



Process Former Agent Debt

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2. Document Version

Version Control Table				
Version	Change Made (date):	Change Made By:	Change Made (summary) of changes:	Review Date
1.0	04/12/14	Michelle Stevens	Creation of Document	N/A

3. Purpose

The purpose of this document is to provide a clear and concise description of the Finance Service Centre (FSC) Former Agent Debt process.

4. Process Documentation Set

The process documentation is comprised of:

1. Process Template.
2. Level 4 process Map.

5. Process template

Process Sponsor : Alison Bolsover
Process Owner : Michelle Stevens
Process Expert : Ann Bailey
Process Deliverer : FSC(Financial Service Centre) Chesterfield

1.0 Process Objectives and Aim: To recover missing funds owed to POL relating to cash and stock held at the post office by contacting Former Agents when a debt is either, discovered following an audit and the agent is suspended/dismissed, outstanding on the customer account when the agent leaves the business, accounting discrepancies come to light after the last day of service.

2.0 Process Details: The process starts when an agent leaves the business with an outstanding debt or when discrepancies come to light after the last day of service following checks concluded between Horizon and client / customer data.

All relevant information and evidence relating to the debt is gathered from network contract managers, field support officers & auditors, PO Security & Investigations (If the case has not been progressed via the criminal route but legal statements have been made). Information is also gathered from HR relating to the agents start date, home address, phone numbers, email address, date of birth, national insurance number and the Network relating to training given, calls to the helpline by the agent. Credence data may be used to back up TP6's, branch discrepancies, balancing issues etc.

If the value of the debt is not cost effective to recover it is written off, in some circumstances the customer account is in credit is proper to be repaid via HR. If the customer account is in debit and is feasible and cost effective to recover the agent is contacted by 1st, 2nd 3rd letters and provided with a statement of debt including details and evidence relating to all elements that make up the outstanding debt, payment of the debt is requested. Consideration is given to reasonable repayment proposals made if the agent is unable to pay the debt in full. A tracing agent may be engaged by POL to ascertain or confirm address details.

The agent is notified immediately should the debt change due to any further credit or debit error's coming to light between Horizon and client / customer data, (unless specifically notified not to do so by POL Security & Investigations or the Network – possible fraud / contractual issues). Had the agent remained in post errors discrepancy errors are sent from the error resolution teams to the postmaster via the Horizon system but when the agent has left the business any further errors are sent from the error resolution team to the Former Agent Team via a TP6 form with evidence.

If no response is received from the agent the case is referred to an external legal firm for recovery action to commence via the civil route, initially requesting they contact the agent direct or employ a tracing agent to ascertain or confirm address details if felt necessary. Consideration is given to reasonable repayment proposals made if the agent is unable to pay the debt in full.

If the agent is unable or unwilling to repay the debt POL can instruct the legal firm to apply for a County Court Judgement followed, in some instances by securing the debt by way of

applying a Charging Order on any properties owned by the agent. The Charging Order would remain in place until such time as the debt is repaid or the property is sold. POL may also proceed with bankruptcy or employing High Court Enforcement Officers if necessary in very rare cases.

3.0 Systems Utilised: Core Finance / Credence / Cloud City / POL SAP for processing TP6's.

4.0 Process Critical Success Factors (CSFs) and KPIs:

CFS - The Former Agent Team are legally obliged to pursue and recover debt by means of a recognised Dunning process, we also engage with litigation lawyers and can pursue the debt via civil litigation to obtain CCJ's and Charging Orders or proceed with bankruptcy and HCEO's.

CFS - Core Finance System.

Global Iris – process card payments.

CFS - Monthly Provisions are prepared for POL

CFS - Monthly Measures are prepared for POL, (new debt, recoveries, write off's)

KPI's - Dunning process, to measure the success of recovery / write off.

5.0 Process Stats (as and where appropriate):

- *Timescale* – limitation period from the last day of service is 6 years to recover the debt. If a CCJ, (County Court Judgement) is obtained then the limitation period is 6 years from the date of Judgement.
- *Flexibility* - available in terms of process management and completion contingency cover (Ann Bailey) trained and available to support the manager and the duties if the new case volumes increase.
- *Resource Required* – 1 Team Leader, 4 FTE's, 2 FTE's
- *Throughput/Output as appropriate* - Duties action approx. 450 cases per month, 110 of these offices repaying debts via standing order.
- *Value-add the Process is giving to business* (recovery 2014/2015 P01-P07 approx. £370k plus 61 cases with CCJ's inc costs of £2,6 mill, and 35 cases £1.2 mill secured by Charging Order at a cost of £87.5K admin and £6K legal costs to the business)

6.0 Controls: {Document controls built into the process}

Provisions and Measure completed monthly.

A probity statement is completed each month to ensure all losses written off are evidenced.

All outstanding debts are cleared or are being investigated.

County Court Judgements and Charging Order details retained in Sharepoint.

Legal costs measured against recoveries made.

7.0 Training Material: Duty Instructions are available on the team share point site (control and click on below)
<https://portal.royalmailgroup.com/sites/A1014/FormerAgentDebtMissingCheques/default.aspx>

8.0 Skills Requirements: The generic FSC skill set e.g. POL SAP , Credence , excel , basic accounting and an understanding of the Horizon transaction process

9.0 Change Control:
Collection Manager Work List – Michelle Stevens.
Finance Service Requestor – Ann Bailey
Change on the process –N/A

10.0 Internal Risks: *Loss of systems/ building.*

11.0 External Risks and Contingency: Horizon failure / Non payment of unsecured debt

12.0 Other Stakeholders not included above:
POL Account Manager, NBSC, FSC (Rod Ismay)

13.0 Related Links to Policy and Other Guidance Documents on this Process:

IRRELEVANT

6. Level 4 Process Map and Narrative

Supply or produce a process map in any format which is available, Visio would be preferable, but not all staff have Visio on their PCs.

Governance will convert to Visio if not supplied in Visio to ensure all documents are consistent in their structure and using the same symbols.