

RS1707 Agency Recruitment Policy



Post Office Limited

Feasibility Report

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VERSION	<i>0.1</i>	AUTHOR(S)	<i>Jonathan Martin</i>
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DATE		APPROVERS	<i>Martin Elmslie Financial Analyst, (Input to and agreed financials)</i>
OPS BASELINE NUMBER		SIGN-OFF	<i>Dave Pardoe</i>
CLASSIFICATION	<i>Confidential</i>		<i>Chris P Allen</i>

Outstanding Issues and Omissions

- <<Begin list here>>

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1 Introduction

1.1 Background

As part of the Network Transformation Programme there is a requirement to transform the network through reducing costs by significantly improving conformance and compliance in the network. One of the strands in the Network Transformation Programme is the losses / fraud strand this review will fall into that strand of activity.

Through recent analysis conducted by the Security team there is overwhelming evidence to show that those agents who have between 0-5 years service within the business are more likely to commit fraud than their longer serving counterparts. This end to end review of recruitment policies for agents and employees will review the decision support processes within the recruitment process.

1.2 High Level Objective

The high level objective of this piece of work is to reduce the risk of fraud by new agents by recording and analysing the current agency recruitment process from end to end to determine any gaps / weaknesses in that process and then documenting all recommendations.

1.3 Terms of Reference

13.1 Scope

This report is concerned with the recruitment policies of sub post masters (agents) from the point of application to the agent being successful in their application.

It is also concerned with ongoing monitoring of agents within the first 0-5 years of their employment to ensure that any changes of circumstances which can be statistically linked with an increased fraud risk are noted.

13.2 Objectives

This report will cover the following:

- Reason for change (an analysis which proves fraud risk is higher in agents within the 0-5 year bracket)
- Current process analysis
- Proposed process, highlighting the additional areas of checking
- Time scales and costs to implement these changes
- An assessment of the requirements for ongoing monitoring including

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costs

- Potential benefits analysis

13.3 Critical Success Factors

The mitigation of loss via the improved vetting of potential agents.

1.4 Methodology

The different possible strategies/options are to be weighed against each other by comparison of the differing cost effects they would have.

1.5 Evaluation Criteria

Potential options for mitigating fraud risk will be evaluated by their implementation costs verses their potential savings estimate.

1.6 Key Contributors

Role	Name
Agency Recruitment	Sara Kingsley
Compliance	Liz Doherty
Contracts Advisor	John Breeden
Finance Modelling	Bill Lavery
Fraud Financial Investigator	Ged Harbinson
Fraud Financial Investigator	Graham C Ward
Legal	Kate Andrews
Legal	Jessica Madron
Network	Vicky Harrison
Network	Paul Williams
Ops Control	Richard Poulton
Royal Mail Vetting Team	Andy Marsland
Security (Fraud Risk)	Andy Hayward

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2 Executive Summary

2.1 Recommended Option

It is recommended that two new types of check are introduced (Option 1 – See Section 4.1)

- An enhanced credit check which will take place prior to the interview stage. This will have a two-fold effect, namely that it will enable us to set rejection criteria allowing us to reject out of hand applicants who exceed a certain amount of personal credit, and secondly that it will provide more information to the interviewers.
- An on going monitoring of credit. This will monitor and flag any trends in an agent's credit activity post appointment. Therefore it will alert us if an agent of 12 months standing suddenly has multiple requests for credit. This will potentially allow the fraud investigation team to investigate and prevent fraud.

The enhanced checking recommended in the first part of this proposal is currently done when investigating fraudulent activity which has been discovered, so delivery of the enhanced check as a matter of course requires only an alteration to the process guidelines.

The on going monitoring service can be provided by a number of commercial organisations, and delivery would require only that the details of new agents are passed on to the monitoring service as part of the post recruitment process.

2.2 Overall Timescales for Recommended Option

These steps are taken from the Proposed New Sub postmaster Action Plan found in Section 9.2.4 and as such represent work which is still in the planning stage. This work will be undertaken by Agency Development, HR, Agency Recruitment, Network Efficiency, National Field Support, National Contracts Management, Network Coordination, Finance, Comms, and Security as appropriate.

