

Tuesday, 21 February 2023

1

2 (10.03 am)

3 **MR BEER:** Good morning, sir, can you see and hear
4 me?

5 **SIR WYN WILLIAMS:** Yes, I can.

6 **MR BEER:** Thank you very much, may I call Philip
7 Boardman, please.

8 **PHILIP BOARDMAN (affirmed)**

9 **Questioned by MR BEER**

10 **MR BEER:** Thank you, Mr Boardman. As you know, my
11 name is Jason Beer and I ask questions on behalf
12 of the Inquiry. Can you give us your full name,
13 please.

14 **A.** Philip Kevin Boardman.

15 **Q.** Thank you very much for coming to give evidence
16 to the Inquiry today and for the provision of
17 two witness statements assisting us in our
18 investigation. Those two witness statements
19 should be in the hard copy bundle in front of
20 you. Can we look at the first of them, please,
21 which is dated 4 August 2022 and which,
22 excluding the exhibits to it, should be 12 pages
23 in length.

24 For the transcript the URN is WITN04790100.
25 If you go to the 12th page of the witness

1

1 selected questions; do you understand?

2 **A.** I do.

3 **Q.** Thank you. I am only going to ask you questions
4 relevant to Phase 3 of the Inquiry, in
5 particular relating to the IMPACT Programme and
6 not ask questions that may be relevant to later
7 phases in the Inquiry, about which you may be
8 able to give evidence, in particular Phase 7 of
9 the Inquiry.

10 **A.** Okay.

11 **Q.** Can we start, please, with your background and
12 experience. I think you joined ICL Plc in
13 November 1989; is that right?

14 **A.** I did, in the manufacturing division, and I was
15 working there for -- developing systems to
16 support the planning and management of
17 manufacturing and logistics functions.

18 **Q.** You're still employed by Fujitsu at this present
19 time?

20 **A.** I am, yes.

21 **Q.** So you've been employed by Fujitsu and its
22 relevant predecessor companies or company --

23 **A.** Yes.

24 **Q.** -- for about 33 years or so?

25 **A.** Indeed.

3

1 statement, can you see a signature?

2 **A.** Yes.

3 **Q.** Can it be that your signature?

4 **A.** It is.

5 **Q.** Subject to the corrections and additions you
6 make in the second witness statement, are the
7 contents of that first witness statement true to
8 the best of your knowledge and belief?

9 **A.** They are.

10 **Q.** Thank you. Can we go to the second witness
11 statement, please, that's dated 8 November 2022
12 and is two pages in length. For the transcript
13 the URN is WITN04790200. Is the signature on
14 the second page of that witness statement true?

15 **A.** It is.

16 **Q.** Sorry, is that your signature?

17 **A.** Yes, it is.

18 **Q.** Are the contents of that witness statement true
19 to the best of your knowledge and belief?

20 **A.** They are.

21 **Q.** Thank you. A copy of each of those witness
22 statements will be uploaded to the Inquiry's
23 website and thereby be publicly available, so
24 I'm not going to ask you questions about every
25 passage within them, instead just ask you

2

1 **Q.** You are presently the service architect for the
2 Post Office account; is that right?

3 **A.** That's right, yes.

4 **Q.** Just tell us briefly what does the service
5 architect role involve?

6 **A.** It involves defining the changes of services as
7 Post Office business changes and they -- more
8 recently -- I've been in that role since 2014,
9 and that -- since then, Post Office have been
10 changing the services, bringing on new suppliers
11 to get the services from other suppliers, other
12 than Fujitsu, at various times.

13 **Q.** Now, I want to ask you some questions about your
14 background and experience --

15 **A.** Sure.

16 **Q.** -- because neither of those matters are dealt
17 with in either of your witness statements.

18 Firstly, do you have any professional
19 qualifications that are relevant to the issues
20 that we're considering, for example in computing
21 or information technology?

22 **A.** I have an MBA from Warwick University, and so
23 whilst back at ICL Manufacturing, the field of
24 business process modelling and analysis and
25 business process management support systems was

4

1 relatively new then and I got some training in
2 that there, and had opportunities to practice
3 that in some internal projects within ICL.

4 In 1995, I joined a newly formed consultancy
5 practice in ICL that was offering business
6 process modelling analysis, business process
7 redesign services to ICL's external clients, and
8 so, by the time I was doing work on the IMPACT
9 Project in 2002, I had had seven years'
10 experience of delivering business process
11 modelling analysis consultancy to a range of
12 clients --

13 **Q.** I'm just going to come on to experience in
14 a moment. I'm just asking about qualifications
15 at the moment.

16 **A.** Oh, sorry.

17 **Q.** Have you got any qualifications in anything
18 relating to information technology or computing?

19 **A.** No, engineering mathematics degree.

20 **Q.** Sorry?

21 **A.** I have an engineering mathematics degree.

22 **Q.** Right. When did you take your MBA?

23 **A.** 2011, I finished that.

24 **Q.** Did you play any part in the procurement,
25 design, build, testing or rollout of the Horizon

5

1 clients from -- sorry, to '95, did you ask?

2 **Q.** No, from '95 --

3 **A.** Oh, from --

4 **Q.** -- to sort of when Horizon --

5 **A.** From '95 --

6 **Q.** Hold on. It's better that we don't talk over
7 each other.

8 **A.** Okay, sorry.

9 **Q.** It makes it difficult for the transcriber to
10 transcribe and it makes it difficult for people
11 listening online to hear.

12 So between 1995, which is the birth of
13 Horizon, and autumn 2002, when you first became
14 involved in Horizon, I am asking what jobs you
15 did?

16 **A.** So I was working as a business process
17 consultant offering services to ICL clients in
18 -- you know, a set of industries, retail,
19 financial services, manufacturing, transport and
20 local and central Government; a variety of
21 different clients.

