NFCC CONNECT 2026 · MEMBER BREAKOUT

Adopting AI with Confidence

Five dos and five don'ts for Member Agency leadership

Taj & Rupi - Postremo IT
Matt Dronfield – Toynbee Hall

WHERE WE ARE

Your clients are already using AI.

Many ask a chatbot about their debt before they ever talk to a counselor. The question is not whether AI reaches your agency. It is whether it arrives with guardrails.

Ten things to take back with you

FIVE DOS **FIVE DON'TS**

Each do has a matching don't. If you only remember the pairs, you will avoid the problems we see most often.

DO

Start with the problem

Pick a real task that eats staff time, and say out loud what better would look like.

DON'T

Don't buy AI because it is AI

"We should be using AI" is not a plan. Know exactly what job you want it to do.

DO

Use a paid business account

Get it in writing that the vendor will not use your data to train its AI.

DON'T

Don't use free AI tools for work

"If you don't pay for the product, you are the product." Free tools can often keep the data you input.

DO

Know where client details are safe

Your teams handle client information all day. It belongs only in tools your agency has approved.

DON'T

Don't paste them anywhere else

Client information in an unapproved tools can lead to a data breach.

DO

Keep a person in the loop

A specific person reviews anything before a client, creditor, or regulator sees it.

DON'T

Don't let AI advise clients

AI can be confidently wrong and clients will act on what it says.

DO

Try it with one team first

One department, one task and agree up front what success looks like.

DON'T

Don't trust the sales demo

Ask how your data is protected, where it lives, and how you get it back if you switch.

IF YOU REMEMBER NOTHING ELSE

Client details belong only in tools your agency has approved.

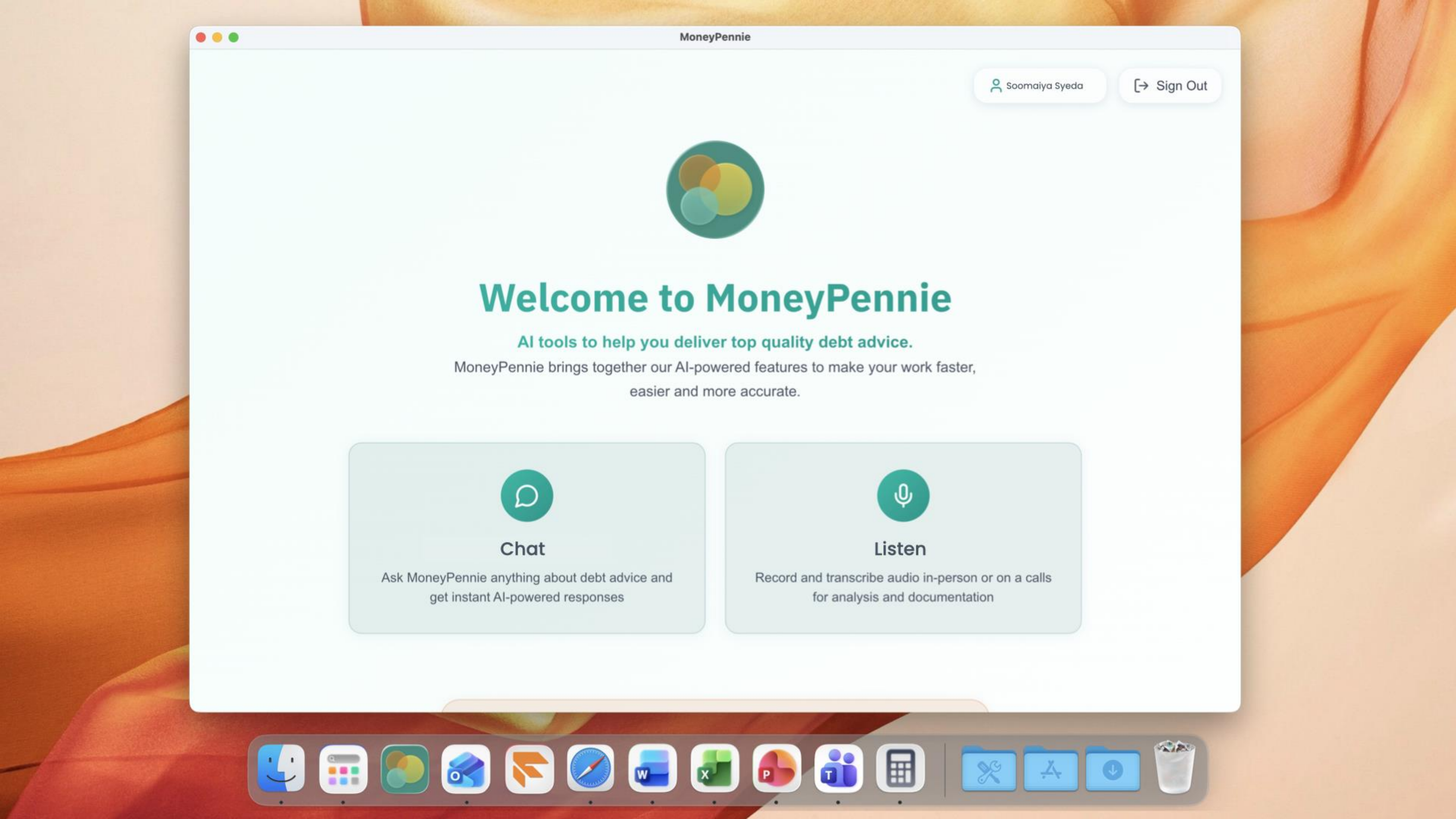
Everything else on your one pager follows from that.