Define end to end process for managing – 31/01/2009

Liaise with legal – 31/01/2009

Communications plan to include:-

Production of intervention briefs – 31/01/2009

Formal engagement with nfsp – 05/02/2009

Engagement with business transfer agents – 31/03/2009

Comment [JM1]: Need to have spoken to someone here.

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Implementation – 31/03/2009

2.3 Summary of Costs and Benefits for Recommended Option

Costs:

- Enhanced Credit Check Costs: 3700 per year @ £8 per search = £29.6k
- Ongoing monitoring of new agents up to 4000 accounts per quarter - £10k per annum
- One off training / consultancy cost £2.5k

This gives a total cost of £42.1k in the first year and £39.6k per year subsequently.

Benefits:

It is difficult to give exact estimates of savings by fraud mitigation, however rudimentary case study investigation has brought to light 2 cases of agents suspended in 2008 with a total amount of loss of > £200k. In both of these cases enhanced checking and on going monitoring would have greatly increased the chances of these applicants either being rejected out of hand, or caught sooner.

2.4 Strategic Fit for Recommended Option

This option fits in with the Network Transformation Program, in the Fraud Prevention strand.

2.5 Other Options Considered

OPTION	Option 2 – Take No Action See Section 4.2
CAUSE OF REJECTION	This option was rejected because it fails to address the objectives of the HLBP, namely to mitigate the risks of fraud in new agents.
COST	There would have been no extra costs involved in delivering this option
BENEFIT	This option would generate no benefits, but would keep the spending on checks for recruitment at their current levels.
KEY ISSUES	N/A
KEY RISKS	N/A
LIKELIHOOD	N/A

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3 High-level Business Requirements and Scope

3.1 Current State

There is evidence to show that agents who have between 0-5 years service within the business are more likely to commit fraud than their longer serving counterparts. In 2007/08, 55% of Fraud Casework involved agents with this length of service with accompanying losses of £2.71m. Indeed, of the most recent 16 higher value fraud cases (>£50K) 14 of these cases involved agents with 0-5 year's service, which equated to a loss figure of £1.5m.

Additionally, the value of losses for each individually detected fraud case is also dramatically increasing (the average audit loss uncovered is now in excess of £40k).

Casework recoveries are currently out-turning at approx 70%, which if running at the same rate would expect that of the £3.7m initial loss reported April 07 to September 08 for agents with 0 – 5 years in the business, recoveries would realise approx. £2.7m. This would still leave bottom-line losses of approximately £1m to agents with 0 – 5 years of service.

The current process for potential agent checking is as follows (See 9.2.1 BAU Agent Recruitment for detailed flow diagrams):

1. Applicant applies online, and completes business plan, application form and CV electronically, then sends in the hard copies
2. Credit and voter (i.e. Electoral Roll) check processes initiated (See 9.2.3 Credit & Voter Check Template)
3. Applicant provides references
4. Business plan analysed (including the creation of a Financial Assessment - See 9.2.2 Financial Assessment)
5. An 'interview file' comprised of the application, CV, business plan, financial assessment, vacancy report and evidence document is created
6. Interview

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7. Criminal Records Check (CRC)
8. Hard copies of the interview file are stored

