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Functional Analysis



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1 Executive Summary

This document is divided into six sections; Executive Summary, Scope of Work, Methodology, Process Review, Functional Capability Assessment (with key findings) and Other findings. Although Accenture has performed an in-depth analysis on some EFI functional areas, an overall assessment has not been performed on all of SKAT's functionality within other systems including DMI, Remedy, Captia etc. also on interfaces to these systems nor on the data warehouse. The functional capability assessment has also focused on core functionality as Accenture has defined it and we have excluded DMI specific and other system functionality such as Remedy (used for case management).

Where possible, Accenture has listed these areas for functional completeness and attempted to describe the capabilities in these areas from what we have learnt through our process reviews and functional capability assessment.

1.1 Scope of work

The scope of the functional analysis was to provide an overview of the functional areas that are supported within the System (EFI + DMI) and to then assess selected critical areas of the EFI System to understand whether there are functional issues within these areas. The review covered critical areas such as; claim management, treatments, compliance including payment plans, salary deduction and acknowledgement of debt. In this report, functional areas are used to describe the grouping of functionality or activities within the processes on the basis of the functions that they perform.

Given the divergence between the original use cases and the current functionality, Accenture focused on understanding the as-is functionality to determine critical areas and whether or not Accenture could find any issues and gaps in these areas based on what Accenture would expect for debt collection and management functionality. Refer to Accenture's technical report for the to-be analysis.

Specifically, as part functional analysis, Accenture has:

- Performed a review of the core business processes
- Created a functional overview and defined the as-is functional areas to the depth possible given the documentation at hand, the timeline and the agreed with SKAT effort put into this overview
- Assessed the overall functional areas to identify missing functionality and potential issues
- Compared the functional capabilities against the debt collection process management model to identify gaps or deficiencies

Accenture did not:

- Perform a review of the functionality from a legal perspective
- Create a detailed listing of all functionality under each functional area
- Perform a complete review of the functionality within EFI, DMI and other systems

- Assess or trace workflows through the functionality
- Review the business rule matrices or document the business rules and how they are applied
- Perform a detailed review of DMI functional designs or any DMI code
- Review the to-be requirements based on the original system specification
- Defined a to-be functional overview from the perspective of what was originally expected

1.2 Methodology for Functional Analysis

Under the limitations given in section 2.1 Limitations, Accenture's approach to the functional architecture was:

- 1) Review the processes
- 2) Create functional overview
- 3) Assess the functional capability for selected areas on the basis of best practice, using experience from other revenue agencies and based on our own revenue functional model.

1.2.1 Process Review

This step involved reviewing the as-is processes with the process owners. Our review focused on understanding what actions the caseworkers are performing and determining whether these actions are in a system or not.

The processes only cover what happens today, they do not cover what should be happening or what is expected to happen.

1.2.2 Functional Overview

The functional area overview was created by identifying the functional areas from the process models and then categorising these areas into core, customer, other and supporting groups. The group classification was based on discussions with SKAT process owners and past revenue debt collection experience. This grouping or overview was then used to determine where the analysis should focus.

1.2.3 Functional Capability Assessment

The first step was to determine which functional capability is currently supported by EFI and other selected parts such as DMI. Then from the overview Accenture selected and reviewed a selection of the functional areas to determine if there are capability gaps between what is needed for SKAT debt collection processes and what exists. The purpose was to try to understand which areas are not functioning as expected and which are not complete. The areas were selected based on their importance in the business processes and how often they are used. In addition to this, Accenture compared the selected areas against our experience with comparable revenue debt collection and management systems and our revenue functional model.

Our approach for this task was to:

- Gather a listing of services from the service registry
- Map functional components to the systems, services & classes
- Select functional areas for review (based on criticality for processes)
- Review EFI functional and technical designs (ODSB`s & DDSB`s) for selected functional areas
- Review EFI services related to selected functional areas (including creating maps of the module flows)
- Compare selected functionality to what Accenture would expect based on functional knowledge of other revenue agencies and comparable systems.
- Document selected areas and potential functional issues and gaps.

The functional review covered the following: claim management, treatments, compliance including payment plans, salary deduction and acknowledgement of debt. Accenture also covered parts of other functional areas within the context of our reviews of these areas such as account management, work management and business rule management.

1.3 Findings (As-Is Picture)

Our findings show that there are gaps and functional limitations, which are time-consuming, risky and technically challenging to fix. These gaps and limitations are impacting SKAT`s ability to manage debtors effectively, perform their collection processes, collect debts before they expire and improve efficiency (e.g., through automation). The functionality also makes it difficult to manage debtors and cases in an integrated uniform manner.

Following is a summary of our key findings:

- There are a large number of claim types in the System that increases the complexity of the System and the treatments.
- The System is not build to handle expired claims that has not been written-off, which has the effect that the System will apply treatments and credits to expired claims.

There are significant issues with the management of claims including the handling of claims on treatments and with the rules that govern claims. Additionally, the 490 claim types lack grouping and categorisation, which is important for consistent handling and re-use.

- The functionality is complex and there is very little re-usability in areas such as treatments
- The quality of the data is compromised by the functionality.
- It is difficult to implement most changes including critical ones that are urgently required due to the functional architecture and system functional distribution.

- Limits with the functional architecture and design make it difficult to fix functionality in EFI such as adding new claims to treatments, applying debtor level actions (including tagging), handling of claims and sub-claims, performing updates to treatments and complete transaction roll-back.
- EFI does not support the following business process requirements; case and work management, auditing, mail, asset repossession, insolvency and tagging of debtors.
- There is insufficient reconciliation to prevent data quality issues, ensure accounting consistency and maintain integrity between systems.
- History and logging is insufficient to track actions already taken.
- Auditing is challenging and the functionality does not support comprehensive traceability.
- There is little to no validation on data such as claims and sub-claims, missing business rules and issues with the management and handling of claims including the calculation of expiration dates.
- There is currently no understanding of a fraud detection mechanism in the System.

1.4 Consequences

Although Accenture has drawn some conclusions, our understanding of the consequences of these conclusions is limited and it is difficult to define the overall impacts from a business perspective, simply due to a lack of documentation and from the information that is currently available.

However, it is still our opinion that there exists fundamental functional flaws, which are risky, difficult and time-consuming to fix. Specifically these are:

- Manage debt cases with complex or shared liabilities with the existing functionality
- Implement adequate debtor and claimant tagging
- Add new claims to an existing treatment,
- Understand the business rules and their usage from the matrices
- Enable full automation including write-offs and the automatic creation and management of treatments such as payment plans or salary deductions.

1.5 Recommendations

Our recommendation is that SKAT take the following steps in order to start addressing some of the major concerns Accenture found during the functional analysis.

- Implement a CRM system for management of debtors (instead of EFI which provides only parts of this)
- Provide a work management capability for treatment selection and work management (not currently in EFI or DMI)
- Implement work packages (changes) to EFI/DMI to fix functional flaws such as:

- Validation
- Tagging of claims, sub-claims and debtors
- Filtering that prevents actions, credit or payments being applied against expired claims
- Updates to treatments such as salary deduction
- Updates to business rules for claim types, treatments & payment ability
- Ensuring decision and deducted percentage are aligned for Salary deduction
- Stop and restarting of payment plans
- Stop and restarting of other treatments
- Payment ability calculations
- Monitoring of salary deductions
- Implement reconciliation processes and reports at a data, transaction and system level
- Manually manage non-standard debt cases and shared liability scenarios.

The functional architecture of the System (EFI + DMI) is dependent upon and therefore limited by the technical architecture. Consequently, when a single functional area is implemented over two systems this technical division limits the capabilities and changes that can be made to any one area (refer to the functional distribution diagram). Based on this and other technical findings (refer to technical report) and in addition to the functional findings, the conclusion is that there are some fundamental functional flaws or limitations that are difficult, risky and time-consuming to fix in the System (EFI + DMI). Some of these include adding claims to an existing treatment, enabling full automation including the automatic creation and management of treatments such as payment plans or salary deductions.

Therefore, Accenture's recommendation is that in the short term SKAT should avoid using some functional areas until they are repaired and then over the longer term they should consider a complete replacement of the System (EFI + DMI). This, longer-term plan should be combined with a simplification of some applicable legislations and a review of the enterprise architectural landscape (See technical report for further background).

2 Scope of Work

The scope of the functional analysis was to provide an overview of the functional areas that are supported within the System (EFI + DMI) and to then assess selected critical areas of the System to understand whether there are functional issues within these areas.

The review covered critical areas such as; claim management and treatments and compliance including payment plans, salary deduction and acknowledgement of debt. In this report functional areas are used to describe the grouping of functionality or activities within the processes on the basis of the functions that they perform.

Originally, Accenture agreed that we would perform a documentation review to understand SKAT's to-be requirements and system functionality; specifically, identify gaps by mapping the to-be functionality against as-is to and compare the functional capabilities against the debt process management model. However, given the divergence between the original use cases and the current functionality Accenture realised that this would not be possible and instead Accenture focused on understanding the as-is functionality to determine critical areas and whether or not Accenture could find any issues and gaps in these areas based on what Accenture would expect for debt collection and management functionality. For the to-be analysis, please refer to Accenture's technical report.

Specifically, as part functional analysis Accenture has:

- Performed a review of the core business processes
- Created a functional overview and defined the as-is functional areas
- Assessed the functional areas to identify missing functionality and potential issues
- Compared the functional capabilities against the debt collection process management model to identify gaps or deficiencies

Accenture did not:

- Perform a review of the functionality from a legal perspective
- Create a detailed listing of all functionality under each functional area
- Perform a complete review of the functionality within EFI, DMI and other systems
- Assess or trace workflows through the functionality
- Review the business rule matrices and document the business rules and how they are applied
- Perform a detailed review of DMI functional designs nor any DMI code
- Reviewed the to-Be requirements based on the original system specification
- Defined a to-be functional overview from the perspective of what was originally expected

Following is a summarised overview of the items provided to Accenture, which describe the System (EFI + DMI) as it is today. The overview also summaries the items that Accenture has reviewed as part of the functional analysis.

Description of Item	Description of Review
26 Process Diagrams in power point from Valcon	Reviewed all 26 diagrams
38 EFI Functional Design Documents	Reviewed 13 EFI designs, which included receive claims, acknowledgement of debt, payment plan and salary deduction.
20 EFI Technical Design Documents	Reviewed 6 EFI Technical Documents
402 Java programs and code	Reviewed 52 java programs, which included the selected functional areas and event handling for these.

Table 1 Overview over Items Reviewed

2.1 Limitations

The process review and functional capability assessment was conducted based on our understanding of the processes and functionality. The process reviews were conducted with the process owners (SKAT experts who work within the various competency areas of the debt collection and management operations), whereas the functional assessment has been undertaken by us independently with minimal involvement from SKAT employees. Accenture realises that design and other decisions may have been taken to address some of the issues or gaps in other systems (not EFI or DMI) and that some gaps are being covered through a manual workaround process.

This report does not give a full picture of the current state of EFI and DMI, the reasons that have led to the current state of the Applications (EFI and DMI) or if the current state of the applications are consistent with the original contractual requirements as described in the EFI and DMI contracts. It is also important to note that the missing functionality listed in this report is based on a mapping of processes (which is a part of the analysis) and it is not based on an assessment as to whether or not the contractual requirements have been fulfilled. Hence, this report cannot be used to conclude whether or to what extend any of the parties involved in the project execution can be held legally responsible for their involvement in the project. Note that SKAT has had limited opportunity to validate Accenture's findings.

Additionally, the findings, issues and gaps identified in our capability assessment are purely based on our experience with other government revenue agencies and represent the functionality that Accenture would typically expect to see for debt collection and management. Accenture also realises that a lot of work is being undertaken to repair EFI and DMI and that some of the issues Accenture discovered may already be in the process of being repaired at the time of writing this report.

3 Methodology

Our three-step approach to the functional architecture analysis was:

- 1) Review the processes
- 2) Create functional overview
- 3) Assess functional capability for selected areas on the basis of best practice, using experience from other revenue agencies and based on our own revenue functional model.

3.1 Process Review

This step involved reviewing the as-Is processes with the process owners. Our review focused on understanding what actions the caseworkers are performing and determining whether these actions are in a system or not.

Our review covered 26 processes and included the following:

PRO001 - Acknowledgement of Debt
PRO014 - Receive Claim
PRO021 - Add Claim (to treatments)
PRO008 - Customer Selection
PRO009 - Payment Plan, Individuals (CPR)
PRO010 - Handling of payments
PRO012 - Offsetting
PRO013 - Payment Plan, Businesses (CVR)
PRO015 - Resource Planning
PRO016 - Risk Scoring
PRO017 - Salary Deduction
PRO018 - Two year High Priority Claims
PRO019 – Write-offs
PRO020 - Special Salary Deduction
PRO022 – Dunning

The processes only cover what happens today, they do not cover what should be happening or what is expected to happen.

3.2 Functional Overview

The functional area overview was created by identifying the functional areas from the process models and then categorising these areas into core, customer, other and supporting groups. The group classification was based on discussions with SKAT process owners and past revenue debt collection experience. This grouping or overview was then used to determine where the analysis should focus.

3.3 Functional Capability Assessment

The first step was to determine which functional capability is currently supported by EFI and other selected parts such as DMI. Then from the overview, Accenture selected and reviewed a selection of the functional areas to determine if there are capability gaps

between what is needed for SKAT debt collection processes and what exists. The purpose of this was to try to understand which areas are not functioning as expected and which are not complete. The areas were selected based on their importance in the business processes and how often they are used. In addition to this, Accenture compared the selected areas against our experience with comparable revenue debt collection and management systems and our revenue functional model.

Our approach for this task was to:

- Gather a listing of services from the service registry
- Map functional components to systems, services & classes
- Select functional areas for review (based on criticality for processes)
- Review EFI functional and technical designs (ODSB`s & DDSB`s) for selected functional areas
- Review EFI services related to selected functional areas (including creating maps of the module flows)
- Compared selected functionality to what Accenture would expect based on functional knowledge of other revenue agencies and comparable systems
- Document selected areas and potential functional issues and gaps

The functional review covered the following; claim management, treatment selection including salary deduction and payment plans. Accenture also covered parts of other functional areas within the context of our reviews of these areas such as account management, work management and business rule management.

4 Process Review

4.1 Purpose

The purpose of the process review was to gain an understanding of how the core processes and system functionality is used at SKAT today.

4.2 Approach

Our approach was to perform a review of the 26 main processes to try to determine what functionality is supported by which systems today. During the review Accenture also tried to determine the connections between the processes, the sequence of the processes and to understand which parts of the processes are performed manually verses which are supported by a system. Accenture also looked at the pre and post conditions of the processes and what happens or is expected to happen within these processes when they succeed or fail (For a full listing of the process please refer to the appendix).

4.3 PRO014 Receive Claim Process Review

The Receive Claim Process covers SKAT receiving a claim from a claim owner up until the claim is either partially or fully paid or it has expired. The process also covers what happens when a new claim owner contacts SKAT to register as a claim owner and the creation of new claim types for collection.

The claims that SKAT manage are received through the portal or via the system-to-system interface. However, a SKAT employee also has the ability to enter a claim manually into the System through the portal and DMI is able to create sub-claims using a web service. Once registered, the portal allows a claim owner to enter claim information through a web form, which includes validations to ensure that the information they have filled-out is correct. If the claim information does not meet the validation rules, it is not possible to submit the entered claim into the System. When files are submitted with multiple claims using the system-to-system interface, a web service handles the processing and creation of the claims within the System. This web service has a minimal level of validation and only checks the claim type, claimant and taxpayer.

At the time of creating the EFI and DMI, the information strategy stipulated that claim information SKAT receives from a claim owner should not be altered or adjusted. However, this does create some complications. For example when data submitted from the claim owners is missing essential details required for a collectible claim. These incomplete or incorrect claims require significant manual follow-up by SKAT with the claimant to correct the information and sometimes this can result in RIM having to write off the claim as being uncollectable. Our opinion is that there should be tougher requirements for data including claims that enter the System (EFI + DMI). SKAT should also update the agreements with claimants so that they can reject or return claims to a claimant if they do not meet these new requirements.

Claims may be single instances or be bundles of claims where there is a main claim (parent) with sub-claims (children), such as fees or interests that have been added to the original claim. Consequently, it is possible that after a claim has been sent to RIM the claim owner needs to later apply fees and/or interests, which then need to be added onto

the original claim as sub-claims and stored. In EFI, these bundles of claims are handled as separate claims connected via the original claim through the claim ID. To create these in EFI the claims need to be entered one by one and all sub-claims must refer to the original claim. There are currently no limitations on how many claims can refer to an existing claim in EFI, that only one parent claim can exist and there are no checks on the parent claim to ensure that it has not expired or been paid-out when a sub-claim is added. This can result in a sub-claim being submitted against an original claim that has already been paid or is expired, which means it should not be collected on.

In some cases where information has not been provided for a claim, EFI will attempt to calculate this value based on the provided information and populate it. For example, when the expiration date of a claim is not provided, EFI will calculate this information using the date when the claim is received and the claim type and then set the date accordingly. Other fields, which are populated by the System typically come from the taxpayer and company registry (CPR and CVR) information.

4.4 PRO021 Add Claim to a Treatment Process Review

The Add Claim process covers adding a new claim into a treatment that is already active for a debtor. At the moment this process is not in use as the System does not support this functionality. This means that all active treatments ignore new main claims and only treat the claims that were included in the treatment when it was started. Sub-claims are in general treated correctly except for scenarios where the main claim has a balance of zero. In that case the main claim will not be added to the treatment again.

4.5 PRO008 Customer Selection Process Review

This process is executed outside of the System (EFI + DMI) and it is the start of all treatment processes for new and existing claims. Other than the data warehouse extraction, the majority of the process is manual and is used instead of the automated treatment selection process in EFI, which is currently disabled as it could start treatments on claims and debtors that may potentially cause an incorrect action or include claims that are not able to be collected on.

The process commences when the production group is ready to start a production run and ends with the debtors being sent for debt collection via a treatment such as a payment plan.

To start this process the production group will select a target group, define the parameters for this target group and then send this information to Affecto. Once received, Affecto will retrieve a list of the debtors and their claims from the data warehouse. The process concludes once Affecto has executed this request and sent the information to the production group for allocation to the various caseworker groups.

After the information has been received, each debtor and their claims are investigated and a decision is then taken as to whether or not the debtor should be executed on and if so, which claims should be include in that execution. The extracted list is always checked against the healthy customer list and Affecto assists by rating the customers. The list is then compared against the deviation and other lists to ensure that only expected treatments are started and that no action is taken on debtors that should not be. Debtors

that are excluded at any of these points are currently not handled through the processes that are listed in the overview (See section 6 of this document).

4.6 PRO009 and PRO013 Payment Plan Process Review

For Payment Plan there are two processes. One for individuals (CPR) and another for businesses/companies (CVR). A Payment plan is a treatment or strategy that is designed to collect debt from the debtor by offering them fixed instalments of payment over a period of time.

Both the CPR and CVR processes start by offering the debtor a payment plan and end when the debtor has either fulfilled the payment plan or mistreated it – mistreating leading to other actions. Based on the payment ability of an individual debtor EFI will suggest the rates or amount for a proposed payment plan. The payment ability is based on information, which SKAT receives through their normal operations, such as eIndkomst. Once a decision has been made to put a debtor onto a payment plan, this decision and the payment plan information is sent to the debtor with additional information about how to submit a complaint regarding the decision.

There are two types of payment plans; one which is forced (automatically applied) and the other which is voluntary and can be requested by a debtor. Debtors are able to submit a budget to RIM to recalculate the payment ability and to decide on a new payment plan or to be moved out of the payment plan due to lack of payment ability. RIM also offers a voluntary payment plan to businesses and companies as a gesture to collect the debt from the debtor over time.

The payment plan process covers all of the above, in addition to what happens when a debtor mistreats a payment plan. One of the main issues with payment plan process is that the length of the payment plan is limited to 1 or 3 years. This can cause an issue when the payment plan is a voluntary one or associated with an insolvency case (Payment plans are controlled through business rules which can be updated to accommodate this, however, there are some other functional limitations due to the EFI/DMI distribution which currently are not able to be resolved).

4.7 PRO017 and PRO020 Salary Deduction Process Review

Salary deduction is a treatment RIM applies to deduct salary from an individual by increasing the tax percentage that is withheld (withholding tax) to collect payment of a debtor's debt. The process starts when the debtor is placed onto a salary deduction treatment and ends when the debt has been collected or by failure of the debt collection such as mistreatment or debt expiration.

