

# **FRAUD & CONFORMANCE TEAM**

## **HANDOVER DOCUMENT**

PREPARED March 2012-03-03  
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revised July 2012  
Colette McAteer / Alison Bolsover

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## Team Purpose

To identify non conformance and fraudulent activity within the branch accounts .

Since 2008 additional agency resource has been used on the team to enable detailed Branch Investigation. This resource has been utilised to check branch accounting activity and also has been used to identify new fraudulent indicators. It has also been used to support elements of the Santander contract with POL to address non conformance and identify fraud relating to Green giro transactions and despatch

To develop and enhance Fraud indicators strong working relationships have been formed with Security, Network and Cash Inventory in order to share best practice, knowledge and experience.

Since the introduction of these roles the value of new debt has been reduced from £7m to £2m in 2011.

Any Audit loss of over £20k that has not been identified by the team should be analysed and lessons learned incorporated into BAU process. It is essential to regularly review the teams' processes and priorities in order to maintain the reduction in new debt.

## Software used to identify fraud and non conformance

POLSAP

CREDENCE

EXCEL

ACL is available on 2 PC's although capability to use this software on the team is negligible

## Team members

POL STAFF	AGENCY STAFF
Eleanor Kimberley	Andy Baker
Caroline Bramley	Ian Crookes
Rob Atkinson	Mark Frost
Louise Wilkins	Andy Wynn (leaving)
Dawn Shaw	Adam Torinci
Jane Gambles	Rebecca Clarke (Term Time Cover)
Jane Graham	
Sandra Daykin	
Robert Needham	
Richard Marples	

**GL Accounts**

GL Number	GL Name	Description	Other useful info (for more detail see probity document)	Duty Holder on team
250159	Robbery Provision	Movement in Robbery Account	Provision calculated using balance of 539107 & 539108	Robert Needham
250502	Crown Losses	Losses posted at Branch Trading	Links to 250502/250750	Jane Graham
250503	Crown Gains	Gains posted at Branch Trading	Links to 250503/250750	Jane Graham
250750	TC Write off	Transaction Corrections accepted using the TC write off option in branch	Links to 250502/250502	Jane Graham
250551	Stamp Vending	Stamp vending losses	Only used by Crowns	Jane Graham
250554	Goodwill	Compensation paid to customers	Only used by Crowns	Jane Graham
250555	Local Purchase	e.g. to buy essential items in Crowns	Only used by Crowns	Jane Graham
205557	Sub pmr shortages/surplus	Should not be used ,	Tried to remove icon via CR , Complex and costly to achieve and low profile issue. Can use this account for issuing of TC's to resolve one off issues	Team Leader
250564	Emergency Write off	Values written off from Emergency suspense	Where no other alternative e.g. Melsonby shooting issue	Robert Needham
250566	Cash shortages write off	Values remaining in suspense from pre IMPACT migration	There is a small risk that some branches still have amounts that are not visible in POLSAP . If found request a copy of Suspense Account and if visible , Dave Lancashire will issue TC . Check with Mark Wardle that 539110 /620452 GL's are open	Rob Atkinson
250800	Robbery Write off	All amounts agreed for Write		Robert Needham

		off		
250810	Discrepancy write off	Used when amounts cannot be resolved in 539590/539591 usually when branches are closed . Values usually below £100	Check with Cash team before write off and Customer account to ensure opposite entry is not there	
539107	Robbery SUSPENSE	Amounts entered in branch after Robbery	Balance used to calculate provision	Robert Needham
539108	Robbery CULPABILITY	Amounts held pending Contract Advisor culpability decision	Balance used to calculate provision	Robert Needham
539590	Branch Discrepancy	Entries occur when branch confirms a discrepancy when balancing throughout the TP	The opposite entry will be transferred to Local suspense as part of Branch Trading	Team Leader
539591	Local suspense	Used as part of Branch Trading	This is not a holding suspense account and is used as part of the Branch Trading process	Team Leader
539597	Session suspend	Used by branches to suspend session	Should be nil value all entries older than 2 days should be challenged	Robert Needham
621020	Loan to PO	Where branch 'loans' cash to POL	Branches should have credit balance	Eleanor Kimberley
620221	Emergency suspense	Monitored daily , used on rare occasions in emergency	Exception is Moseley – branch undertakes excessive DVLA transactions . Agreed with Audits & Security that the branch could use Emergency suspense to prevent generated cash being distorted	Robert Needham

