Debt Resolution Services

Framework Schedule 1 (Specification)

Introduction and Part A

Definitions

The following definitions shall apply to all Parts of Framework Schedule 1 (Specification) and will supplement those set out in Joint Schedule 1 (Definitions).

1 Debt Resolution Services Overview

1.1 The Debt Resolution Services under this Framework Contract provides a single route to market for Buyers to access debt and associated services. It is expected that different Services detailed in different Lots will attract different and specialist suppliers and this is reflected in the Lot structure, although there are no restrictions on suppliers bidding and delivering Services through one, multiple or all Lots.

1.2 This Schedule sets out what CCS and our buyers want.

1.3 The Debt Resolution Services to be provided are divided into 20 Services Lots which are summarised in the table in Paragraph 1.11 below.

1.4 There is no restriction on the number of Suppliers appointed to any Lot other than Lot 1, which will have a maximum of 2 Suppliers appointed.

1.5 Part A of this Schedule (below) describes the Buyer's General Requirements that apply to the provision of all Services unless expressly specified otherwise within this Schedule or by the Buyer in their Order Form.

1.6 The URN = Unique Reference Number can be used to read across to Framework Schedule 3 (Framework Prices) which explains how the Supplier can price the Deliverables Ordered under each Lot.

1.7 Part A (General Requirements) shall apply to all Lots, but the requirements set out under each other Part (B to L) of this Schedule shall apply only to that Part and the Deliverables set out therein. Under each Part we have listed the Deliverables that shall be made available by the Supplier, for each Service under each Lot, from the Framework Start Date and which each Buyer may Order (in accordance with Framework Schedule 7 (Call-Off Award Procedure)) from the applicable Supplier under a Call-Off Contact.

1.8 The Buyer may, in relation to the Deliverables and Standards, refine these to the extent permitted by the Regulations, the Law and as set out in the Buyer's Order Form, as part of a Direct Award or Further Competition Procedure (as applicable), to reflect the Buyer's particular requirements as set out in its Statement of Requirements.

INTRODUCTION

This Schedule is divided into 12 Parts as follows:

- Debt Resolution Services Overview and Part A: General Requirements

- Part B: Managed Collections Services
- Part C: Data Solutions
- Part D: Affordability and Monitoring Solutions
- Part E: Fraud Error Debt and Data Advocacy
- Part F: Enforcement
- Part G: Litigation England and Wales
- Part H: Litigation Scotland
- Part I: Auctioneers
- Part J: Process Servers
- Part K: Spend Analytics and Recovery Services (SARS)
- Part L: Managed Enforcement Services

1.9 The Supplier shall comply with:

- Part A of this Schedule (below) which describes the General Requirements that shall apply to the provision of all Deliverables supplied under this Framework Contract; and

- Parts B to L of this Schedule describe the Specific Requirements that apply to the provision of the specific Deliverables detailed within each Part for each Lot and which are available to be Ordered by a Buyer under the Call-Off Contract.

1.10 A summary of the Key Deliverables is provided in Paragraph 1.11 (below), which summarises each Part of this Schedule and provides the Unique Reference Number (URN) that links the Deliverables to the relevant means of calculating the prices for them in accordance with Framework Schedule 3 (Framework Prices).

1.11 Each Part of this Schedule sets out in more detail the specific requirements that relate to each Deliverable under each Lot. The Supplier must deliver all Key Deliverables and all General Requirements relating to the Deliverables, unless expressly specified to the contrary within the relevant Part of this Schedule or within the Buyer's Call-Off Contract. The only elements of this Framework Contract that are optional are expressly identified as such under the heading "Optional Services" within each Part of this Specification.

TABLE 1

Lot Number, Specification Part, and Pricing URNs	**Description**	**Summarised Key Deliverables**

Lot 1 **<u>Part B</u>** <u>URNs</u>: 1 (1a - 1h)	**Managed Collections Services**	**a) <u>Managed Service</u> - The Supplier shall provide a managed service of all DCA Subcontractors to ensure all aspects of the Service are delivered securely and to time and quality requirements.** **b) The Supplier shall ensure that the Buyers' Data is protected at all times.** **c) <u>Case Management System</u> - The Supplier and DCA Subcontractors shall utilise Case Management Systems.** **d) <u>Client Services</u> – The Supplier shall provide nominated Supplier Staff contacts to Buyers that will be responsible for providing advice, information and resolution of any queries, issues or risks and for day-to-day contract operations activities.** **e) <u>Collections Strategy</u> - The Supplier and DCA Subcontractors shall utilise data and analytics and apply the most effective strategy to enable the most appropriate outcomes.** **f) <u>Contact and Collections Strategy</u> - The Supplier and DCA Subcontractors shall utilise a range of contact and collection strategies to optimise the volume and quality of engagement with Customers.** **g) <u>Payments</u> - The Supplier and DCA Subcontractors shall provide a range of payment methods and channels to Customers.** **h) <u>Payment Arrangements</u> – The Supplier must, seek to collect payments in full or establish payment arrangements in line with the Buyer's instructions.** **i) <u>Invoice and Charging</u> – The Supplier shall ensure timely accurate invoices to the Buyer, and prompt payment of DCA Subcontractors.** **j) <u>MI and Reporting</u> - The Supplier and DCA Subcontractors shall real-time status of Placements and trend analysis.**