Once a debtor is on a salary deduction treatment the debtor can contact SKAT to request a lower deduction percentage for various reasons. If SKAT agrees, they will set the debtor to show as "bero" which means that the percentage deducted by SKAT is lower than the original percentage. It is also possible to set the deduction percentage to zero for a period of time to provide a grace period for debtors. If the deduction percentage is zero, it will result in no collection on the debt for the time period the "bero" has been applied.

4.8 PRO003 Asset Repossession Process Review

The Asset Repossession process is mostly manual and only a few of the activities are performed in EFI. The process commences with debtors being selected for asset repossession and it ends with the repossession of assets, failure to acquire assets or a decision to let the debtor pay through a payment plan.

The asset repossession process includes all activities related to the work of the caseworkers such as the booking of meetings, communicating with the debtors, reserving of cars and securing of assets through registers such as houses and cars. The caseworkers are booked manually in EFI, as is the information related to the activities they need to perform such as the registration of documents related to the client meetings. The documentation that is registered in EFI is in some cases are also created in Captia.

Although this part of the process is handled manually today, it was originally intended that this would be completely automated in EFI. Additionally, the part that EFI does support does not work in a usable way and often books time inefficiently or incorrectly (as the System limits the manual capabilities or adjustments that are possible).

Although the majority of activities are performed manually in EFI, EFI is able to automatically secure cars and houses through the registers, but currently this only works in 90% of the cases. EFI does this by sending a message to the property registers to request that these assets are assigned to RIM for coverage of a debt held by the debtor. However, EFI does not record whether this registering of assets was successful.

4.9 PRO011 Insolvency Processes Review

The insolvency process at SKAT consists of many smaller processes that are associated with insolvency or deceased estates. It also includes processes for supporting insolvent debtors. These processes are:

- Creditor arrangement for CVR and CPR clients
- Submission of bankruptcy
- Bankruptcy or insolvent proceedings
- Enforced dissolutions
- Business Reconstruction
- Administration of deceased estates
- Debt relief for CPR clients
- Remission for CPR clients

The majority of these processes are manually handled today by a small set of workers. One of the main issues they have in relation to these processes is that suspension currently does not work in EFI. They also face issues when creating payment plans as EFI only allows them to create a one or three year payment plan and waiting times for receiving a payment or settlement from an insolvent estate can be much longer than this. At the moment the way they enable this in the System is to use a workaround. The workaround involves setting the date to 9999 to suspend the case, which then creates a

three year extension on the expiration date via a payment plan (but it actually should extend it longer). Additionally, there are no notifications in EFI to warn them when an insolvency payment plan is about to expire and so they manually create reminders of their own to manage these cases.

5 Functional Capability Assessment

5.1 Purpose

To create an overview of the functional areas across the System (EFI + DMI) and to assess the functional capabilities within selected EFI functional areas to understand what capabilities are supported and to determine whether or not there are major capability issues and or problems within the areas.

5.2 Approach

The functional capability assessment approach was to take the functional areas identified during the process review, identify the functionality within these areas and then work out what capabilities are currently supported. To do this Accenture identified all of the services in use today, mapped these to the functional areas and then performed a detailed review of the selected functionality, which included reviewing the ODSB's and code to determine exactly what the System was doing in each of these areas. Please refer to the above description of activities related to the processes and appendix for exact items that were part of our review.

5.3 Functional Area Overview with Large Gaps Highlighted

Following is the functional area overview that was created as part of our assessment work. It outlines the main functional areas used at SKAT in their debt collection and management processes. This diagram below has been updated to highlight the areas where Accenture has found the largest gaps in terms of functional capabilities.

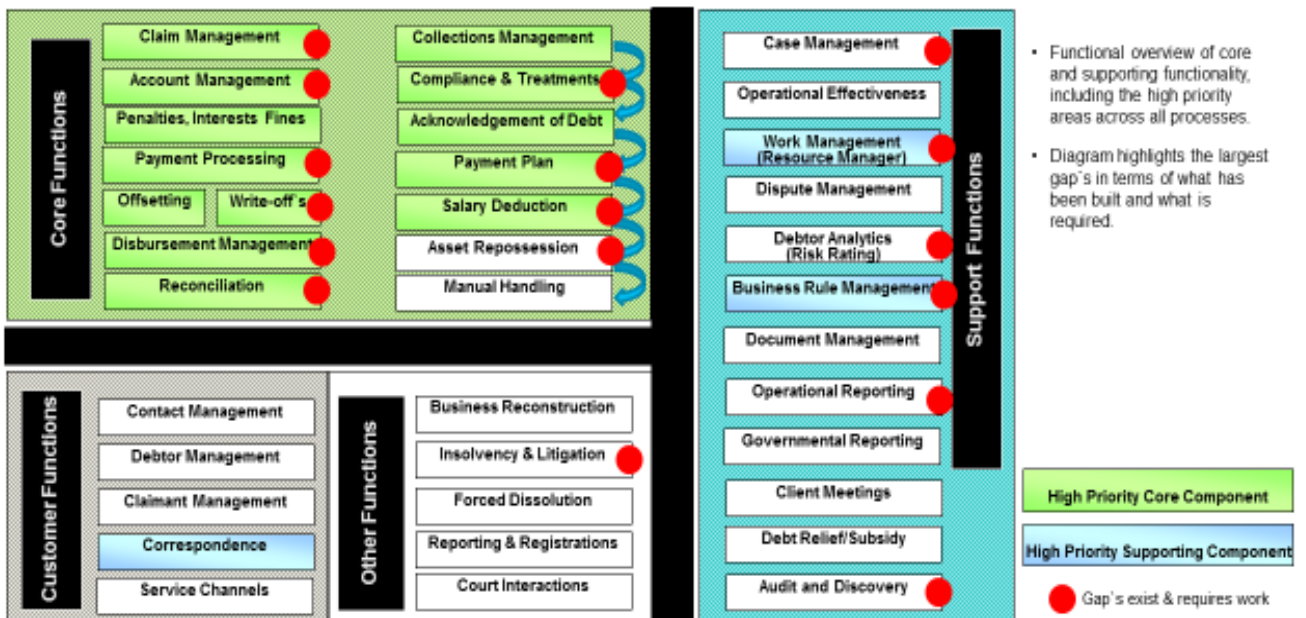


Figure 1 Functional Area Overview highlighting large functional gaps

However, note that our review did not cover all of the areas listed, including write-offs and penalties that not were analysed in-depth, and that Accenture has found other functional

issues that apply to a number of the areas which are not shown on this diagram. Therefore, this diagram only represents the areas with significant problems and does not provide an overview of the issues across all areas or the issues within areas outside of our reviews.

5.4 Functional System Distribution

The functional system distribution overview diagram maps EFI and DMI to the functional areas. Although Accenture has continued to refine this mapping during our capability assessment, it is important to note that:

- The diagram only distinguishes between EFI and DMI, whereas all other systems are grouped under “other”
- The diagram does not show areas, which are currently being performed manually due to one of the systems having a gap or capability deficiency
- The mapping only gives a rough overview of how the EFI and DMI Applications are currently used within the SKAT System architecture for debt collection and management
- Applications are not strictly mapped to one certain functional area, but can be used to perform tasks across several functional areas

5.5 Core Functions

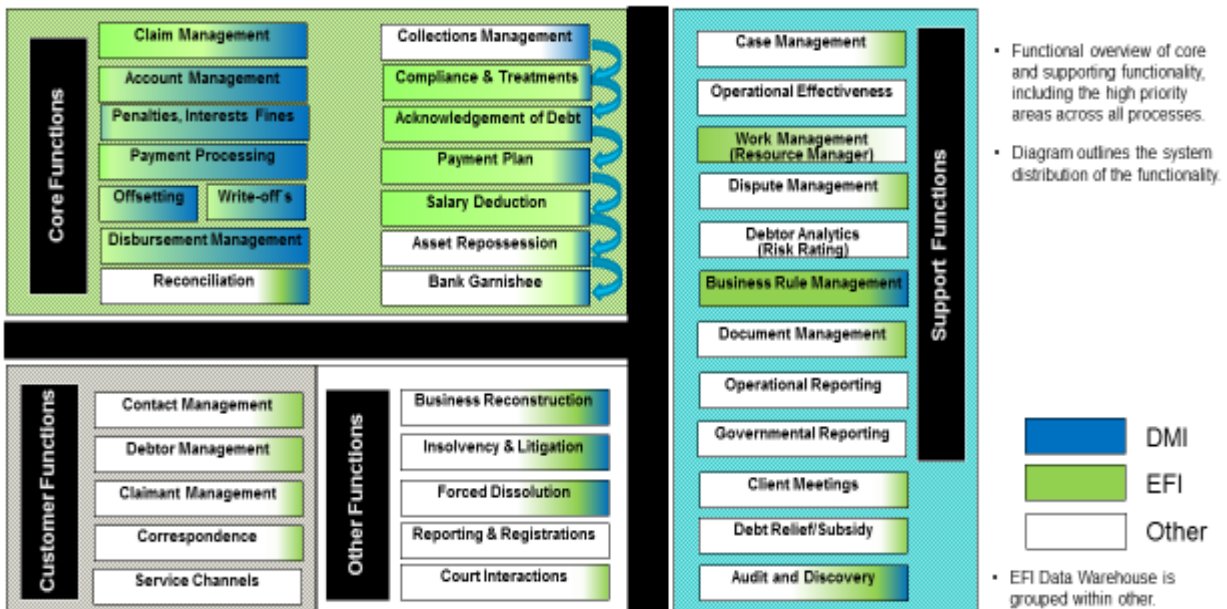


Figure 2 Functional System Overview with EFI and DMI System Distribution

5.5.1 Claim Management

The claim management functional area covers the entire lifecycle of a claim from receiving a claim through to creation of the claim in the System. It also covers the capture of all

information associated with claims and events or actions that are taken in relation to claims.

The key capabilities the System provides in this area are:

- Create, validate and update of claims and sub-claims, including their expiration date and limited values
- Search and view claims and sub-claims
- Automatic processing of claims and creation in DMI
- Monitoring of claims, and updating information based on this monitoring
- Creation and updating of claim types and liability information
- Performing of identity matching for debtors and location of ID`s in the registers
- Recording of changes made to claims (history) and viewing of these changes

5.5.1.1 Claim Management Key Findings

Following are the key findings from our review of the claim management functionality:

- F.1 EFI only validates claim type, claimant and debtor information, it does not validate claim and sub-claims data (conclusion is based on our review of EFI functional designs and code). This lack of validation causes issues for caseworkers and prevents complete automation from being enabled in the System*
- F.2 There are a large number of claim types in the System, which causes complexity in the EFI and DMI Systems. Whilst some of the rules and laws relating to these claims and the management of them has been defined and implemented in the System, this is still incomplete for a number of the claim types*
- F.3 There is insufficient validation on created or received claims to prevent incorrect information being entered into the System. There is also insufficient validation in relation to actions taken against claims to prevent claim data from being corrupted or invalidated*
- F.4 The claim management functionality is not able to handle all activity associated with the normal lifecycle of a claim such as changing of information or the deletion of claims*
- F.5 There are numerous issues related to missing business rules and the management of sub-claims and the System does not have any rules, which ensure that any actions taken against a main claim are also applied to the sub-claim*
- F.6 It is not easy to trace the history of a claim nor to identify values or actions that have been taken in relation to a claim. This includes not being able to see an original debt amount nor the original debt amount in a foreign currency. Based on our experience, this is highly unusual for a system of this type and Accenture has never seen this in a revenue system*
- F.7 There are issues and missing business rules for the calculation and management of claim expiration dates such as for complex liability situations (where debtors have varying percentage obligations against the debts such as for Interessentskab debtors) or when the System tries to work out a claim expiration date based on an action taken in the System*
- F.8 Expired claims are not handled well and there is no monitoring to ensure that when a claim expires all of its sub-claims are also expired. There are also no business rules in the System that prevent expired claims from being included into a treatment or to prevent credits or payments being offset against an expired claim*

F.9 The claims have no real status or values that can be set which easily allow the System or a worker to understand when a claim has been deleted or flagged for another purpose such as when it has been sent to an overseas debt collector or should not be included in treatments

5.5.1.2 Claim Management Functional Assessment

Following is the detailed information on the issues that Accenture found during the capability assessment.

Creation, Updating and Validation

- The claim management functionality is quite complex. When a claim enters SKAT it is created in multiple spots, which creates additional complexity and means that when a change is made it must be made to all of these locations
- Almost no validation is provided in the receive claim functionality, this results in invalid data being accepted such as expired claims, orphaned claims (where the sub-claims do not have a parent) etc. SKAT operations currently do not pursue claims with sub-claims that are less than 100 Danish Kroner, as it costs them more to recover the debt than it is worth. However, since there is not validation to prevent such claims from entering into the System, there are significant amounts of debt that are not able to be pursued and consequently end up expiring and needing to be written off
- Claims with a status of Modregning can be changed to a status of Inddrivelse. The System is not able to handle this change for a claim even when there is only one debtor. In more complex cases such as where there are two or more debtors liable for a claim, this becomes even more of an issue. One example of this issue is related to treatments, which are unable to respond to this change – meaning that the treatment associated with the claim does not reflect the new status. The other concerns updating of expiration dates and management of due dates for claims with more than one debtor
- If a claim needs to be removed from the System it is not possible to logically delete the claim. Consequently, several workarounds have been implemented but the usage of these workarounds is at the discretion of the caseworkers. For example one way a caseworker can do this is to write-off the claim and the other is to delete a claim by setting the outstanding balance to zero. Another issue with this workaround is that when a parent claim is set to zero, the System does not check to ensure that all of the child claims have also been set to zero (or deleted) which results in inconsistent data in the System
- There is no way to track changes made to a claim over time through the user interface. Tracking changes over time requires manual intervention at the database level. Changes are not saved in a timeline, nor do they contain all the information on the before and after changes have been made. This creates problems when they need to roll back changes or pinpoint and action
- The System is able to receive claims in a foreign currency. However, it does not save the amount received in the foreign currency; instead it immediately exchanges the amount to Danish kroner and saves that value. It has been decided by SKAT

business indirectly, as this is how SKAT operated in prior systems. The System is unable to track how much the original debt was, and hence the claimant may pay too little or too much depending on how the exchange rate fluctuates.

- The System is able to show the amount of debt that is currently against a claim, but is unable to show how much the original debt was when it was entered into EFI

Claim Types

- The System has a lot of different claim types and there is no grouping or categorisation that enables re-use of these categories. Instead, every time a claimant has a new type of claim it is added as a brand new type into the System which means all the rules etc. need to be redefined each and every time
- There is no detailed mapping or documentation from claim type to what law(s) govern that specific type and how these should then be applied in the System. It is not always clear what the legal basis is for the claims within EFI

Expiration Dates

- The System does not provide functionality that ensures when a parent claim expires that all of the sub or child claims also expire. Consequently, when a main claim expires, there is no update to set the sub-claims (children) to also show that they are now expired
- When creating a claim and no expiration date is set, the System tries to calculate this based on available information and the date that the claim was received (refer to claim type issues mentioned above). The actual expiration date calculation rules are much more complex than that but the System has not been designed to cope with this and consequently, it is not able to apply all of the necessary expiration date rules (the calculation from this functionality is often ignored, as it is known that it incorrectly calculates dates)
- There are issues when the expiration date is adjusted based on an action such as one that is taken through a treatment. Essentially, the expiration date calculation does not always happen when expected and when the System does calculate the date it sometimes calculates the date incorrectly (refer to compliance and treatment section)
- When a claim is received and the expiration date is not provided, the expiry date is calculated by taking the date the claim was received and adding the number of years in which the claim type would normally expire. Unfortunately, this rule does not always yield the correct expiration date, as events or actions taken on a claim prior to entering the System and after entering the System also affect the expiration date. For example if a dunning letter has been sent or if a debt has been acknowledged this can also adjust the expiration date
- Another issue we found was due to a limitation in the System where claims are unable to be tagged based on actions such as when there has been a complaint regarding the claim or a negotiation has commenced, the worker will set the expiry date of claims to 31/12-9999. This means that when the System tries to update the

expiration date it is unable to determine what the original date was or understand what actions have been taken and it can incorrectly calculate the expiration date

- Interruption of aging on a claim that belongs to a partnership does not interrupt the aging for the liabilities
- When a debtor does not receive their decision letter and this letter is returned to SKAT, the System changes the expiration date of the claims that the letter covered back to their original date. However, the System only does this for the main claim expiration date and it does not do this for the sub-claims that are connected to the main claims. Thus there is a risk that the System will cover these expired sub claims, resulting in the debtor paying for a debt that has legally expired

Claim States and Status

- The claims have no status or way to tag them that allows caseworkers or services and other systems to see when a claim has been deleted, is being contested by a debtor, has an issue or should not be included into a treatment.
- When a claim is sent to another country for debt collection this should interrupt the expiration date and the claim should not be placed on a treatment; currently this is not supported and the caseworkers use claim notes to detail when this has occurred. If automation is turned on, Accenture has no way to identify these claims in the system, as they are not on a special treatment and debtor or claim status tagging is not provided, which would enable this to occur.

5.5.2 Account Management

Account management functional area contains all of the functionality related to the management of customer (debtor) accounts including their account balance, debts, credits, interests, write-offs, offsets, refunds and payments.

The key functionality that the System provides in this area are:

- Create and update financial transaction postings such payments, refunds etc.
- Initiate credit & debit offsetting
- Create and update adjustments, transfers & reversals
- Create and update penalties & interest calculations
- Create and update fines and reminder fees
- Create and remove a penalty & interest suppression
- Create and remove an insolvency or bankruptcy lock
- Manage unallocated/unmatched amounts
- Issue balance statements
- Clear debtor account
- Reversal of financial postings

- Search and view customer account balances and transactions
- Calculate and apply exchange rates
- Calculate and apply depreciation rates
- Payments
 - Park or suspend pay-outs
 - Issue receipts for payments
 - Record missing payments
 - Find, list and view payments
 - Create and update automatic and manually entered payments
 - Cancel payments
 - Allocate payments to debt
 - Calculate Instalment Payments
 - Suspended Payments
 - Handle Dishonoured Payments
 - Receives dividends
 - Receive payment from an estate.
- Credit Offsetting
 - Perform simulation of coverage
 - Create and update offsetting
 - Receive and post offsetting amount
 - Receive receipt from sender
 - Perform open offsetting
 - Create offset notice to the customer
 - Create pay-out letter to customer
- Write-offs
 - Search and select claims to be written off
 - Select effective date of write-offs
 - Create and update initial write-off
 - Approve write off
 - Reject write off
 - Create and update percentages of write off
 - Execute write offs
 - Create and update a partial write off

- Create and update reason for write off
- Send letter to debtor
- Send letter to claim owner

5.5.2.1 Account Management Key Findings

This area was not part of our review. However, Accenture has some key findings for this areas that we discovered through our other reviews.

- F.10 There is no way to tag or filter main and sub-claims to prevent them from being included in accounting processes There is no way to correct financial deviations on debtor's accounts such as when a credit is offset and an interest has been calculated prior to a debt amount being adjusted*
- F.11 The System refunds money to nemKonto, if the debtor does not have a nemKonto the refunds will be transferred back to DMI. From there, a manual process enables RIM to refund money to the debtor - if the debtor supplies a new nemKonto or bank account. After this, some refunds will still end up as open records in the system, even though they have been attempted allocated manually. AKR customers are prone to this as they might not have CPR/CVR numbers, which is required by nemKonto.*
- F.12 For salary deductions, there is no system check or reconciliation performed to ensure that the amount notified to debtors is the amount that is deducted. Consequently, sometimes the amount deducted is not what was notified*
- F.13 Across the account management area there are no reconciliations or system checks to ensure that actions are not repeated, this includes that SKAT have not received two salary deductions or payments and that SKAT have not issued two refunds to debtors*
- F.14 The account management functional area lacks the ability to apply suppressions or mark debtors and their financial transactions to prevent write-off's, deduction of payments, issuing of refunds etc.*
- F.15 Reversal or cancellation of complex transactions such as those that prevent the calculation of interest is not possible*
- F.16 The order of coverage that is used by DMI to determine the claims, which will be covered by a credit or payment does not check the expiration date of claims; it is therefore possible to use credits or payments to cover an expired claim*
- F.17 In complex liability scenarios such as where several debtors are responsible for individual sub-claims under a main one, the System is not able to distinguish which debtors are responsible for a specific sub-claim and it can use debtor's credits or payment to pay a sub-claim that they are not responsible for*
- F.18 Due to the functional distribution of the systems, there is an issue with links between treatments and claims. Currently, if all claims on a treatment are reversed or recalled the System will not cancel the treatment fee, which remains as a liability for the debtor*
- F.19 Automatic write-off of debt is not able to be enabled, as the System cannot handle future effective cases (ones with a future due date) and ensure that it does not write-off debt that is not yet due*
- F.20 There are issues with automatically handling debtor requested deviations such as a different payment or credit allocations for debts.*
- F.21 Credit offsetting notification to a debtor occurs after the offsetting has occurred. The actual notification should happen prior to the offsetting. It should also be able to be prevented based on a request from a debtor.*

5.5.2.2 Account Management Functional Assessment

The majority of account management is handled in DMI and Accenture did not review the code, however Accenture has looked at some of the DMI design documents and Accenture were also involved in workshops which discussed this area. This has enabled us to perform a limited assessment of the functionality. As a result of this assessment, Accenture has found the following capability concerns:

Insolvency and Bankruptcy

- The System has a treatment that supports this functionality but the process and all communication is done manually outside the system. This information must then be manually entered into the System. There are no locks in the System to prevent refunds going to the customer when they are under this treatment. This is an important functionality and points to a larger gap in the System in terms of stopping actions when required (refer to technical analysis report which also covers this point in detail)

Reversal of Payments

- The System is not able to correctly handle the reversal of payments and consequently, when a payment is reversed the corresponding interest calculations and balance are not correct

Handling of Debtor Requested Payment Allocation

- The System is not able to handle debtor requested payment allocations to claims automatically. At the moment, these are only able to be actioned manually by a worker

Refunds that are not through NemKonto

- The System can only issue refunds to debtors through nemKonto, and if nemKonto cannot find the debtor, the amount is returned to the System. If a caseworker has worked on a case, it would be possible to refund money to a bank account manually. Consequently, there are a number of refunds that cannot be issued and hence remain in the DMI System. The DMI System should be able to handle debtors who do not have a nemKonto, by handling the returned refunds from nemKonto, by issuing letters to the debtors.

