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Volume I

# Labs

If found please give to:

someone with big ideas

As a reward: Problems solved

### **With special thanks to**

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*And to everyone who has brought us this far  
And to everyone who will take us much further*

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# 01

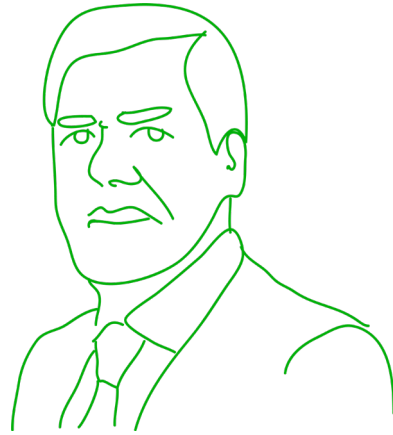
## **NEW WAYS TO ADDRESS OLD PROBLEMS**

## The path to progress

All businesses have a duty of care to the people they serve and the planet they rely on. You may know Amicus for our identity verification software, but we hope that you've also come to know us as a pioneering company with heart. We've had success in creating a product that helps our clients make good decisions about who to work with or whom to employ, but what if we could help everyone make better decisions?

Amicus was born out of its founders' experience, which was that civil justice is difficult and time consuming to access. Its founding purpose therefore, was to make access to the processes of civil justice more feasible for more people. It will take time, perhaps a lot of time, to introduce technology to fully enhance these processes, but it remains our goal.

Most of us will face a legal problem at some stage in our lives, whether that turns out to be a dispute with a neighbour, employer or vendor, but too few people are equipped with the expert advice and financial resources to begin resolving their problem.



So, what can a company like ours do to help people access legal assistance? Where should we start? Are we even asking the right questions?

In all that we do, we are not inventing new needs, just finding new ways to address old problems, so we do our experimenting through our research and development team Amicus Labs. That's where we go in search of problems in need of a better solution.

The Labs team has been tasked with identifying the first steps towards creating an accessible online marketplace for legal expertise, advice and services, as well as with exploring how our technology can already be used to solve problems in other sectors, from recruitment to financial services. It's complex, cross-disciplinary work that doesn't always lead to the conclusions we expect, but we believe this exploration keeps us on the most meaningful path to progress.

These are not experiments from which we expect to turn a quick profit. In fact, in some cases we look forward to the day when there is no need for our intervention at all, such as when those at risk of homelessness no longer lose an important proof of identity when they lose a fixed address - more can be read about this in chapter five.

We invest in research and development to inform and prioritise the work that will help us reach our goals; to provide a stimulus for engagement in new partnerships and to set precedents that will shape the legal services of the future. We hope that sharing some of our approach and methodology in this publication will embolden others to delve into the problems they care about most. We invite you to find out more about the Amicus approach to problem solving and to get in touch if you're interested in working on a project with the Amicus Labs team. ■

*Sir Sandy Crombie,  
Chairman*

02

**WORK ON  
THE THINGS  
THAT MATTER  
FASTER**

## One complex problem at a time

Whether you're dealing with a dispute at work, moving home, moving job, or tasked with sorting things out following a bereavement, navigating major life events can be stressful, confusing, expensive and time consuming. Many people don't know where to start, while others simply aren't aware of their rights regarding legal or contractual issues. The result is a justice gap: the more resources you have, the more access to advice you have and the better your chance of a resolution.

Even when a person knows they are in the right, attempts to access justice are fraught with uncertainty. Can I afford to see this through? Will all of this lead to a positive outcome? Is this a complete waste of my time? My first-hand experience of these questions led to a conversation over a burrito, which led to a founding team, which led to a design sprint, which led to some critical early support from The Data Lab and the creation of a product prototype intended to help people get some of the answers they need.



We believed creating open access to legal information would be the first hurdle to overcome in closing the justice gap, so we took our idea to lawyers, who then explained their side of the problem; namely the regulatory hurdles that influence how, when and for whom a lawyer, or any regulated professional, can offer advice and services.

## Solving the problem within a problem

Before a lawyer, accountant, wealth manager or other regulated professional can take on a new client, they need to know who that person is, as well as the level of risk that's linked to them, to prove to their regulators that they are doing everything within their power to negate the risk of being used as a front for crimes such as money laundering and fraudulent activity. This requires a delicate balance of handling and corroborating sensitive personal and financial information to verify client identity, while maintaining secure and detailed records for future audit and providing a smooth client experience.

