

A photograph of a business meeting. In the foreground, a laptop screen displays a 'Financial Review' with a 'Summary' section. It features a bar chart with four bars of increasing height (approx. 60, 70, 80, 90) and a pie chart divided into five segments. Below this is a line chart with three lines showing fluctuating trends over time. In the background, two people are visible: one holding a tablet and another with their hands near the laptop. The scene is brightly lit, suggesting an office environment.

Overcoming Debt Management challenges in Central Government

A Sopra Steria guide to improving collection rates throughout the debtor lifecycle

Introduction

Debt Management for Central Government departments is a complex topic which has been discussed for many years with various plans, approaches and processes set up to tackle the problem. However from the outside looking in how much progress has actually been made? Privately many Central Government departments admit they still haven't been able to fully grasp the fundamentals of debt management and are still reliant on late stage collection methods for outstanding debts. In many cases the data, systems and processes are not joined up leading to tactical short term solutions which haven't resulted in the desired outcomes each department wants to achieve regarding debt management.

Combine the short term tactical approaches with an overall lack of attention to Central Government debt means the impact of non collection of outstanding debts is resulting in the hindrance of many government departments from being able to invest in the activities and programmes of work which will make a fundamental difference to UK citizens lives. In summary due to the large scale non collection of debts due to a focus on the latest trend or late stage collection methods currently employed, UK government's working capital has to be larger than necessary. This has resulted in the UK government having to borrow more just to provide the services we all need to access today and make sure we are ready for the future.

It should be recognised that there are some Central Government departments with areas of expertise and innovative teams who are completing parts of the Debt Management process well. But equally there are many departments who are unable to collect what is owed to them due to poor quality data on debtors, no real cross department collaboration and a lack of analytical knowledge actually making the existing debt management processes in place for Central Government departments inconsistent, ineffective and inefficient.



At the heart of the problem is the fact there is no overall view of government's objectives for managing debt, the total current and future financial risk to government, or its risk appetite. Additionally as each Central Government department has different responsibilities, types of debt owed and debtors who need to pay it is difficult to benchmark how well each department is performing against external measures. For example the DWP may be concentrating on overpayment of Universal Credit to vulnerable citizens, HMRC may be predominantly interested in collecting overdue tax liabilities, the MOJ on outstanding fines and court confiscation orders and the Environment Agency could be focused on the collection of payment from citizens and companies in relation to the protection and enhancement of rural environments.

All of this means performance in managing debt cannot be compared or benchmarked across government. Additionally the information on the cost and efficiency of collecting debts is particularly difficult given the different circumstances, current processes in place, reliance on legacy systems, focus on late stage collection methods and types of debts owed to Central Government as a whole.

At Sopra Steria we believe there has to be a better way forward for Central Government departments in relation to the collection of outstanding debts. We believe Central Government departments need to develop a debt management approach which improves the collection rate of outstanding debts but takes into account different types of debtors throughout the collections lifecycle.

Sources

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DID YOU KNOW

- UK Government departments are owed over £18bn by debtors in the UK (1)
- The DWP was owed over £850m in overdue benefit debt 2018/19 (2)
- In 2018 over 688,000 people contacted Citizens Advice about debt owed to Government organisations compared to 350,000 people who contacted them about consumer debt (3)
- There remains a total £1.21 billion magistrates' courts fines outstanding in England and Wales (Dec 2019) (4)
- Established best practice in how to assess the affordability of repayments, promoted by MAS, is used by only 19% of local authorities and is not used as standard by government departments (5)
- HMRC estimated they lost £3.7 billion in uncollected taxes in 2017-18 from debtors who wouldn't pay (6)

Understanding the challenges Central Government departments are facing with their existing Debt Management processes

As identified in the table below on the right hand side of the page Central Government departments are facing several critical challenges which are hampering their debt collection initiatives. When we break this down they can be summarised into 7 key areas:

1.