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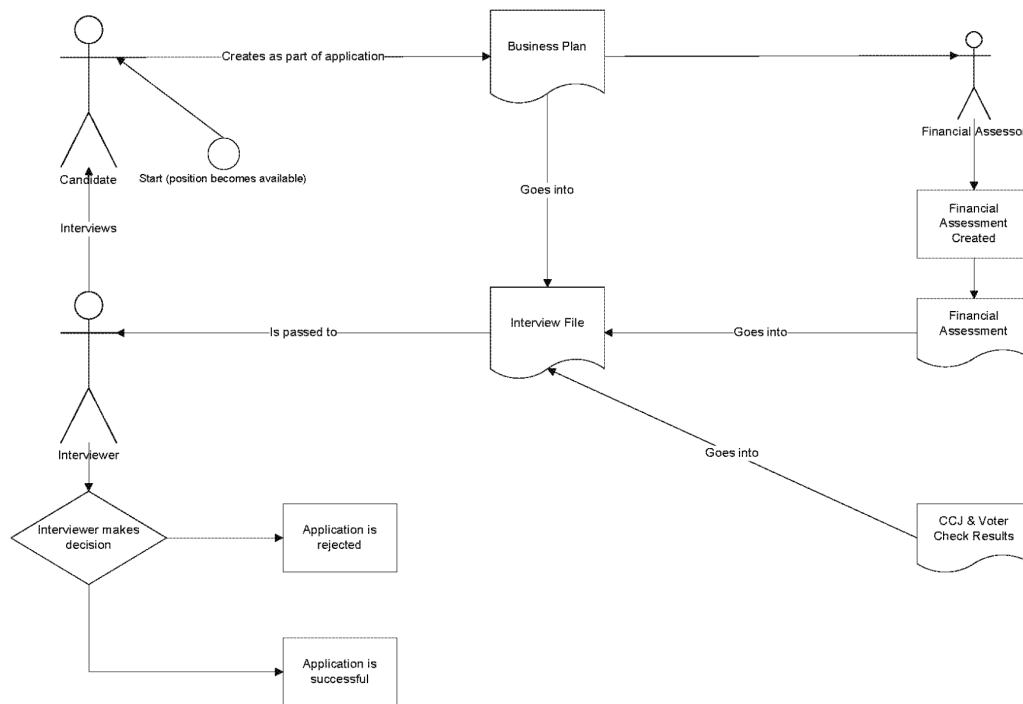
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This process is weak in the following areas:

- The Financial Assessment does not contain any detail of the prospective agents' credit history, and the credit and voter check results only confirm that the applicant has no CCJs, has never been bankrupt and is registered to vote at the home address given. Neither contains details of the potential agents' current level of debt or other risk factors.
- There is no mechanism for ongoing monitoring of the agents credit portfolio after they have been employed. This means that an agent could increase in terms of risk (remortgage property, take out additional credit cards etc) and POL would not know that their risk of fraud had gone up. Any current ongoing checks on new agents focus on the sales aspect of the role and pay little attention to fraud risk.

The specific objectives of this proposed change are that a more thorough process is instigated which allows the business to mitigate internal fraud risk

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by allowing a deeper analysis of a potential agents financial situation, and allows for ongoing financial analysis of an agent to determine if the agents financial situation changes.

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3.2 Business Requirements and CSFs

The business need for this project is that the majority of internal fraud cases are perpetrated by those agents within the 0 – 5 year service bracket, i.e. that those agents are more likely to commit fraud than their longer serving equivalents.

We need a more robust way of determining which agents are more likely fraud risks both before we hire them and during their first 5 years. This would allow us to minimise risk either by refusing appointment (in cases where credit history revealed unacceptable risk) or providing early warning indicators.

CFS

The introduction of new policies for agency recruitment which will mitigate fraud risk from new agents by removing weaknesses in the current process.

3.3 Current Business and Technical Architecture Models

See 9.2.1 BAU Recruitment Process.

3.4 Current Architecture

N/A

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4 Options Analysis and Recommendation

4.1 Option 1

4.1.1 Description and Context Diagram

This option proposes that we address the two weak links in the current recruitment process as identified in Section 3.1, namely that:

- The current credit and voter checks only confirm that the applicant has no CCJs, has never been bankrupt and has given a correct address
- There is no mechanism for ongoing monitoring of the agents credit portfolio after they have been employed.

