



# Ethical Recovery

**Whyte & Co.**  
Enforcement Services

Working together





**What's your perception of an enforcement agent /bailiff?**





## **The current landscape**

There are around 2000 certificated enforcement agents in England & Wales.

Collecting Council Tax, Business Rates, Parking fines, Magistrates' Court Fines, Employment Tribunal Awards, Child Support Payments and Commercial Rent Arrears.

In total almost half a billion pounds is recovered each year in unpaid taxes and fines at no cost to the public purse.



## The Old Days...

- Pre 2014 enforcement
- Visit first
- No Compliance Stage
- No Data Analysis
- Complaints





## Post 2014

### Compliance Stage

Enhanced with external partnerships

- Improved Communications
- Improved Information to customer
- Improved Data Analytics





# 2020 Intelligent Data ©



## Intelligent Data

Adapting the enforcement process taken on each case



## Dynamic Communications Systems

Communication with the customer at the right time in the best way



## Automated Case Management System

Automating the progression of cases dependant on data outcomes



## Customer Service – Protecting the Vulnerable

Providing a proactive, inclusive service to a standard that has been accredited to BS 18477



Financial Insight			
Insight on:	Redacted	Account Ref:	F37106BCB1C86644AE1D
Address:	Redacted	Date of Birth:	29 Nov 1981
Postcode:	DA16 1HG	Obtained on:	27 Sep 2019
Residency Status		Monthly repayments:	£8,141.00

Case overview			
Mortgage:	Mortgage with Equity	Judgements:	No Judgements
Loans:	No Loans	Credit Cards:	Holds Credit Cards
Short Term Loan:	No Short Term Loans	Hire Purchase:	Active Hire Purchase
Debt Collection:		Car Loan:	

Associated Addresses	
36 AXMINST	

Account Summary				
Bank				
Account with	Current Bal			Monthly Repay
HSBC Bank				
HALIFAX				
Barclays Bank plc				
Lloyds Bank (was Lloyds TSB)				

Credit Card				
Account with	Current Bal	Limit		Monthly Repay
Halifax Credit Card	£0	£5,650		
American Express Services Europe Ltd	£1,516	£19,800		
£1,516				

Hire Purchase				
Account with	Current Bal			Monthly Repay
HITACHI CAPITAL CONSUMER FINANCE	£3,990			£92
£3,990				

Mortgage				
Account with	Current Bal	Mortgage Amount	Equity	Monthly Repay
Yorkshire Building Society	£194,183	£231,023	£36,840	£1,346
£194,183				

Telephone/Mobile				
Account with	Current Bal			Monthly Repay
EE Limited	£0			£0

Account Type: Mortgage (unspecified type)  
 Provided By: Yorkshire Building Society (BuildingSociety)  
 Account Name: Redacted  
 Associated Address: Redacted  
 Held since: 28 Jul 2016  
 Account Number: 008910725380

