



**Ethical and
professional debt
collection provided
by the public sector**

Who?

Who are we?

oneSource Collect provide a public sector solution for the ethical and professional collection of local authority debt.

The service is provided by a team of experienced council managers and officers.

This means that we understand your need to maximise income and reduce expenditure, and the pressures of working in a local authority environment.

We are part of oneSource, Bexley, Havering and Newham councils' shared support service, a support service that is delivering savings to the public sector.



Why use oneSource collect services?

oneSource Collect provide a fresh approach to collecting debt which is designed specifically for the public sector.

Our agents place customer service at the heart of our practices, engaging your customers, protecting your brand and collecting payment however late it may be. We will maximise the prospects of full recovery and offer an experienced and effective bespoke personal service.

With a dedicated point of contact we encourage personal interaction as much as possible, so reviews by telephone or in person are welcomed and facilitated when required.

Further, all of your management information and reporting requirements will be met by the team, with the format and frequency to be tailored to your individual requirements.

From revenue management to early arrears collections through to aged debt recovery, we can help you engage customers and manage arrears efficiently whilst treating your customers fairly and focusing on affordable and sustainable repayments.

We have a competitive price structure, if necessary a strong team of doorstep debt collection agents and the resource resolution solicitors to draw upon if necessary.

Here's how we are different from private collection agents:

- All oneSource Collect agents are local government officers, not self-employed
- All our agents have many years practical experience in collecting various debts including former tenant arrears, Sundry debt, commercial rent and expired parking debt
- We operate to high ethical and local government standards
- We offer a flexible service which you can scale up or down
- We use secure, industry-leading debt recovery systems
- We have access to tracing services so can locate mobile and landline telephone numbers
- We have text, voice and email messaging facilities
- We provide management information tailored to meet your requirements



Our services

We understand that tackling all aspects of late payment requires a proactive approach to maximise both collections and customer satisfaction. Fast and efficient debt recovery is an important part of financial management as it improves cash flow and increases profitability.

We believe there is more to debt collection than simply sending letters to your customers.

The sooner you act to mitigate late payments the better. That's why we champion proactive pre billing engagement; building relationships with your customers, using early behaviour indicators and external data to predict future behaviour, acting early to avoid debt and delivering the long term and sustainable success you're looking for.

Not every customer and case is the same. That's why we select the right strategy for the right customer at the right time. Often customers don't want to talk, and that's where our customer journey expertise and the right communication channels are critical success.

We evolve our strategies constantly as customers and their ability to pay change.

We take great care to build relationships. We always take time to listen, understand and give the right advice, working with your customers to help them resolve their arrears. We're also experienced in identifying customers in circumstances of vulnerability, taking a proactive and positive approach, engaging them sensitively and adopting appropriate strategies in line with regulatory and legal obligations.

What we do

Once instructed we will issue an initial letter and our experienced collections team will follow this up with a series of calls, text messages and emails. A further letter is issued prior to referral to our specialist doorstep collection agents.

We provide the following:

Trace and investigations

A fully serviced in-house team that deals with all absconding debtors. Experts in tracing missing customers, we are able to collect sums due that may otherwise be written off. Using the latest databases in conjunction with our credit reference agency relationships, our in-house teams and agents offer a complete, unrivalled solution to enable collection from those customers you've lost touch with. In addition, we can provide investigation assistance in the form of site or home visits for debtors when required

Early Arrears

One of the best ways to successfully solve debt issues is to act early. If you don't have the in-house capacity or expertise, we can offer this service for you, with our agents acting on your behalf. Through our expertise in customer service, we protect your customer relationships as if they were our own, providing a seamless service whilst maximising returns.



Major Debt

Let us take the stress of debt recovery away from you, we'll manage the whole process whatever your requirements, leaving you to focus on your core business activities. Our success rates help improve your cash flow and bring debt levels down.

Second and Third Placement Debt

We collect where others have failed. If your current debt collection agent hasn't performed as expected, our tailored strategies and highly skilled agents get the results you want.

Visits

We offer doorstep collections which also identifies customers in circumstances of vulnerability, recommending the most appropriate payment method for each individual customer.