PEF Customers with Uneven Debt on SE and CPR Tracks

- When a debt correction has not yet been entered into the System, it is possible that the payment allocation or credit offsetting functionality can accidentally cover the debt. This coverage means that the debtor is now missing a credit amount and that any correction of this deviation must take into account a calculation of the interest to be subsidised. Unfortunately, the System is not able to handle this and consequently, there are a number of customers who have incorrect debt amounts due to the deviations not being handled

Salary Deduction

- The System sends out a decision letter conveying the amount that shall be deducted from a debtors payments. However, as the System is not checking the amount deducted against the amount notified in the decision letter, there are issues that sometimes the amount deducted is different in the e-tax card than the decision letter that had been sent
- There are no checks in the System to ensure that a salary deduction payment has not accidentally been taken twice. Today all salary deduction payments are manually checked and then the credits are either applied into the System or sent back to the debtor
- The System is not able to correctly handle interest and balance calculations when an employer does not withhold tax correctly for a debtor or pays late

Cancel Interest Exception after it has Expired

- It is not possible to edit an interest exemption where the end date is exceeded. For instance, the customer has received an interest exemption for a period where you later find evidence that invalidates the interest exemption and hence the exemption should be reversed, so the customer has to pay the full rate

Coverage of Aged (expired) Claims

- If the System receives a payment, it will use the coverage order to cover the claim and presumes that the claim has not expired. Thus it is possible that expired claims are covered by payments if they still exist in the system

Claims that Belong to Another Claimant are Covered

- If a main claim has several debtors and contains several sub-claims where one or more of the sub claims is assigned to one debtor. The System can use payments or credits to cover the sub-claims, even though the paying debtor has no liability for those sub claims
- There is no notification in the System to alert caseworkers when they need to check payment coverage, to ensure that debtors are not covering debt that they are not liable for

Recalled or Cancelled Claims

- If a claim has been received and then recalled (i.e. the debtor should not owe the debt) the System can cover a claim with incoming payments. This creates a situation where SKAT is at risk of collecting more money than the debtor owes

Reversal of Fees on Treatments

- If a treatment is created together with a fee, and the claim(s) are cancelled and/or recalled or in some other way removed, then the fee for the treatment should also be removed. However, due to the functional distribution and the links within the

System, the claims are not connected to the fee for the treatment and this means that when they are all cancelled or recalled, the System is not aware that the fee should also be reversed and this debt remains for the debtor.

Write-offs

- The automatic write-off functionality cannot be enabled. If it is enabled the System will start to write-off all debt that appears to be expired, even if the dates have not been checked and it is not confirmed that the expiration date is correct
- It is possible to write off a claim with a future effective date. This should not be allowed, for debt with future effective dates, the write-off process should be manual

5.5.3 Disbursement Management

The disbursement functional area covers all of the functionality related to the act of disbursing money from RIM such as the paying out of money to claimants or other governmental bodies and groups. This area does not cover the issuing of money to debtors, as this is covered under account management.

The key functionality in this area is:

- Creation and updating of a disbursement
- Search, list and viewing of a disbursement
- Grouping of amounts to be disbursed
- Approval of a disbursement
- Controlled disbursement
- Reconciliation of disbursements
- Issuing of credit to claimants and other government agencies

5.5.3.1 Disbursement Management Key Findings

Accenture did not review this area and we have no key findings in relation to it.

5.5.3.2 Disbursement Management Functional Assessment

Accenture has not performed an analysis of the capability in this area and we did not come across any gaps during our process reviews.

5.5.3.3 Collections Management

The collections management functional area includes all of the functionality related to the management on collections at SKAT such as their strategies for maximising debt collection and minimising write-offs due to unrecovered debt.

5.5.3.4 Collections Management Key Findings

Accenture did not review this area, however, based on reviews in other areas we have one key finding.

F.22 The System is not able to handle uncollectable debt that needs to be returned to claimants such as when it was raised in error or was already expired upon being received

Collections Management Capability Assessment

- The major issue that Accenture found is that there is no way for SKAT to return non-collectable debt to agencies upon receipt of these claims, such as when it is not economically viable to collect or when the debt was already expires. They are also unable to return debt to agencies before it is about to expire, which results in large amount of write-off`s (refer to write-off capability assessment) Penalties, Interests Fines.

5.5.4 Reconciliation

The reconciliation functional area covers all of the functionality related to the comparing of various different types of data in order to determine whether or not there are inconsistencies between systems, values, numbers on lists etc. One example of a reconciliation is where different systems are compared to see if there are any discrepancies in the systems such as different debts.

5.5.4.1 Reconciliation Key Findings

Accenture did not review this area, however, based on our reviews in other areas we have one key finding.

F.23 There is a significant lack of reconciliation between EFI and DMI, specifically; there is no comparison of the data such as claims in EFI and DMI and on the interactions or events sent between these systems; there is also no reconciliation related to work management such as ensuring work tasks have been completed. This lack of reconciliation causes significant data quality issues and means that the business is unable to detect and resolve problems

5.5.4.2 Reconciliation Functional Assessment

Reconciliation is very important for ensuring system integrity and for various auditing processes. During our investigations of EFI, Accenture did not find any documents, reports or code that were specifically used to perform reconciliations. Based on this investigation, our conclusion is that EFI has very little reconciliation between other systems. Given that EFI is highly integrated with DMI and there are numerous services that duplicate data between the two systems, it is our opinion that there should be a number of different types of reconciliation on the data and between the EFI and DMI Systems.

Although Accenture has not performed an extensive review, our initial investigations could not find any services or reports that are specifically focused on reconciling information between these systems. However, from discussions Accenture understand that some bailiffs and caseworkers do themselves perform manual reconciliations as it relates to their work but this is not extensively practiced and it is a relatively manual process.

In terms of reconciliation, Accenture has specifically found:

- There are no permanent automated reconciliations between DMI and creditors including SKAT's own claimant systems (KOBRA, SAP38 and DMO). Although, some manual analysis has been performed in order to identify the amount and size of the differences and to then identify specific cases that can be cleaned up
- There are no reconciliations between the amount that is advised to users and the actual amount that is deducted and registered in elndkomst
- The System does not check that when payments are issued to debtors that the payment was actually issued by the payment centred. There should be an interface to check that payments were actually successful
- It is our opinion that the lack of reconciliation is a symptom of an overall problem with the system design; in that it only ever looks at a perfect path for processes and actions and never considers that data might be wrong or that exceptions can occur. Based on our experience, the opposite assumption is normally taken with fully automated systems. Accenture also believes that a thorough analysis of reconciliation is likely to show many problems, but this will be better than continuing as is, as problems can then be resolved

5.5.5 Compliance and Treatments

The compliance and treatments functionality covers the debt collection and compliance strategies that are applied in order to collect outstanding debt from debtors. This functional area is critical for ensuring that debtors meet their obligations and for collecting on the maximum amount of debt possible

The compliance and treatment functional area provides capability to create, update, list, view, search and calculate payment abilities for the following treatments;

- Dunning
- Payment plan
- Asset repossession
- Salary deductions
- Acknowledgement of debt

5.5.5.1 Compliance and Treatment Key Findings

Following are the key findings from our review of the compliance and treatment functionality;

- F.24 Creation of new treatments or the alteration of existing treatments to cater for changes in law or business operational requirements is difficult and time-consuming*
- F.25 Claims are not able to be added to a treatment once it has been commenced*
- F.26 When a treatment is created, expired and tagged claims are not able to be excluded*
- F.27 Management of claims at a sub-claim level is not possible in EFI. Consequently, you can only exclude or include parent claims in treatments*
- F.28 There are several issues with the handling of sub-claims when a parent claim is on a treatment. For example expiration dates will not be updated for sub-claims even when a*

payment is received and sub-claims can be included in a treatment even though they were not included in the decisions sent to the debtor

- F.29 Treatments do not respond to changes that are made to claims. This means that when a worker or claimant alters the claim information, the treatment is not updated to reflect this change*
- F.30 The applying and removing of grace periods does not handle expiration dates*
- F.31 There are numerous issues with the manual and automatic calculation of payment ability for treatments which causes debtors payments to be too high or too low. These issues are significant and result in an increased workload for workers*
- F.32 When a treatment is created and a decision letter is sent but the debtor is not located, the expiration date is not handled correctly*
- F.33 The System does not provide monitoring for treatments and actions are only initiated when an event is triggered. Consequently actions such as a mistreatment of a salary deduction need to be manually detected by workers*
- F.34 There are issues with the rules defined for the creation and ending of salary deductions.*
- F.35 There are a number of issues with editing and ending payment plan treatments. For example, it is possible to update a payment plan amount when it is in progress even though this has not been notified to the debtor*
- F.36 There are no payment plans that meet the requirements for insolvency cases*
- F.37 The System does not provide all of the required functionality for asset repossession. Consequently, a majority of this process is manual*

5.5.5.2 Compliance and Treatment Functional Assessment

Although EFI uses an event management set-up that allows for the handling of system events in a flexible way, it seems that the actual design of the System does not easily facilitate the creation of new or alteration of existing treatments.

Generally functionality should be designed with reuse in mind, which means that business logic is defined in a way to allow configurability and reuse that accommodates future needs. At SKAT most treatments follow a predictable pattern of creation, updating, issuing of correspondence, payments, calculation of ability to pay, monitoring, ending, applying and releasing a grace period and manual intervention of a treatment.

However, the current design rather than create a generic treatments with configurable steps, has separate services for each treatment in the system. Consequently, these services are specialised for individual treatments and little to no reuse is possible. Additionally, their design means that whenever a change is required a new treatment design and service has to be created and that each individual design within the System needs to be reviewed to determine adjustments. It is also often difficult to fully anticipate the impact a new treatment will have and to adjust the System accordingly. Meaning that such changes are complex and difficult to implement.

Additionally, our review of the functionality and processes has found the following gaps and issues.

- Automatic selection of debt treatments is too reactive, it often creates a treatment without considering that more information may be in transit. Also, the treatments do not have any mechanism to filter on a claim-by-claim or sub-claim basis, which

means there is no way to tell the System to ignore certain claims or not action them other than based on their claim type

- Treatments in EFI are created and managed at the parent claim level; this means that currently sub-claim (child) level or claim wise treatment is not possible
- It is not possible to add claims to an existing treatment. This means any new claims received are not immediately added into a treatment
- No treatment is available to handle or treat claims that are sent overseas for debt collection. When the System identifies that a compliance or intervention is required, it creates a manual handling treatment, which results in a lot of these tasks being created in the System for operational staff to intervene. Some of these manual takes could have been actioned or fixed via other means for example: looking up peoples addresses through other registers, internet etc.
- When a claim is corrected or altered, if it is on a treatment the treatment is not updated to reflect this alteration and can have incorrect information. Given that claimants are able to update or delete claims by sending in an altered file, it is possible that they change an expiration date or delete a claim where Accenture has already been collecting credits against
- Treatments do not react to correspondence from debtors. If correspondence is received from a debtor in regards to a notification on salary deduction, the System does not check this before making a decision on salary deduction. Once a caseworker has commenced looking at the correspondence it is up to the caseworker to take action

Payment Ability Calculation

- Calculation of the ability to pay is complex, especially when a debtor has more than one active treatment. Currently the System is only able to calculate the ability to pay by looking at one treatment, it is not able to take other treatments into consideration when performing this calculation, which results in an incorrect amount being determined and the payments, withholding tax etc. being wrong
- The payment ability calculation on existing customers takes approximately 48 hours and there is no automatic validation that ensures that the payment ability calculations are done correctly. Thus, each month a worker must manually check that the payment ability calculation basis is valid for all debtors (i.e. that all annual income reports and pay checks used as basis for the calculations are valid)
- There is a risk that treatments are manually initiated before the calculations are done and before a worker has validated the calculations. Because of this risk, the event which triggers active treatments when the payment ability for a debtor changes, has been disabled. Thus, treatments are not changed based on whether payment ability for a debtor goes up or down, unless the debtor on their own initiative contacts SKAT to inform about the changes. In such a case, SKAT will send the debtor a budget form to be filled out. If this is done, a new payment ability calculation will be made based on the budget

- EFI does not update debtor-types automatically. Consequently when a debtor changes from being a PEF-customer to having a normal job/salary income, situations may arise where the payment ability calculation is calculated on outdated information and this can result in the an incorrect treatment being initiated
- When allocating a debtor to salary deduction, the amount which is taken through salary deduction is not reserved in the debtor's payment ability
- If the debtor submits a budget due to a notification on start of salary deduction, the System does not react that this is received. If a budget is received from the debtor which needs to change the salary deduction a caseworker must open the case and manually do the necessary changes to the treatment, regardless if the salary deduction has started or not

Budget Calculation (Manually calculated payment ability)

- The functionality for when a debtor requests the manual calculation of a payment ability or budget, is not being used. Instead:
 - If the new payment ability is the same or higher than the payment ability noticed or used in the current treatment, the current treatment will continue without any changes
 - If the new payment ability is lower than the payment ability noticed or used in the current treatment, the current treatment will be stopped and replaced with a voluntary payment plan
 - If the new payment ability is zero, the treatment will be stopped and the debtor will be granted a grace period

Claim Expiration

- If a sub-claim is received after a treatment has been started the interruption of aging as a result of actions or credit collected will not occur to the sub-claim. Even if a sub-claim has been covered by a payment through salary deduction. The interruption can only be handled when the treatment has stopped
- The System cannot roll back the expiration date for sub claims when a decision letter is returned to SKAT

Creation and Ending of a Salary Deduction

- If a sub-claim is received after the notification of salary deduction is sent the sub claim is automatically included into the salary deduction treatment. Results are that the sub claims are a part of the decision although it has not been notified to the debtor. Consequently, this can result in credits being offset or tax withheld from salary deduction being applied against the sub-claim which the debtor has not notified about. (Ref Funktionelle krav til LØN)
- There are no restrictions to start salary deduction if the debtor is an individual but owns a personal business (enkeltmandsvirksomhed).

- When the decision notification letter is returned, as it has not been possible to deliver it, the System does not stop the decision making or interrupt the aging of the claim, as stated in the law
- There are no rules applied when starting a salary deduction to ensure that only allowed debtor segments are included. Consequently, it is possible that companies could be on a treatment until the manual monitoring detects and then closes down the treatment
- If salary deduction fails to collect from a debtor, the treatment will not automatically end and change track for the debtor. Instead, they need to be manually removed from the treatment by a case worker

Monitoring a Salary Deduction

- Today the System does not automatically end a special salary deduction (S-Løn) even after the debt has been paid. The only way to end this is to manually stop the special salary deduction.
- There is no system based monitoring of the salary deduction to detect mistreatments (such as when a payment is not made). Presently the detection of such an event is handled manually by case workers.

Grace Period (Bero)

- If a treatment has been stopped due to a grace period being applied, the expiration date of claims should remain as they are and no updates should be made to the dates until the grace period is ended. Currently this is not enforced in the System and other actions taken on the claims are able to update the expiration dates of the claims.
- The rules in terms of handling paused and restarted claims has not been defined in the system. Consequently, the expiration dates of claims that were suspended and then restarted are handled incorrectly.

Change of Tax Reporting from Employer

- Today there are some issues if the employer changes the tax reporting to Skat. For example if the employer withdraws the previous amount of tax paid to Skat and submits a new tax reporting. The system does not see that the deducted salary on the debtor is actually claimed back to the employer. If then the new tax reporting is done, it actually looks like the debtor has paid twice instead of once. This could result in a debtor paying too little of his debt and actually gets reimbursed money which was never paid by the debtor.

Change in Deduction Percentage

- At certain times, it should not be possible for caseworkers to increase and reduce the deduction percentage manually via the caseworker portal. For example, when a notification letter has been sent out to a debtor and the System shows that it is still

waiting for a response. However, this is currently possible.

Payment Plan

- The System allows caseworkers to configure and update data, business rules and actions when it should not be allowed. For example, you can update the payment plan rate after a payment plan has already been paid-out or stopped
- There are no rules applied when starting a payment plan to ensure that debtor segments are treated as required. For example, PEF customers need to be treated in a manner that is different from individuals or companies, today this functionality does not exist in the System and consequently means that they are treated as individuals
- Payment plan timeframes are restricted to 12 months, however the documentation states that there should be no such limitations in the systems for a caseworker and that you should be able to change the following; frequency and number of instalments
- It is possible to change the payment amount in the payment plan while the payment plan is active. Currently the automation of this functionality has been disabled due to the consequences of activation
- It is not possible to add new claims to a payment plan
- When a payment plan has ended (after the EFI set period) and the last payment does not cover the remaining debt (due to an interest), the payment plan is unable to close. This is an issue as no new instalments (expected payments are created) and the debtor is not notified that they still have remaining debt
- A payment plan can only be created for 12 or 36 months, and if the payment plan is unable to cover the debt in the set time period caseworkers need to create a new plan or extend the existing one. This creates overhead work due to that RIM need to monitor the payment plan that fulfil this criteria
- If a payment that have been made to a payment plan is rolled back, the expiration date for the covered claims should be rolled back. This however, is a manual process and if not done it creates a risk that claims that should have been expired are covered. In some cases the caseworkers have tried to subtract the expired claims, but in the choice of track the aged requirements is included anyway

Asset Repossession

Asset Repossession is mainly a manual process, where the activities are done either completely manually or manually within EFI. Even the selection of debtors for this treatment is performed manual as part of the treatment selection process. However, our assessment found the following concerns:

- When a repossession is cancelled it is possible that the cancelation is not always registered and there is no verification that the repossession have been cancelled
- When an asset repossession is in a waiting state, e.g. "Pending police search" or "Awaiting business outlay" and all the claims are removed from the treatment. The

treatment shall stop, which it does not

5.6 Other Functions

5.6.1 Business Reconstruction

There is no business reconstruction specific functionality in the EFI and DMI Systems. The process is mainly manual and the actions are registered in EFI in the document section. Related documents are also uploaded to the case. In other words using supportive functions to register the steps and history of the case manually and using work management to set up appointments and schedule meetings.

5.6.2 Insolvency and Litigation

There are no insolvency specific functionality in the System. The process is mainly manual and the actions are registered in EFI notes section. Related documents are also uploaded into the case management tools. In other words using supportive functions to register the steps and history of the case manually and using work management to set up appointments and schedule meetings.

5.6.3 Forced Dissolution

Forced dissolution is a functionality area that covers the management of forced dissolution cases. Today the process for this is manual and involves court interactions. The actions and documentation of the process are handled by registering documents and actions in EFI under the document section. However, SKAT does use some supportive functionalities such as document handling to;

- Register the forced dissolution
- Create and manage the forced dissolution case

5.6.4 Court Interactions, Reporting & Registrations

Court interactions, reporting and registration is functionality related to obligation in terms of managing debt cases through the courts. This work is completely manual and no functionality is provided in the system. Some specific actions taken in this area are:

- Send insolvency to the court
- Send information to court
- Attend a court hearing

5.7 Support Functions

5.7.1 Case Management

The case management functional area covers all of the functionality related to the management of different types of debtor cases such as bankruptcy, audit and dispute cases.