**Key tasks /team member responsibilities**

<b>Name</b>	<b>Contract Type</b>	<b>BAU DUTY</b>	<b>SUCCESSOR</b>
Team Leader	POL	Owner of Branch Trading process , produce, check and prepare for publishing Branch Trading calendar each year.. Ensure Santander contract requirements met re non conformance / fraud monitoring. Staff planning , ensure continuity plans updated .Identify new fraud indicators, update existing indicators, link to Security , Network Cash Inventory , Crowns, ad hoc queries , P& BA Fraud Forum, Co ordinate POL Fraud Forum. Escalation of issues to Senior Manager e.g product fraud , high value losses . Monitoring of all GL balances /activity. Ensure Measures fit for purpose. New conformance initiatives planned and implemented as necessary. E top up reversal monitoring. Usual team leader activities	Eleanor Kimberley
Eleanor Kimberley	POL	Escalations , Measures, Manpower, Annual Leave, Poca disputes , Rolling loss reporting, Crown loss/TC reporting, Rota checks, Probity reporting	Caroline Bramley / Rob Atkinson
Caroline Bramley	POL p/t	Cheque analysis ,Escalations support	Eleanor Kimberley

		to Branch Relationship Manager	
Rob Atkinson	POL	Health & Safety support to Alison Watch List , Rota checks , some probity reporting , Cover for TC pack and Credence generated reports . Probity reporting	Eleanor Kimberley/ Andy Wynn
Louise Wilkins	POL	Learning Cash analysis, can cover cheques at Site and Crowns. Rota checks, download of trend data	
Dawn Shaw	POL p/t	Branch trading monitoring , Green giro cut off monitoring – week to week error prevention , Crown Cheques at Site. Can cover Crowns. Download of trend data	
Jane Gambles	POL p/t	Cheques at Site, download of trend data	Adam Torincsi , Dawn Shaw, Louise Wilkins
Jane Graham	POL	Crowns monitoring /probities	Dawn Shaw , Louise Wilkins
Sandra Daykin	POL term time	Cash / rota checks	
Robert Needham	POL	Robbery accounting , Emergency suspense monitoring , session suspend monitoring probity reporting	Louise Wilkins
Richard Marples	POL	Cash analysis , including liaison with Laura Thomas , Helen Rose and Stephen Feather	Sandra Daykin , Louise Wilkins
Ian Crookes	Agency	Rolling losses, Spoilt & Rejected labels, Postmans pouches	Eleanor Kimberley
Andy Baker	Agency	Scratchcard monitoring , Green giro monitoring and reporting	Sandra Daykin Eleanor Kimberley
Andy Wynn	Agency	TC reporting pack , excel EXPERT, can reduce processing times , Credence EXPERT. Report for	Andy Leaving – Richard Marples to take over TC Pack  MOP report to be

		Alan Lucia – MOP	passed to Ian Lakin's Team
Adam Torincsi	Agency	Cheques at Site – Term time cover	Jane Gambles



