Framework Schedule 1 (Specification)

Parts C, D and E.

Definitions

These definitions apply to Parts C, D and E of this Specification

Term	Definition
API	Application Programming Interface
Business	Means Customer
Business Health and Risk	Has the meaning detailed in URN 2.0 Table 2 in Part C of the Framework Schedule 1 (Specification)
Contact Details	Has the meaning detailed in URN 2.0 Table 2 in Part C of the Framework Schedule 1 (Specification)
Contact Details and Financial Health and Risk a	Has the meaning detailed in URN 2.0 Table 2 in Part C of the Framework Schedule 1 (Specification)
Contact Details and Financial Health and Risk b	Has the meaning detailed in URN 2.0 Table 2 in Part C of the Framework Schedule 1 (Specification)
Credit Reference Agencies	Companies that collect information relating to the credit ratings of individuals and / or businesses and make it available to banks, finance companies, etc
Data Dictionary	Means the detailed description, names, definitions and attributes of all items of data and information used to deliver each and all elements of the Service, referenced by Data URN and / or Activity URN as applicable to the Service, that the Supplier must develop and maintain (and update as applicable using through Variation) throughout the Term of the Contract and provide to the CCS and the Buyer at the earliest of 1 month after the Contract is executed or prior to the Supplier entering into any Call-Off Tender
Deceased	Has the meaning detailed in URN 2.0 Table 2 in Part C of the Framework Schedule 1 (Specification)
FED	Fraud, Error, Debt
Fraud	any wrongful or criminal deception intended to result in financial or personal gain
Individuals Financial Health and Risk	Has the meaning detailed in URN 2.0 Table 2 in Part C of the Framework Schedule 1 (Specification)

IP	Internet Protocol
Undeclared Partners	Has the meaning detailed in URN 2.0 Table 2 in this Part C of the Framework Schedule 1 (Specification)

Part C

Data Solutions

1 Data solutions lot 2 incorporates lots 2a and 2b. The Supplier must be able to deliver some of the requirements from both 2a and 2b, which that can be broadly categorised as;

Lot 2 (URN 2.0)

- URN 2.0a Data and Information – where a Buyer requires access to individual or multiple items of Data in a variety of formats that they can receive from the Supplier via secure on-line access to Supplier systems or via other agreed secure medium. The Supplier provides access to Data and information that matches items within the requirement. This lot enables Buyers to create bespoke Data and report requests, it caters for a broad range of potential Buyer requirements

- URN 2.0b Products and reports (via APIs and On-Screen Interfaces) – where a Buyer requires The Supplier to provide secure on-line access via APIs or On Screen Interfaces to enable them to access products, view, retrieve or receive reports and alerts relating to a specified set of Data and information about their individual Customers or businesses, and or groups of individuals and / or businesses. This lot caters for a number of defined requirements and also provides Suppliers with the option to add additional products and services to meet Buyer requirements

1.1 The Supplier shall ensure that for any Services listed under any lot within this Part C that require the use of paid-for products from third party organisations (e.g. Credit Reference Agencies) Buyers are only charged reasonable uplifts on the price paid by the Supplier for the use of the products, compared with the same or similar retail products. The Supplier must ensure that all elements of the service delivery aim to maximise the value for money of solutions. Where this applies the Supplier shall advise CCS and the Buyer. The Supplier shall also provide Open Book Data relating to the Service to CCS or the Buyer if requested to do so.

1.2 URN2.0a. The Buyer will provide the Supplier with an agreed set of Data relevant to an individual, group of individuals, a business or group of businesses. The Buyer may require access to a selection of items of personal or business Data that they can use for a variety of purposes in line with appropriate legislation and policy, including but not limited to updating of records (augmentation, enrichment, appending), validation, investigation and research. The Buyer may either;

- ingest the Data and information into their own systems or
- retrieve the Data and information from The Supplier via on-line access to The Supplier's systems or
- receive Data and information from The Supplier as an Alert to a change that The Buyer needs to know about

1.3 Table 1 below sets out the minimum types of Data that Buyers may require. When required by Buyers, The Supplier shall provide additional relevant items to be added to the table as agreed with CCS and Buyers

1.4 URN 2.0b The Buyer may also require access to a range of reports and products and services that they can retrieve or access via secure on-line access to The Supplier's systems based on a predefined set of criteria. The criteria will be agreed with the Buyer.