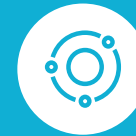
Data Collection and Management

In many cases the Debt Management process is fundamentally broken across a number of industries (not just Central Government departments) because data held on each individual is incomplete, is stored in a legacy system which agents cannot access or is heavily reliant on human inputs which could lead to user errors. The knock on effects of not collecting the right data at the beginning of the debt management process is significant and should not be underestimated. By not capturing basic details correctly such as names, addresses, amounts owed, payment due date etc it leads to problems being stored up for later in the cycle resulting in bad debt, non payment or writing off debts against individuals as they cannot be traced. From a debtors perspective it also looks like poor service management as plans, communications and payment channels cannot be tailored to their needs. Before any updates to processes or the purchasing of new tools takes place it is recommended all Debt Collections teams first of all assess where their data is, how accessible it is and what actionable information and analytical insight they can take from it. Only by having the right data foundation in place can the rest of the debt management process start to be improved and higher collections rates achieved.

Key challenges Central Government departments are facing in relation to Debt Management



Incorrect data being collected at the start of the collections lifecycle



No central strategy or approach to debt management



Contact strategies still reliant on letter/phone calls not digital methods



Silo'd focus on collections by different departments



Too much emphasis on late stage costly litigation and enforcement action



Broken customer journeys in terms of digital repayment options



Over - reliance on legacy IT systems for processing repayments

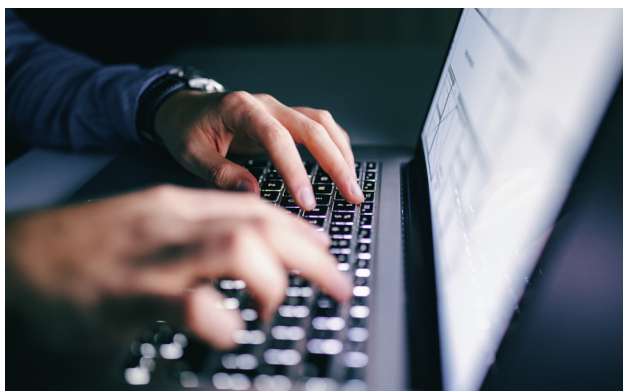


Lack of availability and access to the right tools, skills and capabilities



2. Inefficient Operating Models

Many Central Government departments are over reliant on the late stage collection methods. Linked to the above data collection and management issues already identified many debt collection teams are understaffed or are not equipped with the right skills to effectively undertake debt management at the litigation and enforcement stage in the process. This has resulted in work related to debt management being sub contracted out to external agencies to fill in the gaps. However it shouldn't be a surprise that many of these agencies do not fulfil their collection promises when they are working from poor data or are unable to access the right systems. Additionally many staff who are placed into debt collection roles do not have the right training to assess a client's situation and offer the best settlement option. Often, collections work is split between multiple departments or operating companies resulting in fragmentation, a lack of scale, and an inconsistent approach.



3. Lack of strategy around debt management

Without a comprehensive view on the actual amount of debt owed due to the reporting nature of annual accounts it can be difficult for Central Government departments to build a strategy and set themselves objectives in relation to the amount of debt to be collected. In turn the right risk framework cannot be developed and systematic actions which should be undertaken early in the debt management cycle are unlikely to take place resulting in short term tactical solutions. Even when credit-risk strategies and processes are in place, the monitoring of pre-delinquency is generally weak with bad debt being tackled via a single undifferentiated approach. This means settlement strategies tend to be inbound and reactive rather than empowering debtors to pay through different channels and/or different options throughout the collections lifecycle. In turn because of the lack of strategy and a focus on bad debt at the end of the cycle working capital is wasted in pursuing debts which could have been recovered earlier or measures put in place to help debtors clear their outstanding balances over different time frames.



4. Availability of tools

Does your Central Government department have a credit scoring model? If it does is it being used effectively at each stage of the collections lifecycle? Are your teams backed up with experts and access to tools in data management and analytics which can show each individual debtor, their circumstances, their debts outstanding and their track record of payment? For many years debt collections departments have had to rely on excel spreadsheets, manual updates and people swapping information via file sharing. Giving staff access to the right tools (once data is correct) can have a positive impact on being able to identify debtors who are likely to default earlier in the cycle and put in place education, advice and channels of payment before a debtor reaches the costly enforcement and litigation stage. On the other side of the tooling divide is the debtor experience. Having reviewed many Central Government digital payment channels many need to be re-designed so they are fit for purpose for citizen interactions to take place. A number of Central Government departments are wasting millions of pounds chasing non payments via letters and phone calls when an email with a link to user friendly digital interface for self settlement portal could be made available. Additionally provisions need to be made for vulnerable citizens who may struggle to understand what payments need to be made and by when. Digital channels combined with physical intervention can help. To make this a reality analytics tools and a clear understanding of a debtors circumstances is paramount before the right channels for payment can be made available.