Key Capabilities:

- Create and update a case and associated information
- Search, list and view debtors and cases
- Create case work load lists including prioritisation and target case groups
- View historical information on cases related to debtors

5.7.1.1 Case Management Key Findings

This area was not part of our review. However, Accenture has some key findings for this area that Accenture discovered through our other reviews.

F.38 Case management is handled outside of EFI and there is no integration with this system to EFI or DMI. This makes it extremely difficult for caseworkers to manage debt cases and to ensure that no actions are taken in EFI or DMI that are contrary to what is required based on their cases

F.39 It is difficult to obtain a consolidated picture of debtors their active cases and history

5.7.1.2 Case Management Functional Assessment

Currently, case work is not supported within EFI. Therefore, the entire lifecycle of case management is handled within another system that has minimal links to EFI being the case identifier and caseworker information. This is a major gap in the functional capability within EFI, which was originally supposed to support casework. Although, the case management tool that is used does provide sufficient functionality for case management. The major gaps that Accenture sees are:

- Caseworkers do not have a single connected view of a debtor from the case management tool and EFI
- There is insufficient information for caseworkers in EFI to quickly assess a debtor and they must actively look for the case link and to then navigate to the case management tool to find out what the case is and whether or not it is active
- Unable to prioritise debtors using case information; currently is not possible to do this and the prioritisation has to be done manually by extracting lists that containing the focus groups

5.7.2 Operational Effectiveness

Operation effectiveness covers everything related to operations from the implementation of strategies to the effective management of workers and the measuring of efficiency using KPI's. This includes the creation of KPI's to track the effectiveness of operations in terms of work load management, time spend on direct contact with the debtors or claimant and the most effective management of cases to determine how you can better manage your operations.

This area was not reviewed by us and there are no specific reports on the reporting list that Accenture could identify that belong to this functional area. Accenture would need to

look into this more in order to understand the gaps here.

5.7.3 Work Management (Resource Manager)

The work management functional area contains the functionality for the management of resources, activities and workflows for debt collection at RIM today. Currently, there are three ways that SKAT is performing work management;

- Through the Resource System in EFI called (RS – only Bailiff booking is in use);
- By managing individual debtor cases in the case management tools Remedy and Captia; and,
- Through custom spreadsheets placed on the SKAT SharePoint for work allocation

Work Management Key Findings

This area was not part of our review. However, Accenture has some key findings for this areas that Accenture discovered through our other reviews.

- F.40 *The case work is completely handled outside of EFI and DMI. This means that there is no integration between the case system and EFI/DMI. This functionality is important for ensuring workers are able to manage cases in one place and important for continuity*
- F.41 *RS was planned to be used for automated management of all workers. However, due to missing functionality it is only being used for management of bailiffs such as scheduling their meetings or asset repossession tasks and booking cars. Even then, as used, it does not provided the necessary flexibility required*
- F.42 *Case workers need to constantly set manual reminders for tasks such as insolvency etc. as there is no reminder for these items in the System*
- F.43 *It is difficult to obtain a work list backlog, manage work tasks and to accurately plan work*
- F.44 *There is no way to gain a meaningful picture of task completion*
- F.45 *There is a lack of understanding on what resource manager can and cannot do and this causes frustrations. The result of this frustration is that more and more work is managed outside of EFI and these processes are not all handled in a consistent manner. Additionally, security is hard to manage and errors are easier to introduce*
- F.46 *Workflow and tasks are currently being managed in spreadsheets and not in the RS System*

5.7.3.1 Work Management (Resource Manager) Functional Assessment

In terms of work management, the main gaps that Accenture has observed are as follows:

- EFI generates tasks for workers to action such as when it needs a worker to manually intervene in a treatment. Unfortunately, the System does not provide an efficient way for workers to sort and action these tasks which makes this functionality difficult to use for workers
- Configuration needs to be done in RS for each case-worker in order for correct tasks to be automatically assigned by EFI
- Tasks are managed outside of EFI in spreadsheets. Consequently, there is no way to close or update these tasks in the resource system and a lot of tasks that may have been completed remain open

- Having work tasks in different places means that it is impossible to get an accurate and timely picture on how much is executed and when it is executed. To get a good picture of the work delivered you need to know that the caseworker is both working in the spreadsheet and on an RS task and you would then need to combine this information
- Asset repossession caseworkers use the calendar feature to manager their cases, however they have found that this feature does not work as they would expect and that it is difficult to accurately manage their client site visits

5.7.4 Dispute Management

The functionality within dispute management is;

- Allocate & handle disputes
- Create a dispute case
- Process a dispute case
- Monitor disputes
- Contact customer and advise of dispute outcomes
- Perform appropriate dispute actions and record

5.7.4.1 Dispute Management Key Findings

Dispute management was not part of our reviews, however a key finding from our other reviews was;

F.47 There is no way to tag debtors and adequately manage dispute cases in a centralised consistent and repeatable manner

5.7.4.2 Dispute Management Functional Assessment

Dispute management is a manual process, the only system interaction that is sometimes used in these cases relates to the notes functionality. In terms of gaps, the main gap is that there is no ability to tag claims, treatments etc. to indicate that they are currently under dispute (refer to claim management and treatment gaps.)

However, it has been stated by Kammeradvokaten that SKAT is entitled to try and collect on all disputed debts etc. (a positive collection result being an acknowledgement of the debt) therefore, it would be more for information purposes that this tagging would be useful.

5.7.5 Debtor Analytics (Risk Rating)

Debtor Analytics contains the functionality for determining the risk of debtors, their likelihood to pay and for identify cases that require immediate action. This also covers analytics for the debt collection strategies, which are focused on determining actions which will maximise debt returns. The functionality in this area is used to understand debtor behaviours and gain information about types of debtors. Specific functionality is:

- Determine high risk taxpayers
- Detect and analyse fraud
- Model fraud and risk
- Research and develop fraud and risk models
- Improve collections
- Analyse payment behaviours

5.7.5.1 Debtor Analytics (Risk Rating) Key Findings

This area was not part of our review, however based on our other work our key findings are:

- F.48 The system only provides basic functionality in this area and this functionality is insufficient to even determine a simple risk profile for RIM. Consequently, this functionality is not being used and all risk profiling is being calculated manually*
- F.49 There are significant gaps in terms of what the System is providing and there are no debt or fraud models that RIM can use to maximise debt collection*

5.7.5.2 Debtor Analytics (Risk Rating) Functional Assessment

Currently the only debtor analytics functionality active in EFI is the risk rating. This risk rating is a very small component located in the data warehouse that is used to score the risk rating of debtors. This functionality is not well developed and is not actually used in the high risk rating process, which is performed manually out of the system.

Additionally, treatments and other decisions which should use these risk analytics as the basis for choosing which treatments the debtor should be placed based on and other factors such as propensity to pay, most effective outcome based on similar debtor profiles etc. are not being used. Today risk rating is handled by a manual process and it is only done at a very basic level.

We did not perform an extensive investigation, but the gaps Accenture noticed are:

- Scoring of high risk debtors to determine treatment strategy
- There is no refund risk profiling available (to mitigate refund risks)
- Determining the best debt collection strategy based on propensity to pay, debtor profiles etc.
- Detection and analysis of fraud or compliance issues
- Not having information in order to focus on collection improvement

5.7.6 Business Rule Management

EFI contains a large number of Business Rules, which are configurable by the administrator of the system. The business rule management functional area covers the creating, updating, viewing and listing of the rules that govern many of the Systems decisions.

Business rules are used in many areas and determine the rules for things such as: types of claims that can be added to a treatment, expiry date of a claim, which claims can be placed on which treatments, the tracks debtors can be placed on, the amount of payment or salary deduction that a debtor has to pay based on their ability to pay etc.

Key capabilities include:

- Create and update business rule
- Get or search business rule
- Add legal rule

Accenture did not perform a specific review of the matrices or all the business rules in each program, however, Accenture has reviewed business rules that were contained in each of the areas that Accenture reviewed.

5.7.6.1 Business Rule Functional Assessment

In EFI Business Rules are implemented through matrices; these matrices make it possible to generate a large number of rules and to then have these rules used in many ways and places. Unfortunately, there seems to be a large number of matrixes with repeated information, which make it hard to understand which rules apply when and makes the System more complex. As rules are developed for each module, meaning that the rules are maintained on many places.

Additionally, the creation and management of these business rules have very little restrictions applied to them and it is possible to generate almost any rule desired. This makes the System difficult to maintain and update correctly in all environments the System is installed.

In other systems, the rules that are defined in matrixes clearly defined and well documented as is the usage restrictions to be applied to the matrixes. In EFI there is a distinct lack of documentation concerning the rules implemented by the matrixes and how these matrixes should be used or read (this point is covered in our technical report in more detail).

5.7.7 Document Management

Document management involves the creation, searching and maintenance of documents that are created for either issuing to debtors, communication with claimants or for internal processes. The majority of document management is not part of the core EFI/DMI system.

Following are the key capabilities for this functional area:

- Create and update document
- Search document
- View and list documents

5.7.7.1 Document Management Functional Assessment

Most of the document management capability was not part of our review. However, one problem that Accenture did notice is that the System does not use Meta tagging when documents are created as part of workflows within the system. This is an industry standard and critical for the ability to search and assess documents quickly.

As a consequence of this, it is very difficult for caseworkers etc. to search out specific documents and to find the ones that they are looking for. Additionally, this means that it is not possible to include documents as part of KPI's, analytics or understanding and investigating debtors.

5.7.8 Operational and Governmental Analytics and Reporting

The operational and governmental reporting functional area includes all activities related to reporting and analytics that are required for operational, strategic, reconciliation and other SKAT tasks - specifically;

- Analytics for parliamentary queries
- Reporting to the Skatteministeriet
- Revenue accounting and write-off reporting
- Client accounting reports such a debt overviews
- Audit reporting
- Traceability
- Activity log
- Analytic capabilities to support operations, accounting etc.
- Create reports related to case management
- Create reports related to work allocation
- Create reports on the effectiveness of treatments based on revenue collected

This area was not part of our review. However, below is a list of reports, which provide an overview of the reports in use today and where possible Accenture has described what they are used for.

Report Name DK	Report Name EN	State	Contents/Comments
Den samlede Forvaltningsstrategi	The overall management strategy		Action plan to "Rigsrevision" and "Intern Revision (114-560). EFI/DMI in relation to audit and quarterly follow-up reports.
Kontrolmiljø	Control environment		DMI up against SAP38, Kobra and DMO. Report is coming against eIndkomst and SLUT is in process. Also in progress to report towards claim owners and

			administration agreement with State Administration.
Aktiv Monitorering	Active Monitoring		Monitoring report from system owners to monitor EFI/DMI. Implemented but moving over to IT-operations. Might be extended when critical connections on EFI/DMI is executed.
Afgivelseshåndtering	Deviation management		Expected to deliver a reporting routine for leadership towards risk based deviations.
Liggetidsrapport	Daily (task) report		Daily information on number of EFI tasks, produced and accessed tasks. Including queue changes.
Produktionsrapport	Production report		Weekly summary of production and access of EFI tasks.
Månedssrapport	Monthly report		Monthly summary of production and access to EFI tasks
L1-Totalrestancen- antal(valgt kunde)	Total debt - number (selected customer)	In use	
L1a- Aktuelt_inddrivelige_resta nacer_spec_detalje		In use	
L1a-Totalrestancen- antal(valgt kunde)-inddr		In use	
L1b- Aktuelt_ikke_inddrivelige_r estancer_spec_detalje		In use	
L1b-Totalrestancen- antal(valgt kunde)-ikke inddr		In use	
L1b-Aktuelt ikke inddrivelige restancer specifikation		In use	
L2_Igangværende virksomheder		In use	
L2b_Igangv_afmeldte_virk somheder_ikke_inddrivelig e		In use	
L2a_Igangv_afmeldte_virks omheder_inddrivelige		In use	
L11-InddrivelsesPct		In use	
L11-InddrivelsesPct-ikke inddr		In use	
L11-InddrivelsesPct-inddr		In use	
L11A-IndbetalingsPct		In use	
L11A-IndbetalingsPct-ikke inddr		In use	
L11A-IndbetalingsPct-inddr		In use	

L12afgang		In use	
L12afgang-ikke inddr		In use	
L12afgang inddr		In use	
L12tilgang		In use	
L12tilgang fra DMO		In use	
L12tilgang-ikke-inddr		In use	
L12tilgang-inddr		In use	
L12tilgang SIMRENTE		In use	
L12tilgang SIMRENTE-ikke-inddr		In use	
L12tilgang SIMRENTE-inddr		In use	
L12Aafgang		In use	
L12Aafgang-ikke inddr		In use	
L12Aafgang-inddr		In use	
L15-Kommunestatistik-til kommuner_md_201409_201410		In use	
L15 kommunestatistik-oversigt		In use	
L16_Intervaller_og_under_100000		In use	
Ovrige_Total		In use	
Ovrige_Ikke_Inddrivelig		In use	
Ovrige_Inddrivelig		In use	
Kommunerapport_Total	Municipality report total	In use	
Kommunerapport_Ikke_Inddrivelig	Municipality report not collectable	In use	
Kommunerapport_Inddrivelig	Municipality report collectable	In use	
Personrestancer		In development	
Aktuelt inddrivelige restancer		In development	
Aktuelt ikke inddrivelige restancer		In development	
Restancer Udland	Debt international	In development	
Indsatsstatistik		In development	
Bobehandling Indsatsundertyper		In development	
Restancealder		In development	
Restantalder		In development	
Geografisk opdelt (postnr)		In development	
Forældelse		In development	
Afskrivningsprognoser §16		In development	
Opgørelse over afskrivninger		In development	

Table 2 Reports

5.7.9 Client Meetings

The client meetings functionality handles client meetings some supportive functions are used, such as work management, debtor management and correspondence. This area was not reviewed as part of our work and Accenture has no key findings in relation to it.

5.7.10 Debt Relief/Subsidy

The debt relief/subsidy functionality covers the creation and application of reliefs by debtors. This is a manual debtor initiated process today. This area was not reviewed as part of our work and Accenture has no key findings in relation to it.

5.7.11 Audit and Discovery

The client audit and discovery functionality covers everything related to auditing of work related to debt collection and management and discovery work related to determining compliance and other issues.

This area was not reviewed as part of our work. However there seems to be an issue with collecting and providing information that is required for auditing such as actions taken due to the inability to find information or adequately report on items within the system.

The key findings are:

F.50 *There is no functionality that has been designed or provided in the System to support SKAT's auditing obligations or discovery requirements*

5.8 Customer Functions

5.8.1 Contact Management

Functionality within this area includes the ability to effectively and efficiently manage contact with debtors and claimants.

We did not review this area and have no key findings.

5.8.2 Debtor Management

Debtor management concerns the functionality that allows the System to store and use information about the debtors connected to claims and their treatments. This include the information around identification, address, and other vital information that may be needed in the collection process. Key functionality include:

- Creation, search and update of debtor types
- Creation of debtors and information related to debtors
- Viewing of history related to debtors
- Changing or adding of a new debtor type for debtors
- Setting of debtors to active, inactive or deceased in the System

5.8.2.1 Debtor Management Key Findings

We have not reviewed this area however; Accenture has the following findings from our other review work;

- F.51 The System is only able to manage CPR and CVR debtors, this means PEF and other debtor types are currently not supported in the System and therefore not able to be managed.*
- F.52 The System does not support all of RIM's requirements for debtor management. Specifically, the System does not provide the ability to tag a debtor to show that they are a debtor of interest or to indicate that a debtor has been handed over to a foreign agency for debt collection.*
- F.53 There is no consolidated view of a debtor, which shows their status with RIM, their active cases, treatments and history. This makes it difficult for RIM to manage debtors and means caseworkers have to look in numerous places for this information.*
- F.54 The System does not handle a change in a debtor's obligations such as when then change from self-employed to being an employee*

5.8.2.2 Debtor Management Capability Assessment

Following are the capability concerns that Accenture discovered for this area.

- The System cannot handle anything related to PEF debtors and their specific requirements. There is no way to manage the specific conditions and apply rules specifically for this type of debtor
- Not able to tag debtors such as when they are unable to be located, debts are sent overseas or if they are a debtor of interest such as when they are high risk
- The System should be able to create notes for persons and companies which do not have claims within the systems
- It is possible to register an AKR number together with a fax number but the data field is not viewable within the System
- EFI does not update customer-type automatically. This means that when a debtor changes from being a PEF-customer to having a normal job/salary income the System does not automatically respond. Consequently SKAT must verify and update customer types manually
- The System is not able to handle debtors that are involved in housing co-operations correctly

5.8.3 Claimant Management

Claimant management contains the functionality for management of claimants including the creation and maintenance of claim owner agreements, which are required for claim management. Key functionality includes create, update and search of claim owner agreements.

We did not review this area and have no key findings.

5.8.4 Correspondence

Correspondence functional area includes the following functionality:

- Template Management
- Inbound Mail
- Outbound Mail
- Other Channels
- Send letter to customer
- Receive transport proposal from creditor
- Send confirmation to claim owner
- Create correspondence from customer
- Send decision to customer
- Handling returned mail

5.8.4.1 Correspondence Key Findings

We have not reviewed this area however; Accenture has one key finding from our other review work:

- F.55 *The System is not able to receive information related to returned mail and update the System based on this information. This is a significant problem and means that the System is not able to respond to these events such as by interrupting the aging of claims*

6 Other Findings

The purpose of this section is to cover our other functional key findings, which do not specifically belong to one functional area.

6.1 Functional Architecture Overview

The distribution of the functionality does not utilise strengths within each technology. For example, one of DMI's main strengths is its core accounting and data locking capabilities.

However, this standard functionality has not been used in DMI. Instead, a lot of custom code has been developed and business rules have been created in EFI to provide this functionality. As a consequence of this missing functionality, manual workarounds are being used which introduce risks into the process and can impact data quality.

Service Oriented Architecture - SOA is an application or system made up of smaller components (services). Services are normally self-contained, semi-independent units of functionality. However, it seems that at SKAT functionality is partly in EFI and partly in DMI, rather than having a single service containing all functionality in a single area. The division of functional responsibilities among services in EFI and DMI has resulted in a high complexity. In many cases, a designer, developer or tester has to understand many components in order to understand a single function.

SOA is powerful in its ability to provide re-usable functionality that is simple and modular. However, looking at the functional design of EFI this principle has not been used. Instead workflows in the System have no reusability. For example, each treatment has programs or services that are responsible for creating and maintaining that are specific only to them. If you want to create a new treatment, you must create all of the new programs and make several adjustments to existing ones in order to allow for the new treatment. Typically, in other systems, treatments are viewed as a series of configurable activities. This is important and means that the time to implement or change the configuration is rapid.

Another problem is the custom build resource management part of EFI. Essentially, this part is designed to deliver some but not all of what Accenture would typically use a CRM system to provide; so debtor relationship, caseworker and work management. Consequently, the usage of this component today is minimal, as it only partially covers the processes and it is not flexible enough to provide the functionality that the workers need in order to perform their activities (refer to process review list in the appendix).

6.2 Event Driven

A lot of functionality is event driven which means that an event such as receiving a new claim on a customer with ongoing treatment gets interrupted. The events can create special circumstance which then initiate processes which seem to be uncontrolled. Handling of these types of circumstances is difficult as there are complex legal requirements related to the handling of treatments.

Additionally, it is our assessment the event driven functionality is insufficient in an automated system and that a certain level of system monitoring and assessment needs to

happen independently of an event being triggered in the system. It is our observations that EFI and DMI are missing monitoring in core areas such as salary deductions.

6.3 Insufficient Monitoring

Generally, in fully automated systems monitoring of conditions and data is critical to ensure that nothing is missed in terms of events and that events are reacted to in the System. This is especially true for an event driven system such as EFI where monitoring is important to highlight the cases where events have not occurred or have blocked further processing. Our assessment did not find any services that monitors important values for RIM such as claims, customers, liabilities and treatments. This is a significant problem in the System and means that numerous issues can be happening that are not being noticed by the people who need to take action once these issue occur. For example, the amount of money being debited by salary deduction (elnk) should be the same in both EFI and DMI, however, as there is not monitoring there is no check to ensure that EFI and DMI are 100% aligned on the number and state of claims.

6.4 Poor Performance due to Functional Architecture

The distribution of the functionality means that a vast majority of the accounting and other financial related or treatment detailed actions occurs in DMI (refer to system distribution diagram). Consequently, whenever EFI creates a treatment or an action is taken on a treatment, EFI needs to retrieve information from DMI and it will send numerous action requests to DMI. Normally we design the System to handle this in real-time. However, in this case it seems that EFI has been given a traffic light system, which enables users to see that the process is still waiting to be complete and the information requests etc. have been placed on a queue and handled as asynchronously.

