

## Recovery Targeting



### Utilising your data to improve collection

The Recovery Targeting module allows local authorities to improve their collection rate by tailoring communications and recovery actions to a customer's payment history.

The module uses a customer's previous payment history to calculate a Recovery Incidence Score, whereby the larger the score, the poorer a customer's payment history. This enables customers to be grouped and targeted based upon their payment and recovery action history. For example, customers with a score of between two and five might be considered occasional late payers, whereas those with a score over 50 would be considered persistently problematic.

#### The recovery score and status can be used to:

- Prioritise recovery action - recovery batch reports can be configured to only include customers in a specific payment history category, or whose recovery score falls within a predetermined range
- Customise recovery communications - different text can be used in letters depending on a customer's recovery score.

### Benefits

- **Increased revenue**  
Poor payers can be targeted and corrective action taken sooner. Persistent non-payers can be fast-tracked through the recovery process enabling revenue to be collected sooner
- **Better prioritisation of workload**  
Recovery teams can focus their efforts on persistent non-payers instead of spending time and resources chasing reliable customers who will more than likely pay without further contact
- **Improved communication**  
Letters can be customised depending on a customer's previous payment history. For example, more strongly-worded letters can be used for persistent non-payers
- **Reduced costs**  
For example, by giving reliable customers a slightly longer period of time before issuing a reminder, the volume of letters sent will be reduced, thus decreasing the telephone calls handled and time spent addressing any resulting queries
- **Better use of customer contact resources**  
The sending of recovery letters generates significant volumes of inbound calls. By spreading the number of letters issued over a period of time and prioritising the worst offenders, staff time can be better spent on the most important cases.

## Recovery Incidence Score Calculator (RISC)

Whilst the module comes with default settings, RISC is completely user configurable to facilitate local requirements. The calculator works by incrementing a customer's recovery history score by a predefined amount each time a recovery action is implemented, such as issuing a reminder, generating an attachment or when an agreed arrangement is broken.

For any account you are able to view the RISC score for each billing year, along with an average score for the account's liability period. Each billing year's score can then be drilled into to view the details of how this score was accrued, also allowing an overall view of all scores where accounts are linked.

Initially, recovery incidence scores will be calculated from the existing data in your Council Tax system, enabling you to realise the benefits of recovery scoring immediately.

The score can be used in the following batch processes to enable targeting of high priority cases:

- CT6160 Reminder Notices
- CT6180 Final Notices
- CT6190 Summons & Complaint List / Warrant Petition List
- CT6230 Arrangement Notifications, Reminders & Defaults
- CT6250 Post Liability Order/Warrant Mass Update.

For additional information on the Recovery Targeting module, please contact your Capita account manager.