5. Access to the right skills and expertise

For too long Debt Management and Collections processes across all industries have been focused on the litigation and enforcement stage. To do this effectively you do require a specific set of skills and these skills are in high demand as more and more citizens and businesses become further in debt. However many of the problems associated with collections processes can be identified far earlier in the cycle. To run an effective Debt Management process it is important a number of skills are utilised at different stages of the collections lifecycle. For example at Sopra Steria we believe we need talented people with skills, knowledge and expertise in Data Management, Analytics, Business Process Design, Automation, Finance & Accounting, Customer Experience and Digital Ethics. How many of these skills are your teams missing?



6. Ad-hoc leadership focus

As identified in the introduction section of this paper bad-debt prevention has rarely featured on the agenda of key decision makers in Central Government. Quite often it is seen as a problem topic and when it is tackled the headline effects are usually concentrated on, not the root cause of the problem. In turn many collections departments then suffer from a lack of investment and attention, with leaders preferring to focus on more exciting topics, such as transformation, innovation, and the delivery of digital services for citizens. In many cases Central Government departments have also failed to act on tackling their mountains of debt because of the way their statutory accounts are reported each year. Outstanding debts do not need to be reported so if it doesn't need to be reported to the highest levels of government why add more to the workload? This in turn has led to many departments simply accepting the situation rather than trying to improve it.



7. Central Government Direction

Over the past decade there has been a real focus on driving down national debt and where Government money is spent. What is staggering is that at a central level the Government has not published an overall strategy for debt management or a set of guidelines for departments to follow. This has resulted in many Central Government departments organically creating their own approach to Debt Management and/or waiting for more mature departments to create tools and processes first then trying to follow suit. Rather than examining the differences in processes, systems and data management of their own department first then trying to create the right debt management solution. This has led to a disjointed set of approaches which are not fit for purpose in many cases. Or the short term option of outsourcing debt to third party agencies and asking them to undertake an impossible job given data, information and systems are not ready and in place for effective litigation and enforcement action.



Understanding the Debtors viewpoint

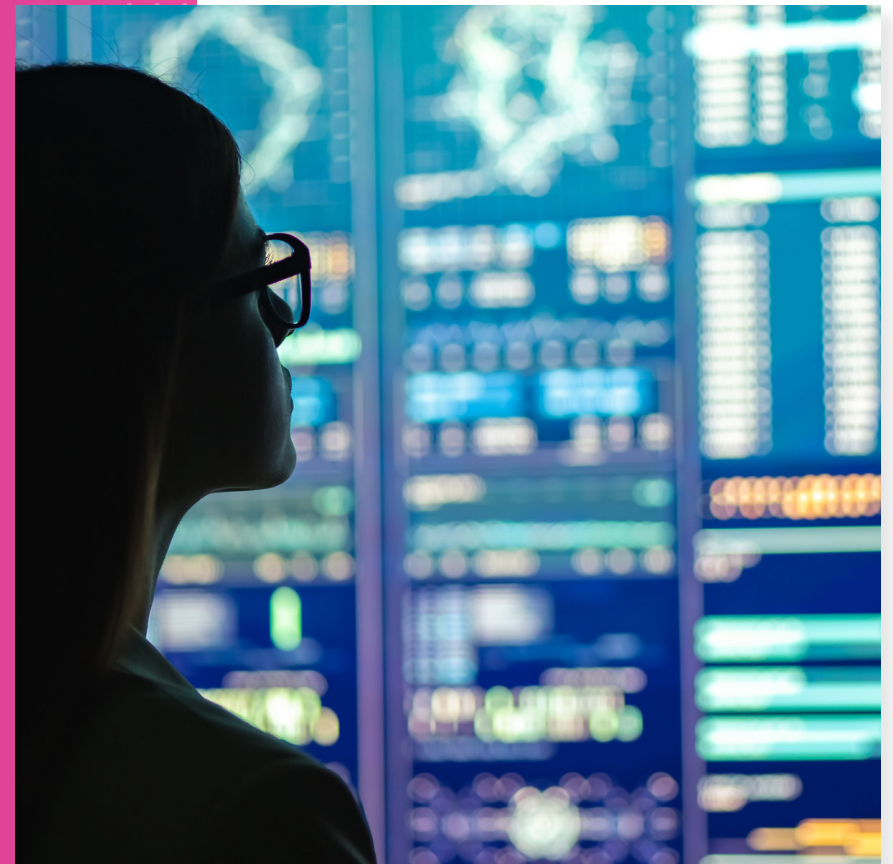
In addition to the inefficiencies within many organisations regarding Debt Management we also need to consider the role of the debtor. The treatment of the debtor and making sure they are cared for and treated fairly throughout the collections lifecycle is crucial to your organisations success. The reason why many Debt Collections processes fail or they go to the expensive litigation and enforcement stage is because debtors quite often feel mistreated, ignore the constant chasing or lose respect for an organisation they owe a debt too making them less likely to pay.