Process Diagram

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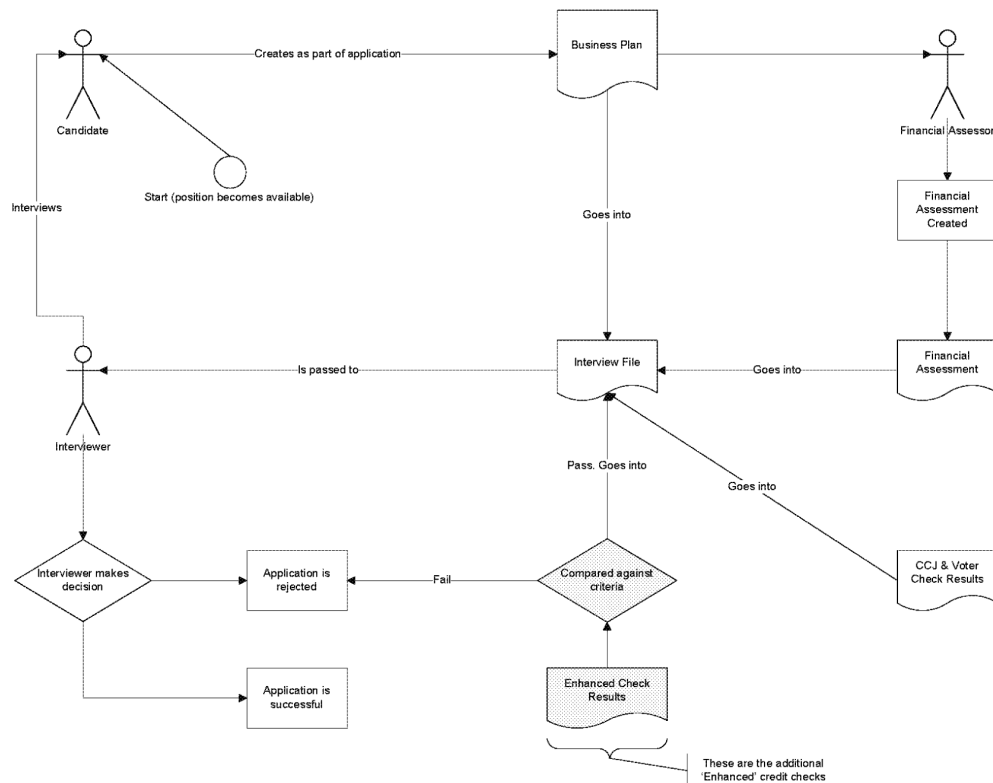
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Extensive Credit Checks

The current credit and voter checks are the standard ones which would be applied to anyone who wanted to apply for credit, and do not contain any detail on the individual's credit state such as amount of personal debt.

We propose that under sections 29 & 35 of the Data Protection Act (*Crime and Taxation, and Disclosures required by law or made in connection with legal proceedings etc.*) we instigate Enhanced Credit Checks. This will be done in addition to the checks currently in place.

The aim of the check is crime prevention. We currently perform this check when we are investigating criminal activity, but we propose that we perform it

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prior to interview at the stage in the process where the current checks are carried out. This will mean that the results of this check will be fed into the Financial Assessment, and therefore available to the interviewer to challenge the applicant with.

This check requires consent from the subject of the check (unless its purposes are for Crime Prevention where consent is not required and does not leave a record on the subjects history). Therefore by requesting consent to carry out enhanced checks it is considered that any suitable applicants will not object (i.e. no reason to hide their financial status). The consent will be drawn into the new application documents.

Where this checking is currently used (in fraud investigations) it is requested from RMUK and falls within the RMUK HR Budget.

In Depth Post Appointment Checks

The current process has 1, 3 and 6 month reviews for new agents, but this is sales driven and does not include any investigation of agents financial status. An ongoing credit monitoring service can be purchased from a 3rd party supplier such as CallMonitor and Experian which will include alert flags of increased risk, such as multiple credit card applications, amended mortgage details, fresh payment defaults and exceptional credit activity. New agents must agree to this before it can be enabled.