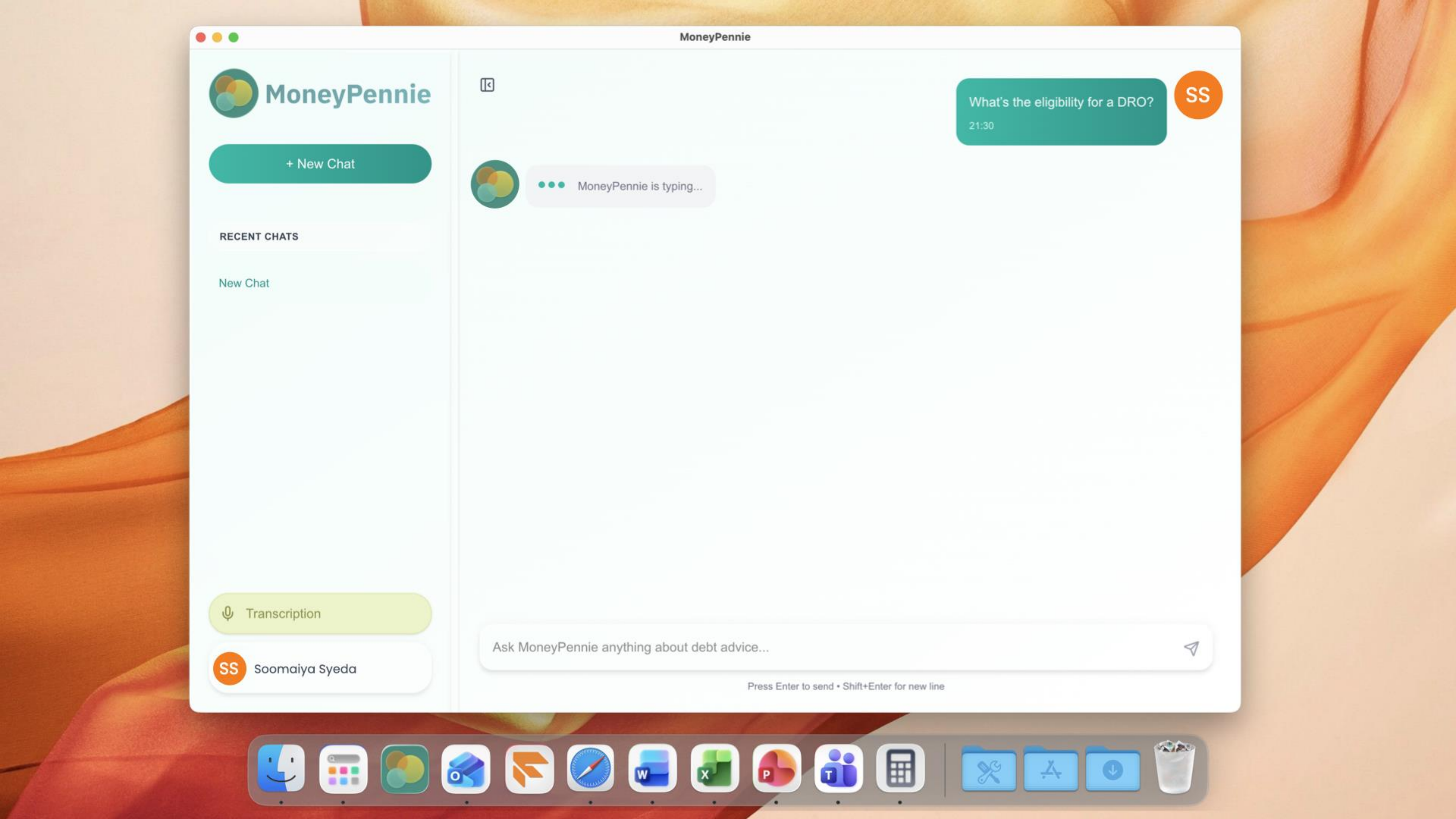
IN PRACTICE

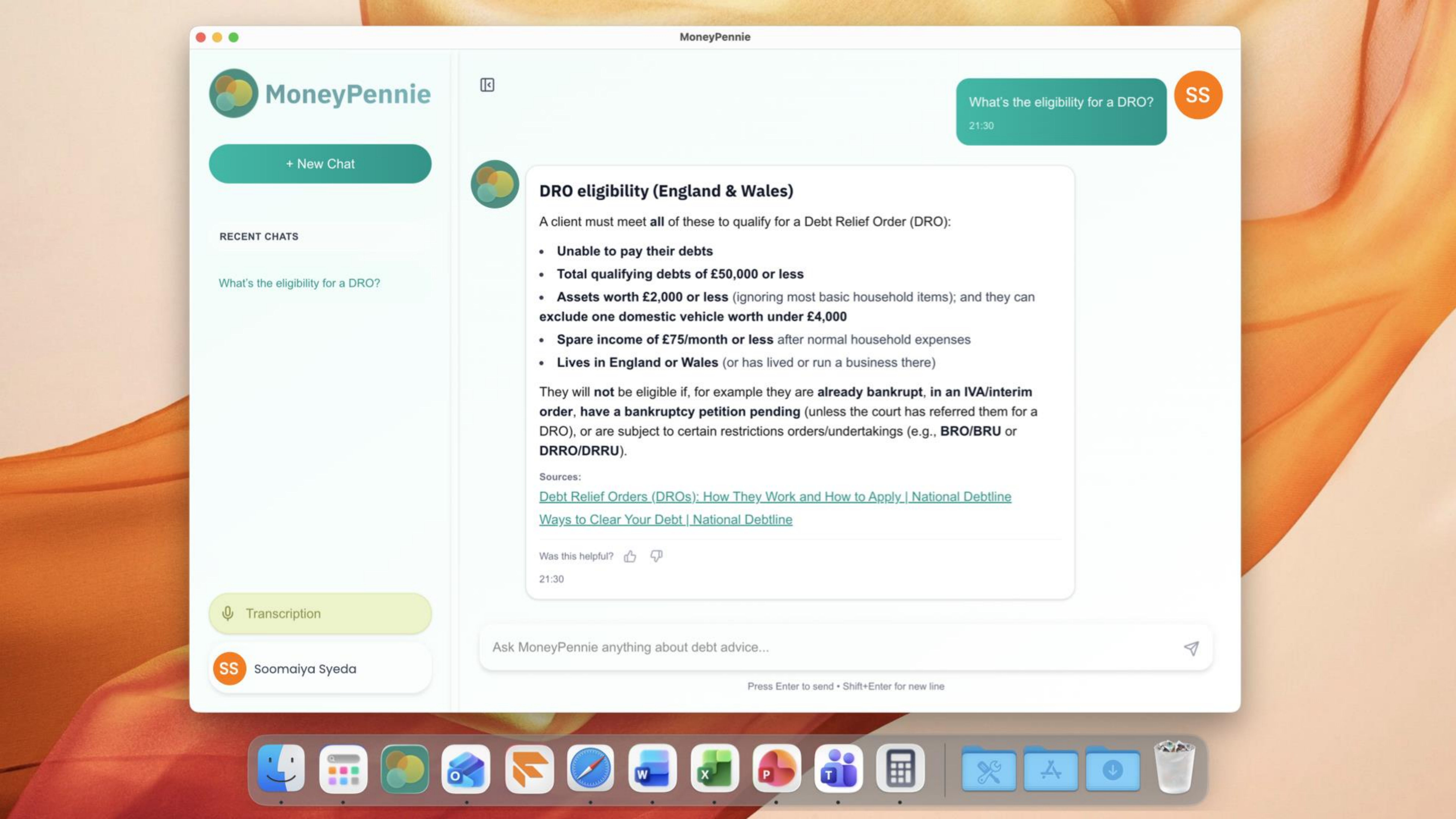
How Toynbee Hall has adopted AI


Toynbee Hall
Est. 1884


City Advice
Debt Free Advice
MACMILLAN MONEY & MORE
Toynbee Hall
Free Legal Advice Centre


MoneyPennie
Soomaiya Syeda
Sign Out
Welcome to MoneyPennie
AI tools to help you deliver top quality debt advice.
MoneyPennie brings together our AI-powered features to make your work faster, easier and more accurate.
Chat
Ask MoneyPennie anything about debt advice and get instant AI-powered responses
Listen
Record and transcribe audio in-person or on a calls for analysis and documentation


