data | MM | Latest and previous address history held for individualsidentified as having a link with a Customer - with laggedfields for previous address history over the specified timeperiod. Indicator for primary address; |

Detailed reports required by the CFC

|  |  |  |
| --- | --- | --- |
| **Detailed Report** | **Reference letter** | **Description or supplier proposal** |
| Name | A | Full name and gender and any aliases |
| DOB | B | DOB |
| Address | D | Full current address and previous addresses including dates of occupancy |
| Verified address | F | Confirmation that individual lives at most recent address (Living As Stated) and dates of occupancy |
| Trace address data | G | Gone-away Confirmation that no recent address or credit information can be obtained and last known occupancy date |
| County Court judgements | H | Number of County Court Judgments including age and value |
| CRA data | I | CRA Data and Propensity Score |
| Court & Insolvency Data | J | Identification of individuals in Bankruptcy, Debt Management Plans (DMP) or Individual Voluntary Agreement (IVA) and other forms of insolvency |
| Deceased persons | X | Identification of deceased persons |
| Financial affordability | CC | Use of CRA and other personal financial Data to check individual financial affordability or potential financial vulnerability for tenancy applications |
| Business affordability | DD | Use of commercial financial Data to check business affordability or potential financial vulnerability for tenancy applications |
| Electoral Roll data | GG | Full and historic electoral roll, address and location information |
| Previous address history links | MM | Latest and previous address history held for individuals identified as having a link with the customer – with lagged fields for previous address history over a specified time period. Indicator for primary address |
| Financial links | OO | Financial links to customer/claim address, months or dates that account moved to addresses and date of most recent activity; |
| Joint applications and accounts | PP | Joint applications and marker to show that account is joint; |
| Occupancy | QQ | Date of occupancy, redirection dates, dates property sold; |