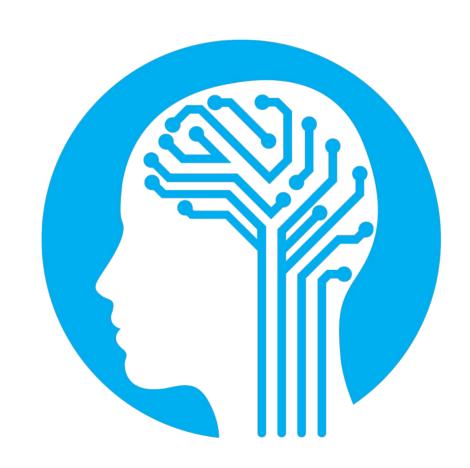
The Intelligent Solution



TEAM NETSOL

Real Cost Savings, Better Service.

BECS is the UK's leading online Revenues, Benefits and Welfare solution. It lowers the cost of service whilst improving customer experience and driving efficiency.

Transforming Revenues and Benefits

BECS is an integrated suite of solutions that improves your modern Revenues & Benefits and Discretionary Welfare services:

- Customer-centric, multi-lingual, multi-device
- Accurate, integrated assessment of 32 DWP and LA benefits incl. Universal Credit
- Self-service and assisted secure online Data Capture
- New Application, Change in Circumstances, Welfare Assessment and Budgeting
- Secure self-service and assisted Evidence Capture
- Home visits and mobile working

BECS' modular design builds from an entry level Calculator into full Revenues & Benefits and Welfare online services for your staff, local partners and customers.

Driving Efficiency

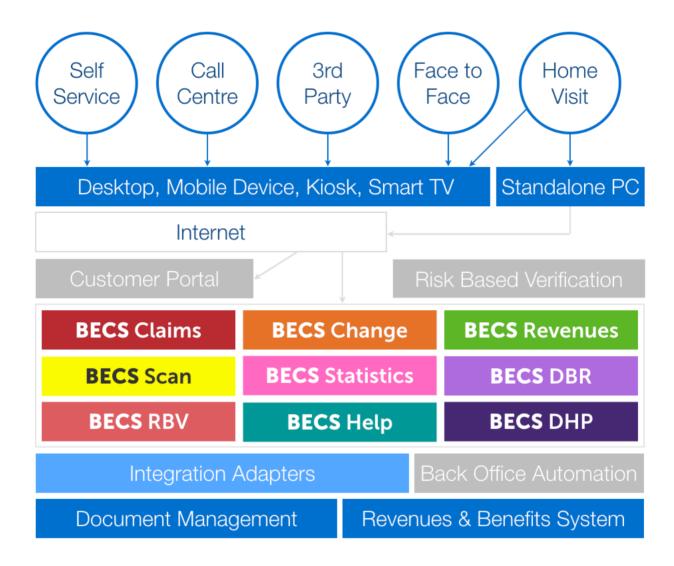
Embracing best practice, BECS streamlines the business processes and reduces contacts, delivering an easy to use service that does not require expertise.

Whether used on the Web, the corporate intranet, over the phone, or during mobile home visits, BECS reduces complexity and paperwork whilst improving customer service and processing performance. Furthermore, BECS sites experience high levels of self service take-up, reducing the number of FTE staff required to run your services.

Open and Flexible

BECS technology is platform independent and based on National Standards. BECS integrates with your existing core business systems and customer portal, delivering a service that is customised to your Local Authority's needs. The same technology powered Scotland's Census and easily scales from the smallest District Councils to the largest Unitary Authorities and shared services providers.

Access Everywhere.



 BECS delivers consistent assessment, secure data capture, guidance and documentation for each service no matter which channel is used.

For example, a claimant can start their Benefit claim using Web Self Service on a tablet, continue on PC assisted by Benefits staff at the Council, then photograph some of their evidences themselves and present other original evidences at an RSL for capture.

- Completed forms and supporting evidences are moved into the back office systems efficiently and securely.
- At all stages, customers and staff receive appropriate notifications via the built-in workflow and managers are able to monitor, report and control the integration with core systems.