4.1.2 Use Case Narrative

If approved, the process for agency recruitment would be as follows:

1. Applicant applies online, and completes business plan, application form and CV electronically, then sends in the hard copies. This includes a signed declaration that we are authorised to investigate credit status under sections 29 & 35 of the DPA.
2. Credit and voter (i.e. Electoral Roll) check processes initiated (See 9.2.3 Credit & Voter Check Template)
3. Enhanced Credit Check process instigated
4. Applicant provides references
5. Business plan and results from Enhanced Credit Check analysed

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(including the creation of a Financial Assessment which contains the outputs of the enhanced credit checking)

6. An 'interview file' comprised of the application, CV, business plan, financial assessment, vacancy report and evidence document is created

7. Interview

8. Criminal Records Check (CRC)

The remote ongoing credit monitoring would be in place for all agents within the first 5 years of their tenure.

Note:

The CRC (point 8 above) is done after the interview for cost reasons, as the check costs £20-00 per head. Given that it currently flags only 2% - 3% of candidates as unsuitable for POL, applying this check to all candidates would greatly increase the cost of recruitment for no extra benefit.

4.1.3 Cost and Benefit

- Enhanced Credit Check Costs: 3700 per year @ £8 per search = £29.6k
- Ongoing monitoring of new agents up to 4000 accounts per quarter - £10k per annum
- One off training / consultancy cost £2.5k
- This activity gives a negative (£114k) post tax NPV, including ongoing annual costs. The P&L and cash-flow effects are as follows:

£'000	2008-9	2009-10	2010-11	2011-12	2012/13
P&L					
Benefits	Not quantified				
Recurring costs	(£39.6k)	(£39.6k)	(£39.6k)	(£39.6k)	(£39.6k)
One-off costs	(£2.5k)				
P&L effect	(£42.1k)	(£39.6k)	(£39.6k)	(£39.6k)	(£39.6k)

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Cashflow					
Costs: opex	(£42.1k)	(£39.6k)	(£39.6k)	(£39.6k)	(£39.6k)
Cashflow effect	(£42.1k)	(£39.6k)	(£39.6k)	(£39.6k)	(£39.6k)

Casework recoveries are currently out-turning at approx 70%, which if running at the same rate would mean that of the £3.7m initial loss reported for agents with 0-5 years of service, recoveries would realise approx. £2.7m. This would still leave bottom-line losses of approximately £1m.

It is extremely difficult to predict savings on the basis of reduction in fraud, however the Fraud Risk Manager for the Security team and the Finance Analyst (Andy Hayward and Martin Elmslie) have speculated that a 10% (£100k) reduction in fraud losses is a conservative estimate of the potential savings.

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In terms of 'provable' benefits of the proposed changes, please see 9.2.5 – Fraud Case Studies. The two case studies included there are summarised below:

Study One

Service Period:

3 years 4 months

Amount of Loss:

£56,896.82

Personal Credit History of Agent:

£120k credit card debts. 11 active accounts, 7 credit applications prior to suspension

Conclusion:

Several of the checks which are currently in place (business plan approval & follow up on admission of personal debt) were not followed up and completed. If there were an automatic process in situ which highlighted the actual levels of personal debt of the agent they would either have been rejected automatically (dependent of the actual predetermined appointment criteria) or flagged to the interviewer.

Also an ongoing monitoring system would have tracked the unusual credit application activity immediately prior to the fraud.

Study Two

Service Period:

2 years 11 months

Amount of Loss:

£168,000

Personal Credit History of Agent:

17 credit applications & 8 credit quotes post appointment, 12 active accounts with total debt of £428,000 with payments in default.

Conclusion:

Poor personal credit and less than glowing references. Agent was classed as Low Risk. Ongoing monitoring of credit would have flagged as a risk factor.

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Overall Conclusions:

In both of these cases the on going monitoring or the enhanced credit checking would certainly have given us a much better chance of spotting the risk and mitigating it before fraud was committed, or before it had reached the levels it did.

It is important to note that whilst it is possible for mistakes to be made and issues to be overlooked (in the case of Study One approval was given as the agent had owned the retail area for several years) by people, if this change is approved these checks will be applied by default, and will therefore significantly reduce the risk of potential problems / issues not being flagged.