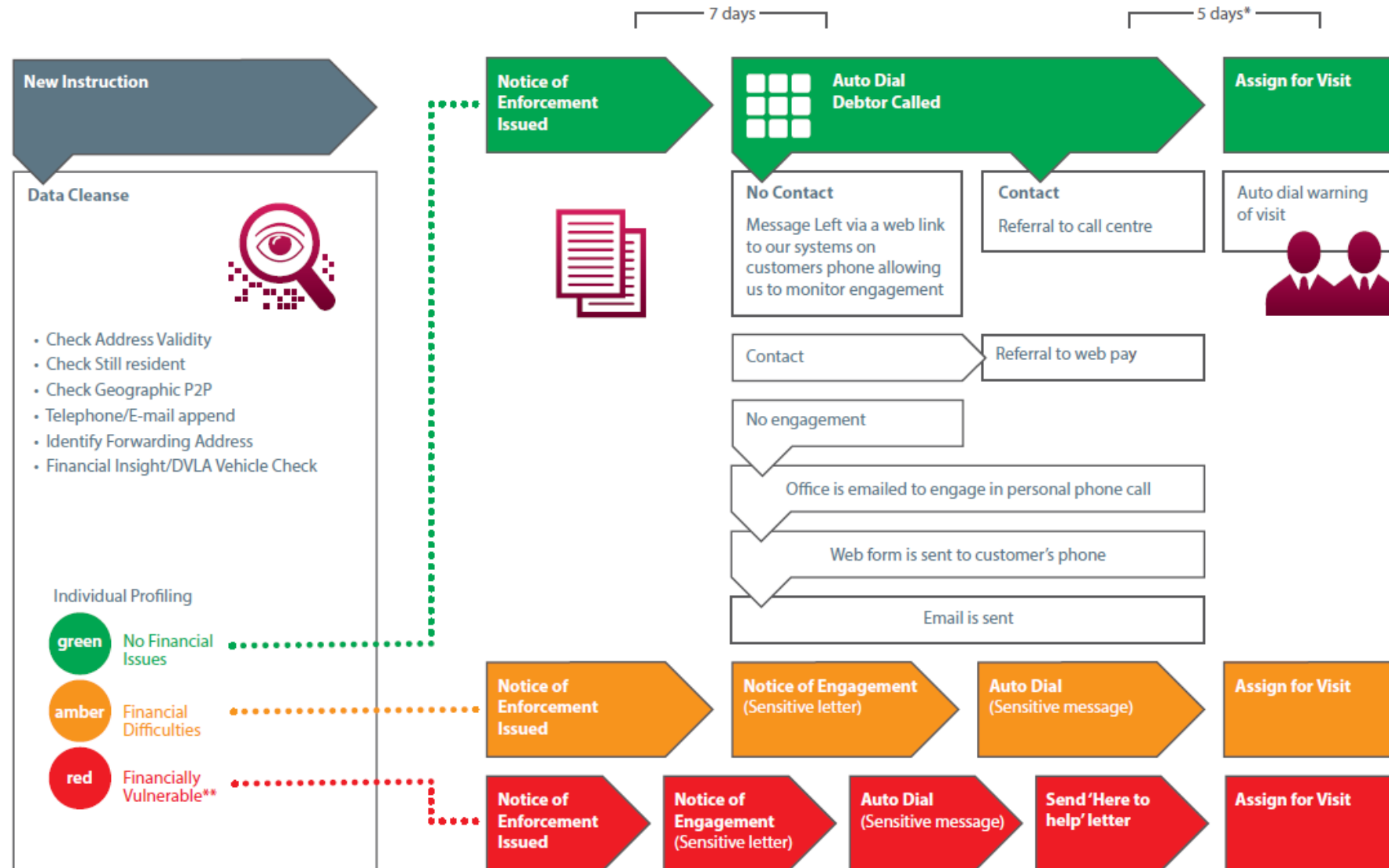
Account Statement	
Date	Balance
Aug 2019	£194,183
Jul 2019	£196,751
Jun 2019	£197,965
May 2019	£199,185
Apr 2019	£200,399
Mar 2019	£201,594
Feb 2019	£202,775



<ul style="list-style-type: none"> <li>Information - Bank &amp; Credit Cards Only</li> <li>Information - Bank Only</li> <li>Information - Credit Only</li> <li>Information - Credit info</li> </ul>	<ul style="list-style-type: none"> <li>No Credit Info - Other Addresses</li> <li>Poor Credit - Active Judgements - Mortgage with Equity</li> <li>Poor Credit - Active Judgements - Mortgage with No Equity</li> <li>Poor Credit - Active Judgements - No Mortgage</li> <li>Poor Credit - Debt Collector - Mortgage with Equity</li> </ul>	<ul style="list-style-type: none"> <li>Poor Credit - Debt Collector - Mortgage with No Equity</li> <li>Poor Credit - Debt Collector - No Mortgage</li> <li>Poor Credit - Previous Bankrupt</li> <li>Using Credit - Active Judgements - Mortgage with Equity</li> <li>Using Credit - Active Judgements - No Mortgage</li> </ul>
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# Compliance Process

