

Reconciliation and Incident Management Joint Working
Document

FUJITSU RESTRICTED – (COMMERCIAL IN CONFIDENCE)



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0 Document Control

0.1 Table of Contents

0	DOCUMENT CONTROL	2
0.1	Table of Contents	2
0.2	Document History	4
0.3	Review Details	4
0.4	Associated Documents (Internal & External)	5
0.5	Abbreviations	5
0.6	Glossary	6
0.7	Changes Expected	7
0.8	Accuracy	7
0.9	Information Classification	7
1	INTRODUCTION	8
1.1	What is Reconciliation?	8
1.2	What does Reconciliation look like?	8
1.3	How is Reconciliation used?	8
2	SCOPE	10
3	BANKING AND RELATED SERVICES (ONLINE SERVICES)	11
3.1	DRS Reports	11
3.2	Report Distribution	11
3.2.1	Contingency in the Event on Non delivery of reports to Post Office Ltd	11
3.3	Reconciliation & Incident Handling	11
3.3.1	Generation of Business Incidents	12
3.3.1.1	BUSINESS INCIDENT RAISED BY RECONCILIATION SERVICE	12
3.3.1.2	EBBT INCIDENTS RAISED BY POL FINANCE VIA MAC	12
3.3.1.3	DBTN INCIDENTS RAISED BY POL FINANCE VIA MAC	12
3.3.1.4	THE WORLDLINE “REINJECTION” PROCESS AND BUSINESS INCIDENTS	13
3.4	Business Incident Reporting	13
3.4.1	BIM Reports	13
3.4.1.1	BIM REPORT DISTRIBUTION	13
3.4.1.2	CLEARANCE CRITERIA	13
3.4.2	BIM for Banking and Related Services - SLT conditions	14
3.4.2.1	SLT EXCLUSION / SUSPENSION CRITERIA	15
3.5	System States & Exception Tables	16
3.5.1	Banking and Related Services Exceptions explained	17

Reconciliation and Incident Management Joint Working
Document

FUJITSU RESTRICTED – (COMMERCIAL IN CONFIDENCE)



3.5.2	Incomplete States	18
3.5.3	Exception States	18
4	AUTOMATED PAYMENT SERVICE (APS).....	18
4.1	APS Reports	18
4.1.1	Report Distribution	18
4.1.2	aps_exceptionsyyyymmdd.txt report explained	19
4.2	APS Reconciliation & Incident Handling	20
4.2.1	APS Business Incidents	20
4.2.2	APS Business Incident Originators	21
4.2.3	Generation of Business Incidents	21
4.3	Business Incident Reporting	21
4.3.1	BIM Reports	21
4.3.1.1	BIM REPORT DISTRIBUTION	22
4.3.1.2	CLEARANCE CRITERIA	22
4.3.2	Reporting Timescales	22
4.4	Client File Delivery	22
4.4.1	Variable File Transfer.....	22
4.4.2	Reconciliation in the event of non-delivery of the CTS to Post Office Ltd	23
5	TPS RECONCILIATION	23
5.1	TPS Report Set	23
6	BIM REPORT	24



Reconciliation and Incident Management Joint Working Document

FUJITSU RESTRICTED – (COMMERCIAL IN CONFIDENCE)



0.2 Document History

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		Removed section 7 due to being Fujitsu Internal processes	
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0.3 Review Details

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Reconciliation and Incident Management Joint Working Document

FUJITSU RESTRICTED – (COMMERCIAL IN CONFIDENCE)



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0.4 Associated Documents (Internal & External)

Reference	Version	Date	Title	Source
PGM/DCM/TEM/0001 (DO NOT REMOVE)			Fujitsu Services Post Office Account HNG-X Document Template	Dimensions
SVM/SDM/SD/0020			End to End Reconciliation Reporting	Dimensions
SVM/SDM/SD/0015			Reconciliation Service: Service Description	Dimensions
SVM/SDM/SD/0003			Data Centre Operations Service: Service Description	Dimensions

Unless a specific version is referred to above, reference should be made to the current approved versions of the documents.

0.5 Abbreviations

Abbreviation	Definition
APS	Automated Payments Service
BIM	Business Incident Management

Reconciliation and Incident Management Joint Working
Document

FUJITSU RESTRICTED – (COMMERCIAL IN CONFIDENCE)



Abbreviation	Definition
BRDB	Branch Database
BSC	Branch Support Centre (formerly NBSC)
CCD	Contract Controlled Document
CTS	Client Transaction Summaries
D&CC	Debit & Credit Card
DBTN	Disputed Banking Transaction Notice
DCS	Debit & Credit Card Services
DRS	Data Reconciliation Service
EBBT	Enquiry Based Banking Transaction
EDSC	Third Line Support (SSC)
ETS	Electronic Top Up Services
ETU	Electronic Top Up
F99	See Glossary
FI	Financial Institution
FUDG	Fujitsu Data Gateway
CFS	Core Finance System (Post Office Limited)
LINK	Link Interchange Network
MA	Merchant Acquirer
MAC	Major Account Controllers
MER	Manual Error Report
NBS	Network Banking Services
POL RDT	Post Office Ltd Reference Data Team
Credence	Post Office Ltd Management Information Systems
PBS	Payment and Banking Services
POL Finance	Post Office Ltd Finance Department
POA	Fujitsu Post Office Account
PODG	Post Office Data Gateway
SSC	Software Support Centre
TES	Transaction Enquiry Service
TFSNow	Triole For Service Now
TPS	Transaction Processing Service - decommissioned