Our founding team realised that if we could help regulated professionals to overcome these practical obstacles, we could help change the way they work; saving them time and resources, while speeding up the whole process for their clients. In other words, we could use technology to help everyone get to work on the things that matter faster.

What we created was Amiquis, a product that solves many challenges, not only for lawyers, property managers, accountants

and banks taking on new clients, but also for the tier one financial service firms and civil service recruiters required to run secure vetting and compliance checks on staff and supply chains.

## Our values

Whatever the problem, we believe technology has an important role to play in bridging the gap between the people with privileged access to expertise and those who simply don't and can't. By working collaboratively and purposefully, our goal is to make the harder things in life easier for everyone to overcome. Yes, we're a technology company making software and no, we don't think we'll change the way the world works on our own, but we're tackling one complex problem at a time with a growing team of talented people; working for impact and building value for the long term. ■

*Callum Murray,*  
CEO

## Product thinking, the key to moving forward together

When designing a product, it helps for everyone on the team to understand the needs of the people who will use it. This keeps everyone focused on the product's essential purpose, rather than on the list of initial product features the team assumes are needed. Product thinking helps with planning, prioritising and measuring success. It involves looking at a company's target market and the specific consumer problems to be solved alongside the company's aspirations for the product.

Reviewing every aspect of how a product will address its user needs and meet its intended purpose reduces the risk of building something that nobody wants. The outcome of a product thinking exercise is a product statement that captures the ultimate goal of a project. This ultimate goal is called the north star, which the team can later to and refer back to.

This technique is best used in the early stages of a project, ensuring the team discusses their understanding of the needs of the user and clarifies the problem they want to solve before any planning and prioritising takes place.

### The process

1. Write down the company's vision for the product. Why are we doing this? (purpose)
2. Next, define who you are doing this for (intended user) and which of their problems you are trying to solve (user problem).
3. Now clarify what the product will do for the user. (strategy)

*Tip: Avoid discussion about specific features at this stage.*

4. At this point, decide what success looks like. Write down goals you can measure. (measurable goals)

5. Now you're ready to put your product statement together using the paragraph template on the next page.

## My product statement

In order to (purpose)

our product will help (intended user)

and their problem of (user problem)

by giving them a way to (strategy)

We will know our product is successful when we see: (goals)

### Here is an example of an Amiqus product statement

In order to make legal and financial services easier to access, our product will help regulated professionals and their problem of spending too much time on anti-money laundering paperwork, by giving them a way to make anti-money laundering checks swiftly and securely online.

We will know our product is successful when law firms report the time it takes to make anti-money laundering checks is reduced from days to minutes; helping them to help their clients faster.



03

**THERE WILL  
BE NO  
BEAN BAGS  
HERE**

## The role of research and development

The role of Amiquus Labs is to explore new business opportunities and the feasibility of new projects via low-risk experimentation. Composed of strategists, designers and developers, we plan six to twelve months ahead and turn abstract ideas into tangible prototypes. Similar to the scientific method, we advance through experimentation: validating, but mostly invalidating hypotheses about what it means to build profitable technology with purpose.

Research and development teams are, of course, nothing new to the private sector. Many companies have tried to get ahead of the competition by investing in innovation labs and accelerators in the last decade, but few of these teams have lasted. This failure may lie in the fact that these labs were often set up as separate entities to the companies they were intended to serve, and were told, by some confident managerial visionary, to “carry on innovating over there” in the ping pong and bean bag corner.



The problem with this approach is that no amount of bean bags can hide the fact that working in a vacuum causes frustration, both for a research and development team, who understandably begin to feel undervalued, and for the associated product teams, who quickly feel strong armed by managers to build, and more exasperatingly maintain, vague pipedreams.

Drawing a line between the people engaged in research and the rest of a company rarely serves either it turns out. At Amiquus, we believe everyone should participate in research and development. For Labs to remain relevant, collaboration will always be key, so we work in design thinking workshops with colleagues from across the company, because no one has the monopoly on good ideas.

### What a typical labs initiative looks like

We first work as a team to articulate the hypothesis or area of research that we want to find the answers to.