Lot 2 (a&b) **<u>Part C</u>** <u>URNs</u>: 2 (a & b)	**Data Solutions**	**a. The Supplier must be capable of delivering one or more of the stated reports or products set out in table 2 within Part C** **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 individual items of data for Buyers to utilise and in line with the requirements set out within the Buyer's Call-Off Contract and as per the requirements in Paragraph 1.9 of Part C.** **c. The Supplier must provide the Buyer with details of the items of data and information, and reports and products that they can deliver as per Framework Schedule 1 (Specification).** **d. The Supplier shall provide the Buyer with relevant data driven solutions.** **e. The Supplier shall have the capability to legally, accurately and effectively enrich, append or augment Buyer Data in a above.** **f. The Supplier shall monitor Accounts and alert Buyer's to actions, activities, events or changes in circumstances that are or may be of interest to the Buyer.** **g. The Supplier shall have the capability to provide predefined data retrieval from the Supplier Systems to the Buyer.** **h. The Supplier shall provide and maintain a Data Dictionary that describes the type and data available.** **i. The Supplier shall ensure effective and secure receipt and provision of data and information from and to Buyers.** **j. The Supplier shall provide the Buyer with reports and management information.** **k. The Supplier shall accurately invoice the Buyer.** **l. <u>Client Services</u> – The Supplier shall provide nominated Supplier Staff 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.**

Lot 3 **<u>Part D</u>** <u>URNs</u>: 3 (a&b)	**Affordability and Monitoring Solutions**	**a) The Supplier shall provide the Buyer with secure online access to an affordability assessment and affordability monitoring application.** **b) The Supplier's Service to the Buyer shall include the facility for the automatic population of an income and expenditure form (contained in Part D of this Schedule).** **c) The Supplier shall enable Buyers and Customers access to the Service through a variety of mediums.** **d) The Supplier shall ensure effective and secure receipt and provision of data and information from and to Buyers.** **e) The Supplier shall provide Buyers with reports and management information.** **f) The Supplier shall accurately invoice the Buyer.** **g) <u>Client Services</u> – The Supplier shall provide nominated Supplier Staff 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.** **h) The Service shall be available 24 hours each day, every day of each Contract Year.**

Lot 4 **<u>Part E</u>** <u>URNs:</u> 4	**Fraud, Error, Debt (FED) and Data Advocacy**	**a. Suppliers shall provide subject matter expert personnel (as part of its Supplier Staff) with the appropriate security clearances (as prescribed by the Buyer) to deliver a range of advisory services to the Buyer relating to FED. b. The Supplier shall provide nominated Supplier Staff contacts to the Buyer that will be responsible for resolving any queries, issues or concerns with the Service.**

Lot 5 **<u>Part F</u>** <u>URNs</u>: 5 (a - d)	**Enforcement Services**	**a.** **The Supplier must treat Customers fairly and seek to resolve their Debt without physical enforcement.** **b.** **If requested by the Buyer, the Supplier must work in good faith, effectively and efficiently with any Other Service Provider (OSP).** **c.** **The Supplier must develop and maintain any required interfaces with an OSP at their own expense.** **d.** **The Supplier must effectively deliver the full range of Enforcement Services either directly or through Subcontractors.** **e.** **The Supplier must be able to manage fluctuations in volume of work.** **f.** **<u>Case Management System</u> - The Supplier and any Subcontractor shall utilise Case Management Systems to create and maintain an accurate, secure and reconcilable audit trail of all records and activity relating to the Service.** **g.** **<u>Client Services</u> – The Supplier shall provide nominated Supplier Staff 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.** **h.** **<u>Payments</u> - The Supplier and DCA Subcontractor shall provide a range of secure payment methods and channels to Customers.** **i.** **<u>Payment Arrangements</u> – The Supplier must collect Debts on behalf of the Buyer, seek to collect payments in full or establish payment arrangements in line with the Buyer's instructions.** **j.** **<u>Invoice and Charging</u> – The Supplier shall ensure timely accurate invoices and prompt payment of**

		DCA Subcontractors. **k.** **<u>MI and Reporting</u> - The Supplier and DCA Subcontractors shall provide the Buyer with access to platforms and MI.** **l.** **<u>Security</u> – The Supplier and DCA Subcontractor shall deliver all Services securely in line with GDPR, the Law and the requirements of the Contract** **m.** **Unless stipulated within the Buyer's Order Form, the Supplier must maintain sufficient fleet capacity and capability to undertake automatic number plate recognition activity (ANPR) required to effectively deliver the Service.** **n.** **The Supplier must utilise GPS tracking capability in the management and audit of Enforcement Services.**