## Fraud Indicators Summary

Indicator	Level of risk	Method of detection	Useful contacts
CASH	HIGH	<ul style="list-style-type: none"> <li>Generated cash downloaded daily , checked against 10 weeks average outpayments / min max outpayments. This method is now used in FBPP and may result in fewer branches being identified in this manner in future.</li> <li>REM reversals , Cash in pouches</li> <li>Gradient increase in generated cash</li> <li>Rolling losses</li> <li>Consider size /location of branch</li> </ul>	Helen Rose Laura Thomas Steven Feather
SCRATCHCARD STOCK	HIGH	<ul style="list-style-type: none"> <li>POLSAP RIS TABLE</li> <li>Top 5 branches over £5k worth of stock should be investigated , contacted or escalated as appropriate</li> </ul>	
CHEQUES	MEDIUM	<ul style="list-style-type: none"> <li>Was a high risk area , processes in place have mitigated risk</li> <li>Cheques at site – use daily download , check for repeating , increasing values held more than 2 days . Quick wins – identify Multiple partner branch and escalate to Head office directly. Identify branches with opposite entry in GL 553040 , expect around 30 branches dealt with daily</li> </ul>	Helen Rose Cheque team
DEBT	MEDIUM	<ul style="list-style-type: none"> <li>Regular , increasing , high debt balance in Customer account, Regularly repaying via DFR</li> </ul>	Current Agent debt team Contract Advisor
TRANSACTION CORRECTIONS	MEDIUM	<ul style="list-style-type: none"> <li>Volume /Value in Customer Account</li> <li>Consider length of service – training may be needed</li> <li>Consider size of branch</li> <li>Consider method of acceptance – does the branch always make good , are they rolling a loss – cash may not have been put in till</li> </ul>	
MISSING GREEN GIRO	MEDIUM	<ul style="list-style-type: none"> <li>Chase up Santander team if P drive s/sheet not updated weekly Monitoring according to Santander contract , any</li> </ul>	Kim Abbotts Peter Lamb Paul Smith Michala

		branches over 3 cases in year <ul style="list-style-type: none"> <li>• Trend analysis report provided weekly</li> <li>• Weekly teleconference to discuss concerning branches</li> <li>• Consider options carefully before raising Security cases</li> </ul>	Millington
BRANCH TRADING	MEDIUM	<ul style="list-style-type: none"> <li>• Credence reports</li> <li>• Contact any branch over 50 days where Branch Trading not completed</li> </ul>	
SPOILT /REJECTED LABELS	MEDIUM	<ul style="list-style-type: none"> <li>• Although loss is not visible in the POLSAP GL accounts there is an impact on Settlement to Royal Mail – particularly important re separation</li> <li>• Credence reports produced by period. Crowns and Multiples receive separate reports</li> <li>• TOP 20 by volume /counter position are contacted by phone ( 40 in total)</li> </ul>	Ian Crookes Joanne Hancock Helen Rose
STOCK ADJUSTMENTS	LOW	<ul style="list-style-type: none"> <li>• Stock team undertake analysis of stock adjustments as BAU , they then escalate for further action any that they cannot resolve. Weekly meeting held for ½ an hour to discuss issues/ branches</li> </ul>	Gill Hoyland Neil Page
E top UP REVERSALS	LOW	<ul style="list-style-type: none"> <li>• Email from AP team</li> <li>• Contact worst branches by phone</li> </ul>	Maureen Corry

## Fraud Indicators – detail

### Cash

Reason for analysis	How non conforming/potential fraud identified	Benefit of checks	Risks	Mitigating action	Potential improvements /changes
Frequent losses over £50k pre 2008/09 were identified at Audit. Most losses identified as cash shortages	The daily Generated cash is downloaded daily . Generated cash vs 10 week Transaction data Generated cash trend graphs Gradient in generated cash Rem reversal analysis Rolling loss analysis and calls Liason with Cash Inventory / Security	Reduced Audit losses Losses identified earlier Improved relationships with Cash Inventory/ Network/ Security/ Multiples Input To ONCH loss programme P&BA profile raised Generated cash vs 10 wk Trans data incorporated into revised FBPP	Reliance on agency resource . Takes approx 3 months to fully understand data	POL staff training commenced	May need less resource if FBPP reduces need for Generated cash vs 10 wk analysis

### Cheques

Reason for analysis	How non conforming/potential fraud identified	Benefit of checks	Risks	Mitigating action	Potential improvements /changes
Pre 2008/9 there was a number of audit losses over £100k due to	Daily download of Cheques at Site values , provides trend data. Calls made to branches holding repeating /increasing values  Analysis of	No significant frauds identified since Jan 2009. Values identified and	Lower values may remain at site and pmr is less inclined to remove items	Report produced showing items on site over 1 week	Ensure quick wins are implemented i.e. Multiple partner branches escalated promptly , credits actioned Northern Ireland