22 **Q.** Thank you. In that period, what knowledge, if
23 any, did you have of the Horizon System?

24 **A.** None, other than ICL internal announcements
25 about winning business and putting things

7

1 System --

2 **A.** None at all.

3 **Q.** -- between, say, 1996 and 2000?

4 **A.** None at all.

5 **Q.** When did you first become involved in the
6 Horizon System?

7 **A.** 2002, as part of the end-to-end project
8 programme that Post Office were running.

9 **Q.** That's the first date that's mentioned in your
10 witness statement.

11 **A.** It is.

12 **Q.** Autumn 2002, you mention in paragraph 9, is that
13 when you first became involved in the Horizon
14 System: autumn 2002?

15 **A.** That's right, yeah, I'd been contacted by Post
16 Office accounts within ICL at the time. Post
17 Office were intending running this end-to-end
18 programme and wanted to take a holistic
19 process/review approach to what they were doing.

20 **Q.** Between 1995 and autumn 2002, what jobs were you
21 doing within ICL or Fujitsu?

22 **A.** So I was -- like I say, I was working in ICL
23 Manufacturing. Other internal roles within ICL
24 generally, reviewing processes and defining new
25 processes, and starting to work with external

6

1 together of ICL Pathway.

2 **Q.** Did you know anything in terms of any issues or
3 problems with the robustness of the operation of
4 the Horizon System in that period before you
5 took up a role in the autumn of 2002?

6 **A.** No, I was working with other clients at that
7 time.

8 **Q.** When you became involved in the IMPACT Programme
9 in -- or what became known as the IMPACT
10 Programme --

11 **A.** Indeed, yes.

12 **Q.** -- in autumn of 2002, I think you were
13 a business process consultant?

14 **A.** That's right, yeah.

15 **Q.** What is a business process consultant?

16 **A.** So I was -- like I say, Post Office wanted to do
17 a holistic review of their business processes
18 and look at the ways that their system, internal
19 systems, could support those better. So there
20 was a group of business analysts from Post
21 Office and I was supporting them in doing
22 business process modelling, capturing
23 information about the way their business
24 processes worked and helping them understand and
25 think about ways that things could be done

8

1 differently.

2 **Q.** To whom did you report in Fujitsu?

3 **A.** In Fujitsu, it would have been the chief

4 architect, Tony Drahota, and later Bob Gurney,

5 who was working for Tony.

6 **Q.** What was the name of the team, if you were in

7 a team, of which you were a part?

8 **A.** It was RASD, and what those letters stand for is

9 somewhere in my witness statement but I can't

10 recall.

11 **Q.** Requirements, Architecture and Systems Design?

12 **A.** Thank you. That's right.

13 **Q.** Who was the leader of the RASD team?

14 **A.** Tony Drahota.

15 **Q.** How many people were in the RASD team?

16 **A.** I think it would have been around about ten.

17 **Q.** Did you manage the team?

18 **A.** No.

19 **Q.** Who managed the team?

20 **A.** Tony Drahota.

21 **Q.** Where did you sit in terms of the team

22 hierarchy?

23 **A.** Probably fairly low down.

24 **Q.** What were the jobs of the other people within

25 the team?

9

1 **Q.** And that document is dated 21 February 2003?

2 I just want to chase down that document to make

3 sure that we're talking about the same one. The

4 document, I think, is FUJ00098198. That will

5 come up on the screen for you, Mr Boardman.

6 **A.** Yes.

7 **Q.** You'll see this document has the same title as

8 the document you mentioned in your witness

9 statement "End to End Re-Architecture

10 Feasibility Study Business Requirements".

11 **A.** That's right.

12 **Q.** You'll see that it's -- the date on it is two

13 years out, in the top right-hand --

14 **A.** That's a typo.

15 **Q.** I just want to check that. It's dated

16 21 February 2001.

17 **A.** Mm-hm.

18 **Q.** If we go to page 2 of the document, I think

19 under the document history, we can see that it's

20 dated as Version 0.1, 21 February 2003?

21 **A.** That's right.

22 **Q.** If we look at the foot of the page we can see

23 there's a Post Office copyright of 2003. So the

24 date of this document we should take to be

25 21 February 2003; is that right?

11

1 **A.** Some requirements analysts, some architects,

2 yeah, mostly requirements analysts and

3 architects.

4 **Q.** Did you have an opposite number in the Post

5 Office?

6 **A.** A number, in particular, David Parnell, and

7 Karen Hillsden, Julie Pope and Karen White, at

8 various times. But, initially, Dave Parnell and

9 Karen Hillsden were the main contacts.

10 **Q.** Thank you. I want to turn to the feasibility

11 study and Fujitsu's input into it. You tell us

12 in paragraph 10 of your witness statement,

13 that's on page 3, that what began or became to

14 be known as the IMPACT Programme was initially

15 known as the "End to End Re-Architecting

16 Programme"; is that right?

17 **A.** That's right, yes.

18 **Q.** That it included a series of workshops and

19 analyses to produce a feasibility study

20 document; is that right?

21 **A.** That's right, yes.

22 **Q.** And that that document was called "End to End

23 Re-Architecture Feasibility Study Business

24 Requirements"; is that right?

25 **A.** Yes.

10

1 **A.** Yes.

2 **Q.** This is a Post Office document; is that right?

3 **A.** That's a Post Office document, signed off by Sue

4 Harding, I believe, yes.

5 **Q.** It's right, is it not, that Fujitsu jointly with

6 the Post Office, however -- that document can

7 come down -- identified the Post Office

8 requirements for this programme?

9 **A.** Well, yes, we were working as a joint team.

10 **Q.** Can we look at that connection at FUJ00098169.