Lot 6 **<u>Part G</u>** <u>URNs</u>: 6 (a-s)	**Litigation Services (England & Wales)**	**a) <u>Litigation Action and Strategy</u> - The Supplier shall utilise relevant data and information to identify the Customer's circumstances and the optimal approach to collecting their Debt. The Supplier must be capable of effectively and efficiently applying the full range of civil litigation activities outlined within this Contract.** **b) <u>Case Management System</u> - The Supplier shall utilise a Case Management System to create and maintain an accurate, secure and reconcilable audit trail of all records and activity relating to any Buyer Account Placed with the Supplier** **c) <u>Client Services</u> – The Supplier shall provide nominated Supplier Staff 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.** **d) <u>Case Management</u> – The Supplier must utilise relevant qualified Supplier Staff, and ensure that work is distributed according to, amongst others, complexity in order to ensure evidence efficiency and cost effectiveness to Buyers.** **e) <u>Pricing Proposals</u> – The Supplier shall set out the estimated cost of any recommended litigation action.** **f) <u>Customer Contact</u> - The Supplier shall treat Customers fairly.** **g) <u>Payments</u> - The Supplier shall provide a range of payment methods and channels to Customers.** **h) <u>Payment Arrangements</u> – The Supplier must collect Debts on behalf of the Buyer, seek to collect payments in full or establish payment arrangements in line with the Buyer's instructions.** **i) <u>Invoice and Charging</u> – The Supplier shall ensure timely accurate invoices and prompt payment of any Subcontractor.** **j) <u>MI and Reporting</u> - The Supplier shall provide the Buyer with access to platforms and MI.**

		k) <u>Security</u> – The Supplier and any Subcontractors shall deliver all Services securely in line with GDPR, the Law and the requirements of the Contract.

Lot 7 **<u>Part H</u>** <u>URNs</u>: 7 (a-c)	**Litigation Services (Scotland)**	**a. <u>Litigation Action and Strategy</u> - The Supplier shall utilise relevant data and information to identify the Buyer circumstances and the optimal approach to collecting their Debt. The Supplier must be capable of effectively and efficiently applying the full range of civil litigation activities outlined within this Contract.** **b. <u>Case Management System</u> - The Supplier shall utilise a Case Management System to create and maintain an accurate, secure and reconcilable audit trail of all records and activity relating to any Buyer case** **c. <u>Client Services</u> – 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.** **d. <u>Case Management</u> – The Supplier must utilise relevant qualified Supplier Staff, and ensure that work is distributed according to, amongst others, complexity in order to ensure evidence efficiency and cost effectiveness to Buyers.** **e. <u>Pricing Proposals</u> – The Supplier shall set out the estimated cost of any recommended litigation action.** **f. <u>Customer Contact</u> - The Supplier treat Customers fairly and shall utilise a range of contact and collection strategies to optimise the volume and quality of engagement with Customers.** **g. <u>Payments</u> - The Supplier shall provide a range of payment methods and channels to Customers.** **h. <u>Payment Arrangements</u> – The Supplier must collect Debts on behalf of the Buyer, seek to collect payments in full or establish payment arrangements in line with the Buyer's instructions.** **i. <u>Invoice and Charging</u> – The Supplier shall ensure timely accurate invoices and prompt payment of any Subcontractors.** **j. <u>MI and Reporting</u> - The Supplier shall provide the Buyer with access to platforms and MI.**

		k. <u>Security</u> – The Supplier and any Subcontractors shall deliver all Services securely in line with GDPR, the Law and the requirements of the Contract. **l. <u>Disputes</u> – The Supplier shall manage cases through the appropriate course of dispute resolution relative to the type of litigation.**

Lot 8 **Part I** URNs: 8 (a-j)	**Auctioneers Services London**	**The Supplier and its Subcontractors shall be required, where instructed by the Buyer, to supply:** a) **Early Action Services** b) **Collection, Transportation and Sale Services**
Lot 9 **Part I** URNs: 9 (a-j)	**Auctioneers Services South of England**	**As per Lot 8**
Lot 10 **Part I** URNs: 10 (a-j)	**Auctioneers Services Midlands**	**As per Lot 8**
Lot 11 **Part I** URN: 11 (a-j)	**Auctioneers Services North of England**	**As per Lot 8**
Lot 12 **Part I** URNs: 12 (a-j)	**Auctioneers Services Wales**	**As per Lot 8**

Lot 13 **<u>Part I</u>** <u>URNs</u>: 13 (a-j)	**Auctioneers Services Northern Ireland**	**As per Lot 8**
Lot 14 **<u>Part J</u>** <u>URNs</u>: 14 (a-d)	**Process Servers**	**Buyers will require Suppliers to serve a variety of documents on individuals and businesses throughout England and Wales.**
Lot 15 **<u>Part K</u>** <u>URNs</u>: 15 (a-b)	**Spend analysis and recovery services Accounts Payable**	**The Supplier analyse the Buyers data and systems, in order to identify, investigate, report and recover any sums due to the Buyer or HMRC.**
Lot 16 **<u>Part K</u>** <u>URNs</u>: 16 (a-b)	**Spend analysis and recovery services contract compliance general review**	**As per Lot 15**
Lot 17 **<u>Part K</u>** <u>URNs</u>: 17 (a-b)	**Spend analysis and recovery services utilities spend recovery review**	**As per Lot 15**

Lot 18 **Part K** URNs: 18 (a-b)	**Spend analysis and recovery services telecommunications spend recovery review**	**As per Lot 15**
Lot 19 **Part K** URNs: 19 (a-b)	**Spend analysis and recovery services Specialist VAT review**	**As per Lot 15**

