



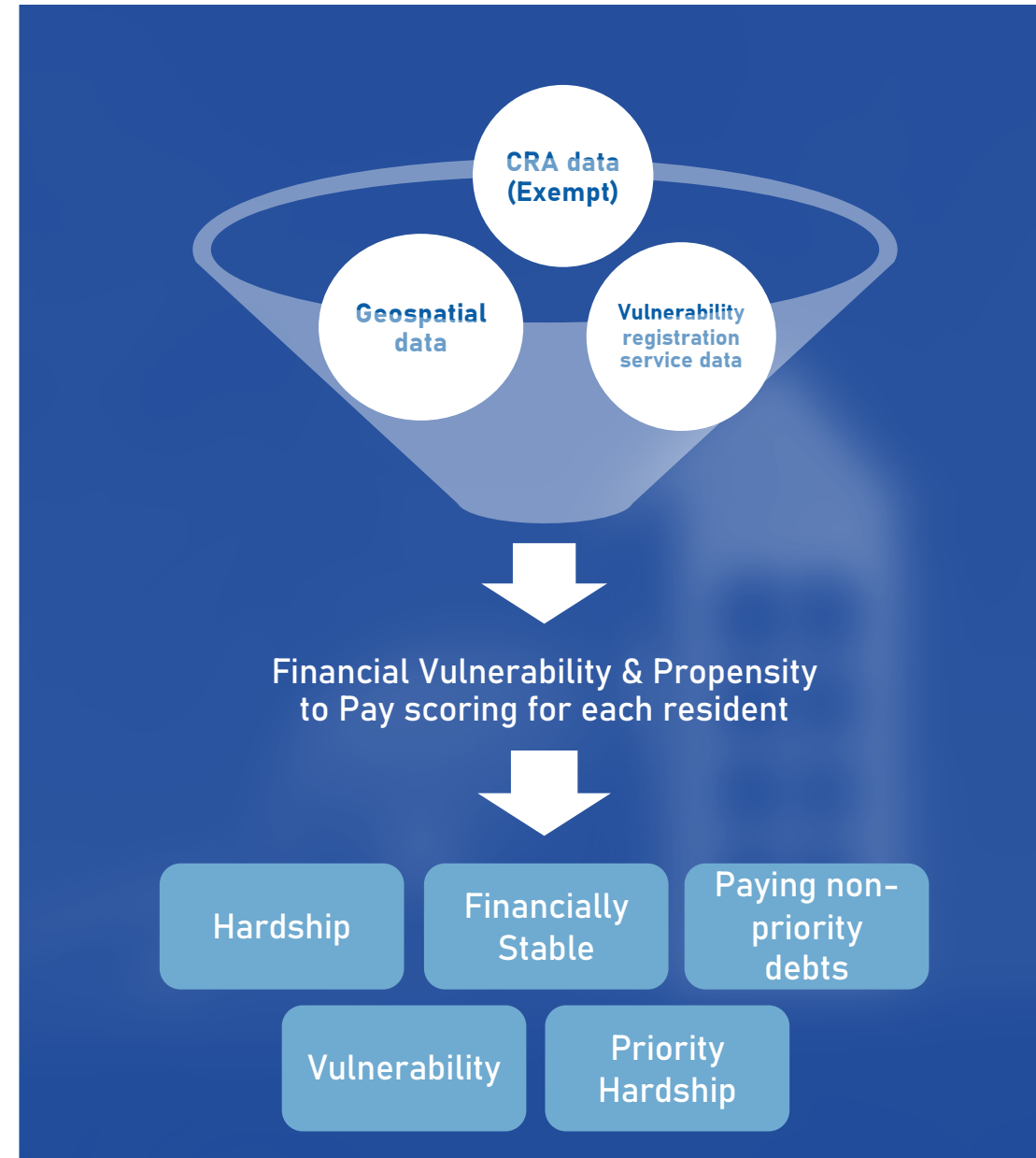
Innovative Solutions to Drive Financial Resilience

Darren Kelk MCICM IRRV

Managing Director, Ascendant Solutions Ltd

Pathway

- Discover customers financial situation and reach out accordingly.
- Guide customers who may be facing financial difficulties or vulnerability.
- The goal: increase customer financial resilience.



Digital customer journey – real time



Benefits Calculator allows customers to discover financial support they're eligible for.



Apply4.Online allows customers to easily apply.



Open Banking allows applicants to quickly complete income & expenditure, reducing the time it takes to complete an application.



Customer income is maximised, increasing affordability and financial stability.



Customers are in a better position to settle council tax arrears and be financially better off.