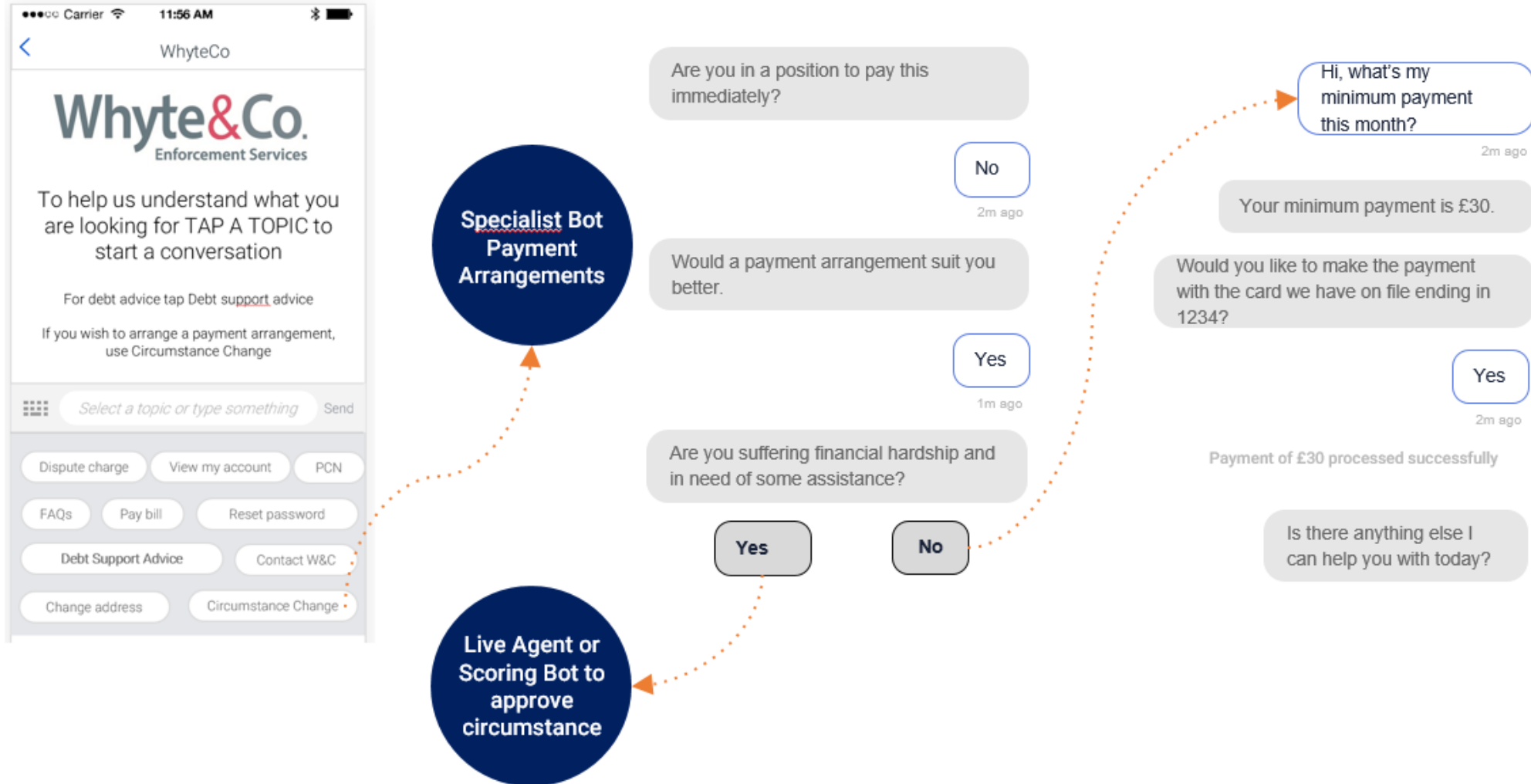


\* Total 14 day compliance as per CIVEA guidelines. Legal minimum can be adopted if required





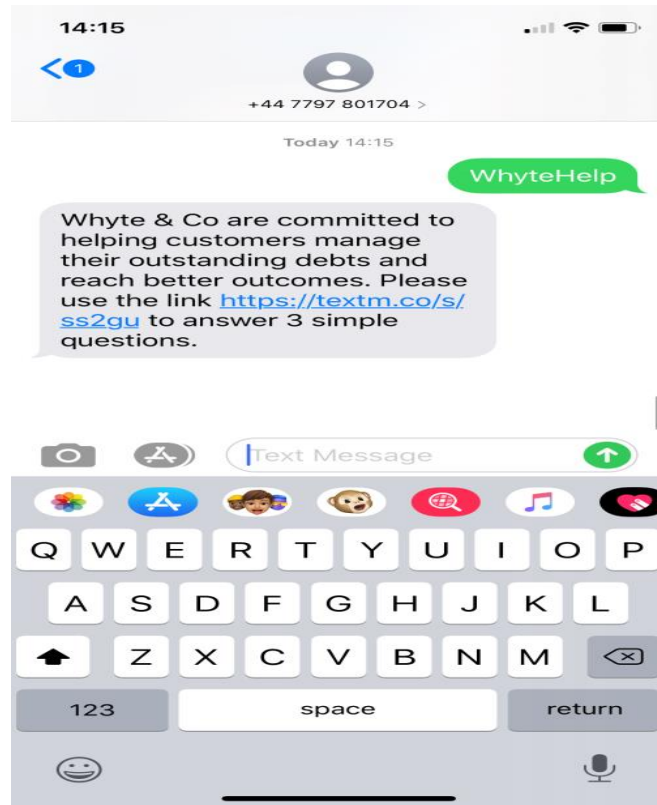
## Example Payment Arrangement Bot, Intent analysis & routing





# Here to Help

If you are having trouble paying, text  
WHYTEHELP to 07860 017636





# Skeletons In The Cupboard

January 2020 £900,423.11 old debt received  
£18,548.66 Requested Back  
£31,657.57 Returned No Fault

Balance remaining **£850,216.88**

As of Oct 22 £69,965.05 Cash Collected  
£10,010.69 In Arrangement  
**£79,975.74** Total Collection

**9.4%**





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**Whyte & Co.**  
Enforcement Services

**destin**  
SOLUTIONS LTD  
CELEBRATING **15** years IN BUSINESS