0.6 Glossary

Term	Definition
Business Incident	Any exception (as defined below) reported via NB102 or via the MAC requiring investigation and the provision of corrective information to allow Post Office Ltd to settle or reconcile. A Business Incident relates to the 'Symptom' and not to the root cause of the exception.
Customer Critical Exception	A Priority Exception (see below for definition) where Fujitsu have received a DBTN, (see below for definition).

**Reconciliation and Incident Management Joint Working Document****FUJITSU RESTRICTED – (COMMERCIAL IN CONFIDENCE)**

Term	Definition
DBTN	Disputed Banking Transaction Notice: Where Fujitsu has received notification from Post Office Ltd via the Enquiry Service following a query by the 'End' customer relating to the state of his / her account.
EBBT	Enquiry Based Banking Transaction: Where Fujitsu has received notification from Post Office Ltd via the MAC wishing to query a particular transaction.
EMIS	Electronic Management Information Service
Exception Types	Within all reports the 'Exceptions' category will include: 'Incomplete States', i.e. those transactions where one or more transaction component is missing – a C4 without a C12 etc Genuine exceptions where transaction components belonging to the same high level transaction have been exceptioned, e.g. C12 (amount) not = to C4 (amount) etc. DRS corruptions
F99	A transaction state that indicates that a reconciliation error has been reported but POL has advised that the issue has subsequently been resolved. This state is set using the DRS Workstation application that is used by Fujitsu Security Operations team.
Reconciliation Service Day	Between 08.00hrs and 17.30hrs Monday – Friday inclusive, excluding English bank holidays
On Line Services	Transactions completed via the Horizon system within the Post Office branch that require real time communication with Post Office Ltd Financial Institutions or Clients. Currently this includes: Banking transactions , Debit & Credit Card transactions and Electronic Top Up (ETU) transactions.
Priority Exception	An exception reported within NB102 section 5 relating to system states 2 or 3 following confirmation of a corresponding C4 or D message
System Incident	Any exception (as defined above) reported via NB102 or via the MAC requiring the investigation and repair of the root cause of the exception.

0.7 Changes Expected

Changes
Possible changes following review and discussion.

0.8 Accuracy

Fujitsu Services endeavours to ensure that the information contained in this document is correct but, whilst every effort is made to ensure the accuracy of such information, it accepts no liability for any loss (however caused) sustained as a result of any error or omission in the same.

0.9 Information Classification

The author has assessed the information in this document for risk of disclosure and has assigned an information classification of FUJITSU RESTRICTED (COMMERCIAL IN CONFIDENCE).



1 Introduction

This document provides a summary of Reconciliation within the HNG-X solution.

This document also outlines the Reconciliation incident management procedures required to investigate, report and resolve all reconciliation incidents which are identified via the DRS (Data Reconciliation Service) reports and also incidents raised via MAC (Major Account Controllers).

1.1 What is Reconciliation?

End to end Reconciliation within HNG-X is the mechanism by which Post Office Ltd (POL) and Post Office Account (POA) establish which transactions are complete and correct, and which are not. An incomplete transaction is not necessarily a Reconciliation incident, but it might become one if it is not completed in a timely manner. A reconciliation incident is raised where:

- a transaction is expected but does not arrive in the reconciliation system in a timely manner
- the same transaction delivered to the reconciliation system from two separate sources differ
- transactions performed at Branch are not successfully delivered to POL Clients

Each and every Reconciliation incident is the result of some system fault or discrepancy. That incident might, for example, be:

- a software fault (introduced through either design or coding)
- a system crash
- An internet or other communications failure
- Delivery of invalid reference data.

Such incidents may affect transactions, thus it is the job of Reconciliation Service to detect when and how any transaction is affected by any system incident.

A reported Reconciliation incident provides:

- A business impact in terms of an error report on a transaction, and
- Evidence of a system fault or discrepancy that may need some corrective action.

It is acknowledged that not all software faults will lead to corrective action as this is generally done on a contractual and/or cost benefit basis.

1.2 What does Reconciliation look like?

Reconciliation is delivered as a set of printable electronic reports.. The content and layout of the reports reflect the system architecture. This has been detailed in the SVM/SDM/SD/0020: End to End Reconciliation Reporting document.