MoneyPennie
MoneyPennie
+ New Chat
RECENT CHATS
New Chat
Transcription
SS
Soomaiya Syeda
What's the eligibility for a DRO?
21:30
SS
MoneyPennie is typing...
Ask MoneyPennie anything about debt advice...
Press Enter to send • Shift+Enter for new line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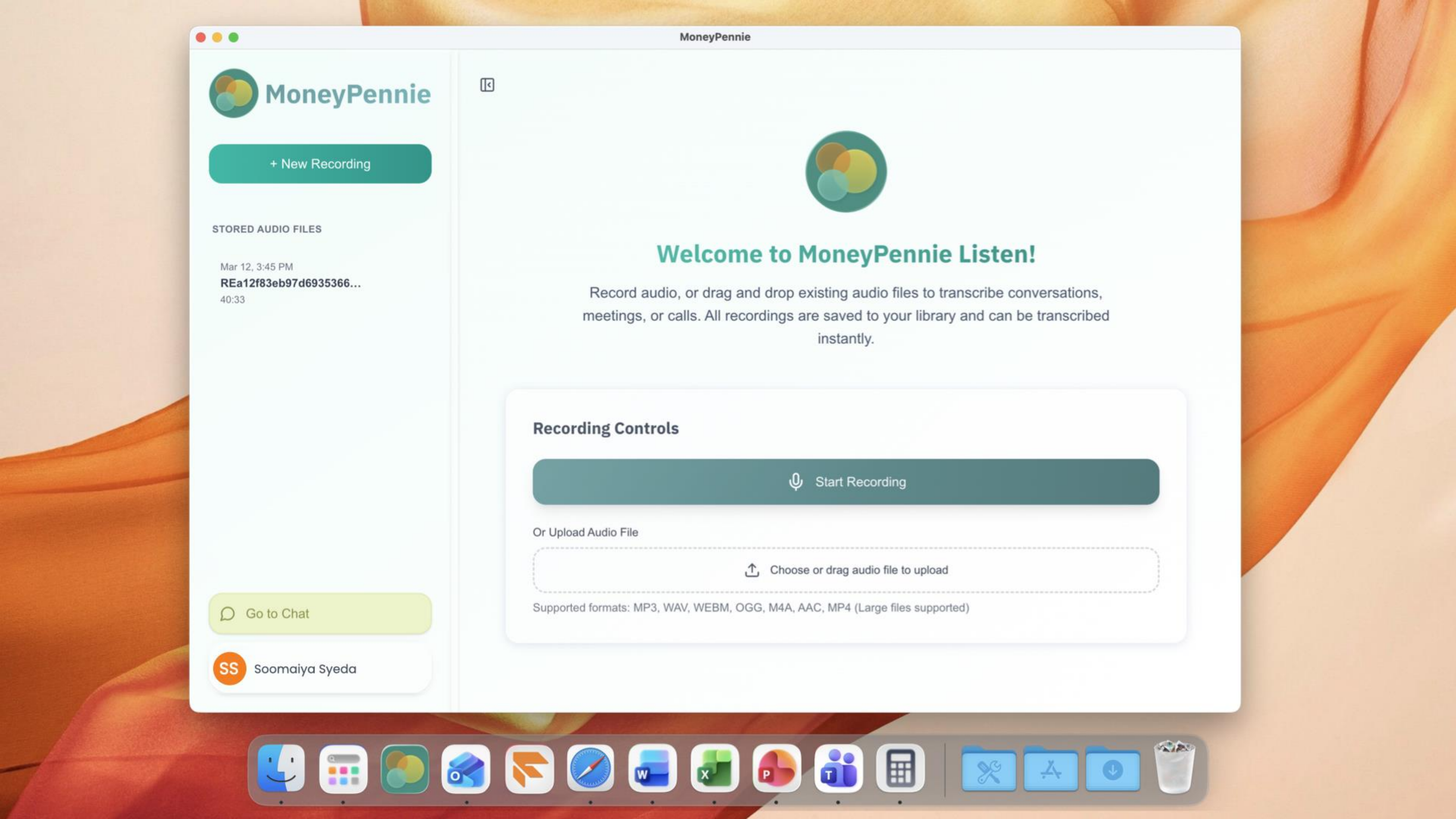
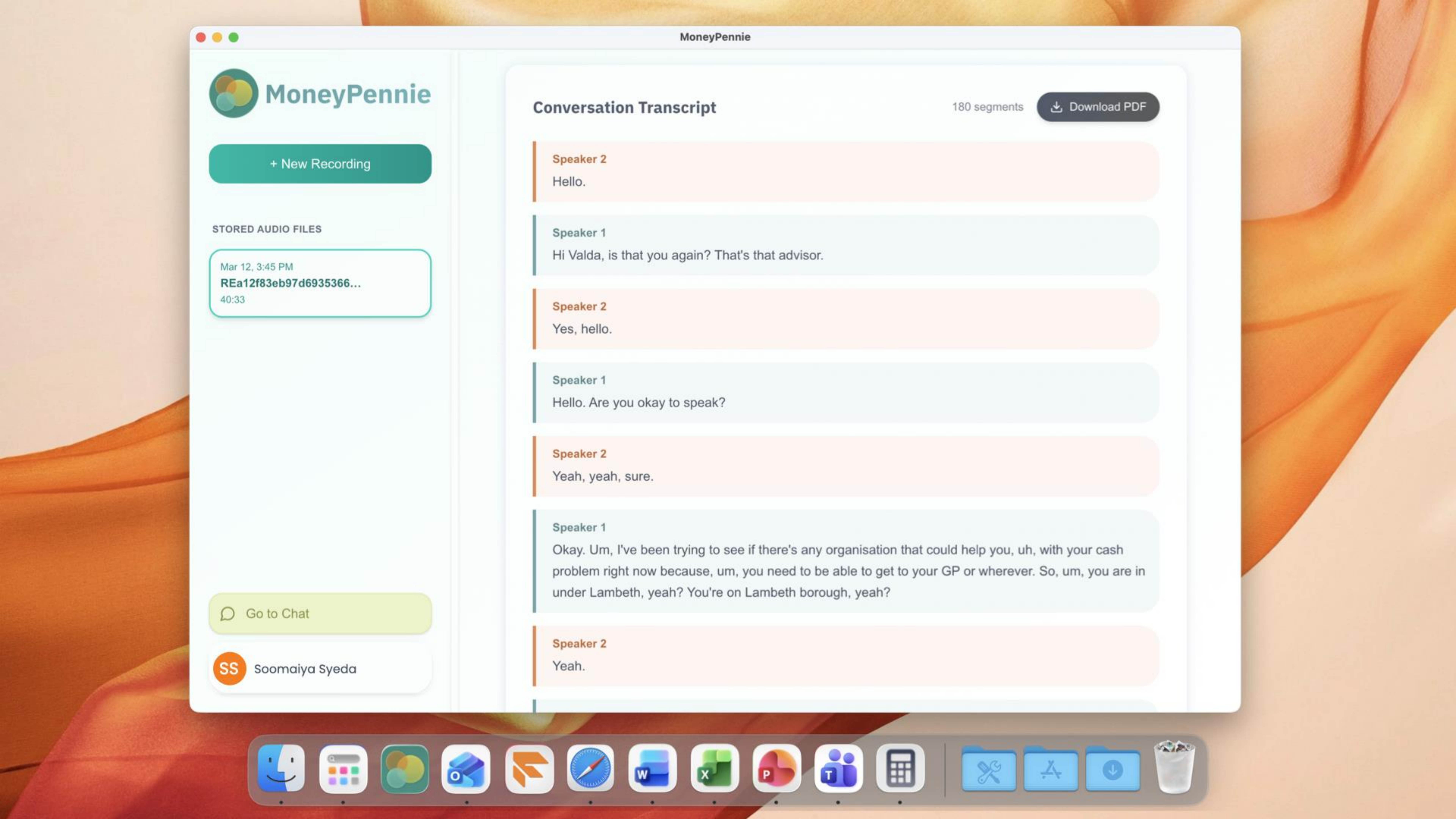
MoneyPennie
+ New Chat
RECENT CHATS
What's the eligibility for a DRO?
Transcription
SS
Soomaiya Syeda
What's the eligibility for a DRO?
21:30
SS
DRO eligibility (England & Wales)
A client must meet all of these to qualify for a Debt Relief Order (DRO):
Unable to pay their debts
Total qualifying debts of £50,000 or less
Assets worth £2,000 or less (ignoring most basic household items); and they can exclude one domestic vehicle worth under £4,000
Spare income of £75/month or less after normal household expenses
Lives in England or Wales (or has lived or run a business there)
They will not be eligible if, for example they are already bankrupt, in an IVA/interim order, have a bankruptcy petition pending (unless the court has referred them for a DRO), or are subject to certain restrictions orders/undertakings (e.g., BRO/BRU or DRRO/DRRU).
Sources:
Debt Relief Orders (DROs): How They Work and How to Apply | National Debtline
Ways to Clear Your Debt | National Debtline
Was this helpful?
21:30
Ask MoneyPennie anything about debt advice...
Press Enter to send • Shift+Enter for new line