Cheques at Site High on POL Security risk register	reversals / cheque to cash adjustments/pmr own unpaid cheques	addresses. Improved relationship with Multiple Partners			branches despatch cheques more promptly
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### ***Branch Trading***

<b>Reason for analysis</b>	<b>How non conforming/potential fraud identified</b>	<b>Benefit of checks</b>	<b>Risks</b>	<b>Mitigating action</b>	<b>Potential improvements /changes</b>
To ensure conformance and identify potential fraud	Report from Credence , branches not rolling after 49 days identified and actioned and escalated as required	Conformance enforced , Contract Advisor requirements met	Branches over 90 days fall off the report	Manual log kept on duty	

### ***Debt***

<b>Reason for analysis</b>	<b>How non conforming/potential fraud identified</b>	<b>Benefit of checks</b>	<b>Risks</b>	<b>Mitigating action</b>	<b>Potential improvements /changes</b>
To prevent increase in Debt	Report provided by Current Agent Debt team re branches with High debt and DFR	Prevents debt increasing	May need to ask for the High value debt report	Chase team for report	Closer working relationship with Current Agents team

### ***Transaction Corrections***

<b>Reason for analysis</b>	<b>How non conforming/potential fraud identified</b>	<b>Benefit of checks</b>	<b>Risks</b>	<b>Mitigating action</b>	<b>Potential improvements /changes</b>
Identification of worst branches for non conformance	TC pack , period and YTD rankings, Product rankings, Creeper rankings	Identify and escalate branches for training Rota checking may identify other issues	No dedicated resource for checking	Carry out on adhoc basis	Create capacity for regular checking

***Scratchcard stock***

<b>Reason for analysis</b>	<b>How non conforming/potential fraud identified</b>	<b>Benefit of checks</b>	<b>Risks</b>	<b>Mitigating action</b>	<b>Potential improvements /changes</b>
Numerous high value frauds , resulted in Security programme. Monitoring of stock levels passed to BAU	Check RIS table daily and analysis of branches holding £5k or more undertaken	Losses identified sooner	Lack of skilled resource for analysis	Seek support from Lottery team	Engage with Branch Performance team for them to make calls to branches holding excess of e.g. £4k

***Missing Green Giro – Santander***

<b>Reason for analysis</b>	<b>How non conforming/potential fraud identified</b>	<b>Benefit of checks</b>	<b>Risks</b>	<b>Mitigating action</b>	<b>Potential improvements /changes</b>
Part of the Santander contract is to address a minimum of 20 branches per week who incur 3 or more Missing Green giro enquiries and also undertake trend analysis to identify potential fraud. Weekly catch up tele conference held	Using the collated enquiry data on P drive ( Produced by the Santander team) produce trend data . Use Credence to look for unusual sales activity ( repeated values , high values, reversals etc) . Phone calls to branch to remind them to reply to enquiries promptly. Multiples & Crowns notified of all Green giro enquiries sent to branches	Improved relationship with Partners and Santander. Volume of missing green enqs reduced by over 25% over past year. Security cases raised Reduced costs to POL	Lack of available resource/ trained resource	Stick to minimum calls to be made	Ensure a POL team member is trained.



***E top up reversals***

<b>Reason for analysis</b>	<b>How non conforming/potential fraud identified</b>	<b>Benefit of checks</b>	<b>Risks</b>	<b>Mitigating action</b>	<b>Potential improvements /changes</b>
Reduces risk of MO becoming a significant threat. Reduce costs to POL	AP Team provide details by email	Issue usually ceases after call to branch	Lack of available resource	Monthly /exercise ?	