Different types of debt whether good or bad receives different responses by the debtor. Some people hold an unhealthy attitude to growing debt and not facing the issue. However for many people debt is a fact of life and in many cases they need to prioritise their debts each month.

People fall into debt for many reasons including; they don't want to make sacrifices to their current lifestyles, they want to keep up with their social status, they don't believe that getting out of debt is a priority for them, do not have financial or emotional support to help deal with their debts, cannot handle money or the responsibilities which come with it, are trapped by common myths such as debt is normal, they do not earn enough money to pay off outstanding balances or do not know how to plan for expenses on a daily, weekly, monthly or yearly basis.

The beliefs a debtor holds affects their ability to pay and their relationship with an organisation they owe money too. Usually resulting in one of the following responses:

- Those who want to pay and can
- Those who want to pay and can't
- Those who won't pay whatever the circumstances



6 debtor personality types (ft.com)

Based on financial psychology and how people deal with their finances:

1. **The Social Value Spender:** makes purchases to boost their self esteem
2. **The Anxious Investor:** love risk but anxious investors and believe they have the edge over others
3. **The Cash Splasher:** more likely to be male and tends to spend money on others visibly
4. **The Fitbit Financier:** constant bank balance checking and track spending
5. **The Ostrich:** rather bury their head in the sand than organise their finances
6. **The Hoarder:** money represents security and abhor risk



The Vulnerable Customer

- Covid-19 has accelerated and exasperated the conditions and triggers for people to become vulnerable or heightened the risk of exposure through the vulnerabilities they have
- We are seeing a new persona of those in bad debt as a result of Covid-19
- Citizens Advice Bureau recently found **27%** of UK households are worried about making repayments during the pandemic
- Those who have been negatively impacted were in the following groups of debt risk:
 - In problem debt pre-crisis 700,000
 - In financial difficulty pre-crises 3.4 million
 - New struggling - 970,000 were not in financial difficulty but now are
 - 2.4 million people believe they are in growing financial fragility
- It's not just about collecting debt it's the social impact and responsibility of intervention to stop

Housing insecurity

Depressed living standards

Hardship

Increase in health problems

Increase in levels of unemployment

Slow economic recovery

Treating the customer fairly

The FCA has stated that:

- **50%** of UK adults display one or more characteristics of vulnerability
- Covid-19 has created a new vulnerable customer, which will not have been identified as at risk
- Expectation that financial difficulties will increase as a result of Covid-19 and so will bad debt
- All customer groups will need to be handled differently
- Organisations need to ensure customers understand the types of debt help available to them



The role of Digital Ethics in the collections lifecycle

As discussed in the Understanding the Debtor viewpoint section of this paper making sure Debtors are treated fairly throughout their lifecycle of engagement with your organisation is crucial. **At Sopra Steria we have a market leading team of Digital Ethics experts to help guide Government departments through the principles of treating customers fairly. So what do we mean by Digital Ethics?**

“Digital Ethics is a systematic way of defining principles of right and wrong with regards to the impacts of digital technology on society.”

In our Digital Ethics work we establish a definition of and framework for ethics related to customers, data and technology that supports business and technology strategy. So why is this important in relation to Debt Management activities?