1.3 How is Reconciliation used?

Reconciliation is used by Post Office Ltd:

- To provide Financial and Business Reconciliation at transaction level, i.e. to prove that each transaction is complete and correct and to report any transaction that is either not complete or not correct. Whilst zero value transactions might not affect settlement or accounts, excessive numbers can represent lost business. In addition, some APS transactions are zero value, but they must still be passed through to the end client, e.g. Some DVLA transactions.
- To prove the accounts are correct and to enable individual transactions to be identified that are causing discrepancies in or incompleteness of the accounts.
- For settlement with Clients either by providing information to contribute towards the invoice or payment generation.



Reconciliation and Incident Management Joint Working
Document

FUJITSU RESTRICTED – (COMMERCIAL IN CONFIDENCE)



Reconciliation is used by Reconciliation Service:

- For system diagnostics (fault finding) and to prove system integrity. Normally, all transactions are of interest including those with zero value. Zero value on-line transactions may indicate some 'network' issue that caused the transaction to time out at the Counter. While it may be acceptable for there to be a background level of these, they must be monitored so that corrective action can take place if the volumes become excessive.
- For explaining to Post Office Ltd why transactions are incomplete or incorrect and to provide evidence to support statements made;
- To prove that corrective action is effective.

Typically, Reconciliation reports fulfil the purposes of both Post Office Ltd and Post Office Account without the need for separate reporting for each organisation.



2 Scope

This document is intended to supplement the CCD SVM/SDM/SD/0020 - End to End Reconciliation Reporting document.



3 Banking and Related Services (Online Services)

The Banking and Related Services Reconciliation Report Set or the DRS Report set are used by Post Office Ltd for Reconciliation and settlement with Clients and by Reconciliation Service as input to error resolution and as evidence when advising Post Office Ltd of the true state of transactions. Reports are produced for transactions categorised below for the different Clients:

Network Banking transactions for Clients:

- Vocalink
- Electronic Top Ups transactions for Client EPAY
- Debit & Credit Card (D&CC) transactions for Client MA
- Debit & Credit Card (D&CC) transactions for Amex.

3.1 DRS Reports

The DRS is the Data Reconciliation Service for NBS, DCS and ETS. It is an implementation of a state table based on input flows, [C12], [C4], and [D].

- [C12] flow comes direct from the Branch Database at the End of Day,
- [C4] flow reflects the bank view of the transaction,
and
- [D] flow represents an error form of the [C4] flow when it can be determined that a transaction is inconsistent from the bank point of view.

DRS reports are defined in SVM/SDM/SD/0020 (End to End Reconciliation Reporting).

3.2 Report Distribution

Reconciliation reports will be delivered to Post Office Ltd via the PODG delivery service. Files will be presented to PODG in accordance with the Service Level Targets as stipulated in the Data Centre Operations Service – Service Description document SVM/SDM/SD/0003.

3.2.1 Contingency in the Event on Non delivery of reports to Post Office Ltd

If Fujitsu Services is unable to deliver any or all reports to the Post Office Ltd. gateway by 08.00hrs the day following the run date of the report, Fujitsu Reconciliation Service will liaise with POL Finance to discuss appropriate means of information transfer. Fujitsu Reconciliation Service will operate this contingency under 'reasonable endeavours' and will aim to have the reports with POL Finance by 09.00hrs in contingency. However, this timescale may not be achievable if there are additional processing problems via PODG and FUDG.

Any distribution list for these reports is considered by both Fujitsu and Post Office Ltd to be of a dynamic nature and therefore specific addressees are not covered within this document

3.3 Reconciliation & Incident Handling

Reconciliation Service shall study and monitor the DRS reports and report on any Banking and Related Services transaction states which are:

- intrinsically anomalous, in that their occurrence implies malfunction in End to End On Line Services; or



- anomalous in that an expected state has persisted for an unexpected duration (e.g. where C12 Confirmations are received from the BRDB but the C4 messages have not been received via the EMIS file, for further details on processing of this particular state see 3.3.1.4, below)

Exceptions reported within the DRS Report Set will be applicable to:

- Communication difficulties between the Post Office branch and the BRDB, Worldline etc
- Errors within the DRS
- Corruptions within the DRS.

3.3.1 Generation of Business Incidents

Business Incidents will only be generated by the following groups within Fujitsu and Post Office Ltd.

- Fujitsu Reconciliation Service for all exceptions reported via the DRS report set.
- POL Finance for any 'Enquiry Based Banking Transactions' (EBBT) or 'Disputed Transaction Notice' (DBTN) discovered by Post Office Ltd. that has not been reported by Fujitsu Reconciliation Service via the DRS report set
- Fujitsu Third Line Support (SSC) for any system fault or database adjustment which is considered by Fujitsu to have a reconciliation or settlement implication within Post Office Ltd. in respect of banking and related transactions.

3.3.1.1 Business Incident raised by Reconciliation Service

Reconciliation Service will raise an appropriate Business Incident when needed via the BIM database for all exceptions that require reconciliation reported on the NB102 Section 2 and 5 of the DRS report set.