We then focus on getting under the skin of the problem through desk research and stakeholder interviews.

Then, we go out and meet our rich network of partners and clients to bring their ideas and perspective to the table.

At this point in the process we have just enough knowledge to be dangerous and begin shaping intangible concepts into working prototypes to be tested in our target markets.

Spurred on by real consumer feedback, we learn and iterate as we go until we have the confidence to take our findings to all the relevant teams in the business, who only then move forward with clear and considered plans.

Currently, we’re working with top legal firms to define the operating principles behind an accessible online marketplace for legal services.

For the sceptics out there it’s true that investing in research and development and setting out to create technology with purpose may not be the easiest road to rapid revenue. But it does lead to better decision making, more meaningful partnerships and happier customers. Our bet is that it will lead to more profit in the long run too. ■

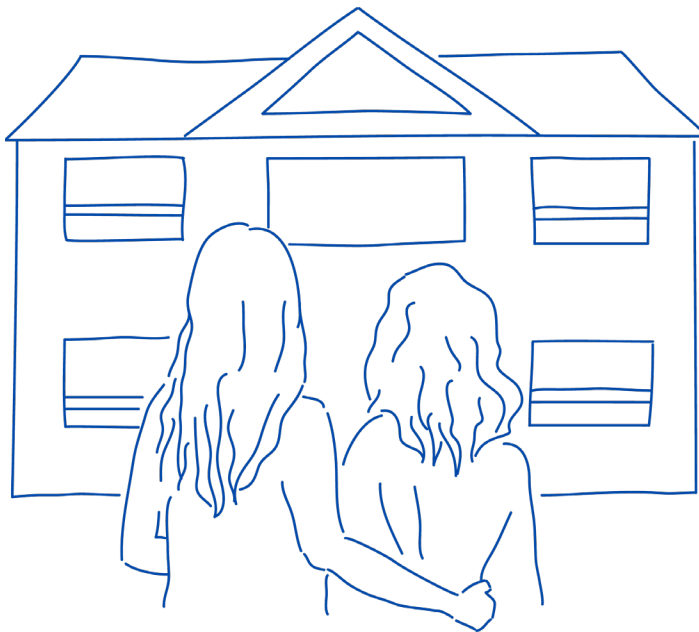
**Alex Durussel-Baker,**  
*Labs designer*

# 04

## FROM ENABLER TO CONNECTOR

## Developing a marketplace

Over half of UK residents will die without a last will and testament, either because they are unsure about how to obtain one, because they believe their assets will be passed on to the right person anyway, or because they've never considered making one. Not having a will, however, comes with many hidden costs - unfortunately shifting the financial, administrative and emotional burden to grieving families - while outdated laws of succession can mean that partners and children lose out on the things they might understandably expect to inherit. The Amicus Labs team have used the case of wills to explore whether an online marketplace for legal services could encourage more people to take charge of their affairs, as well as more law firms to consider new ways of commoditising such services.



In their Legal Services Market report, the Competition Markets Authority emphasised that information about legal services is inherently difficult to communicate and that a marketplace model could increase access to justice and assist lawyers in marketing their services for additional revenue.

Amicus Labs research has concluded that it's not so much the cost of obtaining a will that holds people back from obtaining one, but lack of awareness of the impact of not having one. The people who do make it a priority tend to be over fifty and possibly prompted by the death of a loved one, but even they may not consider renewing their will if their circumstances change, such as after a divorce, which can render an existing will invalid.

Meanwhile, lawyers point towards the struggle to start a conversation about death with their clients as another barrier to providing wills and there is really very little incentive to do so, with wills being a net loss maker for most firms.

In some parts of the UK, the arrival of do-it-yourself online wills has gone some way to making the process cheaper, easier and more accessible, but many of these options have also been called out by legal professionals as being too ineffectual for administering anything other than the most straightforward estate and too unhelpful when it comes to enlightening people about how to begin determining their wants, needs and obligations. ▶

**So what if you were prompted to obtain a will from a trusted legal professional after purchasing a house, in the same way you might be prompted to speak to an independent mortgage adviser after viewing a property for sale online?**

### **An Amiquis marketplace**

So what if you were prompted to obtain a will from a trusted legal professional after purchasing a house, in the same way you might be prompted to speak to an independent mortgage adviser after viewing a property for sale online? With thousands of people going through Amiquis to complete transactions such as buying a house every month, this is just one of the services that an Amiquis online marketplace for legal services could provide.

