



Back Office Efficiency Programme

Debt Review Workshop Output

Quick Win / Plan To Do
Initiatives

13th Oct 2009

V1.1

Quick Wins/ Plan To Do <1 Month



Initiative	Description	Lead Role
Solicitor Service Improvements	Create check list of evidence required by solicitors. (i.e. Information provided by Product and Branch Accounting to support legal proceedings).	Mandy Talbot
Solicitor Service Improvements	Develop standard check list of information provided to Solicitors. (i.e. To ensure Solicitors can see upfront whether everything they require has been provided).	Mandy Talbot
Ownership Matrix	Develop a RACI matrix for e2e debt processes. (i.e. Accountabilities, Responsibilities, Consulted and Informed). A RACI matrix describes the participation by various roles in completing tasks or deliverables for a project or business process. It is especially useful in clarifying roles and responsibilities in cross-functional departmental projects and processes.	Alison Bolsover
Legal Skills	Determine the legal skills required by Product and Branch Accounting for managing debt recovery processes.	Alison Bolsover
External Crime Reporting	Investigate cost / benefits of having access to 'Suspicious Activity Reports' via the Serious Organised Crime Agency. (i.e. To help detect criminal activity earlier in the debt process).	Andy Hayward

Quick Wins/ Plan To Do <3 Months



Initiative	Description	Lead Role
Absentee Subpostmasters	Investigate and review how to acquire Subpostmaster's forwarding address. (i.e. for subsequent debt recovery).	Sarah Kingsley
Use of local Solicitor Services	Investigate viability of using local solicitors (i.e. for low value debt) where it is uneconomical to pursue the debt using existing external Solicitors.	Mandy Talbot / Alison Bolsover
Communications	Develop a communication strategy to help reduce debt.	Alison Bolsover
External Benchmarking	Conduct external benchmarking against other financial organisations to identify best practice debt management and recovery processes.	Alison Bolsover
Private Detectives Agencies	Create a check list of information required by Private Detective Agencies to conduct their searches.	Mandy Talbot
Product & System Design Principles	Develop product and system design principles around security and fraud prevention.	Andy Hayward / Dawn Brooks

Quick Wins/ Plan To Do <3 Months



Initiative	Description	Lead Role
Solicitor Service Level Agreements	Develop SLAs with existing Solicitors and review on an ongoing basis. (e.g. Cost, quality and timeliness).	Mandy Talbot
Private Detectives Agencies	Investigate the viability of engaging Private Detective agencies directly by Product and Branch Accounting. (i.e. Not via legal services).	Mandy Talbot / Alison Bolsover
Private Detectives Agencies	Investigate the viability of engaging Private Detective agencies earlier in the process. (i.e. To identify if the offender has assets for subsequent debt recovery).	Mandy Talbot / Alison Bolsover

Quick Wins/ Plan To Do <6 Months



Initiative	Description	Lead Role
Management Information	Conduct an e2e review of all Management Information across the debt processes and recommend how MI Systems (e.g. Credence) can enhance production.	Alison Bolsover / Andy Hayward
Debt Identification	Conduct review to ascertain which triggers may help detect debt at an earlier stage in the process. Utilise MI Systems (e.g. Credence) to streamline data capture.	Alison Bolsover / Andy Hayward