Monitoring

To determine the actual level of saving if this option were implemented the Fraud Risk team would monitor the levels of fraud in the 12 month period after implementation and would then be able to report on the effectiveness of this change. If the savings realised over this period did not appear to justify the extra expense of these additional checks, then they could be removed from the process.

Furthermore monitoring at infancy of appointment will show predictable patterns of suspicious behaviour, which in turn will drive early intervention, resulting in reduced exposure to loss.

Casework: 04/07 – 09/08	0-5 Year offender	All Offender	% of Total
Number	104	161	65%
Initial Losses	£3.7m	£5.6m	66%
Recoveries (approx.)	£2.7m	£3.9m	-
Net Loss:	£1m	£1.7m	
Intervention benefits: (Based on 10% min.)	£100k	£170k	

Note: The budget for the enhanced checks and the ongoing monitoring would be held by RMUK Human Resources.

4.1.4 Strategic Fit

This option fits in with the Network Transformation Program, in the Fraud Prevention strand.

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4.1.5 Timescales

The timescales for this option as defined in the Proposed New Process Action Plan found in Section 9.2.4 is four months from the completion of the Business Case.

4.1.6 Channels Impacted

This change will impact the following networks/ channels: Yes or No

External Contact Centres	No	Internal Contact Centres	No
Internet	No	Intranet	No
Direct Mailing	No	Crown Offices	No
Commercial	No	Agency	Yes

Agency

This piece of work affects the Agency channel in that it will increase the chances of mitigating fraud by new agents by strengthening the recruitment process.

4.1.7 Support Functions Impacted

This change will impact on the following Support Functions: Yes/No

Function	Impacts
Stock & Distribution	No
Communications	No
Product & Branch Accounting	No
MI	No
Equipment & Space	No
Human Resources	Yes
Procurement	No
Client Billing	No
Contact Centre	No
Security	Yes
Finance	No

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Humans Resources

See Section 4.1.8 for risks which might impact agency recruitment volumes if this change is implemented.

Security

This change is being driven by the Security Fraud prevention team. If implemented this change should reduce the volume and amount of fraud in agency branches across the network.

4.1.8 Risks and Issues

- This 'enhanced' checking process is not expected to create any major delays to appointment and will be carried out as business as usual. However, there may be a nominal impact on the admin teams that manage the recruitment process in terms of the time it takes them to process an applicant. However if there is such an impact it will be minimal.
- The enhanced checks may mean that the number of rejected applicants will increase, which may impact on maintaining the branch network. This will have to be considered and monitored against existing trends (i.e. periodic analysis of recruitment). Fraud savings will also have to be tempered against maintaining operational continuity in the Network. Current estimates are that an average of 800-1000 new agents would be the expected level going forward. (Source: HR Agency Recruitment).

Agents Recruited	2006/07	2007/08	2008 (to Aug)
Total Number	979	612	279

- More robust credit checks prior to appointment may impact on existing agents who apply for another branch, and who subsequently don't pass the checks. This potentially puts more than one branch at risk as a decision will have to be made regarding whether the existing agent is fit to remain at his/her current branch.

4.1.9 Customer and Colleague Experience

This change should have no impact on customer experience. The colleague experiences would include:

- A different process in the creation of Financial Assessments and the interview pack will affect the Agent Services and Financial Modelling

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teams, but only in altered work process, not increased workload.

- Increased financial information will affect the Contracts team in a positive fashion as they will have more background on the applicant and will be able to tailor the interview according.

4.1.10 Market Research and Analysis

N/A

4.2 Option 2

4.2.1 Description and Context Diagram

Option 2 is the Do Nothing option. The outcome of which is that we continue to be vulnerable to the levels of fraud by newly appointed agents as described in Section 3.1, but we would not be spending ~£40k annually on the enhanced checking and the ongoing remote credit monitoring, as described in section 4.1.3.