Lot 20 **<u>Part L</u>** <u>URN</u>s: 20 (a-e)	**Managed Enforcement Agency Services**	a) <u>Managed Service</u> - The Supplier shall provide a Managed Enforcement Service, including at least 2 EA Subcontractors. b. If requested by the Buyer, the Supplier must work in good faith, effectively and efficiently with any Other Service Provider (OSP). c. The Supplier must develop and maintain any required interfaces with an OSP. d. The Supplier must have the capability to effectively deliver the full range of Enforcement Services. e. The Supplier must be able to manage fluctuations in volume of work. f. <u>Case Management System</u> - The Supplier and any Subcontractor shall utilise Case Management Systems to create an audit trail of all records and activity relating to any Placement. g. <u>Client Services</u> – The Supplier shall provide nominated Supplier Staff contacts responsible for providing advice, information and resolution of any queries, issues or risks that arise and for day-to-day contract operations activities. h. <u>Payments</u> - The Supplier and EA-Subcontractor shall provide a range of secure payment methods and channels to Customers. i. <u>Payment Arrangements</u> – The Supplier must collect Debt on behalf of the Buyer, seek to collect payments in full or establish payment arrangements j. <u>Invoice and Charging</u> – The Supplier shall ensure timely accurate invoices and prompt payment of EA Subcontractors. k. <u>MI and Reporting</u> - The Supplier and EA Subcontractor shall provide the Buyer with to view real-time case statuses and trend analysis. l. <u>Security</u> – The Supplier and EA Subcontractor shall deliver all Services securely in line with GDPR, the Law and the requirements of the Contract. m. Unless stipulated within the Buyer's Order Form, the Supplier or EA Subcontractor must maintain

		sufficient fleet capacity and capability to undertake automatic number plate recognition activity (ANPR). n. The Supplier or EA Subcontractor must utilise GPS tracking capability.

PART A. GENERAL REQUIREMENTS

1. General

1.1 This Part A: General Requirements applies to all Services to be provided under all Lots that the Supplier has been awarded a Framework Contract to provide.

1.2 The Supplier must be able to provide all General Requirements set out in this Schedule which form part of the Deliverables available to be Ordered by the Buyer under their Call-Off Contract.

1.3 The Supplier shall comply with the General Requirements when providing each Service, during the Framework Contract Period and until the last End Date of the last Call-Off Contract established under this Framework Contract has expired.

1.4 The Supplier shall have the ability to provide the Services throughout the whole of the United Kingdom (UK).

1.5 The Supplier must be able to meet any of the Buyer's requirements as specified in the Buyer's Call-Off Contract, and any future requirements agreed with the Buyer in accordance with the Variation Procedure or through the Change Control Procedure set out in Part B of Joint Schedule 2 (Variation Form and Change Control Procedure).

1.6 No Call-Off Contract may survive the expiry of the Framework Contract by more than thirty-six (36) Months.

2. Access to Services

2.1 The Supplier shall support the Buyer's accessibility requirements and offer relevant Buyer and Customer support in respect of such accessibility.

2.2 The Supplier shall ensure that they do not not create barriers for individuals engaging with the Services, this includes, but is not limited to:

- Contact strategies and technologies that promote digital inclusion throughout the delivery of the Services.
- Contact strategies for those Customers that do not have access to or cannot use IT.
- Contact strategies that provide provisions and appropriate support for Customers who have language, understanding or communication restrictions (due to age, ethnicity, disability, etc.) This should include: offering large text print services, text to talk, braille, audio format documentation, altering communication methods and timings based on user need, offering an interpretation/translation service for Customers whose first language is not English.
- Ensuring all communications are clear, transparent and easy to understand.
- Ensuring that the Services provide appropriate support for Customers regardless of their age, background or ethnicity.
- Aligning to the Money and Mental Health Policy Institute Mental Health Accessibility Standards.
- Ensuring web pages conform to WCAG 2.1 AA, to comply with the Public Sector Bodies (Websites and Mobile Applications)(No.2) Accessibility Regulations 2018 (SI 2018/952) or equivalent subsequent legislation relevant to the UK Public Sector.

2.3 The Supplier shall ensure that information provided in an accessible format is supplied at no additional cost to the Customer or Buyer.

2.4 Specific requirements, in respect of accessibility, may be specified by the Buyer, acting reasonably, as part of the Call-Off Procedure.

2.5 Where a Customer or Buyer has informed the Supplier that their choice of communication with the Supplier is in the Welsh language, this must be noted in the Customer records within any Supplier Case Management System(s) and complied with by the Supplier.

2.6 The Supplier must deliver the Services in line with the Welsh Language Act 1993. In summary this means:

- where our Buyers ask for a Welsh service the Supplier must provide it and only communicate in the Welsh language;
- when a Buyer writes to the Supplier in Welsh, the Supplier must reply in Welsh; and
- all English correspondence that the Supplier sends to an address in Wales must have a bilingual header.

3. Value for Money

3.1 Through this Framework Contract the Government is seeking to take an integrated approach to leverage its buying power to benefit all public sector organisations participating as Buyers under the Framework Contract. The Supplier must ensure that all elements of the Service delivery aims to maximise the value for money of solutions and maintains efficient service delivery to minimise the cost to the tax-payer.