MoneyPennie
MoneyPennie
+ New Recording
STORED AUDIO FILES
Mar 12, 3:45 PM
REa12f83eb97d6935366...
40:33
Go to Chat
SS
Soomaiya Syeda
Welcome to MoneyPennie Listen!
Record audio, or drag and drop existing audio files to transcribe conversations, meetings, or calls. All recordings are saved to your library and can be transcribed instantly.
Recording Controls
Start Recording
Or Upload Audio File
Choose or drag audio file to upload
Supported formats: MP3, WAV, WEBM, OGG, M4A, AAC, MP4 (Large files supported)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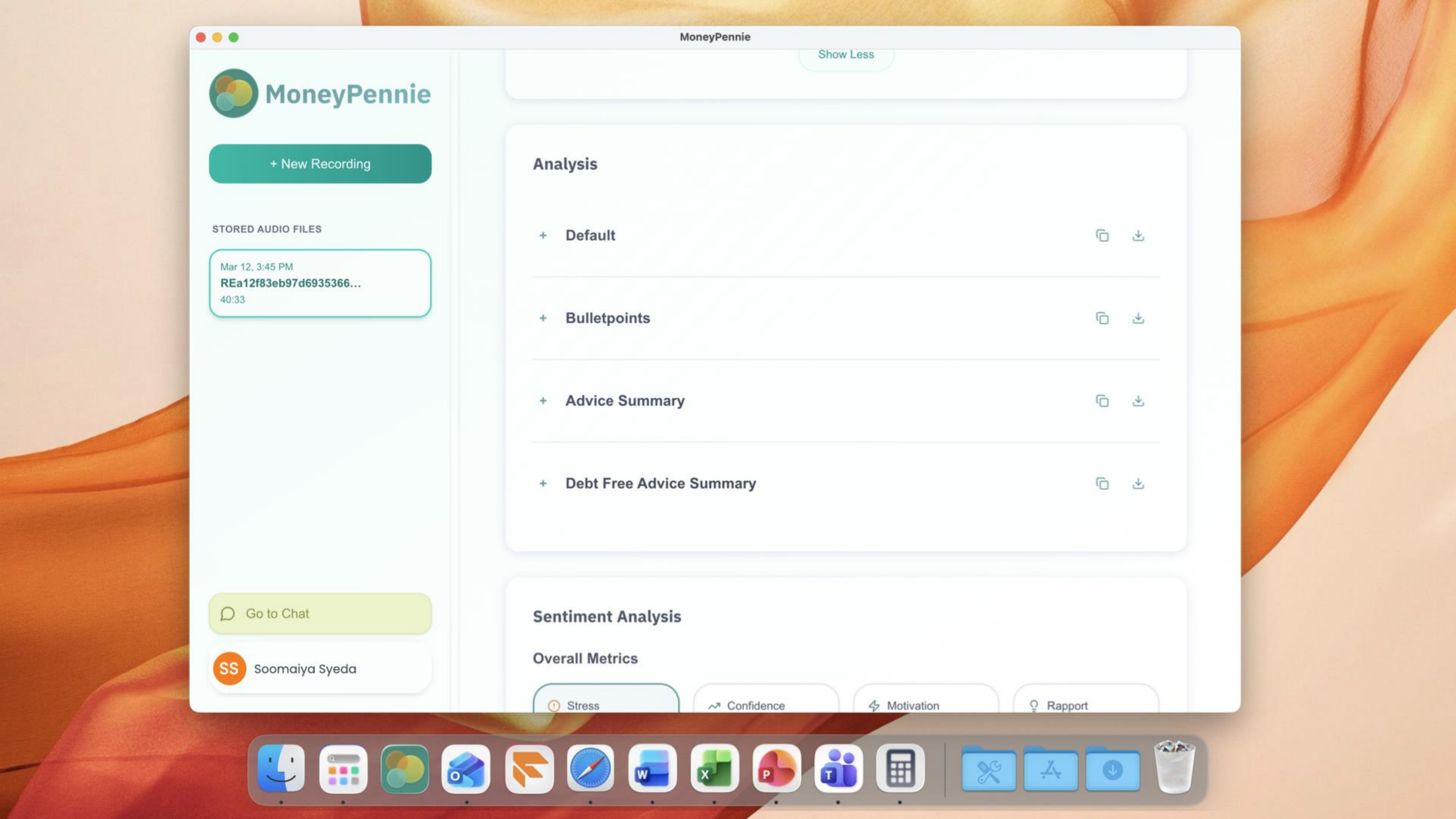
STORED AUDIO FILES
Mar 12, 3:45 PM
REa12f83eb97d6935366...
40:33
Go to Chat
SS
Soomaiya Syeda
Conversation Transcript
180 segments
Download PDF
Speaker 2
Hello.
Speaker 1
Hi Valda, is that you again? That's that advisor.
Speaker 2
Yes, hello.
Speaker 1
Hello. Are you okay to speak?
Speaker 2
Yeah, yeah, sure.
Speaker 1
Okay. Um, I've been trying to see if there's any organisation that could help you, uh, with your cash problem right now because, um, you need to be able to get to your GP or wherever. So, um, you are in under Lambeth, yeah? You're on Lambeth borough, yeah?
Speaker 2
Yeah.


