

## SINGLE VIEW OF DEBT

Fusion uses powerful proprietary data matching technology to deliver a single view of debt solution. It is also the technology driving award winning solutions such as HUB, the small business rates relief fraud tool and NEXUS, the solution that identifies properties not currently liable for tax.

### Fusion is designed to;

- Automate the process of matching duplicate data records from different sources
- Create suggestions for best data matches held across different systems
- Supplement a council's data with external data sources i.e. CRA, Land registry

It works by comparing authoritative datasets on UK company information and UK property information, which are built into Fusion, against other datasets held by a Local Authority to identify discrepancies.

### Automated and Manual Matching

Using sophisticated data matching algorithms Fusion sorts through millions of records from multiple data sources (e.g. council tax, business rates, sundry debts) and automatically makes matches on the Local Authority data. This typically results in around 90% of the data being matched automatically and for the remaining 10%, the system will provide suggested matches for the individual user to decide.

### Reducing the costs of CRA checks

Fusions' data matching capabilities saves significant costs when running the data against external credit reference agency data for financial checks. The more accurate the data submitted the more likely the correct information will be returned first time round, reducing instances of multiple checks being required.



### Machine Learning

Fusion has been built from the ground up and incorporates machine learning. For example, if a user decides a suggested match identified in Fusion is not a match, it learns from that decision and records it as 'no match'. It will then relay that information back through the system, potentially resulting in the creation of other suggested matches based on that decision to 'not match' or it may remove suggestions it made prior to this new 'no match' being recorded. It is always learning and improving based on the matching decisions being made.

### Advanced Search Technology

Using cutting edge, powerful search technology Fusion allows us to store, search and analyse huge volumes of data quickly and in near real time, returning quicker, more accurate results.

### Case Management

Incorporated within Fusion is the ability to create and record tasks, as well as make edits to existing data and record notes against records. Typical tasks include, obtaining financial data on individuals, sending a text or sending an email.

## Fusion – Single View of Debt

Fusion enables Local Authorities to consolidate and view all the debt that is owed to them from across multiple departments and systems all within a single platform. It provides a complete breakdown of all debt owed by an individual or business, giving a complete picture and ultimately a better customer experience. A debtor can then be assigned just one reference number to encompass all debt, have just one point of contact, one payment plan and reduce the costs associated with recovering the debt.

## Append Debt Data with External Data

As well as taking a Local Authorities internal data from across Council Tax, Business Rates, Benefits, Parking, Housing and other internal systems it can also use external data sources such as Companies House, Land Registry and Credit Reference Agencies. This not only helps ensure better accuracy on data matching, it provides a more enhanced and unique profile of a debtors financial situation which can assist with helping establish payment plans. By combining information from a number of data sources Fusion can give you unique insight into exactly who owes what, the nature of the debt and a whole range of other customer information.

## Powerful Reporting & Case Management

With this data you can run a variety of reports and drill down into specific individual accounts, identifying the largest debtors for proactive targeting and a more bespoke approach to recovery.

Inbuilt case management also enables work activities and case notes to be recorded, creating an audit trail which can be fed back into the relevant internal debt system, providing an update on interactions with that debtor. It also helps facilitate the creation of multi debt stream campaigns, allowing communication through letter, email or SMS.

## Key Benefits

- **A unified approach to collections** - consolidating all debt a single customer has across different departments
- **Proactive targeting** - identifying the biggest debtors and adopting a bespoke approach to recovery
- **Identify trends and patterns** - by drilling down on debt data
- **More informed decision-making** - using a more granular breakdown of debt
- **Quick and accurate reporting** - at any point in time on total debt owed by account, by department or by individual
- **Better manage case-load** - by reviewing recovery activity taken and success levels at an individual account level
- **Better resource allocation** - re-direct team activity to the biggest potential returns
- **A more proactive, customer centric approach** - by informing debtors on total debt owed and across which departments

## Key Features

- **Digital dashboards** - for quick, easy viewing of all debt data
- **Reporting capabilities** - high level summary view for management insight
- **Case management** - ability to record notes and assign actions and activities
- **External data** - supplement debtor data with credit referencing data to assist with payment plans and vulnerability issues
- **Advanced search technology** - for faster more accurate data consolidation
- **Machine learning** - tracking actions taken on debtors and learning and optimising future activity to reflect this