3.3.1.2 EBBT incidents raised by POL Finance via MAC

It is important that POL Finance supply sufficient information to the MAC when generating a Business Incident in respect of an EBBT to ensure the timescales for the resolution of Business Incidents referred to in section 3.4.2 can be achieved. Achievement of such timescales is dependent upon the following information being provided by POL Finance when generating a Business Incident via the MAC:

1. A TfS incident is to be raised.
2. Incident must contain the following transaction detail:
 - Branch code
 - HNG-X Transaction ID number
 - Value of transaction
 - Date of transaction.

NB: Where POL Finance raise a business incident for an EBBT Business which may require a large amount of supporting information, summary detail only may be given to the MAC and the additional information may be sent via e-mail to the Fujitsu Reconciliation Service at `PostOfficeAccount.reconciliation@GRO`

3.3.1.3 DBTN incidents raised by POL Finance via MAC

This facility is to support requirements in respect of Disputed Banking Transaction Notice (DBTN) where Post Office Ltd. has received notification via either the Post Office branch or the Branch Support Centre (BSC). POL Finance will contact Reconciliation Service directly by telephone, or email, requesting urgent investigation within the timescales quoted in section 3.4.2. Followed by a TfS bonded incident raised by POL.

Achievement of such timescales is dependent upon the following information being provided by POL Finance when generating a DBTN enquiry via the Enquiry Service:

- Branch code



- HNG-X Transaction ID Number
- Value of transaction
- Date of transaction

NB: If incorrect or insufficient information is provided by POL Finance to allow resolution of the DBTN enquiry, no further action will take place until the requisite information is supplied and the enquiry will not be monitored in accordance with the timescales referred to in section 3.4.2.

3.3.1.4 The Worldline “Reinjection” Process and Business Incidents

Whenever “State 1” anomalies, where C12 Confirmations are received from the BRDB but the C4 messages have not been received via the EMIS file, have been identified in reconciliation reports for more than 1 day, Reconciliation Service will raise an Incident with Worldline asking whether the transaction appears in their “ERROR_File” of transactions. If the transaction does appear in the “ERROR_File” then Reconciliation Service will request the “reinjection” of that transaction and no BIM will be raised. When Worldline process the “ERROR_File” the transaction will be completed and the C4 returned. If Worldline identify that the transaction does not appear in the “Error_File” then a BIM will be raised.

3.4 Business Incident Reporting

3.4.1 BIM Reports

- The Business Incident Management system (BIM) has been designed to report the progress to resolution of a Business Incident to allow Post Office Ltd. to complete an accurate reconciliation or settlement with their clients. For ease of identification and association, BIM report references will take the Fujitsu internal Incident and Problem Management System (PEAK) reference number. In all cases each BIM report will have a unique identifier.
- A BIM report will be issued for each Business Incident generated. BIM reports are designed to notify POL Finance of the detail required to assist in the reconciliation or settlement process within Post Office Ltd. domain. BIM reports communicate information concerning the resolution of the symptom of an underlying cause, not the cause itself; this information would be supplied via the Problem Management route, if escalated to this level.
- Where a System Incident is generated to eradicate the cause of a particular problem and there is one or more associated Business and Related Services Business Incidents, cross-references will be supplied on the Business and Related Services Business Incident BIM report and via the Problem Management process to allow tracking of the System Incident.

3.4.1.1 BIM Report Distribution

- The Reconciliation Service will distribute BIM reports to POL Finance, using the Fujitsu corporate e-mail network. In the event that the Fujitsu or Post Office Ltd corporate email systems are unavailable, Fujitsu will discuss with POL Finance appropriate means of information transfer.
- BIM reports distributed in accordance with this section will be deemed to have been issued to POL Finance at the time of transmission by email.
- An example of a BIM report is shown at Section 6.

3.4.1.2 Clearance Criteria

- Reconciliation Service provides information concerning On Line Services Business Incidents to POL Finance on a ‘drip feed’ basis, by issuing updated versions of the initial BIM report.



- A BIM report is 'Cleared' when the Reconciliation Service has provided the necessary reconciliation / settlement information.
- Additionally, the exception is cleared from the appropriate section of NB102 after necessary F99 authorisation has been obtained from POL.
- Also, the exception is cleared automatically from the appropriate section of the NB102 automatically 3 months after the transaction date.
- MER charges are detailed in the Reconciliation Service: Service Description document reference SVM/SDM/SD/0015.

3.4.2 BIM for Banking and Related Services - SLT conditions

Reconciliation Service will raise an initial BIM report relating to a new Business Incident on the same working day as the Business Incident is generated via the MAC or the Enquiry Service, or in any event on the morning of the next working day. This will be made available in accordance with Section 3.4.1.1 to POL Finance. This initial, incomplete, BIM report will serve to notify POL Finance that a Business Incident has occurred and that the completed BIM report will be provided to POL Finance within the agreed timescales below.

