Intrum Justita
1992

EMPLOYEES HEALTH AND SAFETY COME FIRST AT INTRUM JUSTITA, COMPUTER SERVICES

Consumer debt recovery is big business, whether it is in times of a good economic climate or when the UK is in deep recession.

Information Management visited Stratford upon Avon-based Intrum Justitia, Computer Services Ltd (ICS), the computer facilities arm of Justitia CAS, reputed to be the UK's largest consumer debt recovery agency. It supplies a full computer service covering both development and operational support to Justitia CAS, as well as to Intrum Insurance and Justitia Unicol.

The UK group of companies are all part of Intrum Justitia BV, a Dutch organisation with European headquarters in Amsterdam. It claims to be Europe's largest debt recovery and credit management group whose origins date back to 1923.

It was the intention of the writer to cover a brief case study on the business solution ROCC advised Intrum to take in 1990 and this will be covered in the editorial, but what emerged during the interview with data centre manager, Nick Hall, was the all important and controversial subject of ergonomics. This is a topic receiving a fair amount of both good and bad publicity in the media and should be very much on the minds of every employer where computers are installed. The date draws ever closer when the EC directive will become law. This legislation will affect every organisation where employees use computers. Any organisation thinking of replacing its equipment at the end of 1992 with new computer systems will, from January 1 1993, have to immediately comply with the EC directive's mandatory implementation through the Health and Safety at Work Act, whereas an organisation with computer equipment already installed has four years to comply with the new law.

Positive steps were taken by ICS to protect their staff

Hall told Information Management that the question of addressing ergonomics in the workplace at ICS arose when an employee working in data preparation started experiencing pains in her wrists. As soon as ICS found out about the complaint there was no problem in finding her alternative employment within the company. "We are pleased it came to our notice sooner rather than later," said Hall, "and the problem was immediately dealt with to prevent aggravating the complaint."

ICS is very conscious of safety at work and of the variety of injuries which can result from personnel working in a computer-driven environment. Not just from a legal point of view but from a human one as well.

Positive steps were taken by ICS to protect their staff and they engaged the services of a firm of independent ergonomics consultants. The data preparation section went on an inhouse one-week ergonomics course, run by Christine Critchley of the Ergonomics Training Centre. The sessions focused on posture, exercising, general health measures all designed to make the job easier, more relaxing and rewarding for staff. Each person had individual consultancy on the positioning of all the computer-related equipment. The department closed down for the week, showing how serious and important the welfare of their staff is to ICS and everyone who uses a computer in the other companies based in Stratford upon Avon, will go on a similar course.

Now the dp operators, at regular intervals throughout the day, down tools to run through a series of exercises for the eyes, hands, wrists, buttocks and so on, prepared by the consultants. They no longer sit at a terminal seven hours a day, the work is organised in such a way that the operators, for example, leave their workstations to book work in and out and they also undertake a variety of clerical tasks.

Hall continued: "People are certainly the principal asset at ICS and we pride ourselves on giving a quality service and a reliable service to our clients. To attain this level of excellence we place employees' health and safety in the workplace of paramount importance."

A contented workforce, around 40 strong at ICS, means that they will give of their best to their employer and herein lies the success of Intrum Computer Services Ltd.

"In effect," said Hall, "we are the dp centre of the group in the UK. We provide a service to capture data as accurately and as quickly as we can. Debt recovery is a very sensitive and confidential business area and it makes sense for us to do as much of this inhouse rather than sending it out to a bureau because we do have that extra level of knowledge and understanding of what is required."

Before ROCC became the data capture supplier the previous incumbent was Datapoint who supplied the hardware running Inforex 9000 or Universal Data Entry software, a mini-based system supporting 12 terminals, linked into the main network system.

"We decided to move away from Datapoint for two reasons. The hardware was getting fairly old and becoming costly to maintain and Datapoint were reluctant to support it for much longer. But the main reason was the software itself. We, I think became, the only users of that software, the only expertise was our own so there was no support or development and it had become a dead-end package as far as we were concerned," said Hall.

It was time for ICS to go out into the marketplace to see what was on offer and this it did in 1990 by obtaining a list of data capture suppliers from the Computer Users Year Book.

Hall continued: "When we decided to replace the equipment we were initially just looking for a simple data capture system. It was not until we were in contact with ROCC that they suggested combining our day to day data capture requirement with ROCCAddress. We realised that this was potentially an added benefit to any new system which should improve the throughput of our type of work, a fair proportion of which is names and addresses."

The beauty of ROCCAddress is that it operates by integrating the Post Office Postal Address File (PAF) with a ROCC data capture system. It is a computing solution for any business which deals in hundreds of names and addresses in that it generates an address from either keying in the house number, part of the street name and the post code. This not only produces the address but ensures that the postcode used is valid by comparing street names. Alternatively, one can enter just the postcode which results in an address being visually compared, or individual lines matched using inbuilt complex procedures. Additions or alterations can then be made to existing records. Another saving is that the operator's number of keystrokes are reduced not just at point of entry, but also at verification.

It looked a good solution for the type of work done at ICS and a contract was signed in December 1990 for a ROCC 2835 with ROCCAddress and eight new ergonomic keystations. The data capture system went live the following March with ROCCAddress being implemented three months later.

It looked a good solution for the type of work done at ICS

ICS is currently processing around one million individual debts incurred by the general public from the use of mail order catalogues, credit cards, obtaining personal loans, the failure to pay gas, electricity and telephone bills, water rates, etc. Therefore its clients base include many of the big High Street retailers, blue chip companies, utilities and so on. Commercial debt recovery is handled by Justitia Unicol of Harrow. The increase of debtors has been triggered off even further by the high rate of unemployment resulting from the worsening recession in the UK over the last 18 months. The role undertaken by Justitia CAS is that of debt collector and is done either by correspondence, telephoning, pursuing the debt through the county courts or by the collectors calling at a debtor's place of residence. The debt recovery agents who work for Justitia CAS on behalf of their clients, are spread across England and Wales. The company also uses a firm of solictors to pursue the debt through the county courts on their behalf and ICS provide the computer systems.

The principal application run on the ROCC system is debts which falls into two parts. New business forms 80% of the workload and covers anything up to 45,000 items per four-week period. The document format can vary from client to client, but usually the operators simply key in the debtor's name and partial address, the clients reference, how much the debtor owes and the telephone number and any other pertinent details to that debtor. Every address generated by ROCCAddress is checked to ensure it is an exact match of the input. Payments are sent to ICS electronically or as paper documentation. The second big job therefore is recording the cash payments received from debtors, these have to be entered onto the system as quickly as possible. If it is a giro bank transaction then ICS has a giro slip and cheque reading machine. Paper transactions such as postal and money orders are keyed direct into the ROCC system There is also an inhouse administration system which records all the banking of monies paid to collectors which have to be recorded for audit purposes. Once captured the data is then transmitted to the Datapoint central system. The Datapoint system is soon to be replaced by a Pyramid *Unix system running Oracle Database Management.

In conclusion Hall said "ICS bases its business on two main criteria, its computers, but more importantly, on the calibre of its people, they are after all the real key to our success."

Hall .... "to our notice sooner rather than later."

**Unix is the registered trademark of AT&T*

Note to readers: A paper entitled 'How Data Capture will be Affected Worldwide by Ergonomic Considerations' was given by ROCC's chairman, Michael Aldrich at the 15th DEMA (Data Entry Management Association) Conference held in Dallas, Texas on November 18 1991, is published on pages 15-18