

Change Initiative/Project	Direct Access To Debt Recovery Systems	Project Lead	TBA
Sponsor	TBA	Version	Draft 0.1
Programme Alignment	BOEP	Date	7th December 2009
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Section 1. Proposed Change Description

<p>Background – briefly describe what is behind the need to change, how this proposal emerged, any issues/problems it is addressing etc.</p>	<p>Former Subpostmaster debt at the end of September '09 was C. £11.4M. The full year forecast for 2009/10 is debt recovery in the region of £3.42M. The Security and Investigation Team play an instrumental part in existing debt recovery processes. The Security and Investigation Team are currently investigating C. £3.61M of former Subpostmaster Debt. The Security and Investigation Team recovered approximately £520K between April-Sept '09. Total debt recovery for the same period was C. £1.7M. Within the Security and Investigation Team there are currently 3 Accredited Financial Investigators. All Financial Investigators are accredited through the National Policing Improvement Agency (NPIA). The NPIA Proceeds of Crime Centre has statutory responsibility for training, accrediting and monitoring financial investigators who work in various organisations. The NPIA offers a comprehensive training portfolio, which upon successful completion, empowers and equips individuals with a range of skills and tools to conduct financial investigations under the Proceeds of Crime Act 2002 (See WWW.npia.police.uk for further information) No other teams involved in the debt recovery process contain this specialist knowledge or toolkit to help recover monies.</p> <p>Tracking down criminals, and seizing and confiscating former Subpostmaster's assets is a fundamental part of the debt recovery process. To help maximise debt recovery an Accredited Financial Investigator has access to a number of powerful data sources and information systems. These are detailed below.</p> <p>A Suspicious Activity Report (or SAR) is a report regarding suspicious or potentially suspicious activity. The purpose of the Suspicious Activity Report is to report known or suspected violations of law or suspicious activity observed by Financial Institutions. In many instances, SARs have been instrumental in enabling law enforcement. In short, Suspicious Activity Reports made available by the financial services industry and other business Sectors provide valuable intelligence. The Financial Investigation Unit currently only has remote access to this database.</p>
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	<p>The Joint Asset Recovery Database (JARD) records asset recovery information for all law enforcement activity across the UK, and provides support to financial investigators wishing to retrieve information. No recovery of monies (i.e. Repayment of debt) is permitted through the existing legal system unless specific details pertinent to the debt case are recorded onto JARD. Money Web provides further information providing access to a network of Accredited Financial Investigators in working in other institutions (e.g. Banks). A key issue with the existing process is that the Financial Investigation Unit only has remote access to these systems.</p> <p>As a consequence, it is necessary to access these databases by pre-arranging visits to local and / or national Police Stations. This is clearly very inefficient and resource hungry. The current set up also drives the wrong behaviours because seldom do Accredited Financial Investigators take these lengthy steps to acquire this type of intelligence. The Team dealt with 42 debt cases during 2008/09.</p>
Proposed Change – briefly describe the change, that is being proposed, what will be different, give examples where possible etc	Conduct a feasibility study to assess the costs and benefits of having direct access to (1) Suspicious Activity Report (2) Joint Assest Recovery Database and (3) Money Web. i.e. Avoid having to physically pre-arrange visits to local and or national Police Stations to access the information to support debt recovery processes.
Change Scope - identify the key areas, processes, and systems etc that are proposed to be in scope. Also note any explicit and relevant areas that are out of scope and why.	See above.
Section 2. Proposed Outcome/Benefit	
Benefits – describe benefits that this initiative will deliver.	<p>Detailed benefits (tangible and non tangible) will be identified as part of the feasibility. The Following are initial thoughts on benefits that could be achieved additionally to the outcomes detailed above:</p> <ul style="list-style-type: none"> • More timely and robust intelligence to increase debt recovery. • Increased efficiency and reduction in debt recovery lead times.
Consequences of Not Progressing Initiative	Low quality debt recovery intelligence and lengthy inefficent debt recovery lead times.
Section 3. Work Plan	

BOEP Debt Review – Workflow Management Tools - Terms of Reference

Activity and Deliverables – describe the deliverables expected	The primary activity is to conduct a feasibility study that will clearly show the costs and benefits of having direct access to the above systems.
Timescales – if there is a target timescale to complete this then please state here	<p>Planned Start: 2nd Jan 2010</p> <p>Planned Finish: 31st Mar 2010</p> <p>Estimated Effort in Days:</p> <p>It is estimated that approx. 10 days effort will be required to conduct the feasibility.</p>
Resources – identify any known resources planned to work on the initiative	TBA
Priority - indicate the ranking of the initiative	This initiative is of paramount importance to increase debt recovery. The priority will be determined by the cost / benefit analysis of this feasibility study.
Key Stakeholders – identify any stakeholders that will need to be involved – internal and external	<p>The following are key stakeholders initially identified who will be required to input to the initiative and review the recommendations.</p> <p>Internal Stakeholders (POL):</p> <ul style="list-style-type: none"> • Alison Bolsover – P&BA Branch Conformance & Liaison • Iain Murphy – Security & Investigation • Andy Hayward – Security & Investigation • Ged Harbinson – Security & Investigation • Graham Ward – Security & Investigation • Paul Southin – Security & Investigation