11 We can see the title of the document is "Fujitsu

12 Services Input to Feasibility Study for End to

13 End Re-Architecting of Post Office Systems" and

14 it's dated 24 March 2003, so we're about a month

15 after the document that we have just looked at;

16 is that right?

17 **A.** That's right.

18 **Q.** You tell us in your witness statement that you

19 had input, as you describe it, into an earlier

20 version of this document; is that right?

21 **A.** That's right. So the End to End Feasibility

22 Document, effectively was the Post Office's

23 requirements specification. This was a proposal

24 made by Fujitsu of what could be done to try to

25 address some of those requirements.

12

1 Q. You had input into this document --
 2 A. That's right, yes.
 3 Q. -- the one we're looking at on the screen?
 4 A. But mostly the architects, the architect in the
 5 system, were the key writers of that document.
 6 Q. I missed what you said. You're dropping your
 7 voice very slightly at the end of each answer?
 8 A. The architects were -- had editorial control of
 9 this document. I was inputting in terms of
 10 requirements.
 11 Q. To so you did have input into this document?
 12 A. Indeed, yes.
 13 Q. Thank you. You would have seen and approved the
 14 document before it went to the Post Office,
 15 presumably?
 16 A. I'd have reviewed it, yes. I don't think I had
 17 approval authority, but, yes, I -- I'd have
 18 given my input.
 19 Q. If there was anything in it that you thought was
 20 wrong or shouldn't be said, you would have said
 21 so?
 22 A. I would have, yes. I would.
 23 Q. Thank you. Can we just look at page 6 of the
 24 document, please. Look under the heading
 25 "Management summary". I'm going to take this

13

1 "This document sets at a blueprint for
 2 a programme of migration to a coherent system
 3 set which will deliver the target process
 4 improvements as quickly as possible and at least
 5 risk. It takes account of where natural process
 6 boundaries exist to define the logical
 7 demarcation lines between Fujitsu Services and
 8 the Prism consortium."
 9 That's the first we've heard of the Prism
 10 consortium.
 11 A. Indeed.
 12 Q. Who or what was the Prism consortium?
 13 A. As I understood it, before I'd joined the Post
 14 Office Account and been involved in any of this
 15 programme, Post Office's internal IT systems
 16 department had been outsourced to a consortium
 17 of companies, CSC and Xansa were two that I knew
 18 of. I think there were others involved and they
 19 were known as Prism consortium, or sometimes
 20 Prism Alliance, in various documents. So this
 21 is the key supplier of Post Office's other
 22 systems that -- you know, all the systems
 23 involved in this review other than Horizon.
 24 Q. It continues:
 25 "It contains proposals to deal with the

15

1 document quite slowly because this is the first
 2 time we've really looked at what became the
 3 IMPACT Programme and the reasons for it. Can we
 4 read this together, just to get an outline of
 5 the programme. Fujitsu here say:
 6 "Post Office is experiencing a major change
 7 in its operating and commercial environment. It
 8 must transform its cost base, processes and
 9 behaviours to meet the challenge.
 10 "Embracing the Joint IS Landscape ..."
 11 What does "IS" mean?
 12 A. Information systems, I believe. I think there'd
 13 been some sort of contract change before I'd
 14 joined the Post Office account, and this process
 15 of joint working had been agreed as part of
 16 that, I believe.
 17 Q. Okay, so:
 18 "Embracing the Joint [Information System]
 19 Landscape arrangements from the extended Horizon
 20 agreement, Fujitsu Services has been working
 21 with the Post Office analysing where cost
 22 benefits could be realised through
 23 re-architecting the current state of Post Office
 24 systems and through adoption of new business
 25 processes.

14

1 taking of contractual responsibility for
 2 delivery and operations but also considers how
 3 work might be shared in a controlled fashion
 4 among the various parties.
 5 "Fujitsu Services is pleased to submit this
 6 document, developed as an input to the Post
 7 Office [End to End] feasibility study and looks
 8 forward to continued joint working in the
 9 development of effective systems to support the
 10 post Office business. All pricing and
 11 timescales assume this approach.
 12 "This paper sets out Fujitsu Services
 13 approach to the systems re-architecture,
 14 explains the design aims, outlines indicative
 15 pricing and offers a proposed implementation
 16 plan."
 17 Then if we go to 1.1, please, underneath.
 18 "Post Office requirements
 19 "The analysis of the requirements has been
 20 conducted as a joint activity with Post Office
 21 IT Directorate, Business Systems and,
 22 critically, Post Office business departments.
 23 Business representatives contributed
 24 significantly through workshops and meetings
 25 with analysts and through validation and

16

1 verification of findings."

2 So this part of this paragraph is telling us
3 that the requirements of the Post Office were
4 not, in perhaps a more traditional way, set out
5 by the Post Office; they were jointly identified
6 between and in conjunction with each other, the
7 Post Office and Fujitsu; is that right?

8 **A.** Um ... Fujitsu were in the room. I don't think
9 any of the set of parties in that list includes
10 Fujitsu, does it? Are they -- Post Office IT
11 Directorate, that's -- business systems, that's
12 Post Office. Post Office business departments,
13 business representatives. None of those parties
14 are Fujitsu. Yes, Fujitsu were in the room --

15 **Q.** So what were Fujitsu doing?

16 **A.** -- and listening in, in terms of understanding
17 requirements, but we weren't telling them what
18 their requirements were. That wouldn't make
19 sense anyway.

20 **Q.** So you were in the room and writing stuff
21 down --

22 **A.** Indeed.

23 **Q.** -- and listening silently?

24 **A.** Obviously not silently, but, you know, yes,
25 asking questions, clarification questions,

17

1 requirements in terms of, you know,
2 understanding what was it that Post Office were
3 trying to achieve.