***Stock Adjustments***

<b>Reason for analysis</b>	<b>How non conforming/potential fraud identified</b>	<b>Benefit of checks</b>	<b>Risks</b>	<b>Mitigating action</b>	<b>Potential improvements /changes</b>
High value fraud case identified as a result of high volume adjustments	Stock team undertake BAU activity and escalate as required. Weekly meeting held by team leaders to identify issues / branches of concern	No further high value losses identified	There could be other stock issues not yet identified	Debbie Bradley reviewing stock processes	More analysis of stock returns / rem in / outs

***Spoilt /Rejected labels***

<b>Reason for analysis</b>	<b>How non conforming/potential fraud identified</b>	<b>Benefit of checks</b>	<b>Risks</b>	<b>Mitigating action</b>	<b>Potential improvements /changes</b>
Several fraud cases have been identified , BAU process passed to P&BA after Security programme reduced level of fraud	Credence reports produced each month. Crown and Multiples reports provided separately. 20 calls to highest value branches by counter position for both spoilt /rejected labels	No further high value losses identified	Agency resource utilised to address non conformanc e		Succession planning required  Focus on one type of label fraud i.e. 40 calls rejected one month 40 call for spoilt labels



## Escalations

The team escalates branches to different parts of the business. The different types of escalations are as follows. Before making the decision to escalate it is often necessary to seek further information / views from others e.g

Operational team, Cash Inventory, Security

Team members will submit an escalation form to the Escalation duty on the team detailing clearly and concisely why they believe further action is required. It is important to remember that other parts of the business are not familiar with Credence / SAP reports / Accounting terminology

***An audit visit will only verify cash and stock being held in the branch, If Cash in pouches need to be verified , this should be stated on the intervention request form***

Escalation type	To who	Reason/ Circumstance examples
Information Share	Branch Support team	When it is thought that information available would be useful to others around the business, but no further action is necessary
Training request	Branch Support team	When non conformance is persistent, efforts in P&BA have failed and fraud is not suspected . Particularly useful if a relatively new pmr. Note – Branch Support may use telephone rather than visit
Corrective action	Individual Contract Advisor	Refusal to comply with instructions
Multiple Partner concerns	Current Agent debt team cc Neil Barnard , David Southall. If WHS cc John Dutton	Any concerns regarding non conformance or suspicious activity in Multiple Partner accounting
Cash Check , Scratch card check, Cheques at Site check	Branch Support Team ( Follow Escalation process map)	If level of risk is below £5k . It is important to remember that these types of visits are undertaken usually by 1 FSA and we do not want to put individuals in a difficult situation
Special Audit	Branch Support	Follow the Escalation process attached



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- A new process needs embedding here for escalation

## Robberies

When a Robbery takes place and the amount stolen is over £1k an audit visit will take place and a P32 will be provided. If less than £1k stolen a report will be provided by the NBSC

The amount stolen is entered into Robbery Suspense – 539107. A transaction correction is then issued by the team to transfer the amount to Robbery Culpability .- 539108

A decision is made by the Contract Advisor regarding the level of culpability and based on this information the amount is either written off or transferred to



Current Agent Debt . If a cheque is received by Current Agents debt as payment for culpability they will transfer this amount to the 539108 GL

## Crowns

There is a duty on the team who monitors the Crown Loss/Gains posted at Branch Trading and provides various reports on a weekly / periodic basis to Finance Analysts, Crown Network colleagues and Security programme managers. This collaborative working has played a key part in reducing Crown Office losses during the past couple of years.

Key activities on this duty

Activity	Detail	Reason
Top 20 Loss /Gain reporting	Each period a report detailing the reasons for the TOP 20 loss /gains within the Crown Network , whether a compensating TC is due , Net loss YTD	Requested by Finance Analyst to aid understanding when producing Crown Budget reporting
Daily Debtor activity	Between Branch Trading and Period End any branches with Transaction Corrections over £1k awaiting acceptance are checked to see if they are relevant to the branch loss/gain position . If they are , the branch is contacted and asked to accept using the TC write off option	To ensure loss/gains are compensated in the same accounting period where possible
Non posters Report	Report produced detailing branches who have failed to post a loss or gain at Branch Trading	Identification of branches rolling a loss
Non Polling Report	Report produced detailing branches completing Branch Trading late / or failing	Awareness in Crown Network
Transaction Correction /Discrepancy report	Weekly report by RSA detailing Branch Snapshot discrepancies and Transaction Corrections issued	Tool for RSA's to control loss reporting in Network
Goodwill , Local Purchase , Stamp Vending Machine GL monitoring	Values over £250 investigated	Awareness in Crown Network/ Finance Analysts
Ad hoc queries via branchcontrol email address	Branches can query Transaction Corrections / Chase up outstanding queries	To support reduction in losses
YTD Ranking	Report produced each	Trend analysis