Citizen concern

People are increasingly concerned about how companies and governments are using their data.¹ Organisations can expect increased public pressure, new regulation, and privacy-centred business models to emerge in the near term.

Increased scrutiny on privacy

In addition to public concern about data use, the fall-out from GDPR non-compliance is beginning to be felt, with over €158m in penalties issued since the regulations were introduced.² Privacy-by-design will reduce risk of non-compliance.

Skills & work

In the age of COVID-19, organisations will feel competing pressures to use automation to reduce costs and to save jobs in a time when unemployment will be high.³ The digital skills gap will persist even in the face of the pandemic.⁴

Degraded, biased decisions

Organisations are increasingly concerned about the unintended consequences of technology such as unwanted bias in decision-making.⁵

Digital Ethics Categories



Societal Impact



Displacement, skills & work



Fairness, equality, diversity & accessibility



Privacy



Transparency



Environmental sustainability



Safety

Sources

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5. <https://www.forbes.com/sites/bernardmarr/2019/01/29/3-steps-to-tackle-the-problem-of-bias-in-artificial-intelligence/#176d4ce97a12> <https://www.mckinsey.com/featured-insights/artificial-intelligence/tackling-bias-in-artificial-intelligence-and-in-humans> <https://www.raconteur.net/digital-transformation/reputation-ai-adoption>

The ethical building blocks of our proposition

Digital ethics must be considered throughout the technology and business lifecycle.

Our solutions ensure that action on Digital Ethics is not silo'd, but is integrated into your business.

Digital ethics is not just about technology, it is about people and trust.

We will always start by putting people at the centre of the digital ethics journey, whether it's your employees, customers, or communities.



Legal compliance is necessary but not sufficient.

We will evaluate the regulatory context for your Digital Ethics work, and advise on emerging standards and regulations that could influence action; however, we believe a lack of regulation is not an excuse for inaction.

Practical action on ethics drive better outcomes and create business value.

The topic of digital ethics can seem overwhelming, but there are practical actions that any organisation can and should take.

There is no one-size-fits-all approach.

Every organisation has to take action appropriate for its industry, strategy, values, culture, geography and risk approach. We help to navigate the challenges, not impose our answers.

Accuracy

Customisation

Collaboration

Accessibility &
Service Quality

Efficiency & Effectiveness



Technology ethics



Data ethics



Service ethics



Treating Customers
Fairly



Principles on AI
Guidelines for
Measuring Trust



WEF Ethical AI
Guidelines



European Commission

Ethics guidelines for
Trustworthy AI



Standards for
Ethical Technology

Key considerations throughout the Debt Management collections process

From Sopra Steria's experience in helping Central Government departments with their collections efforts we believe the existing debt collection model many departments deploy is actually the wrong way round. So what do we mean by this? Quite often when we start exploring collection rates and non payment of outstanding debts it is due to poor data collection methods and a lack of understanding around different debtor persona's early in the collections lifecycle which hinders debt collections teams efforts later in the cycle. Many Central Government departments are purely focused on chasing debt at later stages. If administrative errors from employees and data input into IT systems has been poor at the very beginning of the debt management lifecycle how are the final stage debt collection teams supposed to collect the debt in a timely and efficient manner?

Before we start to explore systems, processes and skills required by staff to collect payments, the right data collection and management methods must be in place. This means at first contact with any citizen key information needs to be captured, inputted into systems correctly and checked for accuracy. By capturing the data early in the collections process customer risk profiles can be created and then updated throughout their relationship with the government department. In turn this can help to create the right approach for the debtor and offer them the appropriate access to educational materials, payment methods and information when they need it. This is likely to result in better collection rates and an improved relationship with each citizen at each point of contact.