MoneyPennie
Show Less
MoneyPennie
+ New Recording
STORED AUDIO FILES
Mar 12, 3:45 PM
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40:33
Analysis
Default
Bulletpoints
Advice Summary
Debt Free Advice Summary
Sentiment Analysis
Overall Metrics
Stress
Confidence
Motivation
Rapport
Go to Chat
SS
Soomaiya Syeda

MoneyPennie

MoneyPennie

+ New Recording

STORED AUDIO FILES

Mar 12, 3:45 PM
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40:33

Go to Chat

SS Soomaiya Syeda

Debt Free Advice Summary

Administration Of Case

Date of Call: 2024-03-08

Adviser Name: Daniel

Client Name: Valda

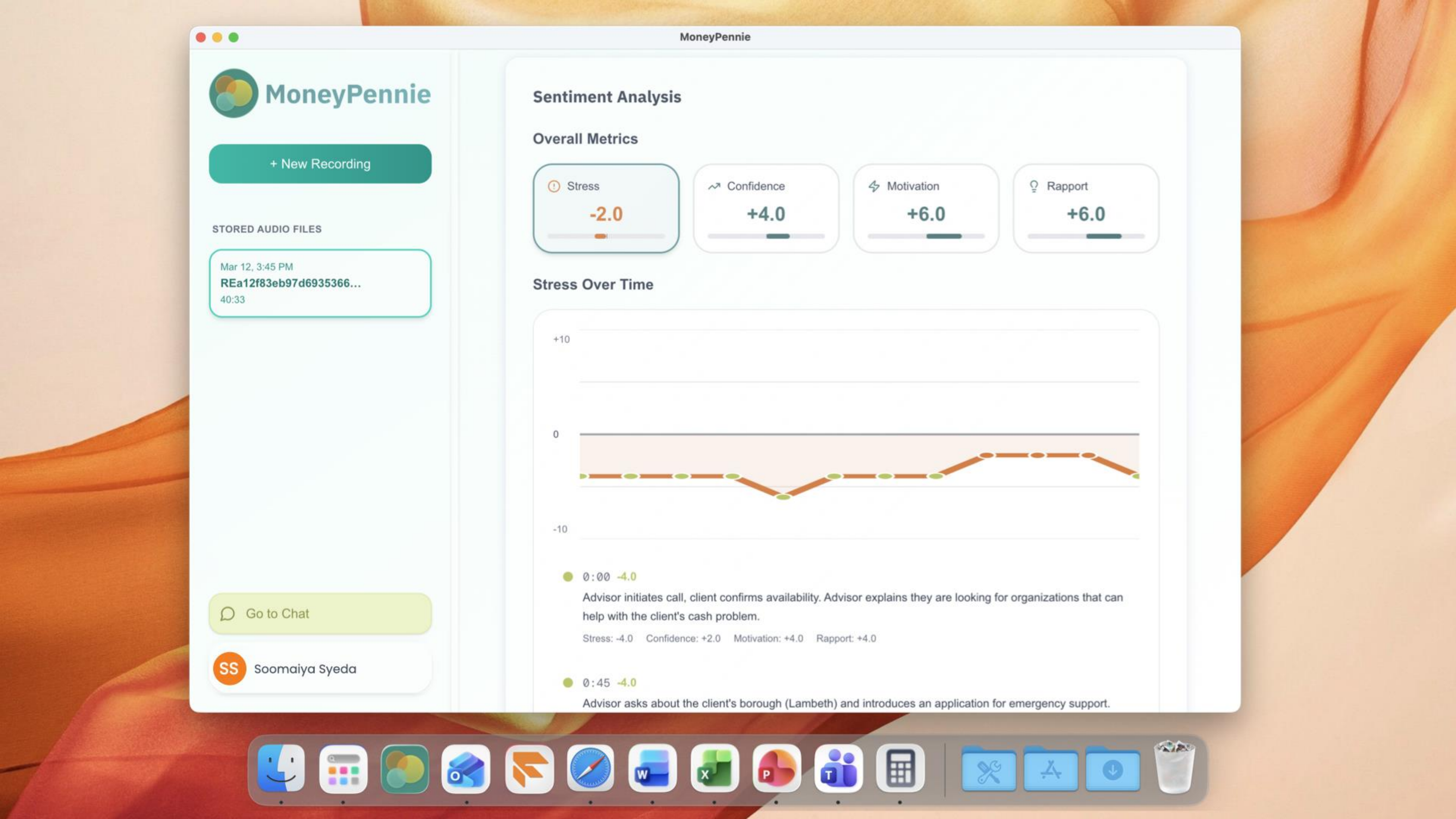
Case Reference: None identified

Background Information

The client, Valda, contacted the adviser seeking assistance with financial difficulties. She explained that she had recently been made homeless and was placed in her current property in Lambeth by Lewisham Council. She has mental health issues, specifically depression, which render her unfit for work. She is unable to afford to travel to GP surgeries or therapy sessions and relies on food banks due to a lack of funds for food. The client also disclosed that she was a victim of domestic violence, with police involvement on 16th January 2026, which led to her eviction. She had previously been unable to apply for Universal Credit due to her previous landlord not allowing her to use her address for the application, and she only received her first Universal Credit payment on 18th February 2026. She also mentioned receiving a food bank parcel which she was very grateful for.