In the event of the DRS Report Set not being available to Fujitsu Reconciliation Service in time to enable any exceptions to be notified within this timescale, Fujitsu Reconciliation Service will contact POL Finance to agree a temporary extension to the timescale.

All enquiries and transaction searches within 90 days of the original transaction date will be carried out by the Reconciliation Service via the DRS/Worldline ePortal. Enquiries and transaction searches where the original transaction date is in excess of 90 days will be carried out by the Reconciliation Service using the POA Audit Archive.

The Reconciliation Service will ensure the final cleared BIM report in accordance with the following timescales:-

1. For DBTN enquiries where the **transaction date is within 90 days of the date the transaction is disputed by the end customer** and raised by POL via the MAC in accordance with Section 3.3.1.3 :

95% must be resolved within <= 8 hours of notification based upon all DBTN enquiries (Customer Critical Exceptions) received within the quarterly reporting period

The following conditions apply to DBTN enquiries:

The calculation of the time to resolution within the above SLT will only commence from either the receipt of the C4 or D transaction component within the DRS, or the reporting of a Priority Exception, (which becomes a 'Customer Critical Exception' by way of the associated DBTN), within NB102 section 5 of the DRS report set.
2. For any DBTN enquiries where the **transaction date is in excess of 90 days of the date the transaction is disputed by the end customer** and raised by POL via the MAC in accordance with section 3.3.1.3:

 - ***All attempts will be made to resolve this within 5 Reconciliation Service days of notification, but if there is a delay in obtaining evidence from the Audit Archive, the SLA will be suspended after agreement with POL.***
3. For any 'Priority' exception relating to incomplete states 4 or 12 reported within NB102 section 5 and raised by Fujitsu Reconciliation Service in accordance with section 3.3.1.1:

95% must be resolved within <= 8 hours commencing at 08.00hrs on the SECOND Reconciliation Service day following receipt by the DRS of the exception, based upon all Priority exceptions received within the quarterly reporting period.
4. For all non 'Customer Critical' exceptions reported within NB102 sections 2 – 5 and raised via the MAC by Fujitsu Reconciliation Service in accordance with section 3.3.1.1:



- ***They must be resolved within 5 Reconciliation Service days of notification via NB102 sections 2 -5.***
5. For EBBT Business and Related Services reconciliation errors raised by POL via the MAC in accordance with section 3.3.1.2 :
- ***All attempts will be made to resolve this within 5 Reconciliation Service days from the date they were reported to the MAC, but if there is a delay in obtaining evidence from the Audit Archive, the SLA will be suspended after agreement with POL.***

NB: All time is calculated using the Reconciliation Service day (08.00 to 17.30) and Monday to Friday inclusive, excluding English bank holidays.

3.4.2.1 SLT Exclusion / Suspension Criteria

- Where an exception has been generated due to factors outside of Fujitsu control, e.g. where a Post Office branch has failed to communicate due to fire, flooding or other agreed 'Enforced Closure' conditions, the exception will be removed from the BIM SLT calculation in agreement with Post Office Ltd and resolved using 'Reasonable Endeavours'.
- Where an exception necessitates the retrieval of information from, or access to, a Post Office branch to enable successful resolution and this is not available, the period whilst Fujitsu waits, having requested information or access to be provided, shall not count towards the time for resolution of that exception.
- Post Office Ltd. will be informed via the BIM report relating to the exception under investigation that SLT suspension is being invoked.



3.5 System States & Exception Tables

See SVM/SDM/SD/0020 (End to End Reconciliation Reporting).



Reconciliation and Incident Management Joint Working Document

FUJITSU RESTRICTED – (COMMERCIAL IN CONFIDENCE)



3.5.1 Banking and Related Services Exceptions explained

Service	Exception Type	Post Office Ltd Implications	Fujitsu Reconciliation Service Action		Post Office Ltd Action
			To SSC?	Reconciliation Service / BIM	
All On Line Services	States 1 to 5 which have not cleared after a few days	Potential for incorrect settlement with FI and /or incorrect adjustment of end customer account. “D” exception type signifies that the FI is aware of the error.	N	Issue final BIM report there is no prospect of clearing automatically. F99 to clear from reports	Adjust settlement with FI with instructions to FI to adjust end customer account if required
All On Line Services	E01 to E10 and E23	Possibility of a duplicate transaction having been created which may require settlement adjustment with FI and / or end customer account	Y	Issue BIM report detailing as far as possible how far the transaction progressed via the Horizon counter – confirm whether Fujitsu Reconciliation Service believe payment or deposit was duplicated and whether or not end customer account has been affected. F99 to clear from reports	Adjust settlement with FI with instructions to FI to adjust end customer account if required



3.5.2 Incomplete States

Incomplete states are reported on NB102 reports as defined in SVM/SDM/SD/0020 (End to End Reconciliation Reporting).

3.5.3 Exception States

Exception states are reported on NB102 reports as defined in SVM/SDM/SD/0020 (End to End Reconciliation Reporting).