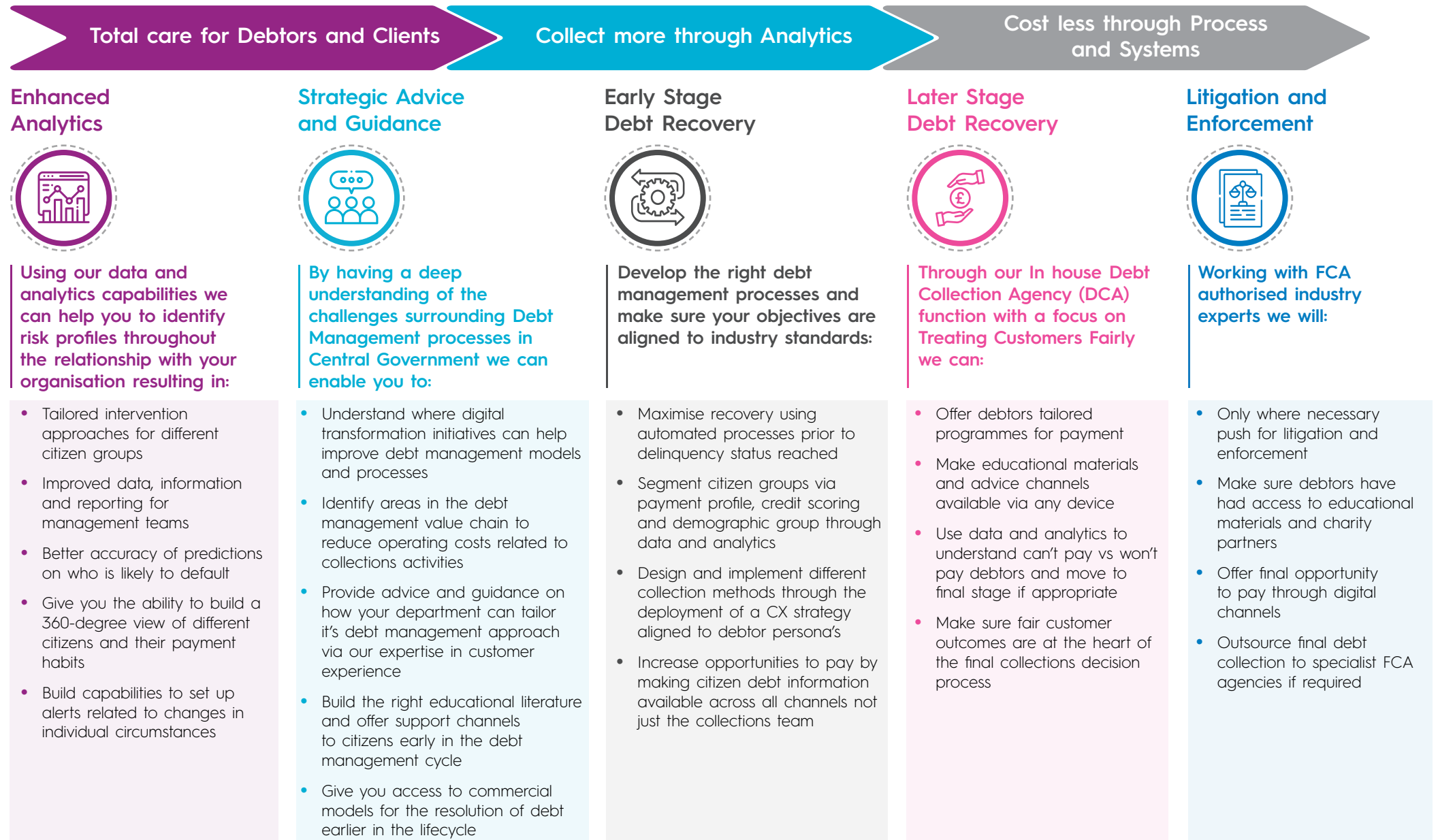
Collections Lifecycle Stage	Acquisition and Onboarding	Customer Monitoring and Management	Early Collections	Bad Debt
Key activities	<ul style="list-style-type: none"> Define credit risk in each debtor strategy Collection of the correct citizen data related to the debt Development of communication strategy linked to debtor personas based on analytical insights 	<ul style="list-style-type: none"> Identification of high risk non paying citizens early in the life cycle Ability to offer debtors tailored programmes for payment Provision of education materials and guidance for debtors Minimisation of bill shock by keeping the debtor up to date at all times Development of a variety of payment methods which rewards the early payment of debt 	<ul style="list-style-type: none"> Segmentation of citizens by risk profile Adoption of different collection strategies through the deployment of a CX strategy aligned to debtor persona's Ability to adapt collections levers to the need of different citizens Increase opportunities to pay by making citizen debt information available across different organisational channels not just the collections department 	<ul style="list-style-type: none"> Use data and analytics to understand can't pay vs won't pay debtors Find the most appropriate exit strategy for the debtor and the organisation Make sure fair customer outcomes are at the heart of the final collections decision