4 It was identified pretty early on that Post
5 Office were likely to need to replace their core
6 financial systems and they had already invested
7 heavily in SAP for their cash stock management
8 system --

9 **Q.** Tell the chairman what SAP is, please?

10 **A.** It's a large-scale system for managing accounts
11 and businesses generally and has a number of
12 areas of functionality.

13 **Q.** The paragraph continues -- sorry, I should just
14 ask you about the workshops and meetings. Who
15 from Post Office attended these workshops and
16 meetings?

17 **A.** So, as it says, Post Office business
18 departments. So the workshops tended to be
19 focused around particular areas of business
20 process, so if it was around settlement, client
21 settlement, then it might be with people from
22 Post Office account and their client managers
23 with -- for branch processes, there were some
24 people from Retail Line. I think there might
25 have been some representation, example

19

1 discussing requirements that were being -- and
2 trying to ask questions to elaborate
3 requirements.

4 **Q.** So if I put it this way: Fujitsu were helping
5 Post Office to identify its business
6 requirements; is that right?

7 **A.** Indeed, yes.

8 **Q.** Is that a fair way of describing it?

9 **A.** I believe so, yes.

10 **Q.** That was done, it is said here, through meetings
11 between Post Office and Fujitsu and workshops,
12 and I think you were present at some of those;
13 is that right?

14 **A.** And facilitated some of them, and they're not
15 through -- between Fujitsu and Post Office but
16 between Post Office -- those sets of Post Office
17 representatives. At times, I would have been
18 the only Fujitsu representative in the room, and
19 there would have been 13, 14 people -- Post
20 Office representatives. At other times,
21 colleagues, including Gareth Jenkins, who was
22 the lead architect for this programme, and who
23 had a great deal of knowledge about Horizon, and
24 Luxmi Selvarajah, who was a consultant from
25 ICL's SAP practice, was in the room, clarifying

18

1 postmasters, but I don't think there were ever
2 any actual postmasters.

3 **Q.** What do you mean, "there might have been some
4 representation, example postmasters"?

5 **A.** Sorry, people who had been postmasters before,
6 who were then working in the Retail Line,
7 I believe.

8 **Q.** Did anyone suggest -- I'm sorry, I spoke over
9 you.

10 **A.** Sorry, I was going to say the two business
11 analysts, Dave Parnell and Karen Hillsden, that
12 were involved in these particular workshops, had
13 both worked in Post Office business, had risen
14 through the ranks to come and join head office
15 in Chesterfield. They were both Chesterfield
16 based.

17 **Q.** Was there anyone in the room that was actually
18 using Horizon in a Post Office?

19 **A.** I don't believe so.

20 **Q.** Why was that?

21 **A.** Post Office were identifying who should be
22 representing the various interests of the
23 requirements.

24 **Q.** Did anyone suggest bringing subpostmasters into
25 the workshops?

20

1 **A.** I did and at that -- when planning workshops, as
 2 a -- you know, trying to facilitate workshops,
 3 you'd talk about who should be involved and what
 4 the various communities were going to be and the
 5 answers that I got were that Dave Parnell, Karen
 6 Hillsden were -- had used Horizon before
 7 regularly, because lots of people in Post Office
 8 then would also go off and work as either relief
 9 managers on a basis, or work in branches during
 10 peak times at Christmas. I seem to remember in
 11 that time, 2002, we were back in a time when
 12 there were such things as strikes, and they went
 13 and gave -- did relief work in post offices
 14 in -- during strikes, as well. So there were
 15 people who occasionally used the system but they
 16 weren't regular users.

17 **Q.** You suggested bringing some regular users in?
 18 **A.** Asking about representation, at least. It's
 19 very difficult when you've got, I think -- so
 20 I think I've seen some of the Inquiry witness
 21 sessions from people talking about earlier in
 22 the thing. Initially there were about 19,500
 23 branches. At this time, I think there were
 24 around 17,500, so -- but you're still talking
 25 about, you know, 30,000-odd users and so getting

21

1 mean Fujitsu helpdesk staff?
 2 **Q.** Any or all of the above.
 3 **A.** Well, because Retail Line -- as I understood it,
 4 from Post Office explaining, Retail Line and
 5 NBSC worked closely together, and so issues
 6 around use of Horizon would mostly -- unless
 7 there was a fault with the system, issues would
 8 mostly be taken up with the use of the system,
 9 they'd be taken up by NBSC.

10 **Q.** Can we look at the foot of the page:
 11 "Post Office and Fujitsu Services have
 12 identified the following as the key areas of
 13 potential savings and operational
 14 improvements ..."
 15 We'll see there are six areas that are set
 16 out where it is said that money can be saved.
 17 There's a bullet point, a square box for each of
 18 them, and then the saving or a range of savings
 19 is set out in a circular bullet point
 20 underneath.
 21 So if we can just look at the second bullet
 22 point which is, in fact, on the next page --
 23 thank you.
 24 Under "Accounting", on the second of the six
 25 bullet points, it is said that Fujitsu and the

23

1 full representation of systems is always
 2 difficult, but --
 3 **Q.** What was the response to you suggesting that
 4 some actual real --
 5 **A.** Post Office had --
 6 **Q.** Hold on, I hadn't quite finished yet.
 7 **A.** Sorry.
 8 **Q.** What was the response by the Post Office to your
 9 suggestion that some actual real subpostmasters
 10 who used Horizon on a day-to-day basis come into
 11 the workshops?
 12 **A.** They felt that they had sufficient
 13 representation.
 14 **Q.** Were helpdesk staff amongst those who were
 15 present in the workshops?
 16 **A.** I don't recall any.
 17 **Q.** Did anyone suggest the helpdesk should be
 18 present in the workshops?
 19 **A.** I think the discussions were mostly around
 20 Retail Line and --
 21 **Q.** Is that a no, that that wasn't suggested, that
 22 people who were dealing on a day-to-day basis
 23 with the problems that subpostmasters felt.
 24 **A.** So when you say "helpdesk staff", do you mean
 25 Post Office helpdesk staff at NBSC or do you