It is our opinion that this traffic light system is not a good design as it gives the impression that the System is running very slowly and means that the users or workers often have to wait a long time before they can continue with their work. Moreover, sometimes their work is delayed when a request fails, as they are not informed of this failure and when they do find out they need to try to fix it. Based on our experience, it seems to us that this entire approach is actually a workaround for architectural issues and actually increases users' workloads by introducing delays.

6.5 Insufficient Transaction Audit & History

There is some logging in EFI, but the logging in DMI is not turned on. Currently EFI logs things such as usage of the System by users and error code.

In EFI there is some recording of history but not at the level Accenture would expect for functionality. This often causes difficulty when trying to understand actions that have been taken and to tracing things in the System such as alterations to the treatments.

6.6 Poor Exceptions/ Error handling and Transaction Roll-Back

The System is not able to do a full roll back of transactions and its children, this means that it is possible that when a transaction fails during its commit - that SKAT can be left

with an incomplete transaction in the systems. For example, when a claim is received it is entered in the receive claim part of EFI and then it creates the claims in DMI. If creation of the claim in DMI fails this is not able to be detected by the original program in EFI and consequently ends up with a claim in EFI but only half created in DMI. At the moment, there is no check to notify users when this has happened, and then when they become aware of this failure due to other investigations, they need to manual fix the transactions in the System.

Normally, transactional integrity is validated through technical testing. Although Accenture did not review the test conditions, given the issues Accenture found in our review our opinion is that this should be put in place, and that the lack of this is a major issue that will gradually corrupt business records over time.

6.7 Flexibility

Based on our review, it is our opinion that the use of the System is too broad and that few limitations are place on the actions and changes that workers are able to do. This means that workers are able to change critical areas that they should not have access too. Normally when Accenture designs an automated system, Accenture would not allow an average caseworker to change information that governs decisions taken by the System, as these changes impact numerous parts of the System.

7 Appendix - Process Diagram and List

7.1 Process Overview Diagram

Below is the high-level overview of all the processes that Accenture created in System Architect.

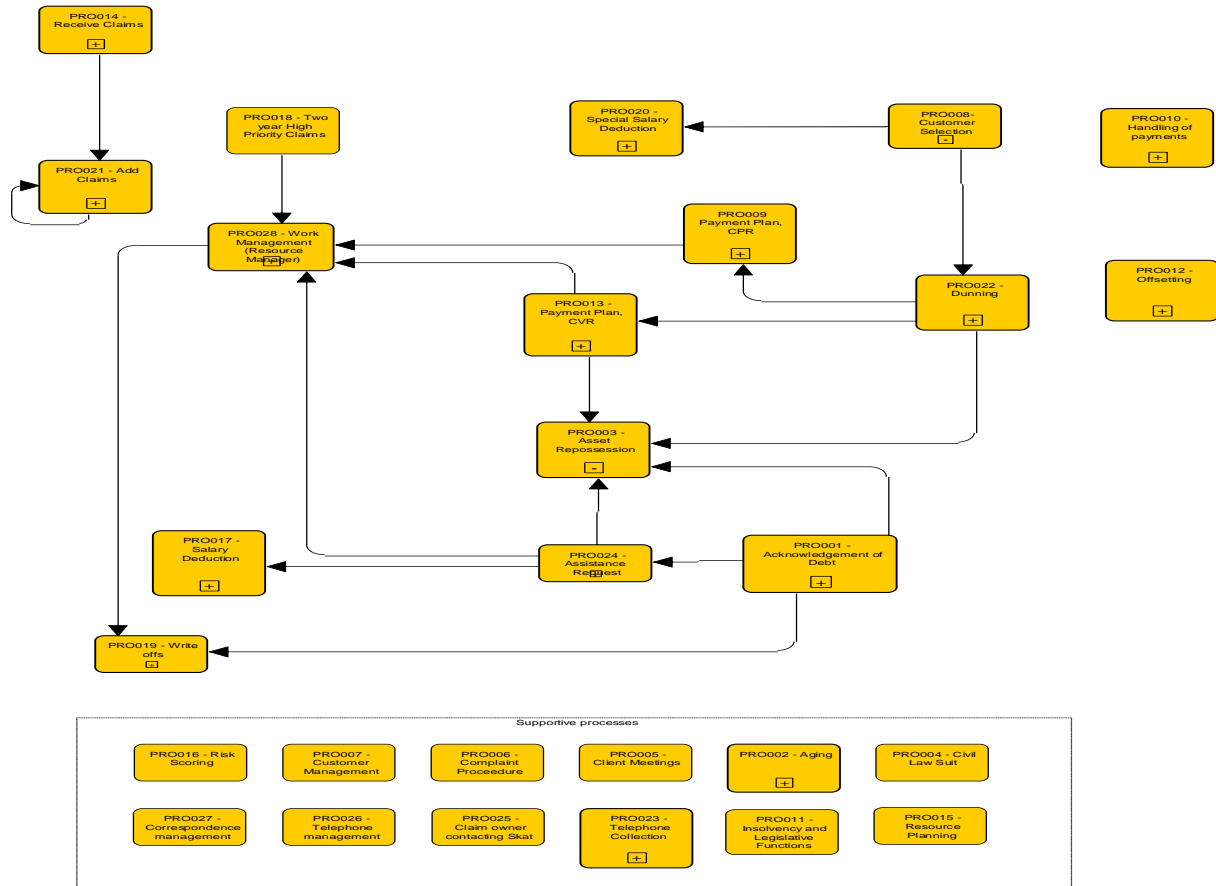


Figure 3 Process Overview Diagram

7.2 Process List

Following is a list of the key as-is processes in use at SKAT today; the list only contains the ones that Accenture is aware of but there may be other critical processes that are not listed on this list. For each of the business process Accenture has listed the functional areas, whether or not it was reviewed as part of our work and whether or not Accenture has created it in System Architect. The purpose of this section is to provide traceability in terms of what Accenture were provided with and what Accenture actually reviewed.

Process	Functional Area	Reviewed and Entered in SA
PRO001 - Acknowledgement of Debt	Claim Management Debtor Management Compliance & Treatments Correspondence Document management	Yes

PRO014 - Receive Claim	Acknowledgement of Debt Claim Management Document Management Correspondence Claimant Management	Yes
PRO021 - Add Claim (to treatments)	Claim Management	Yes – but diagram is incomplete as this is not working in EFI
Manual Handling	Claim Management	No
PRO002 - Aging	Claim Management Compliance & Treatments	No
PRO003 - Asset Repossession	Asset repossession Forced Dissolution Bank Garnishee Work management Governmental reporting	Yes
PRO004 - Civil Law Suit	Court Interactions	Yes
PRO005 - Client Meeting	Debtor management	Yes
PRO006 - Complaint Procedure	Debtor management ²	Yes
PRO007 - Customer Management	Debtor management	Yes
PRO008 - Customer Selection	Debtor management Claim management	Yes
PRO009 - Payment Plan, Individuals (CPR)	Claim management Debtor management Payment plan Compliance & Treatments Correspondence Document management	Yes
PRO010 - Handling of payments	Payment processing Account management Claim Management??	Yes
PRO011 – Insolvency Processes	Insolvency and Litigation Forced Dissolution Bank Garnishee Business Reconstruction	Yes
PRO012 - Offsetting	Claim management Offsetting Debtor management	Yes
PRO013 - Payment Plan, Businesses (CVR)	Claim management Debtor management Payment plan Compliance & Treatments Correspondence Document management	Yes
PRO015 - Resource Planning	Work Management (Resource Manager)	Yes but only covers resource part of the work management and not case handling.
PRO016 - Risk Scoring	Debtor Analytics (Risk Rating)	No, diagram not available or created
PRO017 - Salary Deduction	Claim management Compliance & Treatments Salary Deduction Correspondence Document management	Yes
PRO018 - Two year High Priority Claims	Claim management Compliance & Treatments	Yes

	Debtor Analytics (Risk Rating)	
PRO019 - Write offs	Claim management Compliance & Treatments Debtor management Correspondence Document management	Yes
PRO020 - Special Salary Deduction	Claim management Compliance & Treatments Salary deduction Correspondence Document management	Yes
PRO022 - Dunning	Claim management Debtor management Document management Correspondence	Yes
PRO023 - Telephone collection	Debtor Management Collections & Treatments	Yes
PRO024 - Assistance Request	Governmental Reporting	Yes
PRO025 - Claim Owner Contacting Skat	Claimant Management	Yes
PRO026 - Telephone management	Debtor Management Claimant Management	Yes
PRO027 - Correspondence management	Correspondence Document handling	Yes
Analytics and Reporting	Operational and Governmental Reporting	No, as these processes have not been mapped and no diagram was available

Table 3 Process List

8 Appendix – List of Defined Terms

Term	Definition
ACID	Atomic, Consistent, Isolated and Durable. These are the fundamental guarantees a database provides when using transactions to ensure data integrity.
ADM	ADM is a development methodology that supports business process analysis, application requirements and use case analysis, application design, technical architecture development, testing, and the deployment of a system.
Application	An application is an executable software program that performs a function or group of functions. It is typically composed of a single technology, and may be integrated with other applications. The term “application” is used to describe EFI and DMI. EFI and DMI are technically separate and are built on different technologies in separate projects.
As expected	Is used to describe that an anticipated event has occurred or that something is how it was thought or believed to be.
As-is functionality	Is the set of functions or capabilities that the software or system is currently providing for a user. A function or capability is a defined objective or characteristic action that a system or component is providing.
Automation	Automation is the practice of using applications and other IT to perform tasks that would otherwise be performed manually, i.e. by people. A typical example is the issue of reminder letters to debtors.
Business Process	A Business Process (or Business Process Model) is a formal description of how a business function is performed from beginning to end. The description should

	indicate the activities performed by users and applications, and the interfaces between each.
Code / Source Code	The “code” or “source code” refers to the human readable instructions that are either compiled and/or interpreted to form object code that can be executed by a computer system.
Configuration	Configuration refers to any data that is used to control the behaviour of a system. Configuration data may be held in files, databases or elsewhere. An example could be a fee amount held in a database. This allows the fee to be changed, without requiring changes to source code. Changes to configuration data should be tested as these can completely change the behaviour of a system.
COTS	Commercial Off The Shelf [software]. COTS refers to the use of software applications (packages) to implement a business solution. Complex business solutions will require the COTS software to be customised, often to a significant extent.
CRM	Customer Relationship Management.
Database	A database is a platform application that enables data to be stored and retrieved. Additionally, a database can be used to guarantee the integrity of the data stored within certain constraints, using ACID transactions and Relational Integrity.
Debt collection process management model	Is an illustration of the main processes or activities that are performed by entities which specialise in the management of debt collection, i.e. pursues of payments for debts owed by individuals or businesses. ^[1]
Design	Design is the process of converting requirements or a higher level design into a more detailed design. Designs are typically decomposed over multiple levels from a Solution Blueprint through high level design to low level design.
DMI	“Debitormotor Inddrivelse”
EFI	“Et Fælles Inddrivelsessystem”
EFI Programme	The programme of work (a number of related projects) to deliver a new debt collection system for SKAT. The EFI Programme included the EFI project, DMI project and a number of other smaller projects or packages of work to integrate EFI and DMI with other systems within SKAT.
End to end	End to end (e2e) refers to a complete process and/or the supporting IT system. For example: <ul style="list-style-type: none"> • The end to end process of handling a Claim includes initial receipt, performing collections treatment(s) and finally closing the Claim. • The corresponding IT system(s) to enable this process includes all the IT systems and applications that integrate to perform the overall function.
Flexibility	Flexibility refers to the programme principle to implement a system that enables future business requirements to be accommodated primarily by configuration of the System, rather than source code changes.
Fuctional Design Documents	A functional design or specification (also, functional spec, specs, functional specifications document (FSD), functional requirements specification, or Program specification) in systems engineering and software development is the documentation that describes the requested behaviour of an engineering system.
Simple path	In a software system, the simple path is the default path through the System, with no exceptions. E.g. case processing of a single, simplistic claim with low complexity and no errors along the way.
Interface	An interface is the point where an application connects to something external to the application. Interfaces may be implemented with a wide variety of technologies including files, database tables, web services and more.
IT	Information Technology
KISS principle	Keep It Short and Simple – principle suggesting focus on simple solutions that meet the requirements

Maintainability	Maintainability is a non-functional characteristic of a system. It refers to the ability to make changes to an application over its lifetime to accommodate changing requirements.
Need	As used in this document, the Needs are the detailed documented requirements established through requirements gathering workshops for the selected sample areas. The Needs were gathered on the basis that they described what the users originally expected or required the System to do.
Package Software	Package Software: see COTS
Process Diagram	The Process diagram provides a visual representation of the steps in a process. Flow charts are also referred to as process maps or flow diagrams. Constructing a process diagram is the first activity of a process improvement effort and it is critical when trying to understand the core activities of a business.
Requirement	A requirement is a formal statement of what a system must do, in order to be working correctly. Typically, the scope of a business application is defined by a number of requirements. Large systems often comprise 3,000 – 10,000 requirements. An example could be “The decision letter to debtor must in all cases contain size, period, type, and due date of all claims covered by the decision.”
Requirements Traceability Matrix (RTM)	A Requirements Traceability Matrix (RTM) is <ol style="list-style-type: none"> A list of all the requirements comprising the system An audit for each requirement of where the requirement was satisfied in design, build and test.
RIM	Danish acronym that is short for “restanceindrivelsesmyndighed” which in English should be understood as “claim collection authority” which is handled by SKAT.
SAP	SAP is package software for performing many common business functions.
SDLC	Software Development Life Cycle. SDLC is used to describe the process of creating a software system.
Service	A Service (or web service) is a self-contained unit of functionality and data that performs some useful function. An example Service could be a service that allows users or other applications to check the registration number (CVR, CPR or AKR) for a customer.
SOA	Service Oriented Architecture (SOA) is the concept of creating systems based on integrating Services that provide self-contained functionality.
Specification	See Design.
System	A System is one or more applications that perform an overall business function. An example system is an email system that performs all receiving, storing and sending email (although this may be comprised of a number of discrete applications). The term “system” is used to describe the integrated combination of EFI and DMI, which provides the overall debt collection IT function for SKAT.
Technical Design Document	In software a technical document or specification refers to any type of documentation that describes handling, functionality and architecture of a technical product or a product under development or use within a system.
Test	A Test is a documented procedure that can be performed to validate compliance with a requirement. As an example, with reference to the definition of Requirement above, the corresponding test would validate that in all cases the decision letter contained the necessary details and that these were correct.
Test Stub	In any large system, some testing will have dependencies on external components, where the “remote side” of the interface is required to perform the test. It is usual to perform some testing where the “remote side” of the interface is performed with a fake system that returns sufficiently real responses to enable testing. These fake remote systems are termed “Test Stubs”.

To-be analysis	Refers to the tasks that go into determining the needs or conditions that have to be met for a new or altered product or project, taking account of the possibly conflicting requirements of the various stakeholders, analysing, documenting, validating and managing software or systems.
To-be functionality	Is the set of functions or capabilities that the software or system must provide for a user. A function or capability is a defined objective or characteristic action that a system or component needs to provide.
As-is functional areas	This is the grouping of current activities or processes that are performed within a system on the basis of their need in accomplishing one or more tasks.
To-be Requirements	Are the documented physical and functional needs that a particular design, product or process must be able to perform. There are several types of requirements; architectural, business, user (stakeholder), quality of service (non-functional), implementation (transition) and functional (solution).
Use Case	A Use Case is a description of the steps that a number of users (actors) must perform in order to complete a business scenario. Use Case descriptions can be used, together with other designs, to provide a design for a system or application. Use Cases typically describe the “simple path” and any number of alternate paths through the system. Separate sets of use cases were used to describe the functionality for the EFI and DMI applications.
V Model	The “V Model” is a widely used model for defining the verification and validation processes for an IT system, in which each design and build output is validated via a matching testing (validation) step.
Web Service	A Web Service is a Service that provides a machine to machine interface. The interface technologies used were originally HTTP, SOAP and WSDL, but are now commonly considered to include REST.
WSDL	Web Services Description Language
YAGNI	You Aren’t Going to Need It – principle to avoid “Rolls Royce” solutions when you need a “Ford”

Table 4 List of Defined Terms

9 Documentation Listing with Review

Following is a listing of all the documentation made available to us that represents the current situation or as-is of the system. Accenture has not included a listing of any documentation that describes the original to-Be for the EFI and DMI. The purpose of this section is to provide traceability in terms of what Accenture were provided with and what Accenture actually reviewed.

Type	Document Name	System	Pages	Requirements	Change Requests	Reviewed
System Design (OSB)	Overordnet forretningsmæssig beskrivelse_EFI_OP_00 - Addendum for Modtag fordring	EFI	36	5		No
	Overordnet forretningsmæssig beskrivelse_EFI_OP_00	EFI	136	25		No
	Overordnet systembeskrivelse for den samlede inddrivelsesløsning_EFI_OP_00 - Addendum for Modtag fordring	EFI	43	10		No
	Overordnet systembeskrivelse for den samlede inddrivelsesløsning_EFI_OP_00	EFI	128	28		No
System Architecture Documentation (SAD)	SAD - Software Architecture Document for EFI-IPO	EFI	128	5		No
Functional Design Document EFI (ODSB)	Overordnet Delsystembeskrivelse for indsatstypen Lønindeholdelse	EFI	169	4	9	Yes
	Overordnet Delsystembeskrivelse for EFI ESDH og AandD Integration	EFI	51	10	14	No
	Overordnet Delsystembeskrivelse for Administrationsportalen	EFI	30	2	2	Yes
	Overordnet Delsystembeskrivelse for Betalingevneberegning og Budget	EFI	101	6	13	No
	Overordnet Delsystembeskrivelse for indsatsen betalingsordning EFI_OP_00	EFI	94	2	9	Yes
	Overordnet Delsystembeskrivelse for indsatsen Bobehandling EFI_OP_00	EFI	151	4	8	No

Overordnet Delsystembeskrivelse for indsatsen Bødeforvandlingsstraf EFI_OP_00	EFI	92	5	3	No
Overordnet Delsystembeskrivelse for EFI ESDH og AD Integration	EFI	57	9	17	No
Overordnet Delsystembeskrivelse for Eksport af data fra EFI til DW EFI_OP_00	EFI	26	0	3	No
Overordnet Delsystembeskrivelse for indsatsen Erkend fordring (WEB) EFI_OP_00	EFI	52	2	3	Yes
20110715 - ODSB for SKAT ETL	EFI	31	0	0	No
Overordnet Delsystembeskrivelse for indsatsen Henstand EFI_OP_00	EFI	5	7	3	No
Overordnet Delsystembeskrivelse for hændelseshåndtering i EFI	EFI	43	0	4	Yes
Overordnet Delsystembeskrivelse for Inddrivelsesmotor	EFI	47	8		Yes
Overordnet Delsystembeskrivelse for indsatser EFI_OP_00	EFI	67	0		Yes
Overordnet Delsystembeskrivelse for IPO sikkerhed - kommenteret v2	EFI	22	2		No
Overordnet Delsystembeskrivelse for indsatsen Kreditoplysningsbureau EFI_OP_00 OLD	EFI	78	7		No
Overordnet Delsystembeskrivelse for Kundefordringsfacade	EFI	108	45		Yes
Overordnet Delsystembeskrivelse for indsatsen kundemøde EFI_OP_00	EFI	41	2		No
Overordnet Delsystembeskrivelse for indsatsen Lønindeholdelse EFI_OP_00	EFI	168	13		Yes
Overordnet Delsystembeskrivelse for indsatsen Manuel Sagsbehandling EFI_OP_00	EFI	62	9		No

Modtag Fordring ODSB 1 External system interface and MF Component	EFI	79	24		Yes
Modtag Fordring ODSB 2 Receive Debts Dialogues OLD	EFI	178	8		No
Modtag Fordring ODSB 3 Claimants and agreements OLD	EFI	47	8		No
Modtag Fordring ODSB 4 DMI Dialogues	EFI	76	9		No
Modtag Fordring ODSB 5 Alternative Liabilities	EFI	33	0		No
Overordnet Delsystembeskrivelse for overvågning af udlagte aktivers forældelse EFI_OP_00 OLD	EFI	24	0		No
Overordnet Delsystembeskrivelse for Regelmotor	EFI	18	8		Yes
Overordnet Delsystembeskrivelse for Ressourcestyring i EFI 2.3	EFI	1268	124		Yes
Overordnet Delsystembeskrivelse for rykker EFI_OP_00	EFI	41	7		No
Overordnet Delsystembeskrivelse for Sagsbehandlerportalen	EFI	191	26		Yes
Overordnet Delsystembeskrivelse for Stop Automatisk Sporskifte EFI_OP_00 OLD	EFI	13	7		No
Overordnet Delsystembeskrivelse for Indsatsen Udlæg EFI_OP_00	EFI	193	19		No
Overordnet Delsystembeskrivelse for Udsøg fordringer til automatisk afskrivning	EFI	32	6		No
ODSB 3 0 for EFI data warehouse v 4 4	EFI	27	16		No
ODSB_for_Hændelsesfabri kken_v_3 5 2	EFI	25	0		No
dnet Delsystembeskrivelse for indsatsen Bobehandling EFI_OP_00 BILAG	EFI	170	0		No
ODSB 3.0 for EFI data warehouse v 4.4	EFI	27	0		No
DW_(ODSB 2.0) v.4.0	EFI DW	30	0		No
ODSB for Hændelsesfabrikken v 2 0	EFI DW	23	0		No
ODSB 3.0 for EFI data warehouse v 4.4	EFI DW	27	6		No