3.2 The Supplier shall work collaboratively with the CCS and/or Buyers to identify and deliver savings, and identify and act on opportunities for improved benefits from the Services throughout the Contract Period of the Contract

3.3 The Supplier and its Subcontractors should maximise the use of technology throughout the lifecycle of the Services to continue delivering the most cost-effective solutions to Buyers. This should include a continual exploration of emerging technologies that could have the potential to result in cost-reduction or increased efficiency of the Service delivery and improvement of the Customer experience. The Supplier that delivers Services through this Framework Contract will be expected to report to CCS annually on how they are exploring and delivering this requirement.

4. Training

4.1 The Supplier shall provide training and support on the use of their products, Services and tools to all Buyers, at no extra cost.

4.2 The training provided shall be proportionate to the size and requirements of the Buyer as specified in the Order Form.

4.3 The Supplier shall ensure that all guidance and/or training documents are kept up-to-date, readily available to download online, available in hard copy upon request and provided at no extra charge to all Buyers.

5. Complaints and Compliments

5.1 The Supplier shall have an easily understood, well-published and accessible procedure to enable Customers and third parties to make a complaint or compliment, and for complaints to be investigated.

5.2 The procedure must be agreed with the Buyer, be provided free of charge and, as a minimum, shall include the following requirements:

- Escalation routes, outlining stages and timescales;
- Acknowledgement of all complaints and an explanation of actions to be taken;
- Regular updates to the ‘complainant’ on progress with their complaint;
- A written record of all complaints and compliments, including details of any investigation;

- A whistle-blowing policy to protect staff from victimisation; and
- Where applicable, include escalation to a relevant trade association or regulatory body.

5.3 The Supplier must comply with any specific requirements for Customer complaints handling specified by the Buyer in their Call-Off Contract.

6. Security and Data Management

6.1 All Services need to maintain compliance with Call-Off Schedule 9(Security Requirements) and Joint Schedule 11 (Processing Data.) At the outset of this Contract these Schedules describe the minimum requirements Suppliers will be required to meet and Buyers may amend those requirements as part of their Call-Off Contract.

6.2 The Supplier and any Subcontractor shall ensure that the Buyer's Data and other information is kept secure and where the Supplier is taking card payments, the Supplier shall ensure that Payment Card Industry Data Security Standard (PCI-DSS) is maintained throughout the Framework Contract Period and the Contract Period of each Call-Off Contract.

6.3 The Supplier shall protect and maintain Buyer and Customer Data including personal and transactional data, ensuring confidentiality, integrity and availability.

6.4 The Supplier must update on a continual basis any Data used for Ordered Services to a standard sufficient to comply with the Data Protection Legislation, the Law and any requirements specified by the Buyer in their Call-Off Contract.

6.5 The Supplier must ensure that all Data sent to the Buyer is accurate in respect of source information used by the Supplier (other than the Customer Placement files provided by the Buyer).

6.6 The Supplier must adhere to the relevant security authentication procedures requested by the Buyer in relation to all transfers of data between the Buyer and the Supplier, and the Supplier and each Customer all inbound and outbound telephone calls, letters, face-to-face meetings, SMS, email, electronic and other communication with Customers.

6.7 The Parties shall agree in accordance with the terms of the applicable Call-Off Contract, the Access Information and footprint which will be left on a Customer's Credit Reference Agency (CRA) record when Customer CRA data is accessed by the Supplier or Subcontractors through a CRA for the provision of the Services.

6.8 Notwithstanding Paragraph 6.7 of these General Requirements, the Supplier must have the capability to leave an audit only footprint on a Customer's credit file when delivering the Services if specified by the Buyer within their Call-Off Contract.

6.9 Any access to on-line platforms provided by the Supplier or Subcontractor to the Buyer, including to CRA databases, must be restricted, auditable and access enabled by means of the Help Desk.

7. Information Technology

7.1 Unless agreed with the Buyer, all transfers/transactions between the Buyer and the Supplier shall be compatible with Buyer requirements and electronic. The Supplier will need to comply with the Buyer-specified and accredited Secure File Transfer Mechanism and data / file formats, unless otherwise agreed in writing with the Buyer.

7.2 Data transfers must be made using the Buyer's preferred solutions for the Services. Details of each Buyer's specific IT requirements and any interface specifications will be specified in the Call-Off Contract.

7.3 The Supplier's Systems and interfaces must be able to accommodate future upgrades to the Buyer's Systems.

7.4 Where applicable the Supplier must be able to process raw / unformatted data files supplied by the Buyer.

7.5 The Supplier should ensure that the execution of Services is automated, unless agreed otherwise by the Buyer in writing, and does not create requirements for any manual intervention from the Buyer. Where applicable and, as defined by the Buyer, the Supplier should make data files and outputs compatible with existing Buyer back-office platforms and Buyer Systems in order to minimise the use and associated cost of Buyer software providers.

7.6 The Supplier shall seek permission from the Buyer and comply with any security, assurance or testing requirements prior to utilising any on-line Supplier Systems to be used for the purposes of any communication or transaction with a Customer.

8. Case Management Systems

8.1 The Supplier must maintain an electronic auditable retrievable log of Data sent and issued to and from the Buyer and to and from any Customer and any action taken in connection with the Services within a Case Management System. This log must contain date and time stamps for all communication and activity, and a record of all the Supplier Staff that create or edit the record, and a record of any Supplier Staff or Buyer Personnel who access any Customer records or information. Detailed requirements are contained within the relevant Parts of this Framework Schedule 1 (Specification) and within the Buyer's Call-Off Contract.