22

1 Post Office had jointly identified
 2 a £9.5 million annual saving in accounting, as
 3 a result of, amongst other things, a decrease in
 4 debt, lower write-offs. Can you explain what
 5 that means, please, "lower write-offs"?
 6 **A.** So, I think to explain that you need to
 7 understand these back-end systems that are being
 8 talked about in the last sub-bullet there, CBDB
 9 was -- and CLAS(?) were the two financial
 10 systems that Post Office ran at that time, had
 11 been developed in-house by Post Office. OPTIP
 12 was the system acting as the interface between
 13 Horizon and those back-end accounting systems.
 14 At this -- well, the CBDB set of systems, as
 15 I understood it, had been developed in-house for
 16 Post Office. They were batch system based,
 17 overnight batch runs, lots of input put in
 18 during the day and calculations done overnight
 19 and they were built around weekly processes.
 20 And in some respects they were legacy systems
 21 that hadn't been able to be updated sufficiently
 22 when Horizon started feeding daily information
 23 into them, such that there were -- much of that
 24 debt -- this is a summary of the requirements
 25 and the cost savings identified in the End to

24

1 End feasibility document. Across there, it
2 talks about the issues around settlement, client
3 settlement.

4 By this stage, of course, those nightly
5 feeds were also going off to clients. So large
6 utility companies would be getting nightly feeds
7 of -- into their systems to say "This customer
8 has paid their gas bill -- this much of their
9 gas bill", and that would go into their account
10 systems and be managed in the accounts against
11 those people's accounts.

12 But that meant that those organisations,
13 utility companies that had invested in systems
14 that could cope with daily feeds, nightly feeds,
15 were coming to Post Office quicker than their
16 processes were working out what they owed those
17 utility companies.

18 In the times of those timing differences,
19 with clients invoicing and Post Office having
20 the data to be able to verify that that was the
21 correct amount, those amounts were held as debt,
22 and so there was those sorts of debt. That's
23 the majority, I believe. As we'll discuss
24 later, there were some in terms of postmaster
25 debt.

25

1 accidentally ripped the postage stamp into two,
2 that postage stamp couldn't be sold but that
3 created a discrepancy because, at that point,
4 the stock had become obsolete but the stock was
5 held in the Post Office -- subpostmaster's
6 accounts as, let's say, it's a 10p stamp.

7 So what the process, as I understood it, as
8 explained to me, was that the subpostmaster
9 would take the two halves of that stamp and
10 stick it on a form because there was a form
11 especially for reporting obsolete and destroyed
12 stock --

13 **Q.** Ruined stock?

14 **A.** Ruined stock, indeed. And the ruined stock,
15 they'd stick that stamp on there and asked for
16 the 10p of discrepancy, by passing 10p into
17 their suspense account. Obviously, it's more
18 than 10p. Over the course of the week, there
19 would be multiple stamps but let's follow the
20 End to End.

21 That suspense account would get added as
22 a 10p discrepancy into the suspense. The form
23 would get sent off. Apparently, it was quite
24 common for forms -- you know, subpostmasters
25 would wait until multiple stamps had been stuck

27

1 **Q.** Did this bullet point intend to address all
2 subpostmaster debt?

3 **A.** All of the above, yeah. All of those.

4 **Q.** Tell us in brief terms how this bullet point
5 relates to a saving by decreasing the amount of
6 written-off subpostmaster debt?

7 **A.** Because similarly, Post Office's central systems
8 were based on a weekly cycle and that caused
9 a large amount of the timing issues that, just
10 like with clients -- can I give an example, and
11 this is sort of an End to End life cycle of
12 a debt that isn't a debt. In the feasibility
13 study document, it refers to a -- how the aim is
14 to reduce 95 per cent of debt, but it then
15 says -- the next bullet says that only 10 per
16 cent of debt is real debt and that 90 per cent
17 of debt that isn't real debt, is not real debt,
18 is these timing mismatches.

19 So if I give an example -- I apologise, it's
20 a very low value example -- but back then, when
21 a clerk was selling a stamp, the majority of
22 stamps were sold from large books and torn
23 perforated sheets of stamps and a stamp would be
24 torn from the sheet. If that -- when performing
25 that transaction in the Post Office, a clerk had

26

1 on and the form might sit in the Post Office for
2 weeks, but let's follow the rules. That week
3 they send that form off with their cash account
4 form. During that week, Post Office would then
5 verify that that 10p was destroyed stock, and
6 they could recredit the -- or write off that
7 stock and so Post Office would send an error
8 notice, a paper error notice, back to the
9 subpostmaster at the branch. That might arrive
10 within the week, it might arrive the following
11 week after the next cash account.

12 All the time that this -- eventually that
13 error notice allowed the subpostmaster to bring
14 the amount out of suspense and to write that 10p
15 off, but all the time that that 10p was in
16 suspense, that was classed as debt for Post
17 Office Limited accounts, but it wasn't debt: it
18 was known that it was going to be sorted out.

19 So much of this, in terms of subpostmasters'
20 debt, much of this is about allowing Post Office
21 to see the wood for the trees, for want of
22 a phrase. You know, they're getting rid of
23 all -- wanting to reduce that -- to sort those
24 debt that isn't debt out much quicker, so that
25 they can actually address the other debt in

28

1 a timely fashion.

