

ACCORD



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01/2011

May 2011

Bank of Scotland Community Bank Newsletter

ICS Special

Further to all your queries a meeting was held with Alan Irvine, Head of HR for Bank of Scotland and Lloyds TSB to raise the issues. The update below follows that meeting and subsequent reviews by the Company.

Alan made the comment: "Our meeting was very beneficial and we have taken an action as a business to communicate again these matters and any other relevant ICS matters to all colleagues".

Matters raised by Accord:

In high cash, the £7000 limit per cashier is too low. This is made worse by the mixed note issue and means that a large amount of time is wasted getting money from the bulk cash holder and can involve long waits (ie 10 minute delay on the safe). Errors are being made because there is money left around and cashiers are picking up the wrong bundles.

Following a high cash/end of day review and colleague feedback, we have agreed to increase the cashbox limit at Secure High Cash positions to £15,000. This was communicated to colleagues via a recent Announce It In-brief. [Cashbox Limits At Secure High Cash Till Positions Have Been Increased.](#)

iCOM only stays open for 20 minutes. The rules say that whoever takes in the bag has to key it but this is impractical. After 20 minutes any non-saved entries are lost and have to be re-keyed. In some branches the bulk cash holder is keying them all or they have to be left to the end of the day, delaying leaving the branch.

There is a time-out built into iCOM as part of its security requirements, this is 30 minutes. We are aware that this has caused some operational issues and we have therefore amended the original process of keying each wallet on iCOM on receipt, to keying

the details at the most convenient time for the branch once there is a full bag. To fulfill our Risk requirements, we have requested that the originator keys both the entry and the details on ICOM, so as there is not any handover required of individual wallets.

We are continuing to review this specific process and will look to provide enhancements where possible.

NPAs are causing a problem. Specifically the checking and reconciling of the 1513 (a 2-person job) can only be performed by the same people for 12 consecutive weeks. They then have to have a 4-week break. Non-accredited people are checking the reports as there are not enough accredited staff and this is causing a problem especially at holiday times and when someone is off sick. The checker and reconciler are not allowed to switch roles during this 12-week period.

A significant amount of effort is being expended to reconcile all outstanding NPA entries and the position has improved over the past few weeks. Work is underway to simplify the NPA reporting process which in turn will allow colleagues to undertake a more risk based approach.

In addition, we have encouraged branches to try and have as many colleagues as possible trained/accredited to cover absences. I would also highlight that the checker and reconciler can change roles at the end of the 12 week period, which hopefully assists in particularly smaller branches

End of day cheque listing is an issue. This is compounded when the bulk cash holder also holds a till (either in high cash or on the normal counter). If they are still serving at 5pm then they have to balance and then carry out the end of day bulk cash process as well.

As part of the high cash/end of day review, there is now the flexibility to balance cashboxes at any time

throughout the day, which should free up time for the end of day clearing requirements.

Again, as with other areas, we are continuing to review this process and are hopeful that we can utilise further the Credit/Debit enquiry report and remove the requirement to add list when posting and reconciling DCV's. There are some teething problems we need to resolve first but we would hope that this change will be made shortly.

TCDs take an unreasonable time to service. A top-up can take 30-45 minutes and a full load and balance can be over an hour. Flexible working cannot cover for this length of time and if it is a shared TCD 2 tills can be out of action causing bad customer service. Even if staff start at 0815 they may not be ready to serve when the branch opens at 0900. If it is done at the end of the day then this causes major delays in getting out.

It is our understanding that this only applies for full load and balance only. There is one part of the process which runs twice increasing the time slightly, but shouldn't be significantly different from previous.

Again we are continuing to review this process and will continue to enhance in the future where we can.

MDU does not talk to ICS making error finding a difficult manual job.

We are not clear on what the issue is here so if you wish to provide specific examples we can review accordingly and revert back. Simply for noting, MDU's work with ICS the same way they worked with Scottish Counter.

There is a TCD Audit log available which will assist with tracing errors/differences. This can be accessed via ICS (Menu options 7, 3, 6, 5). It does communicate with ICS. MDU entries appear on the 'Audit Log' for a period of 14 days.

Some branches are experiencing problems with staff being able to access ICS after a spell away from the branch. This could be holiday or a training course and the result is PBS is coming up empty with error messages telling the staff member they are signed on elsewhere.