9. Project Management

9.1 The Supplier must ensure that the Services are delivered on-time, on-budget and to the required Standard and in accordance with the Specification.

9.2 The Supplier must ensure that the Services are implemented in accordance with the Contract and any change agreed shall be made in accordance with the Variation Procedure or, where applicable, the Change Control Procedure, and delivered via a recognised project management methodology in line with recognised industry practise as defined by a recognised industry body (including Axelos, APA and BSI), and by Supplier Staff with associated project management qualifications.

9.3 The Supplier must identify, manage, mitigate and communicate promptly risk associated with the delivery of the Services to the Buyer.

9.4 Where required by the Buyer, the Supplier must maintain an appropriate risks and issues log.

10. Set-up / Implementation

10.1 The Buyer will provide a draft Implementation Plan in accordance with Call-Off Schedule 13 (Implementation Plan and Testing). Notwithstanding Call-Off Schedule 13, that plan will set out the applicable Milestones, Deliverables and Milestone Dates that the Supplier must achieve for the Buyer to authorise the Supplier to undertake a Controlled Go Live and transition into the live running of the Service; and

10.1.1 The Supplier must attend all Buyer on-boarding events as defined by and agreed by the Buyer during the development and agreement of the Implementation Plan and where requested by the Buyer must facilitate the inclusion of key stakeholders, as defined by the Buyer, at those events;

10.1.2 The Supplier must provide training to each Buyer on how to access, navigate and effectively utilise any Buyer Portal and/or Supplier Case Management System where access is provided by the Supplier as part of the Service;

10.1.3 The Supplier must work with its Subcontractors to ensure that implementation Deliverables and timelines are agreed, fully understood and delivered;

10.1.4 The Supplier must ensure that all products provided to the Buyer have been through appropriate quality control checks by the Supplier prior to being submitted to the Buyer for Approval; and

10.1.5 The Supplier shall appoint a project manager (Project Manager) who shall be responsible for the overall management of the implementation Deliverables. The Supplier must ensure that the Suppliers Staff and Key Staff responsible for the delivery of the Milestones and Deliverables within the its Implementation Plan are fully engaged with and work in partnership with the Buyers Delivery Team to support a well understood and timely delivery of the Implementation Plan.

10.2 The Supplier must monitor progress against the Implementation Plan in accordance with Call-Off Schedule 13 (Implementation Plan and Testing) and provide a weekly report updating the Buyer on progress against the Implementation Plan, including:

- Performance against Milestones;
- Agreed delivery dates (including Milestone Dates) against actual delivery dates;
- Issues impacting delivery; and
- Risks.

11. Pay-over

11.1 Pay-over arrangements must follow the Buyer guidelines as produced by the Buyer and provided to the Supplier in writing from time to time. Any decisions outside of the Buyer guidelines need to be Approved by the Buyer.

11.2 The Supplier shall transfer all Pay-over of monies and schedules of information required by the Buyer and defined within their Call-Off Contract and any required supporting documentation electronically (using a secure medium chosen by the Buyer) in a format to enable automatic update of the computer system specified by the Buyer.

11.3 The Supplier shall, and shall procure that those Subcontractors who collect cash money from Customers, pay those monies into an Escrow Account in accordance with the Deed of Trust, a template of which is set out in Call-Off Schedule 23 (Deed of Trust Template).

12. Reporting and Assurance

12.1 The Supplier shall provide reports to Buyers in accordance with its obligations under the Framework Contract and Call-Off Contract, as applicable.

12.2 The Supplier must be able to reconcile, track and report where each Account is placed across its supply chain and must provide the Buyer access to the current status of all Accounts Placed with the Supplier.

12.3 The Supplier shall ensure that all MI Reports provided to the Buyer are accurate to the best of the Supplier's knowledge and belief at the time of issue.

12.4 The Supplier must facilitate at the request of the Buyer, acting reasonably, periodic Audits and random checks on Accounts Placed and the Services provided, in which the Buyer or the Buyer's Auditor may participate.

13. Service Delivery

13.1 The Supplier and any Subcontractors must be able to manage fluctuations in Buyer Placement volumes and frequency, whilst still delivering the Ordered Services in line with the Service Levels, Standards and Specification requirements.

13.2 The Supplier shall input all Buyer Data, Customer Data and/or third party Data provided by the Buyer and inputted into the Supplier System within one Working Day after receipt unless otherwise agreed in writing with the Buyer.

14. Client Services

14.1 The Supplier must provide Client Services to Buyers. The requirements will be Service specific and detailed within the relevant Part of this Schedule and the Buyer's Call-Off Contract.

15. **Standards**

10.1 The specific Standards relevant to each Lot are set out in Parts B to J of this Schedule, however, with regard to the Standards:

- Buyers may specify additional Buyer specific Standards within its Call-Off Contract; and
- the Supplier and CCS may, from time to time, update and amend the Standards set out in Parts B to J of this Schedule, to ensure that they remain current and accurately reflect the Specification requirements during the relevant Contract Period.

16. Social Value

16.1 **Mandatory Social Value Requirements**

16.1.1 There are a number of mandatory (unless specified otherwise by CCS) contractual Social Value requirements and Deliverables as set out within table 3 below. Progress against and Delivery of these requirements will be reported to CCS through the Supplier Social Value Action Plan.