Open Banking Integration

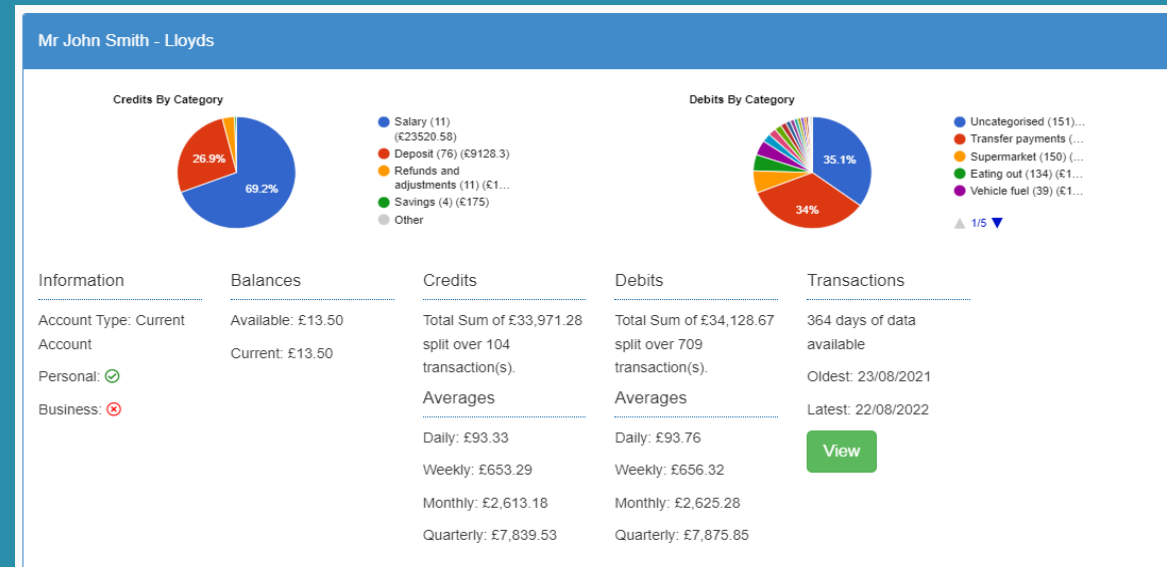
Residents can connect to Open Banking during their application process

Makes it easier for residents to provide the information we need

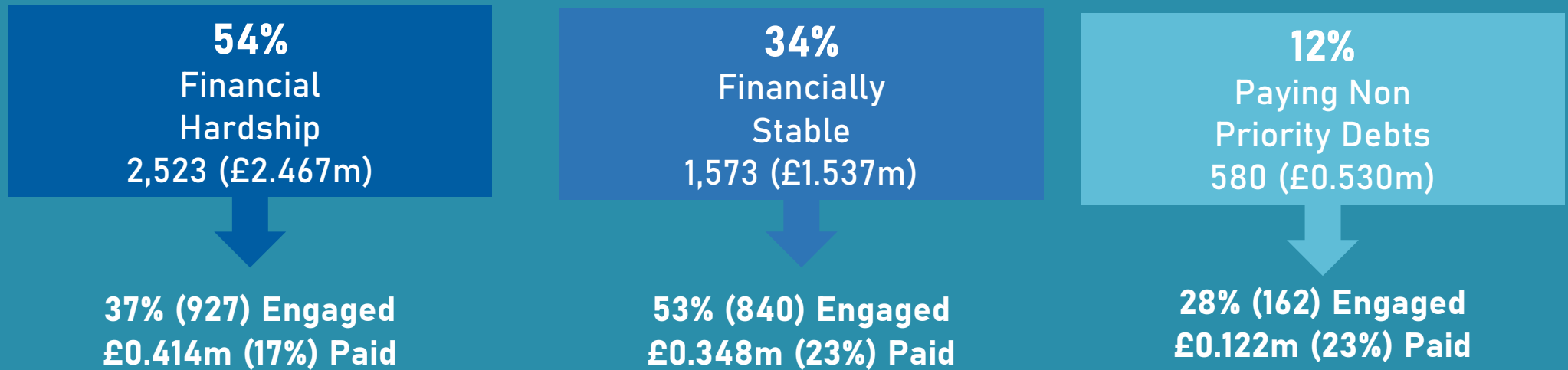
Data is stored and collected in a structured format with categorisation included

365 days of transaction level data

Reduces staff hours to review and process



4,674 accounts passed through Pathway £4.534m - 22/23 Council Tax Arrears



59 days since issuing the letters - £0.884m (20%)

Payments have been made to 2022/23 arrears.

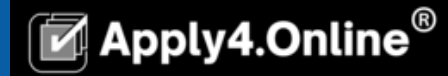
Since issuing the letters

£1.2m (26%)

**Reduction in Council Tax arrears for
22/23 arrears.**



Online Application form



LBB's online application form was built using Ascendant's award winning Apply4Online® software

Structured, Validated Data Collection

Custom, Automated I&E

Chat functionality

Authority Led RAG

Ensures Rapid Payments

Integrated Benefits Calculator

Open Banking integration means residents can complete the application form without completing the Income & Expenditure form or uploading documents

Applicant Pathway **RAG** User **Bank** Documents Internal Documents Ctax/ NDR Data Comments Questions AIM **I&E**

Benefits Calculator Sys

Benefits Calculator Results

Open Externally [↗](#)

Your benefits What if Support Tips

Show amounts as: Weekly Monthly

Monthly Lump-sum
£2,074 £0

The benefits you could get are based on the details you've given us, but we can't guarantee you'll be eligible. The calculation uses the 2023/24 benefits and tax rates.