Types of debt collected:

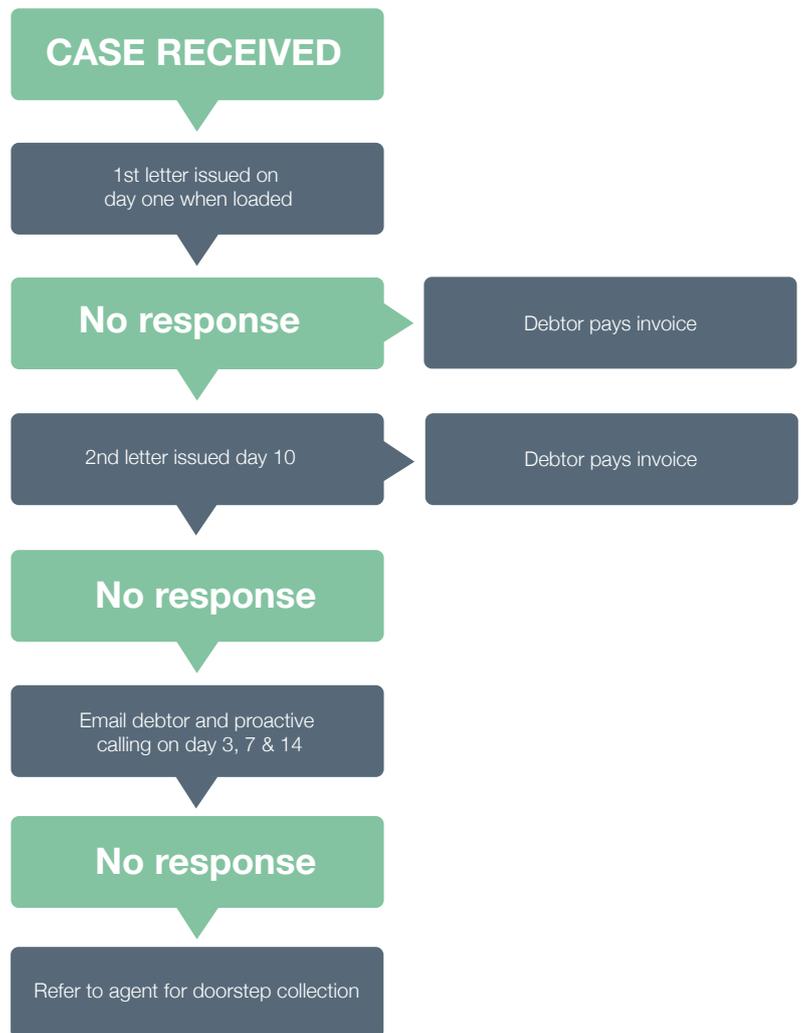
- Sundry debtors
- Expired Parking warrants
- Services charges
- Commercial Rent
- FTAs
- Housing Benefit overpayments



How we work?

The diagram below shows how oneSource Collect will get your money back.

These processes are thorough, transparent and in accordance with current legislations and best practice.



- 1st letter issued
- Verification call or email, seeking confirmation that the letter has been received, that there are no disputes and to determine an expected payment date
- A series of calls, text, emails and letters for due balances
- Further letter issued allowing further opportunities to pay
- Referral to doorstep agent



About our agents

All of our services are delivered by people with the right skills, experience and attitude.

Our approach is people-centric, which has proven to be the most effective way to produce results, protect relationships and enhance how customers see your brand. Our culture is underpinned by our vision, mission and values.

Skilled and experienced in all debt situations, our people are not only collections experts, they are also customer service specialists and true brand ambassadors. The way you interact with customers in debt is very important and our people place customer service at the heart of our operation. Openly and transparently engaging with your customers, protecting your brand and importantly collecting more.

All oneSource Collect agents are:

- Fully trained and up to date with the relevant process, procedures and regulations
- Fully trained in customer services
- Have direct access to emails and secure internet access
- Can work six days a week, between 8am and 6pm, with exceptions where required
- Issued with council-approved vehicles with the latest GPS tracking devices for their safety and security for any visits to debtors and we know where our collectors are at any time
- Required to follow a lone worker protection system
- Equipped with systems to allow them to take direct payments over the phone
- Carry Chip & Pin machines



oneSource Collect System

We use industry-leading system software in order to maintain an accurate and real time database of cases, so that they can be uploaded to allow the reminder letter to be issued.

Continued technological investment has resulted in the development of a state-of-the-art collections platform that allows us to deliver tailored reporting to meet your requirements.

Depending on your preference, we can provide scheduled debtor reports, supply them on an ad hoc basis or use a hybrid of the two.