1.5 Table 2 below sets out the out the minimum types and contents of reports that Buyers may require. The reports in table 2 include combinations of Data items from within Table 1. When required by CCS or Buyers, The Supplier shall provide additional relevant items to be added to the table as agreed with CCS and Buyers.

1.6 Where the Suppliers relies upon any 3rd party for the provision of any aspect of the Service they must refer to that 3rd part within the Data Dictionary and describe what elements of the Service and what Data and information and any other aspect of the Service is being provided through that 3rd party.

1.7 Key Deliverables Lot 2 (a and b)

a) The Supplier must be capable of delivering one or more of the stated reports or products as set out in table 2 below and categorised as;

   i. Contact Details and Financial Health and Risk a
   ii. Contact Details and Financial Health and Risk b
   iii. Channel Strategy
   iv. Socio-Economic Research
   v. Business Health and Risk
   vi. Deceased
   vii. Individuals Financial Health and Risk
   viii. Contact Details
   ix. Fraud
   x. Undeclared Partners

b) The Supplier must be capable of providing as a minimum the individual items of Data included in the category of service they can deliver as per 1.6 a above, as individual items of Data for Buyers to utilise as per clause 1.2 above and in line with the requirements set out within the Buyer's Call-Off Contract and as per the requirements in section 1.9 below.

c) The Supplier must provide details of the items of Data and information, and reports and products that they can deliver with reference to URN2.0a table 1 and URN 2.0b table 2 below.

d) The Supplier shall provide relevant Data driven solutions to aid Buyers including the provision of Data, information and intelligence, as per the Buyer's requirements

e) The Supplier shall have the capability to legally, accurately and effectively enrich, append or augment Buyer Data through the appropriate use of Data and information, alerts, reports and digital platforms and interfaces in line with the category of service they are delivering as per Paragraph1.6 above

f) The Supplier shall monitor specific individual accounts or batches of accounts and alert Buyer's to actions, activities, events or changes in circumstances that are of interest to the Buyer as specified within their Call-Off Contract

g) The Supplier shall have the capability to provide predefined Data retrieval from The Supplier systems to the Buyer based on Buyer requirements in line with the category of service they are delivering as per Paragraph 1.6 above

h) The Supplier shall provide and maintain a Data Dictionary that describes the type and Data available through the Contract and continuously seek new and improved sources of Data to improve service delivery

i) The Supplier shall ensure effective and secure receipt and provision of Data and information from and to Buyers, to the timescales and in the format defined by the Buyer within their Contract.

j) The Supplier shall provide reports and management information to the Buyers as per the Buyers' Contract.

k) The Supplier shall accurately invoice the Buyer as per the Buyer's format and frequency requirements as defined within their Contract.

l) Client Services – The Supplier shall provide nominated contacts to Buyers that will be responsible for providing advice, information, and resolution of any queries, issues or risks that arise and impact the contract. The Supplier shall also provide the Buyer with named operational contacts for day-to-day contract operations activities.

1.8 General Technical Issue Management

1.8.1 The Supplier shall contact The Buyer as soon as possible and no later than twenty-four (24) hours from becoming aware of a technical failure in the transmission of information to be transferred to or from any OSP and/or The Buyer in accordance with this Contract. The Supplier shall provide the Buyer with details of the issue and the steps and timeline the Supplier is working to to resolve any issues.

1.8.2 The Supplier shall provide a dedicated contact point for any OSP and The Buyer for all technical queries, faults and issues, including a dedicated contact number and email address, neither of which shall be specific to (or accessible only by) a single member of the Supplier's Personnel

1.8.3 The Supplier shall ensure that all scheduled downtime for any element of the Services as set out in this schedule 5 is undertaken outside of Working Hours unless otherwise agreed in writing with The Buyer.

1.9 Specific Standards

The Supplier must be FCA licensed to deliver The Services

1.10 Detailed Buyer Requirements (Lot 2)

1.10.1 URN 2.0a Data and Information

1.10.2 The Buyer will select the items of Data and information that they require and specify these within their Contract.

1.10.3 The Supplier shall have the capability to receive and process batches of Data in line with Buyer requirements and as per their stated capability within the Framework Schedule 2 (Framework Tender) and in line with URN 2.0a Table 1 below

1.10.4 The Supplier shall enrich, append, score and segment batch Data relating to a Customer or Business as specified by the Buyer within their Contract, across a wide range of up-to-date source Data fields and analytics capabilities.