4 Automated Payment Service (APS)

The APS Report Set produced by Fujitsu central systems and the End-to-End APS reconciliation have been designed to enable APS transactions completed in Post Office branches to be reconciled to the transaction stream received by Post Office Ltd, via Post Office Ltd Core Finance System (CFS) to enable settlement to be made with Post Office Clients. This also applies to transactions of zero value; while these transactions do not affect financial reconciliation they will be reported in cases where they were not properly transferred to the Automated Payment (AP) Clients or CFS.

For the avoidance of doubt, there is no automated reconciliation between APS and CFS. Any reconciliation is manual and based on the comparison of the Client Transmission Summary with the CFS Vendor Accounts.

4.1 APS Reports

The following reports are sent daily to POL Finance:

- aps_reconciliationyyyymmdd.txt
- aps_exceptionsyyyymmdd.txt

These are further explained below but a full definition can be found in SVM/SDM/SD/0020.

4.1.1 Report Distribution

As governed by email availability, the Reconciliation Service will ensure all reports are made available to POL Finance by 09.00hrs daily, Monday to Friday basis only. For example, on a Monday or the day after a bank holiday, reports will be delivered for all days having occurred since the delivery of the last set of reports.

Reports are initially sent to POL Finance using the Fujitsu corporate email account. If the Fujitsu or POL email accounts are not available, Fujitsu will discuss with POL Finance appropriate means of information transfer.

The distribution list is considered by both Fujitsu and Post Office Ltd to be of a dynamic nature and therefore specific addressees are not covered within this document.



Reconciliation and Incident Management Joint Working Document

FUJITSU RESTRICTED – (COMMERCIAL IN CONFIDENCE)



4.1.2 aps_exceptionsyyyymmdd.txt report explained

The following is an example of the Delayed Transactions report and is self-explanatory

Client Acc No	Client Account Name	Item Id	FAD Code	Txn Timestamp	Customer Reference	Receipt Ref	Receipt Serial No	Reversing Receipt Ref	Reversing Serial No	Value	Reason
3094	United Utilities Water	36398	4025113	01/11/2018 21:09	63314030041988800000	68001	5470			1500.00	No Delivery Agreement
3094	United Utilities Water	36398	4025113	01/11/2018 21:17	63314030041988900000	67001	8767			1500.00	No Delivery Agreement
3094	United Utilities Water	36398	4025113	01/11/2018 21:33	63314030041988600000	67001	8772			1500.00	No Delivery Agreement
3131	Parcelforce Contract Accept	39192	548324	07/11/2018 14:45	9826935101260	7016	1978			-1.00	Invalid Negative Value
3131	Parcelforce Contract Accept	39192	548324	07/11/2018 14:45	ED808529215GB	7019	1978			-1.00	Invalid Negative Value
3131	Parcelforce Contract Accept	39192	548324	07/11/2018 14:45	9826935101260	7020	1978			-1.00	Invalid Negative Value
3147	Royal Mail	45342	2307049	30/10/2018 10:23	01Label=1~QRC	2001	6671	2001	6673	0.00	No Delivery Agreement
3147	Royal Mail	41637	548324	07/11/2018 14:43	XC422747100GB	7004	1978			0.00	No Delivery Agreement
3147	Royal Mail	41637	548324	07/11/2018 14:44	LU422747100GB	7008	1978			0.00	No Delivery Agreement
3240	Welsh Water	43747	4025113	02/11/2018 10:11	6331428366843200000	78001	4316			-102.00	Unmatched Reversal



4.2 APS Reconciliation & Incident Handling

4.2.1 APS Business Incidents

4.2.1.1 Reconciliation Errors within APS reports

Reconciliation errors within the APS Daily Account Balancing Report should be minimal and, if they do occur, will be applicable to:

- Software errors
- Unidentified differences classed as 'Reconciliation Errors'
- Delayed Transactions.

There are two reports that deal with these errors:

`aps_reconciliationyyyymmdd.txt`

This reports the overall health of the delivery system by ensuring that all APS transactions are either delivered to AP Clients or by ensuring that any Delayed Transactions are dealt with appropriately. Any reconciliation imbalance in this report is due to Software errors or Unidentified 'Reconciliation Errors'

`aps_exceptionsyyyymmdd.txt`

This reports any outstanding Delayed Transactions.

4.2.1.2 Delayed Transactions on `aps_exceptionsyyyymmdd` Report

Where transactions have failed to be delivered to Post Office Clients, they are referred to as Delayed Transactions.

In normal circumstances, these transactions will be input by Fujitsu SSC into the APS data file via the APS Exception Processor Application and will be received by Post Office Client 24 hours later, subject to the client's delivery agreement. There may be occasions when transactions cannot be sent via the data file process and have to be delivered to 'Manual'. In such cases full details of the transaction are supplied via the BIM report route; these incidents are NOT chargeable.