Edit your details [✎](#) Download PDF [📄](#) Email your results [↻](#)

Want Cheaper Water Bills?
Don't miss the chance to save hundreds of pounds on your water bills every year.
Affinity Water Just fill out a simple form by clicking the "Get Started" button below. Affinity Water will then quickly check and tell you if you can get a discount.
[Get Started](#)

Monthly benefits

Universal Credit
£1,539 / month





**Residents in receipt of
Universal Credit increased...**

4X

ahead of forecast





Single Source Segmentation – Owner Insight™

Richard Hanby IRRV

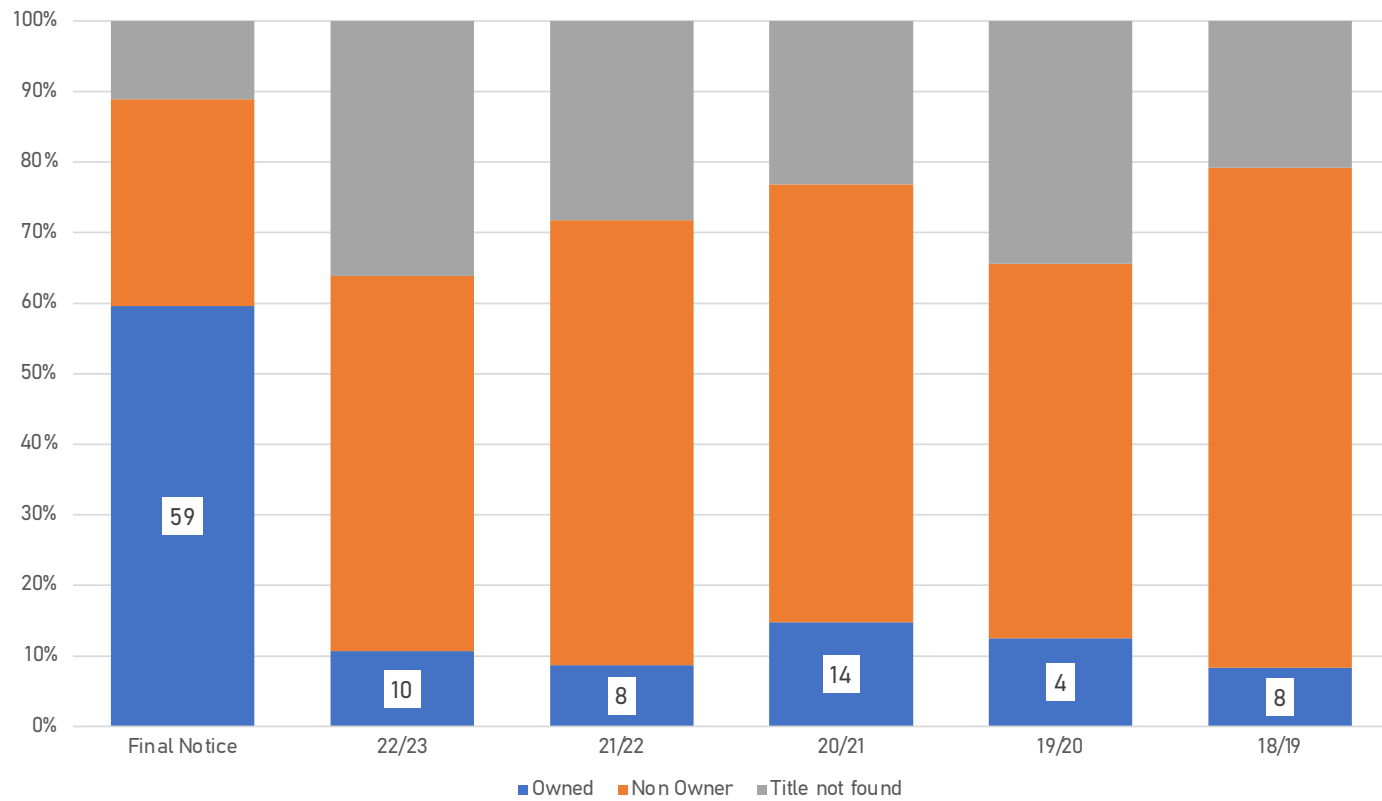
Technical Director, Ascendant Solutions

New: Owner Insight™

- Uses Land Registry data.
- Discover whether a liable party owns the property they reside in.
- Cheaper, faster alternative to traditional title deeds.
- Integrated into Pathway.

Discover property ownership in one single search.





The Benefits:



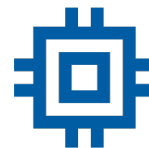
Up to 80% cheaper than title deeds



Receive results in just seconds



Seamless integration into our *Pathway* solution



Automated bulk processing