Entitlement Calculation.

Accurate, rules-based entitlement calculation for all LA and DWP-administered benefits, Welfare Reforms and Universal Credit.
Simple to use. Tried, Tested and Trusted.

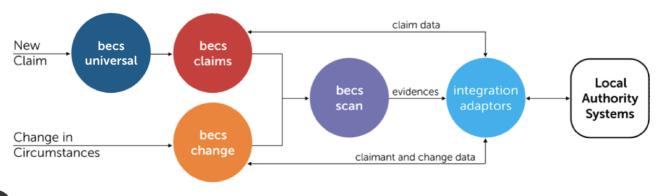
BECS has been a trusted solution since 2002 live in over 80 councils. Developed with Local Authority partners, it provides *accurate* entitlement calculation and eligibility advice for HB, LHA, Pension Credit and Local Council Tax Support.

BECS Universal extends the range of BECS to cover all Local Authority and DWP-administered benefits, Welfare Reforms, Universal Credit and is available over multiple channels such as Web, intranet, mobile devices, kiosk, smart TV, Call Centre.

Web Self Service or Assisted by staff, BECS Universal provides the same rich features:

- Housing Benefit & Local Council Tax Support, Rent Due calculation
- Pension Credit calculation (showing effect on HB/CTR amounts)
- All legacy benefits (e.g. IS, JSA, WTC, CTC, etc.), Welfare Reforms and Universal Credit entitlement calculation, including a 'Better-Off-In-Work' calculator.
- Advise Eligibility, perform What-If scenarios, Save and Return Later
- Automatic Updates for timely legislation, rates and codings changes
- Customised to your Local Authority

Co-developed with and supported by Local Government Partners, including Manchester City Council, Croydon Council, Durham County Council, North Lanarkshire Council and the Department for Work and Pensions.



secsclaims

Electronic Claims Process.

BECS Claims integrates seamlessly with BECS Calculator for end-to-end claims processing. Move the new claim workload to CSR's, RSL/RP's and Self Service. Transform your service!

Simplified, Efficient, Customer-centric Process

BECS Claims supercharges your Benefits process, improving performance and reducing customer error.

BECS Claims takes the Benefits claims process out of the back office and allows you to empower CSR's, Housing Associations, RSL's, RP's, voluntary sector partners and other intermediaries.

Put Benefits expertise into the hands of customers and their agents to help you perform better and deliver a greater quality of service.

The ease of use and accuracy of BECS technology lets customers understand how life changes affect their financial position without all the difficult terminology and rules. BECS simplifies the complex process of making a benefit claim, guiding and advising the claimant each step of the way. Capturing data and evidences "Right First Time" in this way significantly reduces overpayments, reduces the need to process not-entitleds and reduces the level of customer contacts such as appointments and correspondence.

For your own staff, BECS Claims reduces the time to perform assessments and removes the majority of the time-consuming form-filling, scanning and correspondence. Using standards-based integration with all the leading back office and Risk Based Verification systems, BECS reduces the workload on your expensive Benefits staff. Do more with less.

Developed as a **DWP National Product**, BECS Claims increases take-up of benefits amongst the most vulnerable groups in your community by providing multiple access channels. In terms of Accessibility, it delivers a responsive Web design that is compliant with WCAG 2 standards and has been accessibility tested.

becsclaims

Electronic Claims Process.

BECS Claims significantly streamlines delivery of service to the Customer whilst providing tangible cost savings in the processing of new claims.

- Self Service via the Web increases service channels and reduces workload for benefits assessors
- Assisted via call centre or face-to-face meetings
- Accurate benefit entitlement and data capture provides clean, valid claims and reduced potential for fraud
- Customer Services and advisory organisations can provide accurate advice at the first point of contact
- Evidence Check List provides a personalised list of all document evidences required to support a claim
- Data, evidences and signatures captured electronically eliminates paper forms and enables same day processing
- Live across the UK including back office integration. Tried and Trusted.