Labs used the case of wills as a starting point to explore how we could help anyone who comes through Amiquis to access legal services and legal guidance packages with our client firms, while also helping those firms to commoditise their underused expertise and cooperate with others in aligned sectors.

For Amiquis, the challenge is how do we best, as an intermediary, connect people with the right legal service at the right time and in the right way, while also differentiating between the providers of those services in an equitable and unbiased way?

The work of identifying a list of initial services and providers for our future marketplace has already begun and we are testing our assumptions through collaboration with firms like Thorntons and Anderson Strathern; running workshops and design sprints to establish operating principles; mapping out customer journeys and testing the viability of this kind of profit for purpose business model. ■

05

**THE  
MOST  
IMMEDIATE  
CHALLENGE**

## Diary of an opening design sprint

To open a new bank account you need proof of address, but what happens if you don't have an address? When people lose their home and are unable to fill in the address field on any number of forms, they lose access to the very services that could help them get back on their feet. With tens of thousands of properties lying empty across the UK, founder of ProxyAddress, Chris Hildrey, saw an opportunity for local authorities to provide people at risk of homelessness with a digital proxy address. Chris is now working with Amiqus, The Big Issue, challenger bank Monzo and other partners to turn a good idea into an even better reality.

### Repurpose

Before local authorities can issue a proxy address, they need a reliable way of verifying the identity of the person they're giving it to. After bringing Amiqus to market, it quickly became clear that our technology has uses far beyond its original scope and, as a tech for good company, we're always keen to explore new ways to put it to good use.

Our instincts told us that providing the identity verification software behind ProxyAddress would be a complex but worthwhile undertaking. Still, given the number of unknowns, and as with any extracurricular project, we owed it to our engineers and product team to go about this collaboration in the most efficient and least burdensome way possible.



### Reduce risk

Before work began, Amiqus Labs stepped in to lead an opening design sprint to identify our goals, priorities and the many questions we would need to find answers to help ProxyAddress reach live trials. ►

### Design sprint

*noun* \ di-'zīn \ 'sprint

A five-day process to produce a tested prototype

### Design thinking

*noun* \ di-'zīn \ 'thiŋ-kiŋ

A methodology for creative problem solving

### Prototype

*noun* \ 'prō-tə-,tīp

The preliminary version of a product or process

### Proxy address

*noun* \ 'prāk-sē \ ə-'dres

The details of an unused address allocated to someone as part of a proof of identity

### Storyboard

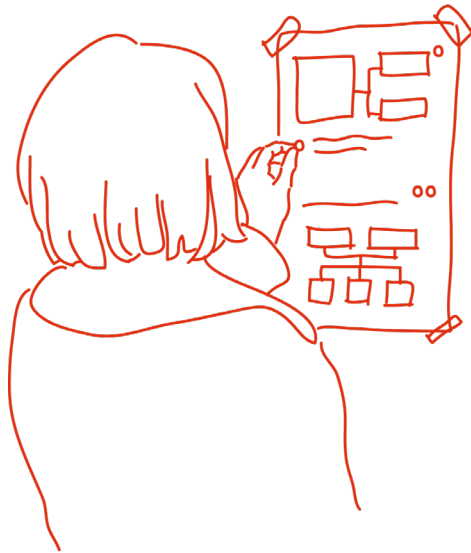
*noun* \ 'stôr-ē-,bōrd

A sequence of drawings that depict each stage of a solution or process

Design sprints can be a great way to test an assumption before you commit a great deal of time and resources towards tackling a problem. The team should be open to the fact that the sprint may uncover new challenges as well as new ideas for testing. A classic design sprint takes place over the course of five to eight days and can be informed by some initial research from a research and development team.

A week removed from the monthly schedule may seem excessive to allow the contemplation of questions and the testing of theories. Consider however how much time and energy can be saved, if a better process or strategy than the original is revealed within just a few days? Perhaps there isn't even a problem to solve, merely a presumption of one?