	period to RSA and Security programme manager ,	
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Note – the last week of the Financial Period and first week of the next  
Financial period are the busiest times for this duty

## **Branch Trading - Calendar, monitoring process**

Since the introduction of Branch Trading in 2005 , the team leader has had ownership of the Branch Trading process. This includes responsibility for On line Help instructions for Branch Trading processes and the production of the Branch Trading Calendar and providing the dates annually to the Communication and Reference Data teams. It is a contractual requirement that branches complete a Branch Trading each period.

Attached is the raw data which may be useful when compiling future calendars . This must of course be checked but it's a start.



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With the introduction of Horizon on line , the NBSC ceased the monitoring of Branch Trading being completed within 42 days. It was identified that some branches had not completed a Branch Trading statement for a considerable period of time – over 100 days , it was therefore agreed with the National Contract Advisor that the team would identify branches not completing a Branch Trading Statement within 50 days ( to allow time for annual leave and keep investigations to a minimum level) . A report is produced from Credence and a duty on the team will investigate any branch not completing a BTS within the 50 days and escalate as appropriate.

## **ONCH**

The team has been a key player in the Security ONCH programme review . The team has forged links with Cash Inventory and Security to share knowledge and experience . This has played a key role in reducing new debt

## **Development**

Currently on the team is dedicated resource to ensure that where possible the most efficient method of detecting fraud and non conformance is used . A huge amount of data is extracted every day and to ensure that we optimise its use and conserve space on the network this is an effective use of a role – if the right person is in post . The right person needs to have exceptional Excel skills and ideally a background in software applications.

## **Support to other areas**

The team regularly receives requests to support other areas of the business. These include

### ***Network Performance Team***

The Network Performance team reminds branches to complete various training requirements . To enable the business to reach stretching targets Fraud & Conformance will assist by reminding branches of the various tests

that need to be completed as part of our BAU calls. We do not make specific reminder calls

## **Security**

The Fraud & Conformance team is often required to support various Security led Programmes

## **Measures**

Data is collated in Sharepoint by period. These include

- Cheques at Site calls
- Rota checks undertaken
- Green giro activity
- Rolling loss activity

Data regarding escalations is collated in Excel in T drive . This includes

- Audit results
- Dates of escalation and to who
- Reasons for escalation

Each quarter the Visio measures are collated to provide a visual record



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Manpower measures are recorded by team members and the categories are as follows

- Branch Investigation
- Crowns loss/gains
- Non conformance calls
- Escalations
- Robbery

## **Building Momentum**

In order to spread the Positive Mindset message the team has been divided into 3 groups to identify areas of improvement to the team.

Improvements identified are

- Notice board – publishing the teams results /successes
- Sharepoint – improved use of data
- Comms cell – better information sharing

All groups have a leader and meet regularly to discuss progress. The Sharepoint group have a news letter . All will document their activities , outputs /benefits

- CURRENT ISSUES

Issue	Description of issue	Priority	Owner
Scratchcard holdings	Scratchcard holdings have been a proven fraud indicator however in Dec / Jan 12 it was proven that the RIS figure did not match the holdings in a branch nor their reports. Issue raised and found that some locked entries had impacted on the RIS holding information. This issue was resolved for the branch concerned , however the holdings need to be verified. Report requested from Fujitsu to match Horizon data to POLSAP data	HIGH	Paul Lebeter/Phil Elliott
Post & GO TA missing or duplicated	Crowns have incurred discrepancies as a result of missing TA's or duplicate TA'S. Issue raised with Wincor and resolution is expected in future. However TC 's are to be issued to correct branches for Year end	HIGH	Paul Lebeter /Gill Hoyland /Jane Smith
Resource	Agency looking for other roles.	High	Alison Bolsover/ Team leader
Postmans pouches – amending data in Credence			