There are 4 reasons why transactions will be quarantined/delayed and reported on the `aps_exceptionsYYYYMMDD` report, these are as follows:

1. A duplicate transaction has been identified
2. An unmatched reversal has been found
3. A negative amount has been received where not expected
4. The Client Account number is not valid

Duplicate Transaction

These do not occur in practice.

Unmatched Reversal

Can occur in rare instances involving the counter recovery procedure.

Invalid Negative Value

Can occur if the Client Delivery Agreement or APADC reference data has been set-up incorrectly.

Invalid Client Account



Can occur if the Client Delivery Agreement or associated reference data has not been created correctly.

4.2.2 APS Business Incident Originators

It is envisaged that APS Business Incidents will only be generated by the following groups within Fujitsu and Post Office Ltd:

- Fujitsu for errors reported via the APS report set and End-to-End APS reconciliation
- POL Finance or POL RDT for any other reconciliation or settlement error discovered by POL Finance that has not been reported by Fujitsu Services
- Fujitsu SSC for any system fault or data update which is considered by Fujitsu to have a reconciliation or settlement implication within Post Office Ltd.

Subject to agreement by the parties to the contrary, Post Office branch raised Incidents into the MAC team will not generate APS Business Incidents. However, Incidents from Post Office branches will be monitored and if it is considered necessary by Fujitsu incidents reported to Fujitsu will be elevated to APS Business Incident status.

4.2.3 Generation of Business Incidents

APS Business Incidents will only be recognised as such if generated by Fujitsu or Post Office Ltd via the MAC. This ensures that the APS Business Incident is properly logged, enabling Fujitsu to ensure that corrective information can be supplied and any underlying system fault can be rectified.

It is important that POL Finance supply sufficient information to the MAC when generating an APS Business Incident to ensure the timescales for the resolution of APS Business Incidents referred to in section 5.4 can be achieved. Achievement of such timescales is dependent upon the following information being provided by POL Finance when generating an APS Business Incident via the MAC:

- A Tfs Incident is to be raised.
- Relevant details including the Branch code, date of the transaction, value of transaction, HNG-X Transaction ID should be supplied.

NB: Where POL Finance raises an APS Business Incident which may require a large amount of supporting information, summary detail only may be given to the MAC and the additional information sent via e-mail to Fujitsu Reconciliation Service, at PostOfficeAccount.reconciliation@GRO.

4.3 Business Incident Reporting

4.3.1 BIM Reports

- The Business Incident Management system (BIM) has been designed to report the progress to resolution of a Business Incident to allow Post Office Ltd. to complete an accurate reconciliation or settlement with their clients. For ease of identification and association, BIM report references will take the Fujitsu internal Incident and Problem Management System (PEAK) reference number. In all cases each BIM report will have a unique identifier.
- A BIM report will be issued for each Business Incident generated. BIM reports are designed to notify POL Finance of the detail required to assist in the reconciliation or settlement process within Post Office Ltd. domain. BIM reports communicate information concerning the resolution of the symptom of an underlying cause, not the cause itself; this information would be supplied via the Problem Management route, if escalated to this level.



- Where a System Incident is generated to eradicate the cause of a particular problem and there is one or more associated Business and Related Services Business Incidents, cross-references will be supplied on the Business and Related Services Business Incident BIM report and via the Problem Management process to allow tracking of the System Incident.

4.3.1.1 BIM Report Distribution

- The Reconciliation Service will distribute APS BIM reports to POL Finance, using the Fujitsu corporate e-mail network. In the event that the Fujitsu or Post Office Ltd corporate email systems are unavailable, Fujitsu will discuss with POL Finance appropriate means of information transfer.
- BIM reports distributed in accordance with this section will be deemed to have been issued to POL Finance at the time of transmission by email.
- An example of a BIM report is shown at Section 6.

4.3.1.2 Clearance Criteria

- The Reconciliation Service provides information concerning APS Business Incidents to POL Finance on a 'drip feed' basis, by issuing updated versions of the initial BIM report.
- A BIM report is 'Cleared' when the Reconciliation Service has provided the requisite reconciliation / settlement information.
- MER charges are detailed in the Reconciliation Service: Service Description document reference SVM/SDM/SD/0015.

4.3.2 Reporting Timescales

The Reconciliation Service will use reasonable endeavours to raise an initial BIM report relating to a new APS Business Incident within 24 hours of the notification of the incident. This will be made available to POL Finance, on the same working day as the APS Business Incident is generated via the MAC, or in any event on the morning of the next working day.

In the event of the APS report set not being available to Fujitsu in time to enable any errors to be notified within this timescale, Fujitsu will contact POL Finance by telephone or email to agree a temporary extension to the timescale. The Reconciliation Service will use reasonable endeavours to ensure the final completed BIM report is made available in accordance with section 5.1, and is cleared within five working days of the date the APS Business Incident was generated via the MAC.

Where there is a need to correct APS Data Errors Fujitsu will use reasonable endeavours to deliver the corrected data file to the AP Client(s) within five working days from the date the APS Business Incident was generated via the MAC. This may however, not always be practical due to the technicalities of creating a corrected data file if there is a high volume of data.