16.2 **Supplier's Social Value Proposal**

16.2.1 In addition to the mandated Social Values Deliverables, the Supplier will deliver the Social Value proposal detailed within the method statement provided within Framework Schedule 2 (Framework Tender). The proposal will be linked to improving financial wellbeing, will be either new activity or actions or be additional activity or actions if the Deliverables are already being met by the Supplier. For clarity, the proposal must not contain only details of existing Supplier Social Value actions or activities.

16.2.2 There are 2 categories of Social Value Deliverables as described below. The Supplier will deliver against 1 or more of the categories set out in Paragraph 16.32 below:

16.3 **Social Value Deliverables category 1 – For The Supplier to lots 1, 2, 3, 5 and 20**

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16.3.1 The Supplier shall Influence staff, suppliers, customers and communities through the delivery of the Contract to support health and wellbeing, including physical and mental health.

16.3.2 The Supplier will deliver against 1 or more of the following Deliverables:

a. **Financial education of consumers** by providing debt advice - Improving budgeting skills, through investment in tools / solutions e.g. digital tools that guide and advise on money matters –
b. **Education in communities**, vulnerable groups, financial resilience and employments skills events in areas of social deprivation through contributions to, or funding of events, schools and colleges and were requested by CCS or the Buyer, working with CCS, Buyers, 3rd Sector and charities

c. **Practical support and advice for vulnerable customers,** e.g. opening Bank accounts, setting up savings schemes, etc.
d. **Working with advice sector** - dedicated resources working with the sector on debt / money matters / employability skills and social mobility
e. Provision of research & analysis / anonymous data and insight into financially vulnerable individuals at a societal and societal sub-set level, to help inform understanding and social policy on managing, preventing and resolving debt
f. **Create/ facilitate and/ or support training programmes** that work across the Government to ensure consistently high standards in regards to identification and management of vulnerable consumers across Government and the wider public sector.

16.3.3 **Social Value Deliverables all other Lots**

16.3.3.1 The Supplier shall demonstrate action to support health and wellbeing, including physical and mental health, in the contract workforce.

16.3.4 As a minimum the Supplier must report quarterly:

- Number of people-hours spent supporting the deliverables
- Financial investment in meeting the deliverables
- Progress against the outcomes the Supplier aims to achieve
- Number of people reporting positive experience or outcomes because of the activity

16.4 The Supplier will create a specific Supplier Social Value Action Plan that sets out the detailed Deliverables, resources and key Milestones required to deliver the proposal, as part of the draft Supplier Social Value Action Plan as required within Framework Schedule 4 (Framework Management). The Approval of the draft plan will follow the process set out within Paragraph 3 of Framework Schedule 4 (Framework Management).

16.5 The Supplier Social Value Action Plan will describe what, how, how much (all resources) who, when and where they will deliver Social Value and the expected outcomes, and the Supplier will be reviewed by CCS to ensure all key Deliverables and outcomes are measured, achieved and evaluated. This should include but not be limited to:

- timed action plan
- use of metrics
- tools/processes used to gather data
- reporting
- feedback and improvement
- transparency

16.5.1 The Supplier shall be required to deliver the Social Value Proposals from the point any Buyer agrees a Call-Off Contract with the Supplier.

16.5.2 The Supplier shall be required to demonstrate annual incremental increases in the Social Value the Supplier delivers.

16.5.3 The Supplier shall evidence how the Social Value they will deliver and will continue beyond the end of the Contract Period, within the Supplier Social Value Action Plan.

16.5.4 Unless specified by the Buyer, the type of Social Value described with the Supplier Solution will cover the type Social Value to be delivered on behalf of all Buyers.

16.5.5 The Supplier will be required to describe their investment in Social Value relative to the revenue generated through Contracts with Buyers. The Supplier shall be required to update the Supplier Social Value Action Plan to demonstrate how the investment in Social Value will increase in line with additional revenue being generated through Buyers when any Buyer Contract is agreed.

16.5.6 In addition to the Supplier Social Value Action Plan and requirements set out within Framework Schedule 4 (Framework Management) the Supplier will be required to report to CCS and Buyers at least bi-annually on the delivery of their Social Value commitments. The frequency and format will be specified by the Buyer as part of their Call-Off Contract.

16.6 **Call-Off Contracts**

16.6.1 Where Buyers require Social Value to be delivered in line with the Buyer's specific policy objectives, the Buyer may specify additional Social Value requirements as part of their Call-Off Contracts.

Table 3 Mandatory Social Value Deliverables

Lots Applicable to	Social Value (**SV**) Theme	SV title	SV Supplier Deliverables	How this is to be measured?
All	**Various**	Nominated SV roles	All Suppliers to have a nominated social values champion and executive level Social Values sponsor	Detailed in Key Supplier Staff (Call-Off Schedule 7)
All	**Various**	SV policy	All the Supplier to have a documented Social Values Policy	Receipt and review by CCS and Buyers on request
All	**Various**	SV Performance Indicator Reporting	The Supplier to submit, on an annual basis a Social Values report to CCS, to include MI on all Framework Contract and Call-Off Contract SV delivered to date and a SV roadmap for remainder of contract including KPI and tangible SMART Deliverables, roadmap to include year on year increases in deliverables	Report to be supplied, reviewed and approved by CCS and included within the Supplier Social Value Action Plan
All	**Various**	Supplier SV Plan	The Supplier will develop and maintain a plan throughout the Contract Period of the Framework Agreement detailing how it will contribute to the overall achievement of CCS's and Buyer's Social Value priorities.	Through measuring progress against the Deliverables within the Supplier SV Plan
1	**Various**	SV Quality Mark	The Supplier to have, or be working towards achieving the Social Value Quality Mark by the end of year 1 of the contract https://www.socialvaluequalitymark.com/	Evidence of certification by social value quality mark
1	**Various**	SV Forum	As requested by CCS, the Supplier shall contribute towards and attend CCS hosted annual DRS Social Value forum	Supplier delegate attendance SV Forum held / attendee feedback