Our systems provide a Short Message Service (SMS) reminders, automated letters, monitoring payments of instalments. Debit/Credit card collection and monitoring administration orders, account administration and also telephone contact with debtors.

Both you and your customers data is secure on our developed system.



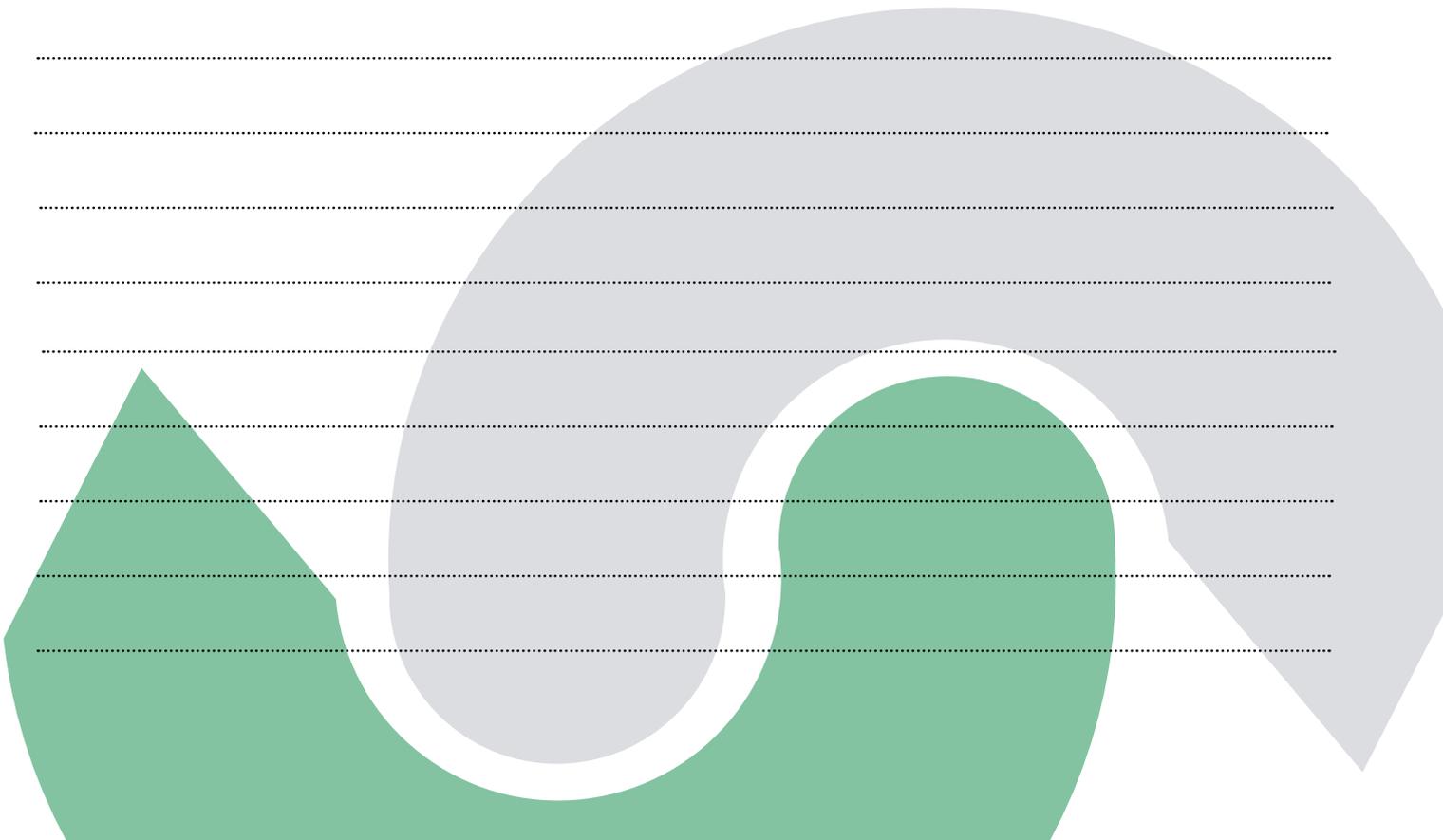
How to find out more

If you would like to find out more about oneSource Collect we would be happy to have an information discussion about your needs or arrange an initial meeting.

Please contact oneSource Collect on **020 3373 9744** or email onesourcecollect@onesource.co.uk

Notes

A series of horizontal dotted lines for writing notes, spanning the width of the page.





oneSource
supporting public services

collect
services