Money Issues

The client is experiencing significant financial hardship, primarily due to her inability to work because of mental health issues. She has no funds for essential travel to medical appointments and struggles to afford basic necessities like food, relying on food banks. She has taken out an advance payment on her Universal Credit to cover utilities, leaving her with insufficient funds for living expenses. The client also reported a total debt of £12,548, accumulated from living on credit, including credit cards and overdrafts, which she can no longer sustain. She is currently receiving £383 per month in Universal Credit after a deduction of £16.69 for advance recovery.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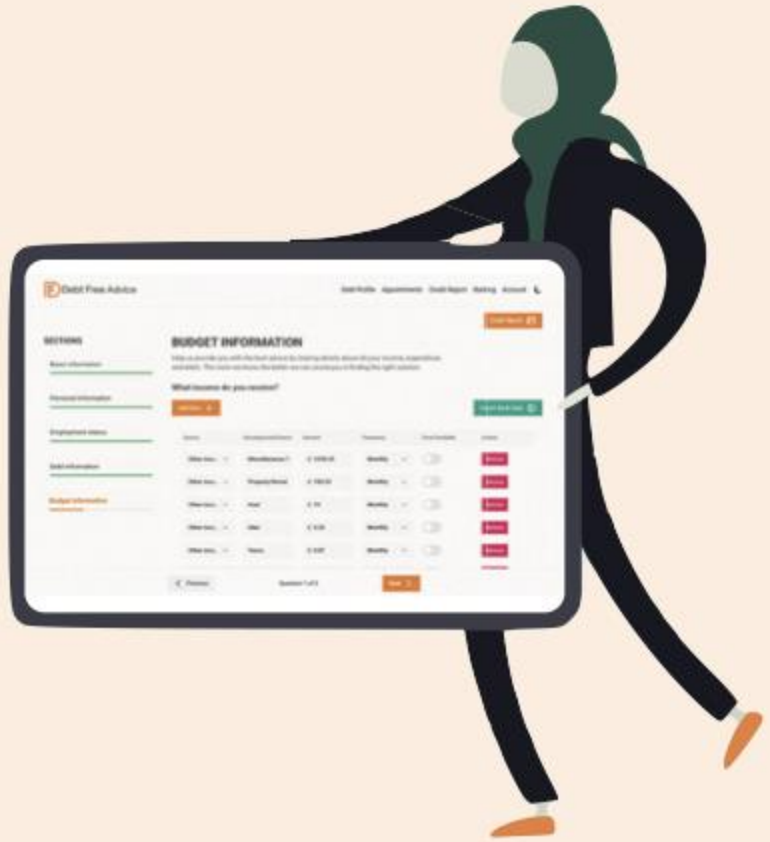
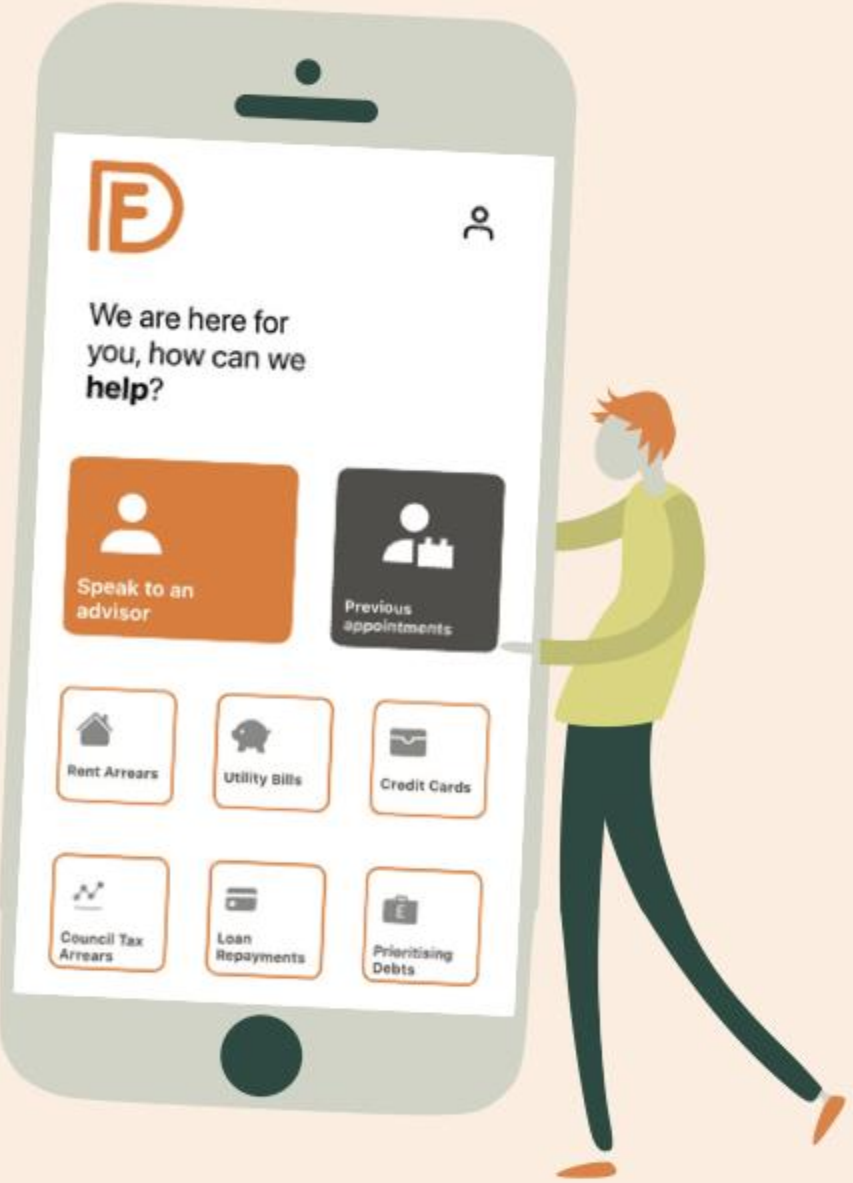
Mar 12, 3:45 PM
REa12f83eb97d6935366...
40:33
Go to Chat
SS
Soomaiya Syeda
Sentiment Analysis
Overall Metrics
Stress
-2.0
Confidence
+4.0
Motivation
+6.0
Rapport
+6.0
Stress Over Time
+10
0
-10
0:00 -4.0
Advisor initiates call, client confirms availability. Advisor explains they are looking for organizations that can help with the client's cash problem.
Stress: -4.0 Confidence: +2.0 Motivation: +4.0 Rapport: +4.0
0:45 -4.0
Advisor asks about the client's borough (Lambeth) and introduces an application for emergency support.

