

# SIMPLIFICATION GOALS & PRINCIPLES

## Minimize approvals required for a transaction

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**Keep approvals meaningful** by limiting to where accountability must be documented.

**One signature** or electronic authentication is normally sufficient to document personal accountability.

If undetected personal gain could result, a **second, independent** authorization may be required.

*More than two approvals can reduce control by diluting accountability.*

## Recognize excessive training as symptomatic of system over-complexity

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Goal = **zero** training for new systems.

Next best = computer-based, self-paced tutorial completed in < **1 hour**.

*Systems need to be self-guiding through screen design, intuitive “feel,” and inherent help features.*

## Limit position descriptions to one page

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Avoid over-specialization.

Focus on key ability-attributes.

## Simplify accountability for performance

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**Limit performance measures** to one per “key deliverable.”

**Combine related functions** and tasks that have been fragmented (unless recombining compromises control).

**Delegate authority** to the person with the information, knowledge, and concern for responsible outcomes.

*Give people accountability for a complete, meaningful product.*

## When a unit is motivated to ensure accuracy, do not centrally check the data later

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Correcting errors disincentivizes fixing data quality problems upstream.

Focus on data integrity issues of institution-wide significance.

## Develop basic, robust core systems

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**Non-proprietary, inter-operable, and modular** (component parts can function independently).

Few variants, options, branches, and “exception” features.

*Make it easy for customers to add their own local features to “vanilla” core systems. Enable, rather than discourage, “shadow systems.”*

## Always aim to reduce a process'

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forms  
overall cycle-time  
exception features  
number of hand-offs  
number of distinct steps  
number of approval points  
number of waiting/delay intervals  
variations, options, “branches,” and exceptions  
fragmented tasks performed by different people  
number of decision-points and decision-makers  
training requirements, especially for customers