- Covers Welfare Reforms and Universal Credit for all LA and DWP benefits, including 'Better-Off-In-Work' calculation
- Automatic Form
 Population of an optimised
 Claim Sheet and Required
 Evidences no complex
 online form filling
- Mobile Working for home visits, Reductions and flexible working
- UK Hosted service maintained on Team Netsol's own secure and resilient infrastructure
- Secure & Private
 OFFICIAL-level encryption
 of all personal information
- Integrates with all major back office systems, Risk Based Verification, back office automation solutions and customer portals
- DWP National Product Funded and supported by DWP

becschange

Online Change in Circumstances.

Radical streamlining of the change reporting process.

BECS Change encourages reporting of Change in Circumstances anywhere, any time. Reducing overpayments and error.

Based on the same proven technology as BECS Claims, BECS Change empowers Customers, Council staff and designated intermediaries, enabling them to report changes promptly and with ease.

BECS Change tackles the complexity of reporting changes head on, providing an intelligent review and change process that drastically reduces the amount of time to capture changes without omissions or errors being introduced.

The system also works with online customer accounts to make use of pre-populated claim information to speed up the process, or without authentication to provide straight reporting of changes without the user having access to private claimant information.

Integrating securely with Council back office systems, BECS Change pulls relevant claimant details from core systems and returns the change data using the National eBenefits Schema for Change of Circumstances, with documents going into DIP/DMS.

BECS Change has the following key features:

- Web Self Service, Mobile, Face-to-face, Call Centre
- Pre-populated, intelligent change capture for Assisted use
- Integrated with online customer accounts for Self Service
- No customer account? Self Service without pre-population
- Standards-based integration with Benefits System and Document Management System
- Personalised guidance for required supporting evidence
- Secure and privacy protected

Manage Income quickly and easily.

A modern online Revenues service at your fingertips. Remove paper, speed up your revenue income pipeline.

BECS Revenues leverages Team Netsol's innovative platform to deliver a convenient, customer-centric service for Council Tax and NNDR transactions with your customers.

It combines business logic and easy-to-use data capture to reduce errors, speed up your processing and reduce paper.

BECS Revenues provides secure data capture and integration into core business systems for most of the high volume income activities, including:

Council Tax

- Change of Address Move In to, Out of, Within area
- Enhanced Move Within including Benefits coordination
- Single Person Discount Apply, Review, Cancel
- Direct Debit Instruction
- Special Payment Arrangements
- Student Discount
- Landlord Reporting
- Copy of Bill. Paperless Billing

Business Rates

- Direct Debit Instruction
- Change of Address Move In to and Out of area
- Copy of Bill

BECS Revenues incorporates your business logic and extra intelligence, such as performing BACS account number modulo checking up front.

Back office integration transfers documents to your Document Management System and provides XML data for your core Revenues system. It even transfers data downstream for Benefits assessment. And as part of our service, Team Netsol will help you to integrate the data in whatever ways you need.

becsscan

Evidence Capture Anywhere.

Securely channel shift evidence capture. Reduce contacts, make decisions faster, improve performance.

You don't need expensive software and a dedicated scanning team to capture evidences right first time. With BECS Scan, you can channel shift evidence capture to authorised Customer Service staff, trusted partners and even self-service to customers!

BECS Scan provides highly secure, browser-based evidence capture on desktop computers and mobile devices. It enables you to reduce the cost of rollout whilst protecting your internal systems.

Using any capture device (scanner, digital camera, smartphone, etc.), BECS Scan enables Council staff and designated partners to quickly and easily capture and transfer evidences electronically to the back office.



The self-service feature allows customers to capture their own evidences and attach them to their application where appropriate.

- Saves scanning, photocopying and postage costs
- Provides more convenient locations for customers to present evidences and reduces the time to payment
- Driven by the Evidence Check List, including local Risk Based Verification rules, during or after data capture
- Understands original document vs. photocopy requirements
- Allows users to preview and crop captured images
- Outputs a Missing Evidence List to facilitate multiple visits
- Restricted search for non-Council staff to protect privacy
- Countermeasures to prevent service from being abused as a general image server, with encrypted images that can only be accessed by the Council
- Automatically indexes into your Document Management System and associates evidences with the customer's application
- Ideal for home visits, Benefits counter, one stop shops, RSL's

pecsolnp

Target help where it's really needed.