Key Enablers for an effective collections process in Central Government

Integrated IT Systems – Cross Department Collaboration – Automated Routing Systems – Performance Management for Staff – Incentives and Channels available for Debtors to Pay – Standardised processes and measures of success – Compliance/Benchmarking with industry standards – Central unit for collections available across all Citizen interactions

Figure 1 – Suggested activities which need to be undertaken at each stage of the collections lifecycle by Central Government departments

How Sopra Steria aligns its Debt Management Services to the collections process



What actions can Central Government departments undertake to understand their debtors better and improve recovery rates?

Debt is a highly sensitive and embarrassing topic for many. The majority of debtors do not admit they have a problem and prefer not to talk about the topic. In the vast majority of cases many would prefer digital methods of communication in seeking a resolution. But to be able to make available the right digital tools, education, advice and information debtors need Central Government departments to undertake the following actions to improve their collections processes:



Build data and analytics capabilities to identify risks and tailor interventions to individual debtors

The use of rich citizen data combined with the right algorithms, better models and enhanced processes can enable Central Government departments to predict with much greater accuracy who is likely to default on a debt earlier in the collections lifecycle and how best to secure payment from them. One important source of data often overlooked is how a citizen interacts with a department. For example do you know how often a citizen phones your helpdesk, visits your departments website, or has a face to face meeting with one of your staff? By collecting this kind of information along with external data from when the citizen first registers with your department you can start to build a 360-degree view of an individual citizens approach to debt, their relationship with your organisation and payment habits. Additionally this information can help to build different debtor segmentation models and allow your staff to make decisions about the types of payment options they could potentially offer a debtor aligned to each individuals circumstances.



Make digital transformation and automation a reality

Digital transformation used to be an industry buzzword. However during the Covid-19 pandemic many organisations have been actively reviewing their digital transformation strategies to see how they can improve legacy systems, the end user experience and make sure their staff have access to the data and information they need to undertake their job roles effectively. Understanding the different roles your IT systems play in the debt collections process is just the starting point. It is about developing your IT systems in the right way to make a debtors interaction with your organisation as easy as possible. For example do you know which systems underpin your credit scoring, segmentation, collections, credit decisions and fraud prevention? Many Central Government departments are hampered by legacy systems not joining up with each other and still relying on manual processes to make things work in the collections space. By exploring options to improve and upgrade legacy systems along with an automation strategy linked to debt management outcomes your organisation wants to achieve, operating costs can be significantly reduced, debts can be settled earlier in the lifecycle and the overall 'customer experience' through digital channels can be improved. Additionally improvements can be made covering debt overview, payment support, renegotiation, and citizen support.



Create the right communications channels to improve responsiveness

Experience shows that those organisations who approach digitally aware debtors through email or text rather than a phone call can improve payments received rates earlier in the collections lifecycle. Well-designed customer journeys help prevent bad debt by making it easy for customers to update contact data, switch between digital and other channels, and settle their accounts via self-service web tools. A good settlement option addresses an individuals needs, and enables automated decision making, whilst creating little or no administrative burden.



Where should Government departments focus to start improving their Collections Lifecycle?