**In two years time, vulnerable people who have lost their home will still have access to basic services that allow them to get back on their feet.**



## Define the challenge

When it comes to getting started and understanding the challenge at hand, be sure to engage representatives from all the relevant areas of your company or organisation, as well as any trusted partners, then frame the challenge to be tackled by defining a long term goal. Proxy Address's was defined as:

***In two years time, vulnerable people who have lost their home will still have access to basic services that allow them to get back on their feet.***

Design sprints work best when you trust that everyone taking part is in a position to come up with an elegant solution to the challenge, rather than only giving permission to certain experts to make suggestions and contributions. It may be an engineer who comes up with the best sales strategy and it may be that a senior manager's theory is disproved, but when design sprints are embraced by everyone on the team as a way to lower the risk of new initiatives, you can all move forward with confidence in the resulting division of tasks, time and resources.

For the ProxyAddress design sprint everyone on the Amiquis sprint team contributed their ideas on post-its, which were then grouped together along similar themes. Then each person was given three sticky dots to assign to what they considered to be the most important questions, the best ideas, or the most immediate challenges to explore.

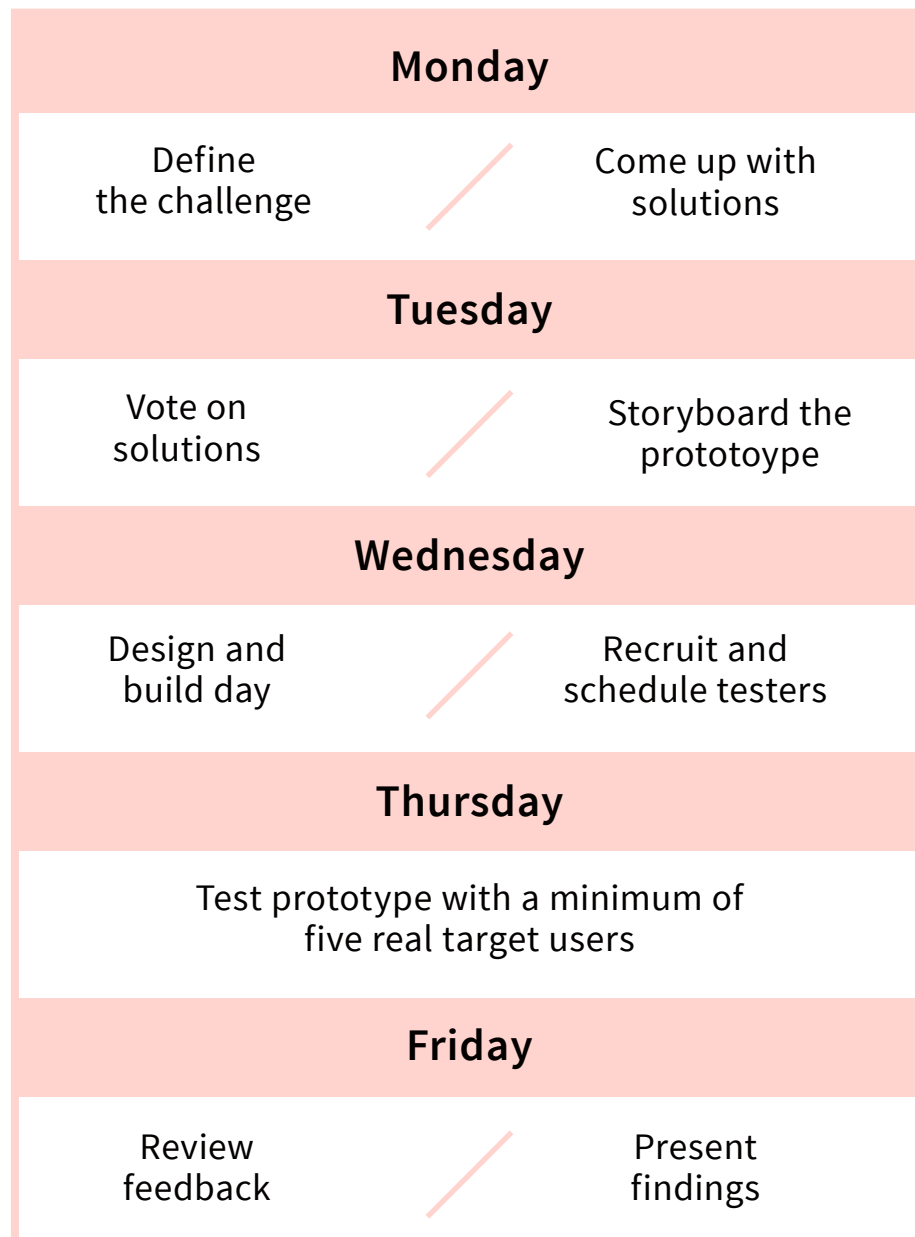
The most pressing questions as voted by those participating were:

- 1. Can we articulate the problem that ProxyAddress solves in such a way that the value is clear? Can we be clear enough so that people understand?***
- 2. Can we convince Local Authorities that ProxyAddress will alleviate their workload rather than add to it?***
- 3. Can we clarify our banking partners exact requirements?***

Answering these questions brought us forward to the visualisation and prototyping stages of the sprint, ensuring that everyone remained focused on testing what the collective wisdom of the group had deemed most important and achievable. ▶



## A typical design sprint week



With a prototype ready for testing within the week, interviews were then conducted with eight industry experts and target users, revealing two urgent communication problems to be resolved.

Firstly, ProxyAddress wasn't yet resonating with target users and secondly, when reading the website landing page, target users thought they were being offered a traditional, physical address, which had the potential to cause confusion and distress. Therefore, one of the key outcomes of the design sprint was identifying

the need to compose clearer online information as a priority. The ProxyAddress website has since been completely revamped.

Powered by Amicus technology, ProxyAddress will initially help vulnerable people prove their identity and obtain a proxy address through live trials in Lewisham. If rolled out to further municipalities, Amicus will continue to support ProxyAddress to scale. ■

**“Amicus is helping bring the years of hard work behind ProxyAddress to fruition and real-world application. By building a platform through which vulnerable people can prove their identity, we will be able to provide each proxy address with the confidence that it can connect those who face homelessness to the services they need for support, independence and recovery.”**

*Chris Hildrey,  
Founder ProxyAddress*

## Start a design sprint

### Define your project's long term goal

Write down an optimistic goal that will get you out of bed in the morning. What will the world look like in two years time if you succeed?

In two years time ...

*Great, this goal will keep your team on track.*

### Choose your top three sprint questions

Now it's time to put on your pessimistic hat. What are the top three challenges that might stop you from reaching your long term goal? Write these challenges as questions. Can we overcome X? Can we replace Y? This will help you to prioritise and plan as a team.

Can we ...

Can we ...

Can we ...

*Brilliant, now it's time to organise your own design sprint.*

06

**SAY  
HELLO  
TO YOUR  
NEW  
HIRE**

## Raising the bar in public sector procurement

It's not just in Amiquis Labs or the legal sector that we solve problems at Amiquis, by taking part in the Scottish Government's CivTech accelerator we sought to demonstrate how our technology can speed up public sector recruitment and prove that Software as a Service doesn't have to end in a procurement graveyard.

Public sector procurement is broken and it's been broken for a long time, especially when it comes to procuring software. This is the familiar story behind headlines like *IT Calamity* and *IT system delivered late as costs spiral*. At Amiquis we don't believe in accepting that story. We believe the public sector can and should demand better technology, and for much better terms than have traditionally been on offer, not only because technology can make public sector recruitment easier, but because service providers should aspire to do more than take a fee for replacing civil service bureaucracy with the digital equivalent.

**"Why does it take so much time to go through this process?"**

**"I have no idea what's happening"**

Candidate user  
experience interviews

Pre-employment checks are a critical part of the public sector recruitment process, however the length of time they can take can cause real frustration for all involved, often resulting in candidates accepting offers elsewhere. On average, the Scottish Government needs five and a half weeks to complete pre-employment checks for a new member of staff, but these checks can take significantly longer. The delay is further exacerbated in that a candidate still has to receive a formal offer of employment and give and work their notice to their current employer.

The amount of talent lost to the current system is what inspired CivTech 4.0 Challenge 9, sponsored by the Scottish Government's People Directorate. Amiquis put forward a cross-company team of user experience experts, engineers and product designers, as well as experts in human resources, marketing, customer success and public affairs to take on the task of demonstrating how our technology "could make the pre-employment process more efficient". ▶



## Working with user personas

It's in everyone's interests that the public sector be able to compete for top talent, but with UK unemployment at a record low candidates aren't competing for jobs, employers are competing for candidates, particularly for sought after specialist, managerial and IT roles. Maintaining candidate engagement throughout the recruitment process is therefore more important than ever.