2 **Q.** The explanation you've just given could be
3 summarised as swifter and easier
4 identification --

5 **A.** Indeed.

6 **Q.** -- of debt, rather than lowering debt. This
7 appears to contemplate an actual monetary saving
8 rather than making the thing more visible,
9 doesn't it?

10 **A.** But I think the Post Office believed that the
11 two would go hand in hand, that by addressing
12 these things quicker, they would reduce it.

13 **Q.** How?

14 **A.** Because they could address it more swiftly.

15 **Q.** How? How, by making it more visible, do you
16 lower it?

17 **A.** Well, I presume they believe that there was some
18 that wasn't their debt, it was someone else's
19 debt.

20 **Q.** Whose debt?

21 **A.** Sometimes subpostmasters, sometimes clients.

22 **Q.** Is it actually about squeezing the
23 subpostmaster; is that a way of putting it?

24 **A.** I think they felt they weren't addressing things
25 correctly.

29

1 about 13.5 million of them; is that right?

2 **A.** Indeed.

3 **Q.** Can we go over to page 8 of the document,
4 please, and look at paragraph 1.2, "Fujitsu
5 Services Response":

6 "This paper is Fujitsu Service's response to
7 the above requirements. The principles embodied
8 in this proposal are ..."

9 Then if we can just look at the four at the
10 bottom of the list, please. Thank you:

11 "The proposed solution minimises costs and
12 risks to Post Office by adopting optimum service
13 boundaries and an incremental, step by step,
14 approach to development, which moves the
15 business progressively towards Post Office IT
16 Directorate's strategic architecture;

17 "The sequencing of projects is devised to
18 deliver early benefits to support the Post
19 Office objective of early return to
20 profitability. We are however proposing
21 an urgent start to the design work to maintain
22 the proposed schedule ..."

23 Skip the next one. Then, lastly:

24 "The proposed commercial arrangements aim to
25 create the simplest possible structure within

31

1 **Q.** The subpostmasters?

2 **A.** For any of the parties. Post Office Limited
3 felt that they weren't managing these things,
4 that things were being lost in the system.

5 **Q.** Can we look at the third bullet point, "Cash
6 Management, (£4 [million] annual saving)".
7 A £4 million annual saving in respect of cash
8 management, seemingly, would this be right, by
9 reducing the amount of cash centre write-offs;
10 is that right?

11 **A.** That's right, yes.

12 **Q.** What does that mean?

13 **A.** Again, I believe Post Office, in all of that
14 timeliness, there were -- cash was going
15 missing, that they couldn't account for it where
16 it had gone.

17 **Q.** Subpostmasters -- going missing with the
18 subpostmaster?

19 **A.** Sometimes with subpostmasters, sometimes with
20 cash centres, sometimes in delivery vans.
21 I don't know; it was a case of trying to tighten
22 up on where all that money was going.

23 **Q.** So out of the, I think, £21 million annually
24 envisaged saving that's mentioned in this paper,
25 the two things that we've looked at account for

30

1 which change can be managed without undue
2 contractual overheads."

3 So those three bullet points that I've read,
4 would this be fair, are Fujitsu emphasising
5 a swift turnaround and simplicity, in order to
6 maximise value for the Post Office?

7 **A.** That's right, yes.

8 **Q.** I think we can see this further in page 14 of
9 the document. Under 1.4, after the two bullet
10 points:

11 "Other timetable considerations are
12 considered in section 4."

13 Then this:

14 "It is important to note that delays will
15 result in release windows being missed and
16 consequently will delay the realisation of the
17 identified business benefits. Delays are also
18 likely to cause some of the dependencies within
19 the Horizon Agreement not being met in time for
20 the scheduled SI commitment fee reduction in
21 spring 2005. Such delays would increase the
22 future Horizon costs."

23 So, again, this is Fujitsu stressing to Post
24 Office that there are costs associated with
25 delay; is that right?

32

1 A. Indeed.

2 Q. Can we turn to what the document says about the
3 new proposed arrangements, including the new
4 financial system, and look at page 22 to start
5 with, please. At the foot of the page, under
6 paragraph 2.6, second sentence:
7 "The following arrangements ... are
8 proposed:
9 "New Financial System -- to be deployed
10 within the manned Horizon Data Centre and
11 operated alongside other Horizon central
12 systems. The co-location of the systems will
13 allow consolidation of audit, archiving and
14 back-up facilities and [over the page, please]
15 services as well as maintaining close proximity
16 of the Financial System to its main (volume)
17 source of data (ie the Transaction Management
18 System)."
19 Then this:
20 "The integration within expanded Horizon
21 enables Fujitsu Services to take responsibility
22 for the complete transaction processing activity
23 culminating in the ledger outputs, without the
24 need for mid-process reconciliation."
25 In what way did Fujitsu take responsibility

33

1 "Project 1 -- Better Overnight Cash on Hand
2 Data". This is described in paragraph 3.2.1 and
3 I just want to read this to understand what
4 might be the drivers for the adoption of this
5 process. It reads:
6 "Within the Cash Management function two
7 fundamental changes have made Post Office's
8 funding position a critical business survival
9 issue ..."
10 First:
11 "The business is trading at a loss."
12 Second:
13 "The migration of benefit payments from
14 order books to ACT will be accompanied by the
15 loss of pre-funding by government departments of
16 the necessary cash in the network.
17 "The business will have to borrow funds to
18 fund any trading losses and working capital
19 needed in branches. Such borrowing is limited
20 in availability and its costs reduce
21 profitability. From April 2003 the DTI will
22 provide a loan and will require a robust
23 statement of cash holding as security."
24 So is it fair to say that that, what is
25 described there, the business trading as a loss,