	ODSB for Hændelsesfabrikken v 3.4	EFI DW	25	0		No
Detailed Technical Design EFI (DDSB)	Modtag Fordring (MF) Detaljeret Design System Beskrivelse (DDSB) for MF komponenten	EFI	57	0	0	Yes
	SKAT EFI DDSB - Logning	EFI	22	0	0	No
	SKAT EFI DDSB - Kundefordringsfacade (KFI)	EFI	46	0	0	No
	Detaljeret Delsystembeskrivelse for EFI IPO sikkerhed	EFI	26	0	0	No
	DDSB for Analyse Base Tabel (ABT)_v95	EFI	34	0		No
	DDSB_for_Hændelsesfabrikken_1.5.3	EFI	31	0		No
	DDSB_for_upscoringskomponent_v1.3.5	EFI	112	0		No
	DDSB-EFI_DW_v2.2_JB	EFI	40	0		No
	SKAT EFI DDSB - Automatiserede teststrategier	EFI	9	0		No
	SKAT EFI DDSB - B2B gateway	EFI	16	0		Yes
	SKAT EFI DDSB - Batch Jobs	EFI	75	0		No
	SKAT EFI DDSB - Betalingsevneberegning og Budget (BEBB)	EFI	37	0		No
	SKAT EFI DDSB - EFI Database	EFI	25	0		No
	SKAT EFI DDSB - EFI ESDH og AandD Integration (DP)	EFI	32	0		No
	SKAT EFI DDSB - EFI portaler	EFI	58	0		No
	SKAT EFI DDSB - EFIs anvendelse af DAP	EFI	22	0		No
	SKAT EFI DDSB - Fejlhåndtering	EFI	7	0		Yes
	SKAT EFI DDSB - Indsatser	EFI	27	0		Yes
	SKAT EFI DDSB - Management API - Overvågning og teknisk administration	EFI	40	0		No
	SKAT EFI DDSB - Teknisk Arkitektur	EFI	38	0		No
Systemdokumentation for ABT(Analyse Base Tabel)_v02	EFI DW	13	0		No	
DDSB-EFI_DW_v1.91	EFI DW	30	0		No	
DDSB_for_hændelsesfabrikken v 1 2 - SA LWH sa	EFI DW	38	0		No	
DDSB_for_upscoringskomponent_v1.3.0	EFI DW	86	0		No	

Functional Designs DMI (ADD)	ADD - Administration (ZADMI)	DMI	46	0		No
	ADD - Afregn Fordringhaver (ZCLAM)	DMI	106	0		No
	ADD - Betalingsordning (ZINST)	DMI	80	0		No
	ADD - Dækningsrækkefølge (ZCOVE)	DMI	30	0		No
	ADD - Fordring (ZRECE)	DMI	213	0		No
	ADD - Fordring Afskriv (ZRECE_WROF)	DMI	11	0		No
	ADD - Fordring Nedskriv (ZRECE_DEPR)	DMI	11	0		No
	ADD - Fordring Opskriv (ZRECE_REVA)	DMI	11	0		No
	ADD - Fordring Returner (ZRECE_RETU)	DMI	11	0		No
	ADD - Fordring Tilbagekald (ZRECE_WITH)	DMI	11	0		No
	ADD - Hæftelse (ZCLIA)	DMI	88	0		No
	ADD - Indbetaling (ZIPAY)	DMI	89	0		No
	ADD - Kontooplysning (ZACCO)	DMI	46	0		No
	ADD - Modregning (ZOFFS)	DMI	138	0		No
	ADD - Ompostering (ZREPO)	DMI	14	0		No
	ADD - Regnskab (ZFICO)	DMI	58	0		No
	ADD - Rente (ZINTE)	DMI	44	0		No
	ADD - RenteKontrolOrdningen (ZINTE_RKO)	DMI	44	0		No
	ADD - Stamdata (ZMAST)	DMI	39	0		No
	ADD - Udbetaling (ZOPAY)	DMI	131	0		No
Technical Design DMI (IDD)	DMDMIIDD.000.02 DPDokumentOpret	DMI	10	0		No
	DMDMIIDD.000.03 DPMeddelelseSendAkter	DMI	11	0		No
	DMDMIIDD.000.04 RSOpgaveAsynkronBook	DMI	10	0		No
	DMDMIIDD.000.05 DMIDWInformationOpret	DMI	9	0		No
	DMDMIIDD.000.10 StyretFiloverførsel_Inbound	DMI	15	0		No
	DMDMIIDD.000.11 StyretFiloverførsel_Outbound	DMI	13	0		No
	DMDMIIDD.110.01 VirksomhedStamOplysning SamlingHent	DMI	10	0		No
	DMDMIIDD.110.02 DMIFordringHaverAftaleOpl ysningerÆndr	DMI	13	0		No

DMDMIIDD.110.03 DMIKundeArkiver	DMI	12	0		No
DMDMIIDD.110.04 AlternativKontaktSamlingHent	DMI	10	0		No
DMDMIIDD.110.05 PersonStamoplysningerMultiHent	DMI	10	0		No
DMDMIIDD.120.01 DMIFordringList	DMI	13	0		No
DMDMIIDD.120.03 DMIKontoSpecifikationHent	DMI	13	0		No
DMDMIIDD.120.04 DMIKontoÆndr	DMI	13	0		No
DMDMIIDD.120.06 DMIKundeList	DMI	13	0		No
DMDMIIDD.120.08 BetalingsaftalerTrækListeM odtag	DMI	13	0		No
DMDMIIDD.200.02 EFIFordringSaldoÆndret	DMI	10	0		No
DMDMIIDD.200.03 DMIFordringHent	DMI	13	0		No
DMDMIIDD.200.05 DMIFordringÆndr	DMI	12	0		No
DMDMIIDD.210.01 DMIFordringSynkronOpret	DMI	13	0		No
DMDMIIDD.210.02 DMIFordringAsynkronOpret	DMI	13	0		No
DMDMIIDD.210.03 MFFordringAsynkronOpret et	DMI	10	0		No
DMDMIIDD.210.04 EFIFordringOprettet	DMI	10	0		No
DMDMIIDD.220.01 DMIFordringNedskriv	DMI	13	0		No
DMDMIIDD.230.01 DMIFordringTilbagekald	DMI	13	0		No
DMDMIIDD.240.01 DMIFordringOpskriv	DMI	13	0		No
DMDMIIDD.250.01 DMIFordringAfskriv	DMI	13	0		No
DMDMIIDD.250.02 MFFordringAfskrivUnderret	DMI	10	0		No
DMDMIIDD.260.01 DMIFordringReturner	DMI	13	0		No
DMDMIIDD.270.01 MFUdligningAfregningUnde rret	DMI	10	0		No
DMDMIIDD.270.05 MFRenteTilskrivningUnde ret	DMI	10	0		No
DMDMIIDD.280.01 DMIRenteGodtgørelseBere gn	DMI	13	0		No

DMDMIIDD.280.02 DMIRenteGodtgørelseTilsk riv	DMI	13	0		No
DMDMIIDD.280.03 RentekontrolOrdningFradra gIndberet	DMI	9	0		No
DMDMIIDD.300.01 DMIFordringForespørgBes var	DMI	13	0		No
DMDMIIDD.300.02 DMIFordringForespørgAsy nkronBesvar	DMI	10	0		No
DMDMIIDD.300.03 DMINemKontoModregningI ndbetalingModtag	DMI	12	0		No
DMDMIIDD.300.04 NemKontoModregningIndb etalingModtagSvar	DMI	10	0		No
DMDMIIDD.300.05 MFModregningKundemedd elseUnderret	DMI	10	0		No
DMDMIIDD.300.07 EFIBetalingEvneHent	DMI	10	0		No
DMDMIIDD.300.08 EFIBetalingEvneAsynkronH ent	DMI	10	0		No
DMDMIIDD.300.09 DMIBetalingEvneHentet	DMI	13	0		No
DMDMIIDD.300.10 DMINemKontoUdbetalingLi steSend	DMI	12	0		No
DMDMIIDD.300.11 DMINemKontoUdbetalingLi steSendSvar	DMI	12	0		No
DMDMIIDD.300.12 EFIBetalingEvneÆndr	DMI	11	0		No
DMDMIIDD.300.13 NemKontoModregningKund eListeSend	DMI	9	0		No
DMDMIIDD.300.14 DMINemKontoModregning KundeListeSendSvar	DMI	13	0		No
DMDMIIDD.300.15 DMIFERVModregningFordr ingList	DMI	13	0		No
DMDMIIDD.300.16 DMIFERVModregningModt ag	DMI	12	0		No
DMDMIIDD.400.02 DMIHæftelsesforholdList	DMI	13	0		No
DMDMIIDD.400.03.DMIHæ ftelsesforholdTilAfskrivning Modtag	DMI	13	0		No
DMDMIIDD.400.04 DMIHæftelsesforholdÆndr	DMI	13	0		No

DMDMIIDD.400.05 DMIHæftelseForældelseList	DMI	13	0		No
DMDMIIDD.400.06 DMIHæftelseForældelseÆndr	DMI	13	0		No
DMDMIIDD.400.07 EFIHæftelseForældelseMødtag	DMI	11	0		No
DMDMIIDD.500.01 DMIKontoIndbetalingFordelingBeregn	DMI	13	0		No
DMDMIIDD.500.02 DMIKontoIndbetalingFordelingÆndr	DMI	13	0		No
DMDMIIDD.600.01 DMIBetalingOrdningOpret	DMI	13	0		No
DMDMIIDD.600.02 DMIBetalingOrdningForslagBeregn	DMI	13	0		No
DMDMIIDD.600.03 DMIBetalingOrdningHent	DMI	13	0		No
DMDMIIDD.600.04 DMIBetalingOrdningList	DMI	12	0		No
DMDMIIDD.600.05 EFIBetalingOrdningMisligholdt	DMI	10	0		No
DMDMIIDD.600.07 DMIBetalingOrdningÆndr	DMI	12	0		No
DMDMIIDD.600.08 DMIForventetIndbetalingOpret	DMI	13	0		No
DMDMIIDD.600.09 DMIForventetIndbetalingList	DMI	12	0		No
DMDMIIDD.600.10 DMIForventetIndbetalingÆndr	DMI	13	0		No
DMDMIIDD.600.11 DMIForventetIndbetalingAnnuller	DMI	13	0		No
DMDMIIDD.810.08 DMIValutaKursBeregn	DMI	13	0		No
DMDMIIDD.810.09 DMIValutaKurserOverfør	DMI	10	0		No
DMDMIIDD.810.20 FinansKontoBilagOpret	DMI	10	0		No
DMDMIIDD.820.01 DMIKontoIndbetalingSynkronOpret	DMI	13	0		No
DMDMIIDD.820.02 DMIKontoIndbetalingListeOpret	DMI	13	0		No
DMDMIIDD.820.03 DMIIndbetalingList	DMI	13	0		No

	DMDMIIDD.820.04 DMIIndbetalingOplysningListeModtag	DMI	12	0		No
	DMDMIIDD.820.05 DMIKontoudtogOplysningListeModtag	DMI	13	0		No
	DMDMIIDD.820.06 EFIIndbetalingModtaget	DMI	10	0		No
	DMDMIIDD.820.07 DMIIndbetalingskortStatusModtag	DMI	10	0		No
	DMDMIIDD.830.01 DMIKontoUdbetalingOpret	DMI	13	0		No
	DMDMIIDD.830.02 DMIKontoUdbetalingAfgør	DMI	13	0		No
	DMDMIIDD.830.03 DMIUdbetalingList	DMI	13	0		No
	DMDMIIDD.830.04 DMIBetalingsanmodningerTrækListeSend	DMI	18	0		No
	DMDMIIDD.830.05 DMIBetalingsoplysningerTrækListeModtag	DMI	12	0		No
	DMDMIIDD.830.06 DMICheckUdbetalingIkkelndløstListeModtag	DMI	10	0		No
	DMDMIIDD.830.07 DMICheckUdbetalingStatusListeModtag	DMI	12	0		No
	DMDMIIDD.830.08 DMICheckUdbetalingListeSend	DMI	13	0		No
	DMDMIIDD.830.09 DMIUdbetalingOplysningListeModtag	DMI	12	0		No
	DMDMIIDD.830.10 DMIBetalingTilAfmeldingerTrækListeSend	DMI	9	0		No
	DMIDD.000.12 DMProcesMonitor	DMI	10	0		No
Database data Model	Database Schema for EFI-projektet_ EFI_OP_00	EFI	5	0		No
	EFI core database DDL	EFI	0	0		No
	ER diagram og Database model for EFI Core DB_OP_00	EFI	5	0		No
Data Model (DM)	DM AI Platform LDM Integration	DMI	17	0		No
	DM AI Platform LDM Logning	DMI	45	0		No
	DM AI Platform LDM Monitorering	DMI	19	0		No
	DM AI Platform LDM SAP ERP	DMI	80	0		No
	DM AI Platform LDM SAP PI	DMI	44	0		No

DM AI Platform LDM Servicemønstre	DMI	105	0		No
DM AI Platform LDM Sikkerhed	DMI	69	0		No
DM AI Platform LDM Use case mønstre	DMI	28	0		No
DM AI Platform Overordnet Systembeskrivelse	DMI	19	0		No
DM ARK - Kvalitetssikring	DMI	12	0		No
DM ARK Overordnet Systembeskrivelse	DMI	34	0		No
DM ARK Systemdokumentationsstruktur	DMI	31	0		No
DM DMI Funktionalitetsgruppering Rente 08 OKT 2012_v1.00	DMI	28	0		No
DM DMI_FGD_Overfør_Regnskabsdata_til_SAP38_08 OKT 2012_v1	DMI	18	0		No
DM INFR PTM	DMI	58	0		No
DM IP v1.00	DMI	15	0		No
DM Logning v1.00	DMI	35	0		No
DM Monitorering v1.00	DMI	23	0		No
DM SAP and Database Logging v1.0	DMI	23	0		No
DM SAP ERP Configuration Guidelines v1.10	DMI	13	0		No
DM SAP ERP Development Guidelines v1.20	DMI	40	0		No
DM SAP ERP v1.20	DMI	26	0		No
DM SAP PI Development Guidelines v1.10	DMI	44	0		No
DM SAP PI Skemavalidering Guidelines v.1.00	DMI	10	0		No
DM SAP PI v1.00	DMI	14	0		No
DM Sikkerhed v1.00	DMI	31	0		No
DM XpoLog Logningsrapporter v1.0	DMI	30	0		No
DM_DMI_FGD_500.T01_Q C10071_25.01.2015_v.1.20	DMI	9	0		No
DM_DMI_FGD_Tillæg_Template	DMI	7	0		No
DM_DMI_Funktionalitetsgruppering_Administration 08 OKT 2012_v1.0	DMI	33	0		No
DM_DMI_Funktionalitetsgruppering_Afregn_Fordrings haver_ 08 OKT 2	DMI	20	0		No

DM_DMI_Funktionalitetsgr uppering_Betalingsordning _08 OKT 2012_v	DMI	31	0		Yes
DM_DMI_Funktionalitetsgr uppering_Dækningsrækkef ølge_08 OKT 2012	DMI	83	0		No
DM_DMI_Funktionalitetsgr uppering_Fordringer_08 OKT 2012_v1.00.d	DMI	21	0		No
DM_DMI_Funktionalitetsgr uppering_Fordringer_Afskri v_08 OKT 2012	DMI	20	0		No
DM_DMI_Funktionalitetsgr uppering_Fordringer_Neds kriv_08 OKT 201	DMI	19	0		No
DM_DMI_Funktionalitetsgr uppering_Fordringer_Opskr iv_08 OKT 2012	DMI	16	0		No
DM_DMI_Funktionalitetsgr uppering_Fordringer_Retur ner_08 OKT 201	DMI	16	0		No
DM_DMI_Funktionalitetsgr uppering_Fordringer_Tilbag ekald_08 OKT	DMI	18	0		No
DM_DMI_Funktionalitetsgr uppering_Hæftelse_08 OKT 2012_v1.0	DMI	30	0		No
DM_DMI_Funktionalitetsgr uppering_Hæftelse_Foræld else_08 OKT 2012	DMI	34	0		No
DM_DMI_Funktionalitetsgr uppering_Indbetalinger_08 OKT 2012_v1.0	DMI	28	0		Yes
DM_DMI_Funktionalitetsgr uppering_Modregning_08 OKT 2012_v1.00.d	DMI	36	0		No
DM_DMI_Funktionalitetsgr uppering_Modregning_08 OKT 2012_v1.00	DMI	36	0		No
DM_DMI_Funktionalitetsgr uppering_Omposterings_08 OKT 2012_v1.0	DMI	24	0		No
DM_DMI_Funktionalitetsgr uppering_Processer_08 OKT 2012_v1.00.d	DMI	45	0		No
DM_DMI_Funktionalitetsgr uppering_Regnskab_13JU N12_v1.00	DMI	49	0		No
DM_DMI_Funktionalitetsgr uppering_Stamdata_08 OKT 2012_v1.00	DMI	25	0		No
DM_DMI_Funktionalitetsgr uppering_Transporter_08 OKT 2012_v1.00.d	DMI	18	0		No
DM_DMI_Notifications_Des ign description	DMI	5	0		No

	DM_DMI_Overordnet_syst embeskrivelse_v1_1	DMI	75	0		No
	DM_DMI_Processdocumen t_Notifications	DMI	5	0		No
	DMDMI - Overordnet datamodel på begrebsniveau v1.30	DMI	755	0		No
	DMDMI - Plan - DMI documentation test v1 1	DMI				No
Datamodel (ER)	BEBB	EFI	0	0		No
	DP	EFI	0	0		No
	EFI	EFI	0	0		No
	EFITXT	EFI	0	0		No
	ETIL	EFI	0	0		No
	IA	EFI	0	0		No
	IM	EFI	0	0		No
	IP	EFI	0	0		No
	KFI	EFI	0	0		No
	MF	EFI	0	0		No
	AA	EFI	0	0		No
	Bilag 2 Beregningsregelsæt v2.1	EFI	0	0		No
	Other	Automatisk afskrivning af fordringer V1.0	DMI	3	0	
Copy from DM_DMI_FGD_Tillæg_Te mplate		DMI	7	0		No
DBM CMA Repositories		DMI	13	0		No
Debitormotor Configuration Management responsible v1.1_05032014		DMI	1	0		No
Documentation Update		DMI				No
Filstruktur i SAP ERP		DMI	2	0		No
Interface overblik - DMI v100		DMI				No
Java Mapping General Documentation		DMI	8	0		No
Processér udgående betaling V1.0		DMI	3	0		No
SAP Stnd_Payment Run Claimants V1.0		DMI	3	0		No
SAP Stnd_Payment Run V1.0		DMI	3	0		No
Servicekald af MFFordringAfskrivUnderret V1.0		DMI	3	0		No
Sizing af DMI Services		DMI				No
EFI Data Warehouse Systemdokumentation_v1.0		EFI DW	49	0		No
Systemdokumentation for Pilotspor v1.0		EFI DW	9	0		No

	Systemdokumentation for Opscoringskomponenten	EFI DW	31	0		No
	EFI Hændelse abonnent	EFI	0	0		No
	EFI Hændelser producent	EFI	0	0		No
	EFI Udstillede webservice med dialoger og komponenter der kalder dem	EFI	0	0		No
	Eksterne services med dialoger og komponenter der kalder dem	EFI	0	0		No

Table 5 Documentation Listing

10 Appendix - Service Mapping and Review

The following section provides tables, which list the functionality and EFI services that Accenture has found within each functional area. The tables also indicates which services have been reviewed, which ones Accenture found issues in and for some of these Accenture has also provided high-level review comments. As mentioned in the methodology section of this document, the gaps highlight the areas where Accenture found issues or capability gaps based on our assessment of the functionality.

The purpose of this section is to provide traceability in terms of what Accenture were provided with and what Accenture actually reviewed.

