



VISION DEBT BUSTING SERVICES

VISION is a sophisticated performance management and reporting tool which takes data extracts from a Councils large business systems including; revenues, benefits, housing, sundry debtors and parking to provide a single view of Council debt and debtors.

Working with business insights expert, Equifax, Destin Solutions can provide a number of services which not only enables Councils to view and sort debt data based on a number of parameters but also helps boost collections, reduce effort and tackle fraud.



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EQUIFAX®



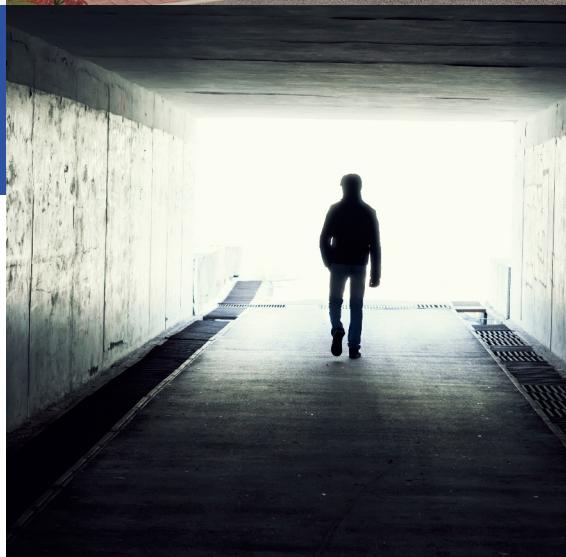
VISION Empty Property Review - powered by Equifax

Every Local Authority is responsible for maximising the Council Tax yield, but it can be a difficult, time-consuming and expensive process to identify and check which properties are newly occupied and require billing. In some cases Councils may have thousands of properties currently listed as unoccupied or empty, but circumstances can change on a daily basis.

VISION's Empty Property Review service, takes a Councils current empty properties list, sends it to Equifax to run through a number of checks and returns the results back into the VISION reporting tool to merge the data with other known property information. Typical results will confirm whether anybody is presently registered at a particular property, and whether any recent financial transactions have taken place referencing that address.

Key Benefits

- Reduce the need for expensive, time consuming physical property checks
- Cost effectively and quickly identify new sources of revenue
- Benefit from economies of scale and discounted rates for bulk property checks
- Provides detailed information to Councils to further boost revenue
- Redirect staff resources to driving revenue rather than checking properties
- Proactively manage and keep on top of your empty properties list
- As a managed service this does not require additional Council resource to initiate
- Improve the quality of Council data with more in-depth checks covering a number of different areas



VISION Single Person Discount (SPD) Fraud Review - powered by Equifax

The National Fraud Initiative report, states that there was £39 million of fraudulently or wrongly received single person discounts in England alone, in 2014. Taken as an average across all 353 English Authorities, this equates to around £110,000 worth of discounts per Council which may have been fraudulently or incorrectly claimed.

VISION's Single Person Discount Fraud Review sends the latest list of SPD claimants to Equifax where the list is processed using the latest data matching and analysis tools to highlight high risk instances where there are undisclosed occupants living at a property. This data is then accessible and available to report on in VISION and can be shared with the relevant teams to tackle fraud, update Council records and maximise revenues.

Key Benefits

- Identify and reduce instances of fraud more quickly and cost effectively
- Boost Council finances by reducing amount of incorrect SPD's awarded
- Benefit from special discounted rates for bulk SPD checks
- Take a proactive approach to tackling fraud and build credibility with tax payers
- Keep SPD records up to date and re-allocate team resources where they will have most impact
- Easily view and share results with relevant teams



VISION Trace Service - powered by Equifax

Around £197 million of Council Tax debt has been written off in England and Wales in 2014-15, but how much could have been retrieved if Councils were able to more effectively trace debtors? Of course this is just one area of debt, Councils are also owed money in relation to parking fees, planning fees, social care costs, housing benefits overpayments and a whole host of other areas.

Where there are instances of people owing outstanding sums of money that have moved or left a property without any forwarding address, the **VISION Trace Service** can be used. It works by taking that debtor data and running it through a number of Equifax trace and reconnection processes to identify where that person is now living and can provide a whole host of other financial data. This information is then available for view in the VISION reporting tool and access can be given to the relevant parties for next best action.

Key Benefits

- Reduce costs by running bulk traces on people who owe debt
- Boost revenue streams by reducing the amount of debt write-offs in your Authority
- Working alongside VISION, proactively target the largest debtors first
- Differentiate between those who 'won't pay' versus those who 'can't pay'
- Discourage future debtors from withholding their forwarding address and contact details
- Service requires minimal input from Councils to be activated and results returned



VISION Business Rates Review - powered by Equifax

VISION Business Rates Review service can be used where an authority is struggling to get business rates paid or identify new businesses which need to be added to the ratings list. The service powered by Equifax will provide detailed information about a business, including when it was set up, the company number and how financially secure that business is. The results can be accessed in the VISION reporting application and shared with the necessary internal and external departments.

Key Benefits

- Ensure businesses are correctly categorised within the local and central ratings list
- Identify if a business is eligible for any business rates relief or should be paying more
- Identify any new offices or locations acquired by businesses locally which may also be subject to paying rates
- Identify ability to pay rates, based on financial performance and use for evidence in case of Appeals

About Destin Solutions

Destin Solutions help Councils generate more revenue and improve performance through development of bespoke technology which makes sense of data and processes to provide more actionable insights and accountability of resources. Our expertise includes; business intelligence applications, debt reporting and analytics, performance management dashboards, development of online procedure manuals and the delivery of customised workflow applications.



About Equifax

Equifax is a global leader in consumer, commercial and workforce information solutions that provide businesses of all sizes and consumers with insight and information they can trust. Equifax organizes and assimilates data on more than 600 million consumers and 81 million businesses worldwide. The company's significant investments in differentiated data, its expertise in advanced analytics to explore and develop new multi-source data solutions, and its leading-edge proprietary technology enable it to create and deliver unparalleled customized insights that enrich both the performance of businesses and the lives of consumers.

Powered by



All of VISION's debt busting services can also be used with and work alongside Destin Solutions 'FUSION' product.

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