35

1 for the complete transaction processing
2 activities?
3 A. Um, as it happens, I don't think they did.
4 I think that was the proposal that wasn't taken
5 up. The system that we're talking about was
6 Post Office decided to -- that Prism Alliance
7 would develop that instead, and so --
8 Q. Why was that?
9 A. I don't know. I believe there was a --
10 I believe there was a competitive tender or
11 process to choose who would present that, and
12 Post Office Limited, as a customer, chose to get
13 Prism Alliance to do it. The proposal was to do
14 it, and that's one reason why Fujitsu at the
15 time felt that that would be a good idea. It
16 was a sales pitch.
17 Q. Can we go on to look at the projects that were
18 proposed and go over the page to page 24. I'm
19 taking this at some speed. This is a 109-page
20 document, so I'm going through it --
21 A. Indeed. I think it's also important to
22 recognise that much of these proposals were sort
23 of -- weren't adopted and were taken and changed
24 by Post Office Limited later.
25 Q. We're going to come on and look at those. So

34

1 the move to ACT and the loss of pre-funding and
2 the need to take out loans, are an important
3 part of the background to the entirety of this
4 End to End project?
5 A. Absolutely. Key -- key.
6 Q. Key drivers?
7 A. Key drivers.
8 Q. So, to your knowledge, is this right, the Post
9 Office was trading at a loss at this time?
10 A. As I understood it, yeah, that's what I was
11 told.
12 Q. So was the Post Office, to your knowledge,
13 motivated principally by a means to ensure cash
14 flow and to reduce losses to the business to
15 offset the impact of the removal of Benefits
16 Agency's business to ACT?
17 A. I don't think so. So, again, having seen some
18 of the discussions around the early parts of the
19 Horizon project and implementation -- and I've
20 seen some of the witness statements that mention
21 some of the reluctance of Post Office to adopt
22 ACT -- by this stage, the conversations I was
23 having with Post Office seemed to be that they'd
24 become resigned to it, or embraced it even, and
25 were seeing that this was opening up other

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1 markets as well, that, you know, in the same
2 timescales, branches were closing through --
3 around towns all over the country at a rate of
4 knots.

5 Post Office had a very spread-out network,
6 and people would be able to accept, because as
7 well as benefit recipients being able to
8 withdraw funds from their bank accounts then
9 non-benefit -- you know, the waged other people
10 who couldn't access bank branches could access
11 post offices more easily.

12 So I think they were sort of trying to
13 embrace this but had other problems at the same
14 time, which reduced the amount of investment
15 that they could make.

16 **Q.** As a whole, the paper seems to have a couple of
17 overarching aims: (1) is to improve cash
18 management and (2) is to reduce debt. Were each
19 of those motivated by a need to plug and to plug
20 quickly a gap in funding caused by the removal
21 of the Benefits Agency business, caused by the
22 move to ACT?

23 **A.** Not that I was informed, but it could have been,
24 I don't know.

25 **Q.** This is described as a "critical business

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1 provided to it, the DTI, by the Post Office was
2 robust?

3 **A.** That's right, yes.

4 **Q.** Was it not seen as robust at that time?

5 **A.** No. I think Post Office's requirements were
6 clear about that, that there was a lot -- you
7 know, all of the debt, and the timing debt that
8 wasn't debt, reduced the robustness of that
9 statement. And so -- and I can never -- I never
10 really got to grips with understanding when
11 Prism Alliance or Post Office's IT department
12 before then, had implemented SAPADS -- they may
13 have implemented it by then or it was a project
14 at this stage, I can't remember the details --
15 but before IMPACT the SAPAD system which had
16 been developed mostly as a stock management
17 system and a distribution system for cash -- it
18 wasn't a cash management system, if I make that
19 distinction. It wasn't trying to manage the
20 overall holding of cash downwards. It was --
21 which would have to happen in order to be able
22 to service this debt, I believe.

23 **Q.** Would this be a fair description: at the point
24 of this proposal, you understood that the data
25 produced by the Horizon System, together with

39

1 survival issue". Did that accurately --

2 **A.** As I understood it. I think, as much as all of
3 what you've just said, the things that have come
4 out of here to me are the additional costs that
5 Post Office were going to take on, in terms of
6 servicing this loan. They have a very broad
7 network that involves providing lots of cash to
8 lots of branches and so I think there's
9 a mention in here of £350 million of a loan to
10 be held, and this is new costs to Post Office.

11 So just holding that cash on a -- you know,
12 in order to run their business, was going to
13 cost them a lot more. They had previously been
14 having that cash pre-funded to them and they
15 were going to have to service that.

16 **Q.** Looking at the last sentence in that paragraph:

17 "From April 2003 the DTI will provide a loan
18 and will require a robust statement of cash
19 holding as security."

20 So to understand exactly what's being said
21 here, the DTI was going to provide a loan to the
22 Post Office, or loans to the Post Office.

23 **A.** Indeed.

24 **Q.** In order to provide the loan, the DTI needed to
25 know that the information that was being

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1 the Post Office's back-end accounting systems,
2 did not provide a robust statement of Post
3 Office's cash holdings?

4 **A.** Um, well, yes, that's true. But predominantly
5 the sources that they were looking for, for that
6 robust statement of cash holdings, was the
7 back-end accounting systems and SAPADS.

8 **Q.** Can we go over the page, please.

9 At the top of the page, the proposal reads:

10 "To support the business in managing through
11 this difficult situation, the business
12 requirements, detailed below, will be addressed
13 by this project ..."

14 First bullet point:

15 "To be able to accurately identify physical
16 cash at the branch rather than overall cash
17 which can include cash equivalents such as
18 cheques."

19 Then the third bullet point:

20 "Drive down cash holdings and therefore
21 reduce the DTI borrowing requirement which in
22 turn will reduce the level of interest paid."