All	**Wellbeing/ COVID-19 recovery**	Flexible working	The Supplier to have flexible working practices for staff who are carers or service spouses (before, during and after a partner's deployment).	Policy to be made available for audit if required
All	**Wellbeing/ COVID-19 recovery**	Employee engagement policies	The Supplier should operate policies and schemes that promote physical, social and mental health wellbeing amongst staff.	Policy to be made available for audit if required by CCS
1,5,6,7, 20	**Wellbeing**	Mental health first aiders	The Supplier must have appropriately trained mental health first aiders to support colleagues	Training certification to be provided upon request
1,5 and 20	**Wellbeing**	Money Advisor Network	All customer engaging Suppliers to sign up to Money and Pensions Service (MAPS) Money Advisor Network	Evidence to be provided to CCS by the Supplier
All	**Wellbeing**	Mental Health workplace wellbeing	Commit to Mental Health at Work Commitment Standards https://www.mentalhealthatwork.org.uk/commitment/standards/	Commitment document to be evidenced
1 and 7	**Wellbeing**	Fairness Principles	The Supplier to adhere to Government's 'Principles of fairness for government debt collection' Section D: https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/886367/GovS-014-Debt-Functional-Standard.pdf	Subject to customer audits and oversight
1, 5 and 20	**Wellbeing**	Vulnerability toolkit	The Supplier to utilise HMG Vulnerability toolkit	Training and evidence to be validated by customers via audit processes
All	**Wellbeing**	Plain English Certified	All communications must conform to plain english certified standards http://www.plainenglish.co.uk/	Certification and standards to be supplied to customers on request
All	**Tackling economic inequality**	Prompt payment code	The Supplier to sign up to the Prompt payment code http://www.promptpaymentcode.org.uk/	Validated via prompt payment code website
All	**Tackling economic inequality**	Living wage	Supplier must pay the Living Wage or above to all Supplier Staff	Supplier attestation/ OBA rights
1	**Tackling economic inequality**	Apprentices	The Supplier to evidence and report to CCS support of Government Apprentice schemes	Annual Report as part of SV roadmap / plan

1	**Tackling economic inequality**	SFS	Standard Financial Statement to be used for all full income and expenditure calculations	Subject to customer audits and oversight
1,2,3,5, 20	**Fighting climate change**	Environmental ISO	The Supplier must have environmental ISO 14001:2015	Certification to be provided to FA/ customers on annual basis
All	**Fighting climate change**	Environmental policies	The Supplier should have established environmental policies, strategies and approaches which cover the environment and prevention of harm to the environment throughout the Services delivery.	Policy to be made available for audit if required
All	**Fighting climate change**	Sustainable paper	All letter suites must be sent on Forestry Stewardship Council (FSC) certified sustainable paper	Subject to customer audits and oversight
1,5 and 20	**Equal opportunity**	Mental health accessibility standards	The Supplier must align to the Money and Mental Health Policy Institute Mental Health Accessibility Standards. https://www.moneyandmentalhealth.org/wp-content/uploads/2019/06/Mental-Health-Accessible-standards-summary.pdf	Subject to customer audits and oversight
All	**Equal opportunity**	Disability confident	The Supplier must sign up, and encourage their Subcontractors to sign up, to Disability Confident	Supplier to evidence sign up
All	**Equal opportunity**	D & I policy	The Supplier to have policies in place which address diversity and equality in the workplace and policies which outline approaches to discrimination.	Policy to be made available for audit if required
All	**Equal opportunity**	Social Mobility	The Supplier must sign up to Social Mobility Pledge https://www.socialmobilitypledge.org/	Supplier provides certification to sign up
1	**Wellbeing / COVID-19 recovery**	Vulnerability BSI standard	Consumer facing The Supplier must have/ or be working towards BSI BS 18477 or equivalent	Supplier to provide evidence of progress and engagement and / or certification
1	**Wellbeing**	Consumer feedback scores	Supplier to ensure DCA Subcontractors to track consumer experience through CSAT and continuous improvement processes aligned to customer journey	Supplier to monitor and evidence DCA Subcontractor CSAT
5, 20	**Fighting climate change**	Carbon neutral vehicle fleet	The Supplier to demonstrate commitment and progress towards delivering carbon neutral vehicle fleet	Supplier to detail plan for this and report annually on progress
5, 20	**Equal opportunity**	Modern day slavery training	Ensure all front line staff are fully trained and equipped to identify modern day slavery, and have capability to report concerns	Training processes and logs to be evidenced for

				customers via audit if required