Apply consistent policy, target priority groups and manage budgets in real time. Make a difference.

BECS DHP is an online system for self-service and channel-shifted delivery of Discretionary Payments, including Housing and Council Tax Hardship, application, assessment, decision support and budget management.

It was designed by our DHP User Group to greatly reduce the workload on assessment staff, ensuring a consistent, legal policy approach to fair distribution of the DHP budget to Priority Groups.

BECS DHP provides the following features:

Customer Self-Service Application



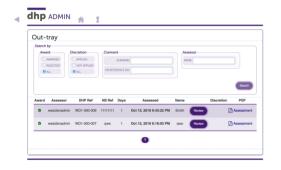
- Capture of relevant personal details and circumstances, in line with the current Council process
- Intelligent self-assessment questionnaire



- Personal budgeting tool
- Supporting evidence capture

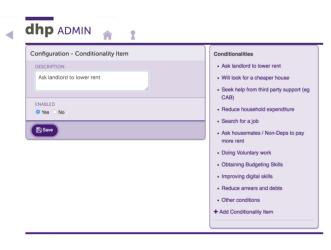


- In-tray and out-tray for simple management of applications
- Access to historical applications
- Points-based scoring system for assessment of applications



Discretionary overrides

DHP Policy and Budget Management



- Policy editor for Priority Groups, weighted scoring, conditionality and customer commitments
- Monitoring to ensure that policy is working and to identify emerging patterns of overrides requiring policy to change
- In-tray of assessed applications and reasons for overrides
- Budget reporting, including historical awards and forecasts
- Budget re-balancing to ensure fair distribution across Priority Groups in accordance with policy and available funding
- Detailed audit trail and information for compliance, reviews and appeals

Holistic help for people in need.

Rapidly connect customers with the right type of council assistance and track outcomes.

Team Netsol worked with Cheshire West and Chester Council to develop **BECS Get Help** to support their Get HELP tool, following feedback from the Poverty Truth Commission that their residents did not know where to go to when they needed help.

BECS Get Help combines multiple welfare assessments into a single means test and signposts to other sources of support that customers need to prevent them from falling into crisis or debt, such as digital assistance, welfare, employment and housing.

Online applications for assistance are routed to the relevant council team or to other service providers to avoid more costly presentations to statutory services in the future. Neither customers nor support workers need to be expert or up to date on what help is available or who delivers it, as BECS Get Help is there 24 hours a day to direct them to the most effective source of support for their current circumstances.BECS Get Help includes:

- an online application form to triage customers' problems
- a personal budget calculator
- a needs assessment
- a discretionary payments assessment
- repeat awards and reminders for follow up of outcomes

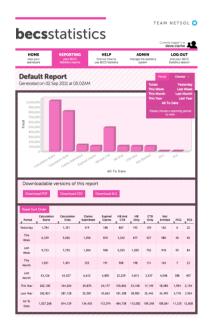
Case Study: Unemployed Miss K, parent of 3 children including one with autism and a partner with health issues, had rent arrears of £950.00 and a further £277.80 for the next two weeks' rent was soon due. There was a mismatch between her rent and Universal Credit payment dates and her landlord was threatening her family with eviction. Miss K had made significant attempts to reduce her expenditure.

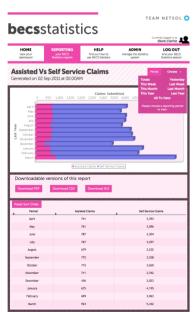
Unlike the traditional paper process, within 24 hours of submitting an online application an assessment was performed, Miss K's arrears were paid directly to the landlord to avoid eviction and the landlord agreed to move the rent due date to align with her UC date.

becsstatistics

Management Information.

Track the success of your improved BECS-powered service. Generate, distribute, plan.





BECS Statistics provides all of the information you need in a Web browser about the performance of your online Benefits service.

Reports are automatically generated daily to give you insight into how your staff, local partners and self-service are performing.