1.10.5 The Supplier shall enrich or append on full or partial Data provided by the Buyer to improve accuracy and completeness of files.

1.10.6 Where applicable and specified by the Buyer within their contract, The Supplier shall format and cleanse Data files to maximise enrichment/append activity.

1.10.7 If required by the Buyer and specified within their Contract, The Supplier shall return a Data file to The Buyer containing all updates made by the Supplier.

1.10.8 Where possible and specified by the Buyer within their Contract, The Supplier shall provide on-line access to the Data and information required by the Buyer.

1.10.9 The Supplier will discuss with the Buyer and Authority the availability of relevant new fields and sources of Data and information as they become available and make them available for inclusion within this Framework Contract and within the services that Buyers utilise via their Call-Off Contracts, via the change process as per Clause 24 of the Core Terms (Changing the Contract)

1.10.10 The timing and frequency of any Data, alerts, reports or other services shall be specified by the Buyer within their Call-Off Contract.

1.10.11 Where requested by the Buyer within their Contract, The Supplier shall provide access to the Buyer's required Data and / or reports in an agreed alternative format.

Report and Products URN 2.0b (Real time and Batch processing of individual Data via an API or online on-screen interface)

1.10.12 The Supplier shall provide Buyer access to their software / platforms / products / reports as defined by The Buyer within their Contract. that incorporate the use of credit reference agency Data, and analytics capabilities.

1.10.13 Buyer requirements will be dependent on their internal functionality, Data sharing gateways, and permissions. These requirements will be specified within the Buyer's Call-off Contract. The following sections describe the minimum capability required in order to cater for a breadth of requirements across the diver public sector Buyer base;

1.10.14 The Supplier shall have the capability to provide predefined Data retrieval to the Buyer based on Buyer requirements, this shall include but not be limited to the batch processing fields and functionalities relative to the category of service The Supplier is delivering and as listed in the URN2.0 table 1 and table 2 URN 2.0b 2 below.

1.10.15 Where The Supplier does not have the capability to deliver all of the requirements as set out with URN2.0b Table 2 below, the Buyer will only order Services relating to the Supplier's capability as described in Schedule 2 (Framework tender)

1.10.16 The Supplier shall have the capability to provide proactive monitoring and alerts to Buyers relating to both individual and company circumstances relative to the category of service The Supplier is delivering and as listed in the URN2.0 table 1 and table 2 URN 2.0b 2 below

1.10.17 The Supplier will provide specific Buyer employees instant access to the relevant Supplier Databases (including commercially available Databases, e.g. CRA, and any Databases the Supplier and/or its Subcontractors have developed), holding current personal, corporate and financial Data.

1.10.18 The Supplier shall provide to the Buyer, search functionality, including wildcard search (e.g. missing or partial fields - name, addresses) relative to the category of service The Supplier is delivering and as listed in the URN2.0 table 1 and table 2 URN 2.0b 2 below

1.10.19 The Supplier shall provide the ability for the Buyer to view information on-screen and to download it in the format specified by the Buyer.

1.10.20 The Supplier shall provide administrative access to the Buyer to set up users and arrange for IP address restriction.

1.10.21 The Supplier shall provide Support to the Buyer including the secure and effective Buyer access and the Supplier's provision and maintenance of any platform or application required to deliver the Service, and any integration with Supplier and Subcontractor IT. This shall not be Chargeable to the Buyer.

1.10.22 Buyers may require the product to be integrated into their existing systems. The specific details and requirements and associated set-up costs and arrangements will be agreed as part of the Buyer's Call-Off Contract

Optional Services

1.10.23 The Suppliermay also provide a separate list of products and services that are designed to meet this Specification. These will be contained at Part C Annex A of this Schedule. For any Optional Services, the Supplier must provide a Data Dictionary for those Services and where Pricing is based on a License Fee, both the Price and Data Dictionary must describe any limitations on the Buyer within the Price per License.