10.1 Claim Management Functional Review and Service Mapping

Functionality	Service	Reviewed	Gap	Comments
FCT061 - Return claim	SVC045 - DMIFordringReturner SVC246 – MFFordringReturner	Yes	Yes	Refer to handling of sub claims if main claims are returned.
FCT062 - Recall claim	SVC046 - DMIFordringTilbagekald SVC247 – MFFordringTilbagekald	Yes	Yes	Refer to handling of sub claims if main claims are returned.
FCT068 - Correction of claim	SVC209 - KFIFordringMultiÆndr	Yes	Yes	Treatments do not react to changes
FCT078 - Get claim type	SVC098 - MFFordringTypeHent	Yes	Yes	Lots of claims with no categorisation or grouping that enables re-use.
FCT080 - Create claim	SVC019 - DMIFordringAsynkronOpret SVC027 - DMIFordringSynkronOpret SVC208 - KFIFordringMultiOpret SVC244 - MFFordringOpret SVC354 - FordringOpretService SVC358 - FordringAsynkronOpretCallbackServiceI mpl SVC359 - FordringAsynkronOpretService SVC361 - KFIFordringMultiOpretService SVC368 - FordringAsynkronOpretCallbackXmlServ iceImpl SVC369 - DMIFordringAsynkronOpretXmlService SVC370 - KFIFordringMultiOpretXmlService	Yes	None	
FCT120 - Update expiration date	SVC034 - DMIHæftelseForældelseÆndr	Yes	None	Traceability for change in expiration date and reasoning? Available in DMI.
FCT161 - Validate claim	SVC355 - FordringValiderService	Yes	Yes	Very little validation applied to claims that are received or altered.
FCT172 – Get (view) claims	SVC356 - DMIFordringHentService SVC366 - DMIFordringHentXmlService SVC042 - DMIFordringHent SVC207 - KFIFordringHent	Yes	None	Claim is accessed through multiple entry points.

	SVC375 - HentFordringer			
FCT206 - Get claim list	SVC026 - DMIFordringList	Yes	None	
FCT219 - Write down claim	SVC043 - DMIFordringNedskriv SVC240 - MFFordringNedskriv	Yes	Yes	<ul style="list-style-type: none"> • Complex, multiple services to perform updates to claims instead of one. • Treatments do not react to changes to claims.
FCT220 - Write up claim	SVC044 - DMIFordringOpskriv SVC245 - MFFordringOpskriv	Yes	Yes	<ul style="list-style-type: none"> • Complex, multiple services to perform updates to claims instead of one. • Treatments do not react to changes to claims.
FCT221 - Change claim	SVC047 - DMIFordringÆndr SVC209 - KFIFordringMultiÆndr SVC249 - MFFordringÆndr	Yes	Yes	<ul style="list-style-type: none"> • Complex, multiple services to perform updates to claims instead of one source. • Treatments do not react to changes to claims.
FCT223 - Get liabilities expiring claim list	SVC049 - DMIHæftelseForældelseList	No		
FCT259 - Claim created	SVC090 - EFIFordringOprettet SVC096 - MFFordringAsynkronOprettet	No		
FCT260 - Claim amount changed	SVC091 – EFIFordringSaldoÆndret	No		
FCT266 - Get claim notification collection	SVC099 - MFUnderretSamlingHent	No		
FCT267 - Get claim receipt	SVC100 – MFKvitteringHent	No		
FCT352 - Order claim overview	SVC210 - KFIFordringRestanceOverblikBestil	No		
FCT360 - List customer claims	SVC219 - KFIKundeFordringList	No		
FCT362 - List customers claim types	SVC221 - KFIKundeIndsatsTypeFordringList	No		
FCT373 - Regulated claim	SVC237 - MFFordringAsynkronReguleret	No		
FCT374 - Receive claim	SVC239 - MFFordringModtag	Yes	Yes	Error handling - if a claim has been received but fails to create in DMI there is no information sent back to EFI and no reconciliation or checks regarding this.
FCT467 - Submit claim	SVC097 - MFFordringIndberet SVC350 - FordringIndberetXmlService SVC351 - FordringIndberetService	Yes	Yes	Error handling - if a claim is received but fails to be submitted in DMI there is no information sent back to EFI and no

				reconciliation or checks regarding this.
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Table 6 Claim Management Functional Review and Service Mapping

10.2 Account Management Functional Review and Service Mapping

Sub Area	Functionality	Service	Reviewed	Gap	Comments
N/A	FCT196 - Get pay-out (BFY)	SVC010 - BFYUdbetalingHent	No		
	FCT207 - Create expected payment	SVC028 - DMIForventetIndbetalingOpret SVC114 - DOForventetIndbetalingOpret	No		DMI
	FCT208 - Cancel expected payment	SVC029 – DMIForventetIndbetalingAnnuler	No		DMI
	FCT209 - Get payment list	SVC030 – DMIIIndbetalingList	No		DMI
	FCT212 - Get account specification	SVC033 - DMIKontoSpecifikationHent	No		DMI
	FCT213 - Create payment list	SVC035 - DMIKontoIndbetalingListeOpret	No		DMI
	FCT214 - Create payment	SVC036 - DMIKontoIndbetalingSynkronOpret	No		DMI
	FCT217 - Change account	SVC039 - DMIKontoÆndr	No		DMI
	FCT222 - Get expected payment list	SVC048 - DMIForventetIndbetalingList	No		DMI
	FCT229 - Calculate currency exchange	SVC055 – DMIValutaKursBeregner	No		DMI, only supports DKK currency.
	FCT277 - Change account payment allocation	SVC116 – DOKontoIndbetalingFordelingÆndr	No		
	FCT279 - Change account stop	SVC117 – DOKontoStopÆndr	No		
	Receive Salary Deduction		No	Yes	Currently salary deduction amounts are checked manually and then released into the system, as there are no duplicate checks to prevent double deduction

					s being applied.
	FCT227 - Calculate interest tax deduction	SVC053 – DMIRentegodtgørelseBeregn	No		DMI
	FCT228 - Give tax deduction of interest	SVC054 - DMIRenteGodtgørelseTilsk SVC120 - DORenteGodtgørelseTilskri	No		DMI
	FCT215 - Decide pay-out	SVC037 – DMIKontoUdbetalingAfgør	No		
	FCT216 - Create pay-out	SVC038 – DMIKontoUdbetalingOpret	No		
	FCT218 - Get pay-out list	SVC040 – DMIUdbetalingList	No		
	FCT270 - Report compensation settlement	SVC103 - MFUdligningAfregningUnderret	No		
	FCT280 - Decide account for pay-out	SVC118 – DOKontoUdbetalingAfgør	No		
	FCT281 - Create account for pay-out	SVC119 – DOKontoUdbetalingOpret	No		
	FCT281 - Create account for pay-out	SVC119 – DOKontoUdbetalingOpret	No		
Payment Processing	FCT210 - Calculate payment allocation	SVC031 - DMIKontoIndbetalingFordelingBeregn	No		DMI
	FCT211 - Change payment allocation	SVC032 - DMIKontoIndbetalingFordelingÆndr	No		DMI
	FCT303 - Get card payment receipt	SVC151 - EFIKortBetalingKvittering	No		
	FCT304 - Create card payment	SVC152 – EFIKortBetalingOpret	No		
Offsetting	FCT205 - Write off claim	SVC025 - DMIFordringAfskriv SVC234 - MFFordringAfskriv	No	Yes	Known defect - not handling sub claims.
	FCT225 - Get liabilities to write off	SVC051 – DMIHæftelsesforholdTilAfskrivningModtag	No	DMI	
	FCT286 - Receive liability relation for write off	SVC128 - DWHæftelsesforholdTilAfskrivningMultiModtag	No		
	FCT332 - Write off on treatment påkravskrivelse?	SVC182 – IAIndsatsPåkravsSkrivelseAkterAfskriv	No		

Table 7 Account Management Functional Review and Service Mapping

10.3 Compliance and Treatment Functional Review and Service Mapping

Sub Area	Functionality	Service	Reviewed	Gap	Comments
N/A	FCT038 - Start treatment Payment Plan	SVC184 – IAIndsatsStart	Yes	None	Manually started by a list being entered in system, then treatments are created. If this was automated again it would be unable to check or understand claims it should skip or not add to treatments.
	FCT346 - Perform activity	SVC201 – IAAktivitetUdfør	Yes		
	FCT039 - Start treatment Salary Deduction	SVC184 – IAIndsatsStart	Yes	None	Manually started by a list being entered in system, then treatments are created. If this was automated again it would be unable to check or understand claims it should skip or not add to treatments.
	FCT042 - End treatment Salary Deduction	SVC190 – IMHændelseModtag	Yes	Yes	<ul style="list-style-type: none"> Only occurs when the last deduction is received by DMI. If no last deduction is received and the payment is not zero, the salary deduction is not ended. Salary deduction checks are only triggered when a deduction is received by DMI – when a deduction is not received no notification is created to tell a caseworker to

					look at missed deductions.
	FCT043 - Start treatment Asset Repossession	SVC184 - IAIndsatsStart	Yes	None	Manually started by a list being entered in the system, then treatments are created. If this was automated again it would be unable to check or understand claims it should skip or not add to treatments.
	FCT057 - Get payment ability	SVC041 - DMIBetalingEvneNentet SVC081 - EFIBetalingEvneAsynkronHent SVC085 - EFIBetalingEvneHent	None		
	FCT102 - Update payment ability	SVC087 – EFIBetalingEvneAEndr		None	
	FCT149 - Start treatment FCT175 - Start treatment parameter	SVC184 – IAIndsatsStart SVC380 – createIndsatsParametrePaaIndsatsId	Yes	None	All treatments are manually started by a list being entered in system, then treatments are created. If this was automated again it would be unable to check or understand claims it should skip or not add to treatments.
	FCT180 - Delete event	SVC191 - IMHændelseSlet SVC377 - SletHaendelse	Yes	None	
	FCT181 - Create future event	SVC378 - OpretFremtidigHaendelse SVC391 - HHFremtidigHaendelseOpret	Yes	None	
	FCT183 - Create audit trail	SVC381 – genererAkteringNote	Yes	Yes	
	FCT184 - Audit trail budget correspondence	SVC080 - DPMeddelelseSendtAkter SVC382 - ekspressMeddelelseSendtAkter	None		
	FCT185 - Receive event	SVC105 - IMMultiHændelse SVC190 - IMHændelseModtagelse SVC388 - HaendelseModtagelse	Yes	Yes	Events are used to perform actions in the system, currently a number of them are turned-off to prevent them behaving in an unexpected manner and to introduce errors into the data and mistreat debtors.

	FCT230 - Get eSkattekort	SVC056 – eSkattekortHent	No		
	FCT231 - Get income information	SVC057 - IndkomstOplysningKlassiskAbonnentHent	No		
	FCT246 - Get net income calculation	SVC072 – NIBNettoIndkomstBeregningHent	No		
	FCT253 - Receive payment ability BFY	SVC082 – EFIBetalingEvneBFYModtag	Not Reviewed		
	FCT254 - Receive payment ability property/residence	SVC083 – EFIBetalingEvneEjendomModtag	Not Reviewed		
	FCT255 - Recalculate payment ability parent dependent (forsørgerpligt)	SVC084 – EFIBetalingEvneForsørgerpligtGenberegning	Not Reviewed		
	FCT256 - Receive payment ability vehicle	SVC086 – EFIBetalingEvneKøretøjModtag	Not Reviewed		Assumption Gap?
	FCT257 - Receive change in net income	SVC088 - EFINettoIndkomstÆndringHændelseModtag	Not Reviewed		
	FCT289 - Get payment ability from budget	SVC132 – EFIBetalingEvneBudgetHent	Not Reviewed		
	FCT290 - Send payment ability from budget	SVC133 – EFIBetalingEvneBudgetSend	Not Reviewed		
	FCT291 - Change payment ability from budget	SVC134 - EFIBetalingEvneBudgetÆndring	Not Reviewed		
	FCT292 - Simulate salary from payment ability	SVC138 – EFIBetalingEvneLønSimuler	Not Reviewed		
	FCT293 - List payment ability for net income	SVC139 - EFIBetalingEvneNettoIndkomstList	Not Reviewed		
	FCT294 - Change payment ability for net income	SVC140 – EFIBetalingEvneNettoIndkomstÆndring	Not Reviewed		
	FCT315 - Get treatment payment plan	SVC165 – IAIndsatsBetalingOrdningHent	Yes	None	
	FCT317 - Get treatment insolvency	SVC167 – IAIndsatsBobehandlingHent	Not Reviewed		
	FCT322 - Get treatment grace	SVC172 – IAIndsatsHenstandHent	Not Reviewed		
	FCT323 - Get treatment credit bureau information	SVC173 – IAIndsatsKreditOplysningsBureauHent	No	Yes	Functionality does not work.
	FCT324 - Get treatment customer meeting	SVC174 – IAIndsatsKundeMødeHent	No	Yes	Does not work in resource manager

	FCT325 - Get treatment salary deduction	SVC175 – IAIndsatsLønindeholdelseHent	Yes	None	
	FCT326 - Get treatment manual case work	SVC176 – IAIndsatsManuelSagsbehandlingHent	No		
	FCT327 - Get treatment parameters	SVC177 - IAIndsatsParametreHent	No		
	FCT328 - Save treatment parameter on treatment	SVC178 – IAIndsatsParametrePåIndsatsGem	No		
	FCT329 - Get treatment parameter on treatment	SVC179 – IAIndsatsParametrePåIndsatsHent	No		
	FCT330 - Save treatment parameter on treatment type on track type	SVC180 - IAIndsatsParametrePåIndsatsTypePåSporTypeGem	No		
	FCT331 - Get treatment parameter on treatment type on track type	SVC181 - IAIndsatsParametrePåIndsatsTypePåSporTypeHent	No		
	FCT333 - Get treatment påkravskrivelse	SVC183 - IAIndsatsPåkravsSkrivelseHent	No		
	FCT334 - List treatment type	SVC185 – IAIndsatsTypeList	Yes	None	
	FCT335 - Get treatment type	SVC186 – IAIndsatsTypeMultiHent	Yes	None	
	FCT336 - Get treatment asset repossession	SVC187 – IAIndsatsUdlægHent	No		
	FCT338 - Get track overview	SVC189 – IASporOverblikHent	Yes	None	
	FCT340 - Save track	SVC195 – IMSporGem	Yes	Yes	Complex and too many variations. No duplicate handling.
	FCT341 - Get track	SVC196 – IMSporHent	Yes	None	
	FCT342 - Save track template	SVC197 – IMSporSkabelonGem	Yes	Yes	Complex and too many variations. No duplicate handling.
	FCT343 - Get track template	SVC198 - IMSporSkabelonHent	Yes	None	
	FCT344 - List track template	SVC199 – IMSporSkabelonList	Yes	None	
	FCT345 - Delete track template	SVC200 – IMSporSkabelonSlet	No		
	FCT347 - List asset (aktiv)	SVC202 – KFIAktivList	No		
	FCT348 - Create asset (aktiv)	SVC203 – KFIAktivOpret	No		
	FCT349 - Delete asset (aktiv)	SVC204 – KFIAktivSlet	No		

	FCT350 - Change asset (aktiv)	SVC205 – KFIAktivÆndr	No		
	FCT351 - Change automatic track change	SVC206 – KFIAutomatiskSporskifteÆndr	No		
	FCT353 - Remove treatment asset (aktiv)	SVC211 – KFIIndsatsAktivFjern	No		
	FCT354 - Add treatment asset (aktiv)	SVC212 - KFIIndsatsAktivTilføj	No		
	FCT355 - Remove claim on treatment	SVC213 - KFIIndsatsFordringFjern	No		
	FCT356 - Add claim to treatment	SVC214 - KFIIndsatsFordringTilføj	Yes	Yes	Not possible to add claim to treatment, without restarting the treatment or manual intervention.
	FCT357 - List treatment	SVC215 – KFIIndsatsList	Yes	None	
	FCT358 - Get treatment state	SVC216 – KFIIndsatsTilstandHent	Yes	None	
	FCT361 - List customers treatment	SVC220 – KFIKundeIndsatsFordringList	Yes	None	
	FCT368 - List track treatments	SVC228 - KFISporIndsatsTypeList	Yes	None	
	FCT471 - Create event	SVC383 – OpretHaendelse	Yes	Yes	System is generating a lot of events.
	FCT472 - Change future event	SVC385 - EFIFremtidigHaendelse SVC390 - HHFremtidigHaendelse	No		
	FCT473 - Delete future event	SVC386 - EFIFremtidigHaendelseSlet SVC392 - HHFremtidigHaendelseSlet	No		
	FCT474 - Event	SVC387 – Haendelse	No		
	FCT475 - Publish current event	SVC389 – HHAktuelHaendelsePublicer	No		
	FCT046 – Get payment ability from external systems	SVC 057 – IndkomstOplysningKlassiskAbonnementHent SVC 056 – eSkattekortHent	No		
	FCT316 - Get treatment payment dunning	SVC166 - IAIndsatsBetalingRykkerHent	No		
Acknowledgement of Debt	FCT037 - Start treatment Acknowledgement of Debt	SVC184 – IAIndsatsStart	Yes	None	
	FCT168 - Create acknowledgement of debt letter	SVC011 - DokumentMultiOpret SVC079 - DPDokumentOpret	No		
	FCT170 - Send acknowledgement of debt letter	SVC002 - MeddelelseMultiOpret SVC004 - MeddelelseMultiOpret	No		

	FCT321 - Get treatment acknowledgement of debt	SVC171 – IAIndsatsErkendFordringHent	Yes	None	
	FCT296 - Acknowledge debt	SVC143 – EFIERkendFordringerKunde	Yes	Yes	Expiry date is changed manually.
Salary Deduction	FCT092 - Create salary deduction notification	SVC079 - DPDokumentOpret SVC011 – DokumentMultiOpret	No		
	FCT097 - Decrease deduction percentage	SVC087 - EFIBetalingEvneÆndr	No		
	FCT098 - Increase deduction percentage	SVC087 - EFIBetalingEvneÆndr	No		
	FCT099 - Create salary deduction decision letter	SVC079 - DPDokumentOp SVC011 - DokumentMultiO	No		
	FCT103 - Register salary deduction interruption of aging	SVC034 - DMIHæftelseForældelseÆndr	No		
	FCT232 - Update salary deduction information	SVC058 - LønIndeholdelseAjournfør	No		
Payment Plan	FCT173 - Create payment plan	SVC023 - DMIBetalingOrdningOpret SVC141 - EFIBetalingordningOpretKunde	Yes	None	
	FCT176 - Get payment plan	SVC022 – DMIBetalingOrdningHent	Yes	None	
	FCT177 - Calculate proposed payment plan	SVC021 - DMIBetalingOrdningForslagBeregn SVC374 - DMIBetalingOrdningForslagTilBetalingOrdningBeregn	Yes		
	FCT258 - Payment plan mistreated	SVC089 – EFIBetalingOrdningMisligholdt	Yes	Yes	Internal service to be called when the payment plan treatment has to detect that it is mistreated. It raises an internal event to stop the payment plan if no payments have been received within a given timeframe.
	FCT272 - Get payment plan list	SVC110 – DMIBetalingOrdningList	Yes	None	
	Change payment plan		Yes	Yes	It is possible to change the payment amount in the payment plan while the

					payment plan is active. Currently the automation of this functionality has been disabled due to the consequences of activation.
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Table 8 Compliance and Treatment Functional Review and Service Mapping

10.4 Insolvency Functional Review and Service Mapping

Functionality	Service	Reviewed	Gap	Comments
FCT318 - Create insolvency treatment contact	SVC168 – IAIndsatsBobehandlingKontakt Opret	No		
FCT319 - Delete insolvency treatment contact	SVC169 – IAIndsatsBobehandlingKontakt Slet	No		
FCT337 - Calculate court fee	SVC188 - IARetsafgiftBeregn	No		

Table 9 12.4 Insolvency Functional Review and Service Mapping

10.5 Court Interactions, Reporting & Registrations Functional Review and Service Mapping

Functionality	Service	Reviewed	Gap	Comments
FCT244 - Create credit bureau information on debtor	SVC070 – KreditoplysningBureauDebitor Opret	No		
FCT245 - Delete credit bureau information on debtor	SVC071 – KreditoplysningBureauDebitor Slet	No		
FCT269 - Report interests credit (tilskrivning)	SVC102 – MFRenteTilskrivningUnderret	No		

Table 10 Court Interactions, Reporting & Registrations Functional Review and Service Mapping

10.6 Case Management Functional Review and Service Mapping

Functionality	Service	Reviewed	Gap	Comments
FCT179 - Case worker receive event	SVC193 - IMSagsbehandlerHændelseModtag	No		
FCT198 - Create case	SVC013 – SagOpret	No		