BECS Statistics has the ability to report on 34 key indicators and comes with 12 built-in reports covering a range of splits including:

- Stats for HB/LCTS Assessments, New Claims, CiC's, fully completed, partially completed or abandoned
- Not-entitleds, Pension Credit type
- Users and Organisations
- Multiple time periods including Day, Week, Month, Year, All to date

Enable key stakeholders to access your statistics via their own accounts.

Download report data and charts in a range of formats, enhance in your favoured productivity software and distribute to colleagues. Download formats include CSV, Microsoft Excel and Adobe PDF.

integration

Back Office Integration.

Robust, secure integration based on national standards.

BECS takes a standards-based approach to integration to avoid the risks of impromptu change and obsolescence of technology, thereby reducing the long term total cost of ownership for Local Authorities.

Team Netsol has been working on integration with all of the main system providers for over a decade. As an active member of the eBenefits Consortium and the DWP Software Suppliers Forum, Team Netsol has helped to shape the national standards for interoperation of Benefits systems.

BECS' integration adapters exchange data with your Benefits and DIP systems' integration interfaces using a robust queueing mechanism. This ensures that BECS can recover from any errors during transmission without losing any data. This is backed up with a monitoring and alerting system to escalate any back office connectivity issues as and when they arise.

With its flexible modular architecture, BECS can work with both standards-compliant and non-compliant back office systems. Where there is no system in place, BECS provides storage, retrieval and workflow so that you can enjoy the efficiencies derived from a customer-centric electronic claims process.

BECS is integrated at most of our client sites and the integration interface supports all major vendor solutions including:

- Benefits: Academy, Northgate, Civica OpenRevenues
- DIP/DMS: Anite ICLipse, Information@Work, Civica, IDOX, OpenText, Documentum, Serengeti
- Online citizen accounts, incl. Netsol Connect, Microsoft
- Back Office Automation: Govtech eCapture/webCapture, TransUnion ThreeSixty RBV and CallValidate, Xantura RBV

Why BECS?

Develop Your Ideas, Deliver Your Solutions.

BECS has an illustrious and successful history of co-development with Local Authority partners, from Manchester City Council working on BECS Calculator in 2001, to current developments with key customers on DHP and Welfare Assessments.

Close collaboration with our expert end-users has ensured that BECS embodies best practice and is always relevant.

Team Netsol applies its technical expertise and experience to deliver solutions that not only do what they say on the tin, but also take care of the legal, standards, security and privacy compliance required when processing sensitive personal data.

BECS delivers in areas where other similar systems fall short:

- Doesn't overwhelm users with jargon or long forms to fill
- Transfers data over the Internet securely
- Works in all Web browsers and accessible devices, not just IE
- Does not require browser cookies, active scripting or plugins
- Never stores data on the user's computer
- Uses technical standards, not fudges or hacks, to implement integration with back office systems
- Has proven working integration with core systems in over 60 LA's
- Localised specifically for each authority, not "one size fits all"
- Addresses the entire business process, not just initial data capture
- Provides the industry's most accurate entitlement calculation
- Takes away the pain of ICT resourcing by providing a fully managed UK hosted solution on dedicated infrastructure
- Is always up-to-date with legislation and in step with your core system releases
- Has high take-up levels with quantifiable cost savings
- Consistently rated as Excellent by LA customers

Making BECS the UK's leading online Revenues & Benefits solution.

Often imitated but never bettered

BECS

Team Netsol.

Excellence in technology. Excellence in customer service.

Team Netsol Limited is an innovative IT company based in the UK that delivers effective, scalable solutions to the private and public sectors.

We manufacture outstanding solutions using the latest enterprise-level technologies.

Our clients benefit from a wide range of expert consultancy and project management services which empower them to drive up service levels to their customers whilst driving down the total cost of ownership.

Over 80 Local Authorities use our solutions to drastically improve their performance, reduce costs and increase the number and quality of their public channels.

Our core technologies powered the success of Scotland's 2011 Census, the first national population census in the UK to be conducted online.

Team Netsol remains as ever committed to excellence in the delivery and support of Central and Local Government projects.



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