1.10.24 Paragraph 1.6 above applies to all Optional Services

URN 2.0 Table 1 Individual Data Items

Service URN 2.0a **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

URN 2.0 Table 2 Reports and Products

Reports and Products URN 2.0b	Data URNs Included	Summarised Description
2.0b i Contact Details and Financial Health and Risk (a)	A, B, C, D, E, F, G, H, I, J, K, Q, R, S, T, X, Y, Z, AA	Personal Details Confirmation Residency Details and Status Information Contact Details Information Household Composition Information Individual Financial Health Information Indicators of Financial Difficulty Information about Assets, Asset Valuation Information about Fraud, Indicators of Fraud and Fraud Risk Information about Deceased Persons Propensity to Pay Score
2.0b ii Contact Details and Financial Health and Risk (b)	A, B, C, D, E, F, G, H, I, J, K, Q, R, X, Y, Z, AA	As bundle 1 minus information about Assets and Asset Valuation
2.0b iii Channel Strategy	M, N	Channel preference and previous channel exposure
2.0b iv	O, P	Socio-Economic and standard of living / lifestyle analysis

Socio Economic Research		
2.0b v Business Health and Risk	S, T, U, V, W	Business / Responsible Persons information Assets Information Company Financial Health Company indicators of risks / financial distress
2.0b vi Deceased	X, Y, Z, AA	Information relating to deceased persons,
2.0b vii Individuals Financial Health and Risk	H, I, J, K	Financial Health and Indicators of Financial Distress
2.0b viii Contact Details	A, B, C, D	Personal Details Confirmation Residency Details and Status Information Contact Details Information
2.0b ix Fraud	Q, R	Fraud Indicators Fraud Risk Indicators
2.0b x Undeclared Partners	MM, NN, OO, PP, QQ, RR, SS, TT	Potential Undeclared Partner Information

1.10.25 Additional categories or Data source fields may be agreed between the Supplier and Buyer and specified in the Call-Off Contract.

1.11 Optional Services

1.11.1 The Supplier may also provide a separate list of products and services that are designed to meet Buyer Data solutions requirements. If required the specific scope and deliverables of these services shall be agreed with the Buyer as part of their contract. These will be contained at Part C Annex A of this Schedule

1.11.2 Paragraphs 1.10.23 and 1.10.24 apply to Optional Services

Part C Annex A Optional Services

Part D

2. Affordability and Monitoring Applications (AMAs) Lot 3

Lot 3 (URN3.0) can be broadly described as the following;

- Affordability and Monitoring Applications – where a Buyer requires The Supplier to provide automated assessment and validation of personal financial circumstances, automated completion and validation of income and expenditure, using the Supplier's platform, relevant technology and Data including CRA Data and open-banking (lot 3)

Standards / Certifications

The Supplier must be FCA regulated for any relevant regulated activity

2.1 **Key Deliverables Lot 3 (URN3.0)**

a. The Supplier shall provide secure online access to an affordability assessment and affordability monitoring application that uses a broad range of timely and accurate Data and information to provide Buyers with an informed view of a Customer's income and expenditure and ability to repay debt.

b. The Supplier's Solution shall include the facility for the automatic population of an income and expenditure form.

c. The Supplier shall enable access to the service through a variety of mediums including but not exclusive to on-screen interface and API.

d. The Supplier shall ensure effective and secure receipt and provision of Data and information from and to Buyers, to the timescales and in the format defined by the Buyer.

e. The Supplier shall provide reports and management information to the Buyers as per the Buyer's Call-Off Contract.

f. The Supplier shall accurately invoice the Buyer as per the Buyer's format and frequency requirements as defined within their Contract.

g. Client Services – The Supplier shall provide nominated contacts to Buyers that will be responsible for providing advice, information, and resolution of any queries, issues or risks that arise and impact the contract. The Supplier shall also provide named operational contacts for day-to-day contract operations activities.

h. The Service shall be available 24 hours a day/ 7 days a week, 365 (366 leap year) days a year

2.2 **General Technical Issue Management**

2.2.1 The Supplier shall contact The Buyer as soon as possible and no later than twenty-four (24) hours from becoming aware of a technical failure in the transmission of information to be transferred to or from The Buyer in accordance with this Contract. The Supplier shall advise the Buyer of the steps and timeline being taken to resolve any issues.

2.2.2 The Supplier shall provide a dedicated contact point for The Buyer for all technical queries, faults and issues, including a dedicated contact number and email address, neither of which shall be specific to (or accessible only by) a single member of the Supplier's Personnel

2.2.3 The Supplier shall ensure that all scheduled downtime for any element of the Services as set out in this schedule 5 is undertaken outside of Working Hours unless otherwise agreed in writing with The Buyer.