4.2.2 Use Case Narrative

N/A

4.2.3 Cost and Benefit

N/A

4.2.4 Strategic Fit

N/A

4.2.5 Timescales

N/A

4.2.6 Channels Impacted

This change will impact the following networks/ channels: Yes/No

Ext Contact Centres	No	Internal Contact Centres	No
Internet	No	Intranet	No
Direct Mailing	No	Crown Offices	No

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Commercial	No	Agency	No
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4.2.7 Support Functions Impacted

This change will impact on the following Support Functions: Yes/No

Function	Impacts
Stock & Distribution	No
Communications	No
Product & Branch Accounting	No
MI	No
Equipment & Space	No
Human Resources	No
Procurement	No
Client Billing	No
Contact Centre	No
Security	Yes
Finance	No

Security

This Function will be impacted as they will continue to expend time and effort recovering losses which could be avoided if we had implemented the change.

4.2.8 Risks and Issues

N/A

4.2.9 Customer and Colleague Experience

N/A

4.2.10 Market Research and Analysis

N/A

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5 Recommended Option

5.1 Business and Technical Architecture

Option 1 is the recommended option.

The main components of the recommended option are two fold:

- The instigation of an enhanced credit check. This is designed to provide the interviewers with more information about an applicant, to enable them to identify potential fraud risks. It will also enable us to reject some applicants prior to interview by comparing their results to a set of pre determined criteria for rejection.
- An ongoing 'post appointment assessment' designed to pick up on credit risks that become apparent after the agent has started. This would be done with the agents consent in the form of an addition to the existing contracts.

These proposals would fall within business and technical policies, strategies and standards.

5.2 Security Assessment

Final formal input from Dave King is still outstanding however the results of the Information Security Questionnaire are that the information currently held both hard and soft copy on prospective agents and both failed and successful applicants is not stored correctly according to POL and legal requirements. There is a reasonable / high impact score for Business Criticality, Confidentiality and Integrity.

This issue is a result of the personal information about agents, including criminal records checks and financial details, being stored with insufficient security precautions.

Security will raise a new Change Proposal for the improvement of the physical and digital security of this data.

5.3 Required Business Change

What follows is a high level indication of the steps required to implement this change. These steps are taken from the Proposed New Sub postmaster Action Plan found in Section 9.2.4 and as such represent work which is still in

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the planning stage. This work will be undertaken by Agency Development, HR, Agency Recruitment, Network Efficiency, National Field Support, National Contracts Management, Network Coordination, Finance, Comms, and Security as appropriate.

- Define criteria for whether to appoint or not appoint
- Define required intervention checks
- Liaise with legal
- Agree payment process for checks
- Communications plan
- Compliance
- Identify process in crown segment
- Risk analysis
- Implement
- Review

5.4 Proposed Migration Plan

What follows is a lower level guide as to the stages of work which need to be carried out to implement this project. As stated in Section 5.3, this is part of the Sub postmaster Action Plan found in Section 9.2.4 and as such represents work which will be carried out by various teams.

Define criteria for whether to appoint or not appoint

- Define end to end process for managing Low risk/high risk new Agents.

Define required intervention checks, to include:-

- What are the trigger points/criteria for intervention?
- What management information would be required?
- Who will undertake the checks and how (initial + ongoing)
- Who will pay?
- Cover off mid applications
- Agree appeals process
- Define process for temporary Agents
- Assess impact on contracts/offer of appointment

Liaise with legal

- Checking of consent letters for enhanced credit checking.

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- Checking of the legal grounds behind the criteria of whether to appoint or not

Agree payment process for checks

Communications plan to include:-

- Production of intervention briefs
- Formal engagement with nfsp
- Training/engagement with finance
- Training/engagement with contracts managers
- Training/engagement with agency change team
- Training/engagement with property projects
- Training/engagement with security
- Account managed + centrally supported branches
- Engagement with business transfer agents

Compliance

- Assessment of impact of changes to recruitment process on the compliance team. (N.B. this process needs to be done further down the line – Compliance have given approval for the change to take place in principle, see section 5.6)

Identify process in crown segment

- This would be for information only. Plus, we like to be consistent across the piece.