We are unaware of any specific issue, may have been a specific isolated issue, if you wish to provide specific examples we will seek to escalate further where appropriate.

There is no back-up from the centre for some functions on a Saturday. An example is closing a Guaranteed Reserve. These now roll over automatically but if one needs closing on a Saturday there is nobody on the helpline to authorize and help

branch staff.

This is an example of a Savings Account Closure and not specific to ICS but colleague understanding of process and procedures. I can confirm that support is available on Saturdays and have detailed the fast-track numbers below for this and other areas:

Savings fast-track number: 0845 604 9934 - 9 - 5 on a Saturday.

Loans: 0845 603 2138 - 9 – 5 on a Saturday

ONE number:

Halifax: 0845 606 6708

BoS: 0845 606 6709

IVR options 1, 2 and 5 take colleagues through to Procedures Helpdesk

Options 3 and 4 take colleagues to IT - 9 – 4 on a Saturday

ATMs are being re-programmed but the engineers are not explaining the change. They are merely leaving a book with whoever is available.

This should not be happening. The engineer is expected to follow a well documented process, complete an audit control template with a designated member of staff for balance/retrieval of totals for the branch to action after the engineer has left. If any colleagues experience an issue on this matter they should escalate to their LSSPM/LD immediately.

For noting, there is a separate ATM countdown checklist for the branch to manage 3 weeks before Migration and it is jointly owned and managed by the LSSPM/BM. There is a also a self learn guide as the role of the engineer is quite simple, to run a disc to change internal machine settings.

The cash balance procedure is safe and secure process and can only be managed by our colleagues and engineers should not be any part of this.

We have had no reported risk issues/comments from branches on this.

Management have not all been trained on ICS so on Saturdays there may be nobody of a management level with knowledge of the system.

Customer Manager's and joint CM/BM's all undertook the training in full for their role.

We are aware that some Branch Managers (predominately large branches did not complete the initial training. We therefore rescheduled training specifically for this audience and a significant number of BMs

took part in courses arranged either in LDGs or through T & D.

This has had a good attendance rate and excellent feedback and in addition a number of sessions were held at a local level.

I should highlight for your information, at time of writing we anticipate all BoS branches to be out of warranty by the 13th of May so we at a macro level have made significant progress which is a credit to all colleagues and management teams involved.

TCDs carry out a test transaction every time someone logs onto a till attached to them. This is a £35 withdrawal and the notes go into the reject bin. If a TCD is shared then there could be numerous signing-ons on the 2 tills (start of day, any training or meetings, lunchtimes part-time staff going home etc etc) and the reject bins are filling up. Once they are full, the TCD shuts down taking both tills out of action.

Reject bins should be emptied once it reaches a threshold (a warning message will be displayed to this effect).

TCD does a test, but not for £35. However, it does check the cassettes are operational and some notes are fed into the reject bin.

Retail Procedures advises colleagues to check the number of notes in the reject bin using the 'Current Cash' screen and an error message should be visible once it gets to 200 notes.

Once full, you will get error messages and a closure, but this was the same with Winxcel and not new to ICS.

To support this I've attached a link covering the full procedures: [TCD Reject Bin Procedures](#)

We have had a number of communications on ICS to our colleagues and have attached below a number of hopefully helpful links which should further assist colleagues in relation to ICS:

- [ICS Daily Checklist](#)
- [High cash handy hints](#)
- [ICS Operational Guide](#)
- [End of Day High Cash Review ~ 08.04.2011](#)

http://lbg.intranet.group/netess/change/counter/counter_integrated_counter_critical_updates.shtm

http://lbg.intranet.group/netess/change/counter/counter_integrated_liveday.shtm

Thank you again for raising these matters and as mentioned previously if you find this does not provide clarity sought let me know.

I believe we have made good progress in delivering a significant organisational change and colleagues have done a great job in engaging and landing this with our customers.

Inevitably we will have some process and system teething problems and a bedding in period. Hopefully I have demonstrated to you that we will continue to have open dialogue with our colleagues and customers in gathering feedback on these matters and make improvements wherever is possible.

I look forward to receiving your response.

Regards

Alan

Alan Irvine

Head of HR Bank of Scotland & Lloyds TSB Scotland Community Bank

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