2.2.4 Any Open Banking Data shall only be obtained and / or used by the Supplier with the express consent of the individual Customer it relates to and in accordance with all applicable law and industry best practise, unless otherwise permitted by The Law and agreed with The Buyer

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

2.2.6 The Supplier shall comply with all applicable law, industry standards and best practices with regard to Open Banking.

2.3 **Detailed Buyer Requirements**

2.3.1 Buyer requirements will be dependent on their internal functionality, Data sharing gateways, and permissions. These requirements will be specified within the Buyer's Call-Off Contract. The following sections describe the minimum capability required in order to cater for a breadth of requirements across the diver public sector Buyer base;

2.3.2 The Supplier's affordability and monitoring Service should incorporate capability for;

i. Validation of the existence a Customer's bank account(s) via CRA Data and / or other Data sources as applicable and the use of the information within an affordability assessment
ii. Access to Customer personal financial information (income and expenditure and savings) via open banking or alternative solution
iii. Automated validation of Customer personal financial information (income and expenditure and savings) acquired through open banking and / or alternative solutions
iv. Automated confirmation and or resolution of any disputed income and expenditure and savings outputs, with the Customer
v. An automated assessment of Customer disposable income aligned to the Standard Financial Statement (SFS) or other agreed format with The Buyer, which uses validated sources of Data, examples may include Open banking and CRA Data, to prepopulate income and expenditure details within a SFS.
vi. Manual completion of an income and expenditure form by the Customer that is validated where possible by other sources of Data
vii. Presentation of income and expenditure detail to both the Buyer and the Customer in a format aligned with the SFS or alternative agreed with The Buyer, securely on-line, and in downloadable format where required by the Buyer
viii. Functionality allowing for customers to query, challenge and adjust income and expenditure details where appropriate prior to a complete affordability assessment being presented to a Buyer
ix. Functionality to create a forward looking cash-flow statement that can alert buyers to changes in circumstances that will affect a Customer's ability to pay or amount they can pay
x. The Supplier must include the facility for Buyer's to issue secure links via SMS or Email to Customers to enable on-line access to the Supplier's Solution and for Customers to complete an income and expenditure form
xi. The Supplier shall enable co-branding of all aspects of the service that Customers have visibility of

2.3.3 The Supplier's Service must allow Buyers to view the output of any affordability assessment and or assessment of a Customer's disposable income, that is undertaken with the Customer, on-line via a variety of mediums including but not exclusive to on-screen interface or API.

2.3.4 The Supplier must be capable of providing the Buyer with details of any Customer who has consented to sharing their personal information, and has only partially completed an Affordability Assessment or assessment of disposable income. This shall form part of the Service if stated by the Buyer in their Call-Off Contract.

2.3.5 Suppliers shall be required to Identify any barriers preventing service delivery or improvements and areas where Buyers could contribute.

2.3.6 It is recognised that the Supplier may be able to deliver the key deliverables but may not have the complete capability to deliver all of the requirements listed at 2.3.2 above. In these circumstances the Buyer will only order Services relating to the Supplier's capability as described in the Supplier Solution as per Framework Schedule 2 (Framework Tender)

2.3.7 Notwithstanding Paragraph 2.3.6 above, the Supplier must be able to deliver at least one of either b, c, d, e, f or g in addition to Support as per the summarised requirements in table 1 below.

T**able 1**

Summarised Requirements
a) Support
b) Income & Expenditure Processing Using Open Banking - Customer completes the process
c) Income & Expenditure Processing using Open Banking - Customer accesses the service but does not complete or fully complete the Income & Expenditure process
d) Manual I&E Processing - Customer completes the process
e) Manual Income & Expenditure Processing using Open Banking - Customer accesses the service but does not complete or fully complete the Income & Expenditure process
f) CRA Data used to provide detailed income and expenditure information
f) CRA Data used to validate expenditure Data and bank account Data
g) Personal Cash-flow Forecast

2.3.8 The Supplier shall have the capability to provide proactive monitoring and alerts to Buyers relating to both individual and company circumstances

2.3.9 The Supplier shall ensure and evidence to the Buyer in writing at least annually, that the sources of Data and information used in delivering the Service are continually up to date and the most effective and accurate in delivering the Service.