Video
Advice
Kiosks



FirstSteps



Clientconnect

MoneyPennie


Toynbee Hall
Est. 1884

QUESTIONS

What's on your mind?

After today, email us your question, draft policy, or vendor shortlist and we will give you a straight answer.

Rupi rupi@postremoit.com
Taj taj@postremoit.com

www.postremoit.com

POSTREMOIT

NFCC CONNECT 2026 · MEMBER BREAKOUT · TAKEAWAYS

Adopting AI with Confidence

The dos and don'ts for Member Agency leadership · Taj and Rupi, Postremo IT

Your clients are already using AI. Many ask a chatbot about their debt before they ever talk to a counselor. Used well, the same tools can save your staff real time and improve quality. The key is putting the right guardrails in place first.

TOP TIP: PROMPT WITH GCSE

The better your ask, the better the answer. Cover these four things every time:

- **G** **Goal** — what you want: "Write a one-page summary for my board."
- **C** **Context** — who it is for and why: "Board members who have not used AI."
- **S** **Source** — what to work from: "Use only the attached meeting notes."
- **E** **Expectation** — format and tone: "Plain English, five bullet points, no jargon."

REACH OUT TO US

If you would like to talk any of this through, get in touch. Email us your question, draft policy, or vendor shortlist and we will give you a straight answer.

Rupi - rupi@postremoit.com
Taj - taj@postremoit.com

KNOW THE TWO KINDS OF AI

Generative AI suggests
Writes a first draft of a letter or summary when you ask. A person always reviews it before it goes out.

Agentic AI ("agents") acts
An agent works through multi-step tasks in your systems on its own. Bigger time savings, but bigger risk if no one is watching.

Ask which you are buying
If it is an AI agent, decide up front what it can access, what it can do, and which steps need a person to sign off.

DO

Start with the problem.
Pick a real task that eats staff time, and say what better looks like.

Use a paid business account.
Get it in writing that the vendor will never use your data to train its AI.

Know where client details are safe.
Your team handles client information all day. It belongs only in tools your agency has approved.

Keep a person in the loop.
A specific person reviews anything before a client, creditor, or regulator sees it.

Try it with one team first.
One department, one task, a set trial period (say 60 days), and agree up front what success looks like.

DON'T

Don't buy AI because it is AI.
"We should be using AI" is not a plan. Know exactly what job you want it to do.

Don't use free AI tools for work.
"If you don't pay for the product, you are the product." Free tools keep what you type.

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Putting client information into an unapproved tool can count as a data breach you have to report.

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Don't trust the sales demo.
Ask how your data is protected, where it lives, and how you get it back if you switch vendors.

LESSON LEARNED: YOU OWN WHAT YOUR AI SAYS

In 2024 an airline's chatbot told a customer he could claim a bereavement fare refund after booking. The customer relied on that answer, and a court held the airline responsible for what its own chatbot said. The same goes for you: your agency is accountable for what your AI tells a client.

THEN GOVERN IT: THREE HABITS

Know actual usage
Check monthly who is actually using what. Watch for tools staff signed up for on their own, and paid seats no one opens.

Manage the spend
AI is often billed by how much you use it. Set a monthly cap and alerts, and put one person in charge of the budget.

Control access
Limit who can see client files, keep a record of activity, and shut off access the day someone leaves.