

PIR Part 2 – Design Specification

Terms of Reference

The purpose of the second part of the post implementation review (PIR) of BBRS will be to review whether the service, as developed by the Implementation Steering Group (ISG) through its terms of reference and modus operandi, has delivered on the relevant commitments made by the banking and finance industry following the Simon Walker Review.

The part 2 review will consider the operational effectiveness and impact of the BBRS, and whether it is delivering against the scheme rules and operational plans through the following areas of review;

1.1 Scheme Governance & Independence

- 1.1.1 An assessment of the independence of BBRS leadership and operations.
- 1.1.2 Consideration of BBRS performance, against the critical factors developed by the ISG and the commitments made by the banking and finance industry following the Simon Walker Review.
- 1.1.3 An assessment of whether BBRS is adequately funded and that the funding model supports an independent, efficient BBRS.

1.2 Operational Performance

- 1.2.1 Review of the Customer Journey performance – including volume, time taken to progress cases, costs, and the accuracy and confidence in determinations.
- 1.2.2 Review of overall case volumes and proportions deemed eligible/ineligible, including differences in the original scheme forecast, consequent stakeholder expectations, subsequent research, and actual volumes.
- 1.2.3 Review of the accessibility of the scheme to all potentially eligible groups.
- 1.2.4 Review of the use of non-adjudication dispute resolution methods in terms of both degree of use and performance.
- 1.2.5 An assessment of concessionary case activity and supporting processes.
- 1.2.6 Consideration of the competence, independence and capability of key roles delivering the customer journey, including service delivery partners.

1.3 Customer Experience

- 1.3.1 An assessment of the customer experience for BBRS customers – regardless of eligibility. This should include, but not be limited to; the time taken to manage cases, accessibility, customer expectation management, customer communication and handling of eligibility assessment.

1.4 Communications & Stakeholder Management

- 1.4.1 Consideration of the performance and contribution of the Liaison Panels, and wider customer and stakeholder communications.
- 1.4.2 Consider to what extent BBRS and its core agreements have met the documented requirements of key stakeholder groups.

2 Reviewer Selection Criteria

The following criteria will be applied to the selection process for the independent reviewer;

2.1 Independence

2.1.1 Independence is the most important selection criteria, and the reviewer must be regarded by all parties as independent. Independence includes consideration of conflict of interest with BBRS or stakeholder groups via previous or current appointments, relationships, or published opinions.

2.2 Experience & Competence

2.2.1 The reviewer should have experience and understanding of dispute resolution activity and other relevant domain knowledge

2.2.2 The reviewer must be capable of undertaking quantitative and qualitative assessment and review, producing clear reports and recommendations.

2.2.3 The reviewer will need to demonstrate their competence in delivering a proven approach / methodology to a review of this complexity.

2.2.4 The reviewer will need to engage with individuals in a fair and reasonable manner on issues that may be emotive and sensitive.

2.2.5 The reviewer will need to demonstrate the ability to field a team of capable individuals in order to undertake a review of this scope and scale.

2.3 Commercial

2.3.1 The price and value for money will be considered as part of the selection criteria.

2.3.2 The reviewer will need to be available to deliver the review activity in the outline timescales that will be prescribed.

3 Review Methodology

The following features of the review have been promoted by stakeholder groups and are considered as principles of the review activity;

3.1.1 There should be limited or no overlap with the PIR part 1 review, with no requirement to revisit topics within the scope of part 1.

3.1.2 The reviewer may make any recommendations to improve the operational effectiveness and impact of BBRS, and is not constrained by the existing rules and architecture.

3.1.3 The reviewer will have the ability to select and review anonymised case information and customer correspondence.

3.1.4 The reviewer will have adequate time and access to the relevant stakeholders and customers (subject to stakeholder/customer agreement).

3.1.5 The reviewer has the scope to make general recommendations in line with these Terms of Reference, taking into account the findings of the review.