To answer this challenge we started by trying to understand the real impact on candidates and recruiters when existing procedures fall short by interviewing real people before coming up with the user narratives that guide our engineering and product design.

### I'm a candidate

Working in the public sector would be a major career move and I know I can make a difference, but it's stressful and frustrating to put your life on hold when you've no idea if an offer is on the way.

*Will I be able to pay the rent in two months time?*

*What if my birth certificate gets lost in the post?*

*Should I turn down that other offer?*

*Can I afford the wait to find out?*

### I'm a public sector recruiter

I've found the perfect person to hire, they could really take the pressure off their new team, but I'm limited to the timescales of our recruitment process and I'm burdened by the amount of paperwork I'm constantly pushing.

*What if the offer doesn't arrive in time and the candidate's circumstances have changed?*

*What am I going to say to colleagues when there is yet another delay?*

*Surely there must be an easier way to conduct pre-employment checks than checking documents face to face or waiting for them to arrive by post?*

## Our approach

We could have taken the challenge literally and simply put the Scottish Government's current paper-based pre-employment check process online, that may have created one or two efficiencies, but that's not how we operate at Amiquis.

Instead, we saw an opportunity to work collaboratively with the Scottish Government's People Directorate and to explore how far we could advocate new, simpler ways of doing things, while still listening to ensure we weren't placing our own ideas and approach above our client's needs. ►

## Our solution

The result is an accessible solution that removes the need for candidates to attend a Scottish Government office in person or send all their documentation by post, while providing the recruiting team with an overview of the status and reporting on each candidate file from one secure account.

The candidate is notified of the progress of their file and the recruiter no longer has to wait weeks for documents, or to copy information across multiple filing systems.

This process greatly simplifies the Scottish Government's pre-employment check workflow, while improving security and user experience and leaves enough flexibility to meet the needs of individual teams. There are no hidden in-product fees, public sector clients can benefit from training and ongoing technical support and Amiqus can scale to any size of department, directorate or even the entire corporate body. ■

## Request

The recruiter sends a request for pre-employment checks via secure link by email. From their own device, the candidate submits their information and documents for verification within a secure online environment.

## Assess

Once submitted, candidate documentation and a verification report is received within the recruiting team's Amiqus account, with access controls, for their decision.

## Secure

All candidate information is securely stored and encrypted within Amiqus. Additional checks and information can be added at any time.



07

**BRIDGE  
THE  
KNOWLEDGE  
GAP**

## Tech partnerships for better outcomes

Law Society of Scotland explains how technology informed by legal expertise could help relieve pressure on the justice system and improve accessibility.

The Law Society's LawscotTech programme was set up in 2018 with the ambition to stimulate legal technology innovation in Scotland and deliver practical benefits for those working in the justice and legal sectors, and their clients.

The development of legal tech will play a crucial role in improving existing practices and efficiencies. Equally importantly it can be used to widen access to justice and help those seeking legal services to resolve legal issues. For example, legal tech could help deliver solutions for greater access to legal information or self-help solutions, in addition to helping solicitors streamline their processes, which could go some way to relieve pressure on public funding.

Many legal firms recognise the need for change but there is often a gap between this and the first steps towards innovation due to lack of confidence, technical experience or a disconnect with

decision makers. LawscotTech aims to bridge this gap by enabling collaboration between firms and tech companies to identify solutions.

Since launching, we have facilitated workshops focusing on areas such litigation, data standards and communication. This collaborative approach ensures the deep domain knowledge and experience held by solicitors can be accessed by tech companies, informing future innovation. ■

***Learn more about LawscotTech at [www.lawscot.org.uk](http://www.lawscot.org.uk)***







08

**TAKE  
PART IN  
LABS**

**Interested in co-creating  
the future of legal services  
with the Amicus Labs  
team?**

We've got banana bread.

**Get in touch**  
[labs@amicus.co](mailto:labs@amicus.co)

**Find out more**  
[amicus.co](https://amicus.co)

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This notebook is for anyone once told  
“it will never work”

