



DATA SERVICES FOR RECOVERY & COLLECTIONS

Data Services by Destin Solutions incorporates a sophisticated data platform providing;

- **Financial profiling of debtors** with scoring based on ability to contact and pay
- **Trace services** providing up-to-date contact information on debtors with no forwarding address
- **In-depth analysis of businesses** trading in your area

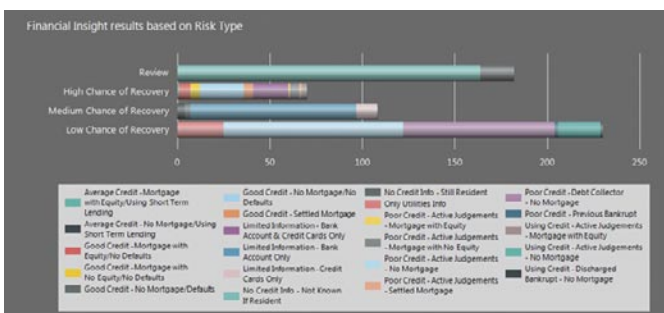
Data services provides Councils and the Enforcement Agencies working on their behalf with a unique platform for viewing all their internal customer information alongside up-to-date external third party data.

This provides detailed, contextual information about individual citizens and businesses, providing more insight on debtors than ever before to help inform your next best action on that debt.

Intelligent debt collection

Using a data driven methodology combined with the professional expertise of your collections staff and in-built smart workflows, ensures you can direct debt down a certain route depending on what the initial data analysis uncovers.

Collating data from multiple different data sets provides detailed insights on each individual debtor giving a more accurate measure of their ability to pay and identifying those in need of financial assistance.



TRACE SERVICE TESTIMONIAL

Quality Bailiffs have been using Destin Solutions for over 12 months and have been really pleased with the trace service they provide. The service provides us with the most up to date contact information held on citizens helping us trace individuals who may have left properties with no forwarding details so the debt can be recovered more quickly.

The Destin Solutions service is quicker than previous suppliers we have used and we get much better quality of data. We believe we are getting higher levels of accuracy in the address and contact data coming through, assisted by the fact that the data is constantly being refreshed.

The turnaround on trace results is usually within 24 hours, and technical support has been great. On the odd occasion we have required any support it had been delivered professionally and has been resolved quickly.

We wouldn't hesitate to recommend this low cost trace service from Destin Solutions, accessing information through an intuitive secure, web portal and achieving prompt turnaround of cases has ensured we can provide our own customers with the best possible service.

Andy Coates
 Authorised High Court
 Enforcement Officer
 Quality Bailiffs





Identifying vulnerability

Reports within the system identify the most appropriate actions by presenting results based on key financial indicators, differentiating those with the ability to pay from those suffering financial hardship and most likely to be vulnerable.

Data captured within profiles

Typical data included within financial profiles includes phone numbers, emails, birth dates, insolvency records as well as;

- Mortgage info, defaults, credit cards in use
- Number and value of CCJ's
- Bank account transactions/performance details
- Equity held in any property
- Amount of credit used for payday/personal loans etc

By using qualified detailed data about a debtors unique circumstances, Councils can better engage with debtors, recovering debt in a fairer, more compassionate way.

In-depth analysis of businesses

Data services can also provide financial profiles on businesses and limited companies to give an insight into how the business is actually performing.

Scoring mechanisms outline the stability of the business, highlighting where businesses are not trading well and may have ongoing liabilities or are dissolved but may still owe business rates. This mechanism enables Councils to be more proactive in their collection of business rates, identifying earlier on if a business may potentially be in trouble and giving them the opportunity to intervene and assist.

Councils can effectively look at the current trading status of a business and monitor them, as well as tracking new company registrations and gain information when there are new occupiers of a premise.

Financial Profiling Benefits

- Use financial profiles to identify likelihood of positive recovery
- Sort debtor cases by age group for tailored communications
- Pinpoints biggest debtors for more proactive handling of collections and recovery
- Use workflows and scorecard methodology to direct debtors down the optimal recovery path
- Reduce the amount of unnecessary court and enforcement costs for vulnerable debtors
- Identify potential payment issues earlier for a more proactive collections strategy

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Whyte & Co have been promoting the use of data to ensure the correct action is taken when recovering debt based on each individuals personal circumstances. The portal supplied by Destin Solutions provides in-depth data which allows all of our team to be aware of each individuals circumstances prior to taking enforcement action, ensuring our clients are paid what they are owed whilst making sure the vulnerable are protected.

Karl Smith
Director of Business Development
Whyte & Co

Whyte & Co.
Enforcement Services

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Business Insight Benefits

- Provides daily alerts to identify businesses worth investigating further
- Segments business history by industry type for more informed analysis and trend spotting
- Identifies businesses entering insolvency, CCJ's and suspected ghost companies
- Identifies variances in credit ratings over a specific period to identify potential issues
- Minimises the build-up of large business rate debts and losses
- Helps balance budgets more effectively with quicker identification of write-offs