Table 11 Case Management Functional Review and Service Mapping

10.7 Work Management (Resource Manager) Functional Review and Service Mapping

Functionality	Service	Reviewed	Gap	Comments
FCT186 - Delete task	SVC306 - RSOpogaveSlet SVC384 - sletOpgaver	No		Deletes a specific task in RS. This functionality is often used for error handling in treatments to reverse bookings or remove bookings in the future as that booking is not used anymore.
FCT187 - Book resource	SVC264 – RSEFIOpgaveBook	No		Books a task as FCT271.
FCT271 - Book task	SVC104 – RSOpogaveAsynkronBook	No		Books a specific task in the future in RS. This functionality is often used when booking a caseworker to handle tasks around treatments.
FCT310 - Receive event create task	SVC160 – EFIOpgaveOpretHændelseMo dtag	No		
FCT339 - Sub process caseworker event	SVC194 – IMSagsbehandlerHændelseUn derproces	No		
FCT375 - Close claim task	SVC242 – MFFordringOpgaveAfslut	No		
FCT376 - Get claim task	SVC243 – MFFordringOpgaveHent	No		
FCT379 - Save receiver alarm	SVC257 – RSAlarmModtagerGem	No		No EFI integration detected.
FCT380 - List receiver alarm	SVC258 – RSAlarmModtagerList	No		No EFI integration detected.
FCT381 - Search receiver alarm	SVC259 – RSAlarmModtagerSøg	No		No EFI integration detected
FCT382 - Search alarm types	SVC260 – RSAlarmTypeSøg	No		No EFI integration detected
FCT383 - Save equipment booking	SVC261 – RSBookUdstyrGem	No		No EFI integration detected
FCT384 - Find available resources	SVC262 - RSEFIFindLedigeRessourcer	No		No EFI integration detected
FCT385 - Book progress	SVC263 - RSEFIForløbBook	No		No EFI integration detected
FCT386 - Create task	SVC265 - RSEFIOpgaveOpret	No		This functionality is used to book tasks for a caseworker in EFI.
FCT387 - Change task	SVC266 - RSEFIOpgaveÆndr SVC313 - RSOpogaveÆndr	No		This functionality is used to change the information for the

				booked task for a caseworker in EFI.
FCT388 - Find booking for rebooking (FindAftalerTilOmbooking)	SVC267 - RSFindAftalerTilOmbooking	No		No EFI integration detected.
FCT389 - Save deselected zip code	SVC268 - RSFravalgtPostnummerGem	No		No EFI integration detected.
FCT390 - List deselected zip code	SVC269 - RSFravalgtPostnummerList	No		No EFI integration detected.
FCT391 - Create absence	SVC270 - RSFraværOpret	No		No EFI integration detected.
FCT392 - Search absence	SVC272 - RSFraværSøg	No		No EFI integration detected
FCT393 - Change absence	SVC273 - RSFraværÆndr	No		No EFI integration detected
FCT394 - Save calendar day	SVC274 - RSKalenderDagGem	No		No EFI integration detected
FCT395 - Search calendar day	SVC275 - RSKalenderDagSøg	No		No EFI integration detected
FCT396 - Get calendar day	SVC276 - RSKalenderHent	No		No EFI integration detected
FCT397 - Save calendar preferences task type (KalenderPræferenceOpgavetypeSave)	SVC277 - RSKalenderPræferenceOpgavetypeGem	No		No EFI integration detected
FCT398 - Change calendar	SVC278 - RSKalenderÆndr	No		No EFI integration detected
FCT399 - Save municipal number zip code	SVC279 - RSKommuneNummerPostnummerGem	No		No EFI integration detected
FCT400 - Search municipal number zip code	SVC280 - RSKommuneNummerPostnummerSøg	No		No EFI integration detected
FCT401 - Save transportation time	SVC281 - RSKørselstidGem	No		No EFI integration detected
FCT402 - Save colleague work location	SVC282 - RSMedarbejderArbejdsstedGem	No		No EFI integration detected
FCT403 - List colleague work location	SVC283 - RSMedarbejderArbejdsstedList	No		No EFI integration detected
FCT404 - Save colleague skill set	SVC284 - RSMedarbejderKompetenceGem	No		No EFI integration detected
FCT405 - List colleague skill set	SVC285 - RSMedarbejderKompetenceList	No		No EFI integration detected
FCT406 - List colleague organization unit and work location	SVC286 - RSMedarbejderOrgEnhedsArbejdsstedList	No		No EFI integration detected
FCT407 - Get colleague profile	SVC287 - RSMedarbejderprofilHent	No		No EFI integration detected
FCT408 - Change colleague profile	SVC288 - RSMedarbejderprofilÆndr	No		No EFI integration detected
FCT409 - Change meeting time lunch time	SVC289 - RSMødetidFrokosttidÆndr	No		No EFI integration detected

FCT410 - Reject task	SVC290 - RSOPgaveAfvis	No		No EFI integration detected
FCT411 - Rebook task	SVC292 - RSOPgaveGenbook	No		No EFI integration detected
FCT412 - Get task	SVC293 – RSOPgaveHent	No		At different points in the execution of a treatment the task is received.
FCT413 - Save task queue alarm type	SVC294 - RSOPgavekøAlarmtypeGem	No		No EFI integration detected
FCT414 - Save task queue booking rule	SVC295 – RSOPgavekøBookingRegelGem	No		No EFI integration detected
FCT415 - Get task queue details	SVC296 – RSOPgavekøDetaljerHent	No		No EFI integration detected
FCT416 - Get task queue	SVC297 - RSOPgavekøHent	No		No EFI integration detected
FCT417 - Save task queue skill set	SVC298 - RSOPgavekøKompetenceGem	No		No EFI integration detected
FCT418 - Save task queue task type	SVC299 - RSOPgavekøOpgavetypeGem	No		No EFI integration detected.
FCT419 - Create task queue	SVC300 - RSOPgavekøOpret	No		No EFI integration detected.
FCT420 - Save task queue production leader	SVC301 - RSOPgavekøProdLederGem	No		No EFI integration detected.
FCT421 - Delete task queue	SVC302 - RSOPgavekøSlet	No		No EFI integration detected
FCT422 - Search task queue	SVC303 - RSOPgavekøSøg	No		No EFI integration detected
FCT423 - Change task queue	SVC304 - RSOPgavekøÆndr	No		No EFI integration detected
FCT424 - List tasks	SVC305 - RSOPgaveList	No		No EFI integration detected
FCT425 - Search task	SVC307 – RSOPgaveSøg	No		No EFI integration detected
FCT426 - Get task type	SVC308 - RSOPgavetypeHent	No		No EFI integration detected
FCT427 - Create task type	SVC309 – RSOPgavetypeOpret	No		No EFI integration detected
FCT428 - Delete task type	SVC310 - RSOPgavetypeSlet	No		No EFI integration detected
FCT429 - Search task type	SVC311 - RSOPgavetypeSøg	No		No EFI integration detected
FCT430 - Change task type	SVC312 – RSOPgavetypeÆndr	No		No EFI integration detected
FCT431 - Save configuration	SVC314 - RSOPsætningGem	No		No EFI integration detected
FCT432 - Get configuration	SVC315 - RSOPsætningHent	No		No EFI integration detected
FCT433 - Save organization unit alarm type	SVC316 – RSOrganisatoriskEnhedaAlarmtypeGem	No		No EFI integration detected
FCT434 - Get organization unit	SVC317 - RSOrganisatoriskEnhedaHent	No		No EFI integration detected
FCT435 - Save organization unit task queue	SVC318 – RSOrganisatoriskEnhedaOpgavekøGem	No		No EFI integration detected

FCT436 - Create organization unit	SVC319 - RSOrganisatoriskEnhedOpret	No		No EFI integration detected
FCT437 - Save organization unit production lead	SVC320 - RSOrganisatoriskEnhedProdLederGem	No		No EFI integration detected
FCT438 - Save organization unit resource	SVC321 - RSOrganisatoriskEnhedResourceGem	No		No EFI integration detected.
FCT439 - Delete organization unit	SVC322 - RSOrganisatoriskEnhedSlet	No		No EFI integration detected.
FCT440 - Change organization unit	SVC324 - RSOrganisatoriskEnhedÆndr	No		No EFI integration detected
FCT441 - Get point usage (Anvendelse)	SVC325 - RSPointAnvendelseHent	No		No EFI integration detected.
FCT442 - Save preference	SVC326 - RSPræferenceGem	No		No EFI integration detected
FCT443 - Save geography preference slot	SVC327 - RSPræferenceslotGeografiGem	No		No EFI integration detected
FCT444 - Get resource group	SVC328 - RSRessourcegruppeHent	No		No EFI integration detected
FCT445 - Create resource group	SVC329 - RSRessourcegruppeOpret	No		No EFI integration detected
FCT446 - Delete resource group	SVC330 - RSRessourcegruppeSlet	No		No EFI integration detected
FCT447 - Search resource group	SVC331 - RSRessourcegruppeSøg	No		No EFI integration detected
FCT448 - Change resource group	SVC332 - RSRessourcegruppeÆndr	No		No EFI integration detected
FCT449 - Get resource	SVC333 - RSRessourceHent	No		No EFI integration detected
FCT450 - Save resource requirement	SVC334 - RSRessourcekravGem	No		No EFI integration detected
FCT451 - Get resource with available time	SVC335 - RSRessourceLedigTidHent	No		No EFI integration detected
FCT452 - Search organization unit	SVC323 - RSOrganisatoriskEnhedsøg	No		No EFI integration detected
FCT453 - Create resource	SVC336 - RSRessourceOpret	No		No EFI integration detected
FCT454 - Delete resource	SVC337 - RSRessourceSlet	No		No EFI integration detected
FCT455 - Search resource	SVC338 - RSRessourceSøg	No		No EFI integration detected
FCT456 - Change resource	SVC339 - RSRessourceÆndr	No		No EFI integration detected
FCT457 - Save slot	SVC340 - RSSlotGem	No		No EFI integration detected
FCT458 - List slot	SVC341 - RSSlotList	No		No EFI integration detected
FCT459 - Save chosen task type	SVC342 - RSValgtypeOpgavetypeGem	No		No EFI integration detected
FCT460 - Validate plucking	SVC343 - RSValiderPlukning	No		No EFI integration detected

Table 12 Work Management (Resource Manager) Functional Review and Service Mapping

10.8 Business Rule Functional Review and Service Mapping

Functionality	Service	Reviewed	Gap	Comments
FCT126 - Create business rule	SVC154 – EFIMatriceGem	Yes	Yes	Possible to create and manage business rules without restrictions. Excessive use of configuration in system. One service for all types of rules with little traceability on why rules are set.
FCT129 - Create legal rule	SVC154 – EFIMatriceGem	Yes	Yes	Possible to create and manage legal rules without restrictions. Excessive use of configuration in system. One service for all types of rules with little traceability on why rules are set.
FCT131 - Create administration rule	SVC154 – EFIMatriceGem	Yes	Yes	Possible to create and manage legal rules without restrictions. Excessive use of configuration in system. One service for all types of rules with little traceability on why rules are set.
FCT306 - Get matrix	SVC155 - EFIMatriceHent	No		
FCT307 - List matrix	SVC156 - EFIMatriceList	No		
FCT308 - Lookup matrix	SVC157 - EFIMatriceOpslag	No		
FCT311 - Save parameter table	SVC161 - EFIParamTabelGem	No		
FCT312 - Get parameter table	SVC162 - EFIParamTabelHent	No		

Table 13 Business Rule Functional Review and Service Mapping

10.9 Document Management Functional Review and Service Mapping

Functionality	Service	Reviewed	Gap	Comments
FCT178 - Create document	SVC011 - DokumentMultiOpret SVC079 - DPDokumentOpret	No		
FCT197 - Update document	SVC012 - DokumentOpdater SVC124 - DPDokumentÆndr	No		
FCT199 - Get document	SVC014 - DokumentHent SVC121 - DPDokumentHent	No		
FCT282 - Search document	SVC123 – DPDokumentSøg	No		

FCT284 - Get document journal number	SVC125 – DPJournalNummerHent	No		
FCT285 - Create temporary document	SVC127 - DPTemporærtDokumentMultiOpret SVC367 - DPTemporærtDokumentMultiOpretXmlService SVC373 - DPTemporærtDokumentMultiOpret	No		
FCT288 - Collect container of notes (AkterinNoteSamlingContainer)	SVC130 – EFIAkteringNoteSamlingContainer	No		
FCT295 - Receive document metadata	SVC142 – EFIDokumentMetadataModtag	No		

Table 14 Document Management Functional Review and Service Mapping

10.10 Operational and Governmental Reporting Functional Review and Service Mapping

Functionality	Service	Reviewed	Gap	Comments
FCT239 - Report Andelsbog (to police authority)	SVC065 - AndelsbogAnmeld	No		
FCT240 - Get report status (from police authority)	SVC066 – Anmeldelsesstatus	No		
FCT241 - Report car book (bilbog, to police authority)	SVC067 – BilbogAnmeld	No		
FCT242 - Send Electronic Act (to authority)	SVC068 – ElektroniskAkt	No		
FCT243 - Report Tingbog (to authority)	SVC069 – TingbogAnmeld	No		
FCT249 - Request correspondence Danish Official Gazette	SVC075 – SEMStatstidendeMeddelelseAnmod	No		
FCT250 - Reply report andelsbog	SVC076 – ETILAndelsbogAnmeldelsesSvar	No		
FCT251 - Reply report	SVC077 - ETILAnmeldelsesSvar	No		
FCT252 - Reply report bilbog	SVC078 – ETILBilbogAnmeldelsesSvar	No		

Table 15 Operational and Governmental Reporting Functional Review and Service Mapping

10.11 Contact Management Functional Review and Service Mapping

Functionality	Service	Reviewed	Gap	Comments
FCT191 - Create alternative address	SVC005 – AlternativKontaktOpret	No		
FCT192 - Get alternative address	SVC006 - AlternativKontaktSamlingHent	No		
FCT193 - Search alternative address	SVC007 – AlternativKontaktSøg	No		

FCT194 - Update alternative address	SVC008 - AlternativKontaktOpdater	No		
FCT195 - Search collaboration partner	SVC009 – SamarbejdPartSøg	No		
FCT200 - Get persons at persons residence	SVC015 – PersonBopælsamlingHent	No		
FCT201 - Get persons master data	SVC016 - PersonStamoplysningerM SVC223 - KFIKundeStamoplysninge	No		
FCT202 - Search person	SVC017 – PersonSøg	No		
FCT203 - Get persons address history	SVC018 - PersonAdresseHistorikSamlingHent	No		
FCT236 - Get company contact information	SVC062 - VirksomhedKontaktOplysningSamlingHent	No		
FCT237 - Get company master data	SVC063 - VirksomhedStamOplysningSamlingHent	No		
FCT273 - Reply claim enquiry	SVC111 – DMIFordringForespørgBesvar	No		DMI
FCT359 - Get contact information	SVC217 - KFIKontaktOplysningerHent	No		Alternative addresses are not verified against a high data quality source.
FCT462 - Get company address	SVC345 – VirksomhedAdresseHent	No		
FCT464 - Get channel address collection?	SVC347 – KanalAdresseSamlingHent	No		

Table 16 Contact Management Functional Review and Service Mapping

10.12 Debtor Management Functional Review and Service Mapping

Functionality	Service	Reviewed	Gap	Comments
FCT224 - Get liabilities list	SVC050 – DMIHæftelsesforholdList	No		DMI
FCT226 - Change liabilities	SVC052 – DMIHæftelsesforholdÆndr	No		DMI
FCT233 - Get company relation information	SVC059 - EjerVirksomhedRelati SVC229 - KFIVirksomhedEjerfor	No		
FCT234 - Get company owners and leaders relation	SVC060 - VirksomhedAlleEjerLederRelationSamlingHent	No		
FCT235 - Get company industry/branch relation classification	SVC061 - VirksomhedBrancheForholdKlassifikationHent	No		
FCT238 - Search company	SVC064 - VirksomhedSøg	No		
FCT247 - Get control information on business	SVC073 - VirksomhedKontrolOplysningHent	No		
FCT248 - Get control information on person	SVC074 – PersonKontrolOplysningHent	No		

FCT261 - Receive expired liability	SVC092 – EFIHæftelseForældelseModtag	No		
FCT262 - Get customer list	SVC093 – EFIKundeList	No		
FCT274 - Archive customer	SVC112 - DMIKundeArkiver SVC218 - KFIKundeArkiver	No		
FCT275 - List customer	SVC113 - DMIKundeList	No		DMI
FCT276 - Change liability stop	SVC115 – DOHæftelseStopÆndr	No		
FCT287 - Receive inactive customer flag	SVC129 – DWKundeInaktivMarkeringModtag	No		
FCT297 - Get liability share	SVC144 – EFJETILAndelHæftelserHent	No		
FCT298 - Search liability share?	SVC145 – EFJETILAndelSøg	No		
FCT299 - Get car liabilities	SVC146 – EFJETILBillHæftelserHent	No		
FCT300 - Get property liabilities	SVC147 - EFJETILEjendomHæftelserHent	No		
FCT301 - Search property liabilities No	SVC148 - EFJETILEjendomSøg	No		
FCT313 - Receive event company change	SVC163 - EFIVirksomhedÆndringHændelseModtag	No		
FCT363 - Transfer customer	SVC222 - KFIKundeOverfør	No		
FCT364 - List collaboration part?	SVC227 - KFI SamarbejdPartList	No		
FCT365 - List customer master data	SVC224 - KFIKundeStamoplysningerList	No		
FCT366 - Change customer master data	SVC225 - KFIKundeStamoplysningerÆndr	No		
FCT367 - Get personal company	SVC226 - KFIPersonVirksomhed SVC364 - PersonVirksomhedHe SVC372 - PersonVirksomhedHe	No		
FCT377 - Report customer change	SVC250 – MFKundeÆndringUnderret	No		
FCT461 - Get CVR - SE number relation	SVC344 - CVRNummerSENummerRelationHent	No		
FCT463 - Get company industry/branch relation	SVC346 - VirksomhedBrancheForholdHent	No		
FCT466 - Get person event collection	SVC349 - PersonHændelseSamlingHent	No		
FCT469 - Get customer master data	SVC357 - DPTemporaertDokument SVC363 - KundeStamoplysningerHentService SVC371 - KundeStamoplysningerHentXmlService	No	MultiOpretService	
FCT470 - Validate and enrich liability relation	SVC365 - ValiderOgBerigHaeftelsesforholdService	No		

Table 17 Debtor Management Functional Review and Service Mapping

10.13 Claimant Management Functional Review and Service Mapping

Functionality	Service	Reviewed	Gap	Comments
FCT073 - Get claim owner agreement	SVC231 – MFAftaleHent	No		
FCT074 - Create claim owner agreement	SVC352 – AftaleService	No		
FCT077 - Change claim owner agreement	SVC020 – DMIFordringHaverAftaleOplysningerÆndr	No		
FCT118 - Search claim agreements	SVC232 - MFAftaleSøg	No		
FCT076 – Add claim type to claim owner	SVC233 - MFAftaleÆndr	No		

Table 18 Debtor Management Functional Review and Service Mapping

10.14 Correspondence Functional Review and Mapping

Functionality	Service	Reviewed	Gap	Comments
FCT052 - Create letter about ongoing case work	SVC011 - DokumentMultiOpret SVC079 - DPDokumentOpret	No		
FCT053 - Send letter about ongoing case work	SVC002 - MeddelelseMultiSend SVC004 - MeddelelseMultiSendEkspres	No		
FCT093 - Send salary deduction notification letter	SVC002 - MeddelelseMultiSend SVC004 - MeddelelseMultiSendEkspres	No		
FCT100 - Send salary deduction decision	SVC002 - MeddelelseMultiSend SVC004 - MeddelelseMultiSendEkspres	No		
FCT165 - Send reject claim owner letter	SVC002 - MeddelelseMultiSend SVC004 - MeddelelseMultiSendEkspres	No		
FCT182 - Get budget correspondence	SVC379 - budgetMeddelelseHent	No		
FCT188 - Get correspondence content	SVC001 - FormateretMeddelelseIndholdMultiHent	No		
FCT189 - Send correspondence	SVC002 - MeddelelseMultiSend SVC004 - MeddelelseMultiSendEkspres	No		
FCT190 - Get correspondence status	SVC003 – MeddelelseStatusMultiHent	No		
FCT263 - Receive National Gazette correspondence	SVC094 - EFStatstidendeMeddelelseModtag	No		
FCT264 - Create notification that claim is written off	SVC095 - MFFordringAfskrivUnderret	No		
FCT268 - Report offset to customer	SVC101 – MFModregningKundemeddelelseUnderret	No		

FCT309 - Get collection of correspondence	SVC158 - EFIMeddelelseSamlingContainer	No		
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Table 19 Correspondence Functional Review and Mapping