## RISK AREAS

Risk	Description of Risk	Mitigating action	Priority	Owner
Resource	There is a risk that skilled /trained resource will no longer be available as agency are applying for other roles	Succession plan revised Consider transferring suitable POL resource into Branch Investigation roles	HIGH	Alison Bolsover/ Team Leader
Crown offices – Retail Stock	There is a change to the way Retail stock in	Involvement with Project	Medium	Team Leader/ Stock Team

	Crown offices is accounted for. This change is planned for mid-April. There may be an impact on Crown Losses	team / Liaison with Stock team		leader
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### Improvements / To be considered

- Does the ownership of Branch Trading still sit with the Fraud and Conformance team leader?
- ONCH processes to be reviewed – may need to adapt /cease Generated cash vs 10 week transaction analysis now that this data stream is included in the FBPP
- Personal Banking Non-conformance – issue of mixed deposits was raised but needs to be quantified
- Impact of Network Transformation on data /fraud indicators existing and potential new ones
- In a Finance function does the work undertaken on this team still sit here

## Key Contacts from around the business

Area	Name	Role	In Chesterfield	Email	Telephone number
Security	Andy Hayward	Senior Security Programme Manager			
	Joanne Hancock	Senior Security Programme Manager	Yes		
	Kim Abbotts	Security Programme Manager – Santander	Yes		
	Helen Rose	Crime Risk			
	Chris Knight	Security Manager	Yes		
	Steve Bradshaw	Security Manager			
	Allison Drake	Security Programme Manager	Yes		
Cash Inventoru	Laura Thomas	Inventory Analyst			
	Doug Brown	Retail Cash Manager			
	Andrew Keighley	Retail Cash Manager – North			
	David Dixon	Team Support – Retail Cash Management			
	Stephen Feather	Retail Cash Management support			
Network – Contract Advisor	John Breeden	Agent Contracts Deployment Manager – North			
	Lin Norbury	Agent Contracts Deployment Manager – South			
	Glenn Chester	Agent Contract Advisor			
	David Southall	Agent Contract Advisor – Multiples			
	Alan Lusher	Agent Contract Advisor – Multiples			
	Gary Adderley	Agent Contract Advisor			



	Andy Carpenter	Agent Contract Advisor			
	Nigel Allen	Agent Contract Advisor			
Network – Audit / Training/ Field Support	Sue Richardson	Network Support – Project & Standards Manager			
	Lee Heil	Audit Scheduling			
	David Nolan	Network Support – 6 – 9 month audits			
	Peter Millington	Network Support – Audit results			
	Bev Vandenberg	Field Support Advisor	Occasionally		
Network - Branch Support	Pat Bursi	Branch Support Team Leader			
Network – Branch Performance /Branch Standards/ FBPP	Shaun Turner	Data Analyst (sharepoint expert)	Occasionally		
	Anne Lealman	Branch Standards Team Leader			
	Alan Stuart	Data Analyst			
Santander issues	Peter Lamb	POL Senior Client Relationship Manager	Yes		
POCA issues	Angela Bunyan	Client Advisor			
Dispute / unexplained activity	Andy Winn	Relationship Manager	Yes		
Crowns	Alex Syme	Regional Support Advisor			
	Jackie Quinn	Regional Support Advisor			
	Tony Pritchard	Regional Support Advisor			
	Simon Smith	Regional Support Advisor			

## Appendices

## ***Guide to Contract Advisor role***



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## ***Settling Local suspense***



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## ***Skills matrix***



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Product & Branch Acc

## ***Escalations process needs revised process embedding***



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Product & Branch Acc

## ***Team leader activities***



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Product & Branch Acc