Risk analysis

- Of the whole process - carried out by the project team

Implement

- Implementation plan is currently being developed by the Project Team

Review

- Review criteria to be agreed by the Project Team

5.5 Development, Approach & Environment

N/A

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5.6 Legal and Compliance Risk Assessment

Approval has been sought from Legal (Kate Andrews and Jessica Madron) and Compliance (Liz Doherty), both have replied indicating that they are happy with the work to proceed as described here and that they have no special requirements other than that they are kept on the distribution list for the document.

5.7 Dependencies on other Projects

None

5.8 Sourcing Implications

A supplier for the on going monitoring is required. There are several services which would fulfil the brief, the CallMonitor service has been used for the pricing data in section 4.1.3.

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6 Outline Financial Case

NB: This section must be completed with the Finance team

6.1 Financials

Costs	Amount (£)	Comments
One off total costs	£2.5k	training / consultancy
Recurring costs (per annum)	£39.6k	credit checks and ongoing monitoring of agents
Other Costs (e.g. Income Loss)*		

* i.e. Impact on income through promotional activity e.g. 12mths for the price of 11mths

Expenditure*	Amount (£)	Comments
Revenue Expenditure	£42.1k	as above
Capital Expenditure	nil	

* Includes total expenditure - one off and recurring

Cost Coverage	Amount (£)	Comments
In budget bid	£42.1k	activity F3-658
Re-forecast of existing budget		
Recovered from 3rd Party		

Benefits	Amount (£)	Comments
Income (per annum)		
One Off		
Recurring	£100k	reduction in fraud losses (per annum)
Other (Non Financial)		

6.2 Primary benefit type

- ☐ Income Generation
 ☒ Cost Avoidance
 ☐ Cost Reduction
☐ Tactical
 ☐ Legal
 ☐ Health & Safety
☐ Compliance
 ☐ Other, provide details -

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6.3 Impact of not delivering this activity

POL would remain at the current level of fraud risk (see Section 4.1.3 for details of current losses and proposed losses if this change is implemented)

7 Process Tailoring

3.4 Current Architecture

There won't be an impact on the business architecture, only an additional step in the process.

4.1.10 Market Research and Analysis

No Market research was undertaken for this change

4.2.2 Use Case Narrative

This is not required for the Do Nothing option as no change is being made

4.2.3 Cost & Benefit

This is not required for the Do Nothing option as no change is being made

4.2.4 Strategic Fit

This is not required for the Do Nothing option as no change is being made

4.2.5 Time Scales

This is not required for the Do Nothing option as no change is being made

4.2.8 Risks & Issues

This is not required for the Do Nothing option as no change is being made

4.2.9 Customer & Colleague Experience.

This is not required for the Do Nothing option as no change is being made

4.2.10 Market Research

This is not required for the Do Nothing option as no change is being made

5.5 Development, Approach and Environment

This change will not take place within a development environment

8 Terms and Abbreviations

TERM	MEANING
BAU	Business As Usual
CCJ	County Court Judgement
CRC	Criminal Records Check
CSF	Critical Success Factor
DPA	Data Protection Act
NFSP	National Federation of Sub Postmasters

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TERM	MEANING
NPV	Net Present Value
OPEX	Operational Expenses
P&L	Profit & Loss
RMUK	Royal Mail United Kingdom

9 Document Control

9.1 Version History

VERSION	DATE	CHANGE DETAILS	AUTHOR
0.1	13/11/08	First Draft	Jonathan Martin

9.2 Referenced Documents

Nr	TITLE	VERSION	DATE	DOCUMENT REF.	LOCATION
1.	BAU Recruitment Process				 C:\Documents and Settings\jonathan.m
2.	Financial Assessment				 T:\Network & Operations\Business !
3.	Credit & Voter Check Template				 T:\Network & Operations\Business !
4.	Proposed New Sub postmaster Security Checks Action Plan				 C:\Documents and Settings\jonathan.m
5.	Fraud Case Studies				 T:\Network & Operations\Business !

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