2.3.10 The Supplier shall through its products and services demonstrate the benefits of using the Service to Customers. This shall include but not be limited to;

- Providing Customers with simple and effective ways of accessing the Service
- Enabling Customers to opt out of digital only channels and signpost to Buyers
- Providing Customers with information about the benefits of using the Service
- Providing Customers with information about the security of the Service
- Providing Customers with information about if, how, when and with whom their Data will be used, shared and stored

2.3.11 The Supplier shall provide Support to the Buyer including the secure and effective Buyer access and the Supplier's provision and maintenance of any platform or application required to deliver the service, and any integration with Supplier and Subcontractor IT.

2.3.12 The Supplier must provide a Data Dictionary for the Services and where Pricing is based on a License Fee, both the Price and Data Dictionary must describe any limitations on the Buyer within the Price per License.

2.3.13 Where the Suppliers relies upon any 3rd party for the provision of any aspect of the Service they must refer to that 3rd part within the Data Dictionary and describe what elements of the Service and what data and information and any other aspect of the Service is being provided through that 3rd party.

2.4 **Optional Services**

2.4.1 The Supplier may also provide a separate list of products and services that are designed to deliver affordability solutions. If required the specific scope and deliverables of these services shall be agreed with the Buyer as part of their contract and The Supplier shall make them available to all Buyers via this Contract. These will be contained at Part D Annex 1 to this Schedule.

2.4.2 Paragraph 2.3.12 and 2.3.13 above shall apply to all Optional Services.

Part D Annex 1

Supplier Optional Services

3. Part E Lot 4 (URN 4.0) Fraud, Error and Debt (FED) Advisory

3.1 **Key Deliverables**

a) Suppliers shall provide subject matter expert personnel with the appropriate security clearances (as proscribed by the Buyer) to deliver a range of advisory service to the Buyer relating to FED including;

   i. The design of new FED processes or services
   ii. The review and improvement of existing FED and income generating services
   iii. The review and implementation of externally procured FED and income generating products and services

b) The Supplier shall provide nominated contacts to the Buyer that will be responsible for resolving any queries, issues or concerns with the service

3.2 **Detailed Buyer Requirements**

3.2.1 The Buyer shall specify their detailed requirements within their Call-Off Contract.

3.2.2 The Supplier shall ensure appropriately skilled and qualified personnel (in Data solutions or Data services relative to the Buyer's requirements) are assigned to undertake any advisory activity for Buyers

3.2.3 The Supplier shall provide personnel whose standard of security clearance is compliant with t individual Buyers' security requirements, which will be confirmed within the Buyer's Call Off Contract.

3.2.4 The Supplier shall undertake all reasonable measures to ensure continuity of personnel.

3.2.5 In the event of the absence of personnel previously allocated to deliver the Service by the Supplier, the Supplier shall ensure that subsequent replacement personnel shall be of the same level of relevant experience, and have the required level of security clearance. The Supplier shall ensure that any replacements are agreed with individual Buyers, and that suitable arrangements are made for handover to enable a smooth transition, minimise any detrimental effect and avoid any additional costs to the individual Buyers.

3.2.6 Where additional costs may arise as a result of change of personnel requested by the Supplier, the Supplier shall obtain prior written consent from individual Buyers, unless otherwise agreed by the Parties in writing, the Supplier shall meet all additional costs in this instance.

3.2.7 Where additional costs may arise as a result of change of personnel requested by the Buyer, the Supplier shall obtain prior written consent from the Buyer, unless otherwise agreed by the Parties in writing any additional costs will be agreed between the Supplier and individual Buyers prior to the change.

3.2.8 The Supplier shall ensure that all work which is undertaken in respect of this Framework Contract fully complies with all of the individual Buyers' policies and procedures, which will be set out by the Buyers under their individual Call Off Contracts.

3.2.9 The Supplier shall provide nominated contacts to Buyers that will be responsible for providing advice, information, and resolution of any queries, issues or risks that arise and impact the contract. The Supplier shall also provide named operational contacts for day-to-day contract operations activities

3.2.10 Where Buyers have specialist requirements relating to individual projects and/or Service provisions, these will be specified within the Call Off Contract. For example, such specialist requirements may include, but are not limited to:

- specific security clearances,
- sector specific requirements and/or experience and other provisions; and
- standards connected to delivery of the Services to the individual Buyers.