There is no agreed timescale for the resolution of a System Incident. Fujitsu will give every System Incident the priority it deserves (including the Problem Management escalation process) taking into account Post Office Ltd's requirement and will aim to deliver an initial analysis of the root cause within 5 working days and a final analysis and evidence of remedial action, within 10 working days.

If the Problem Management route is taken the issue will be closed by mutual agreement.

4.4 Client File Delivery

4.4.1 Variable File Transfer

Post Office Clients take transaction delivery from Fujitsu in accordance with their own processing requirements. NB: Specific Client requirements are described elsewhere; this document is not intended to describe this detail.



APS transactions from Post Office Ltd branches are available for onward transmission each day to Post Office Clients should they require it. However, some Post Office Clients only require transactions to be delivered on a five day, or one day per week basis. This has no impact upon the reconciliation between the actual Post Office Client transmission and the Client Transaction Summaries (CTS).

The CTS accurately identifies the volume and value of the 'normal' transactions (not reversed / reversing transactions) that have been delivered to the Post Office Clients on a particular day, in accordance with their specific requirements.

4.4.2 Reconciliation in the event of non-delivery of the CTS to Post Office Ltd

POL Finance will use the CTS as the basis for settlement with Post Office Clients. In the unlikely event that Fujitsu fails to deliver the CTS file to POL or POL reject the file, it is also possible to send the CTS file to POL via email if the normal means of delivery is not available.

Settlement is time critical and Fujitsu will ensure all the relevant system derived APS reconciliation reports are delivered on time to ensure that settlement can be made between Post Office Ltd and its Clients. In order to satisfy this requirement, Fujitsu has elected to make all reconciliation reports available by 09.00hrs as stated in section 4.1.1, Monday to Friday, excluding bank holidays.

5 TPS Reconciliation

5.1 TPS Report Set

At Release 20.35 all remaining TPS functionality was subsumed into the Branch Database. At Release 20.55, the TPS system was decommissioned. There are no remaining TPS Reports and no possible TPS reconciliation errors as a result.

Reconciliation and Incident Management Joint Working
Document

FUJITSU RESTRICTED – (COMMERCIAL IN CONFIDENCE)



6 BIM Report

BIMS Incident Report - COMMERCIALLY SENSITIVE

BIMS Reference:		BE 0210782		Final Update	
Service:	APS	Version:	3	Last Updated:	10/06/2011 13:32:08
Service Sub type:		Priority:	5		
Exception Type: AP882133c APS Reconciliation Error					
Originator:	NSU	Transaction Date:	09/06/2011	Branch:	8300000000000000
Status:	0 Open	Exception Value:	50.00		
Other References		Transaction Liability			
HNGX Branch	No	Provisioned:		Final:	
POL Reference:		Settlement Details			
		Transaction Settlement			
		Settled Amount:			
H&D Reference:		Invoice Number:			
		Invoice Date:			
		Manual Error Report			
Incident History		Chargeable Errors: 0			
Date Received:	09/06/2011	MER Sett Amt:			
Date Cleared:	10/06/2011	MER Inv No:			
Date Closed:		MER Inv Date:			

Actions

Actions: Date & Time	Action Type	Describe Incident	Analyst	Andy Dunks
09/06/2011 10:57:24	Describe Incident	AP882133c Delayed Transaction Report produced on 09/06/2011. Branch shows 1 new delayed transaction for Transaction Date 09/06/2011. Client: TPoS Bureau Total Value: 50.00 Error Message: UNMATCHED REVERSAL FOUND This is currently under investigation		
10/06/2011 13:31:44	Close Incident	Reconciliation will be required as follows: 1) POL will need to check with the PMClient what actually transpired, i.e. did the PMClient hand over the 540 EURO currency and make 518.82 currency sell margin on the 5501.91 total cash taken or not from the customer. Any currency adjustments that are required for the 540 EURO currency's daily currency sell margin made, or not, will therefore have to be decided by POL. 2) The branch accounts will balance for the branch in BROB in either case, since ZERO settlement lines for the original APS sale bin and the APS reversal bin were eventually inserted into the BROB. 3) Credence has passed on both the APS TPoS EURO currency sale and APS TPoS EURO currency reversal positions from POLMI to Risk-Rate services. 4) POL will have to account for any reconciliation issues required from the original APS TPoS Bureau EURO currency sale data sent for the APS 'EDGG' TPoS Bureau Client, since POL have not identified as yet whether this APS client is one Credence send details for, or not?		

Unique BIMS reference

Classifications 1) Online Service
2) APS 2) EPOS POLPS

Priority of call

Specify Error Date of the exception being investigated

Transaction Value

Branch FAD code

Transaction escape date

100% Management Support Unit has now been changed to Reconciliation Service

Auto generate BIMS created date

Auto generate Incident cleared date

Initial BIMS will only show this action and it contains a brief description of the incident

Final BIMS will contain the information and it contains the reconciliation investigation