Focus Area	Questions to help you review
Understanding debtor data	<ul style="list-style-type: none"> • Do you know which data you need to collect to enable the development of debtor persona's? • Can data be used to create bespoke payment options tailored to each debtors needs? • Is debtor data available to all staff throughout the collections lifecycle? • Can your debtor data give teams insights into behaviour such as reasons for delinquency, debtors disposable income, ability to repay, preferred comms and repayment channels?
Design the process for each collection phase	<ul style="list-style-type: none"> • Is the right data being collected at the start of the collections lifecycle? • Is the ability to pay via digital channels available to debtors? • Are omni channel comms being used and are educational materials and channels to pay throughout the lifecycle available? • Are the right touchpoints in place for debtors to validate their financial position? • Are the right policies and procedures in place to satisfy regulatory requirements?
Manage collections performance	<ul style="list-style-type: none"> • Are the collection KPI's aligned with what the department needs to achieve? • Do you have the right collections KPI's in place? • Are triggers in place when debtors fail to pay at target dates throughout the lifecycle? • Have you identified debtor data your teams need to access to at each stage of the collections process? • Do your teams know why debtors may be experiencing hardship or be unwilling to pay at each stage?
Review your engagement strategy	<ul style="list-style-type: none"> • Where is most of your engagement with debtors focused? • Are you fully leveraging omni-channel comms methods? • Can debtors pay 24/7/365 via phone, online or face to face channels? • Is your debtor engagement strategy aligned with the full collections lifecycle?
Segment different debtor groups and create appropriate treatment options	<ul style="list-style-type: none"> • Do you understand the different debtor groups which exist? • For low risk debtors have you automated the decision making process and made digital payment channels available? • Have you identified high risk debtors groups? Do you know where manual intervention needs to take place? • Do you have access to analytics tools to help you create different debtor groups, understand their persona's and can then design relevant user journey's?
Embed a data driven approach into the collections strategy	<ul style="list-style-type: none"> • What are the decisions which need to be made by debtors and your organisation at each stage of the lifecycle and is data available to support? • Can you define the data which exists across the organisation to determine different debtor outcomes? • Have you used data to design your collections processes? • Can you gain insights from debtor and process data to improve operational performance?
Review your current vs future target operating model	<ul style="list-style-type: none"> • Are your current debt collection policies fit for purpose? • Are the right skilled people available to undertake activities at each collections stage? • Are processes aligned with activities which need to be undertaken at each stage? • Can MI be provided to teams and senior leaders at each collections stage? • Is access to the right tools and technology available to enable a smooth collections process?



Identify and manage the right performance indicators

For any Debt management process to be deemed a success the right KPI's (Key Performance Indicators) need to be put in place. This means monitoring department relevant metrics such as Number of customers assigned non-standard collection strategies, Value of aged debt overdue, Profile of outstanding debt by customer type, Percentage of accounts in dunning process, Cycle time for dispute resolution per month, Percentage of invoices disputed by customers per month. Not just the amounts collected at the 'bad debt' recovery stage. Staff should also be aware of their impacts on debt collection performance and be rewarded for helping citizens pay on time or settling outstanding balances before the 180 day threshold in government. To do this will require a change in mindset for many Central Government debt collection departments but by giving staff accountability to help debtors pay and offer suitable resolution methods debts are likely to be settled earlier in the cycle with less administration costs involved. Additionally if undertaken correctly the debtor will feel cared for and not hassled/chased through traditional channels such as letter and phone at the litigation and enforcement stage, instead the debtor will feel they have built a relationship with your organisation at every touchpoint and be more willing to pay when prompted rather than waiting until it's almost too late.

Final Thoughts

In this paper we have identified that Debt Management for Central Government departments is a complex topic. Current short term tactical approaches with an overall lack of attention to Central Government debt means the impact of non collection of outstanding debt is resulting in the hindrance of many government departments from being able to invest in the activities and programmes of work which will make a fundamental difference to UK citizens lives.

To be able to successfully move forward Central Government departments need to start with understanding the size of their existing debt problems, who their debtors are and then design and develop a debt collection framework which can work for their department and their debtors.

To prevent bad debt, reduce operational costs, and make sure debtors are cared for at every stage of the collections lifecycle the 'right' structured collections process underpinned by data and analytics needs to be put in place. Then supplementary services, processes and technologies can be identified for further improvement.

Those Central Government departments who take the time to re-visit their existing debt management methods today and identify where gaps exist in terms of data, technology, systems, skilled staff and debtor care will be better placed for the future.

Sopra Steria Debt Management Services

Total care for Debtors and Clients throughout the collections lifecycle

At Sopra Steria the digital transformation solutions we put in place help our clients drive real business change, resulting in achieving better strategic, financial, customer and employee outcomes. Our vision is to become the market leader in End-to-End ethical debt management services. With a clear focus on ethics and vulnerability, making sure we exceed the baseline requirements of the FCAs Treating Customers Fairly (TCF) agenda.

For more information on the Debt Management services we provide to Central Government departments please contact one of our experts below.

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We look forward to working with you.

The world is how we shape it

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