23 Can we look, please, at Project 3 on
24 page 30. It's at the foot of the page, under
25 3.2.3, and this deals with the automatic

40

1 remittance of cash into branches. Can we look
2 at the business requirements being addressed,
3 last sentence on the page:

4 "The particular business requirements being
5 addressed by this project are ..."

6 Then over the page:

7 "To improve the financial controls for cash
8 remittances (where currently losses of
9 £5 [million a year]).

10 "Improve management information, linked to
11 financial statements, to support the management
12 of cash (funds).

13 "To enable cash holdings to be driven down
14 and therefore reduce the DTI borrowing
15 requirement, which in turn will reduce the level
16 of interest paid.

17 "To be able to forecast the managed cash
18 flow within the DTI target ..."

19 Then an explanation of the requirements is
20 given. At the very foot of the page, it reads:

21 "When the barcode on the pouch is scanned,
22 the Delivery Notification will be found and the
23 content can be used to Remit-In the content as
24 defined by the Cash Centre/Stock Warehouse. If
25 the Postmaster subsequently finds any errors,

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1 ended up being implemented.

2 **Q.** It did.

3 **A.** Probably best if I described the process before
4 and after. Before IMPACT, when a cash pouch was
5 being delivered from a cash centre, then there
6 was a barcode scan, and that would produce
7 a receipt which the subpostmaster could hand
8 over to the deliverer as their receipt for
9 having delivered the cash, but that made no
10 changes to the branch accounts.

11 In process discussion workshops, the
12 scenario was always described as there was
13 a queue of pensioners going outside the Post
14 Office. At busy times, the deliveries would be
15 made, the scan would happen and the pouch would
16 probably be put in the safe to be remitted in
17 later and the subpostmaster could go back to
18 serving customers.

19 When remitting in later, bearing in mind
20 that when it was remitted in, if that happened
21 on a Wednesday morning -- if that delivery
22 happened on a Wednesday morning, then the remit
23 in might not happen until after the cash account
24 had been produced, so that cash account wouldn't
25 reflect that delivery. When the remit in

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1 then these can be recorded as Discrepancies.

2 "Note that the current system allows the
3 postmaster to Remit-In whatever value he likes
4 and it is left to some central processing to
5 identify any mismatches between what is
6 Remitted-In and what was Dispatched. Forcing
7 the Despatched values to be Remitted-In and then
8 highlighting any Discrepancies should simplify
9 the central processes."

10 Then under paragraph 3.2.3.1, the design
11 solution, the document goes on to explain that
12 -- and if we look at the bottom large bullet
13 point and then three in:

14 "The clerk will have the option to check the
15 contents (now or later) and a separate dialogue
16 will allow him/her to declare any discrepancy
17 between the amount Remitted-in and the actual
18 content. Any such discrepancy will then be
19 handled as a suspense item until the matter is
20 resolved. Note that the pouch number is used as
21 a 'link' for any such transaction to allow any
22 subsequent error correction to be managed."

23 Can you explain, please, what is being
24 described here?

25 **A.** Yes. It's a proposal, which I think -- yes, it

42

1 happened, at whatever time that happened --
2 sorry, if the cash account had been produced at
3 that time then that would result in
4 a reconciliation discrepancy in the Post
5 Office's systems, the cash centre had sent this
6 money, it hadn't shown up in the accounts, and
7 would take time to resolve itself through
8 various processes of error notices and things.

9 When the cash pouch was being remitted in,
10 the subpostmaster would open up the pouch and
11 either using the delivery note or counting the
12 cash, they would be presented with a form on the
13 Horizon System to enter how much in 10s, how
14 much in 20s, how much in 5s, et cetera, et
15 cetera, and that would then remit that in. But
16 by the nature of this, they would be remitting
17 in what they were reporting, and that was --
18 that could happen that mistypes happened at that
19 point, typographical errors could come in. But
20 of course whatever was being reported would be
21 what the system felt.

22 So the system figure for cash hold in, if
23 the figures hadn't been entered correctly, the
24 system figure could be incorrect for the actual
25 cash holding and that might create

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1 discrepancies. Also, depending on whether they
2 were checking against the delivery note and the
3 actual contents, then there may well have been
4 an error in packing. Because when people put
5 deliveries together, sometimes they don't put
6 all of what was ordered into the -- into the
7 delivery, and so there were various areas of
8 discrepancies that could occur at various times,
9 and because of the week-based processes, would
10 take, on average, three weeks to resolve.

11 What auto remittances was trying to do was
12 say that the cash pouch delivery would be
13 prepared the night before or the planned
14 delivery would be prepared the night before, and
15 passed to Horizon so that an electronic delivery
16 note would be delivered to the Horizon System.
17 When the cash pouch barcode was scanned, that
18 amount would be automatically remitted in,
19 according to the delivery note. But then later,
20 instead of the remit in process, there would be
21 the verify -- I can't remember what the function
22 was called but it verified a remittance process,
23 that allowed the subpostmaster to open up the
24 pouch and check its contents and report any
25 discrepancies.

45

1 means that it is of the order of two or three
2 weeks after the original Debt was incurred
3 before it is spotted and investigated."

4 The debts believed to be owed here, they are
5 debts owed by subpostmasters, is that right, as
6 well as client debts?

7 **A.** These ones are subpostmasters, yes.

8 **Q.** So these are just talking about subpostmaster
9 debts, are they?

10 **A.** That's right, yes. Client debts would be a --
11 client debts would be identified in the central
12 accounting system, CBDB, as well as --

13 **Q.** So this is just subpostmaster debt?

14 Then if we go over the page, please. The
15 Fujitsu document goes on to describe how the
16 project will address discrepancies in stock or
17 cash declaration. So:

18 "The next (analysis) phase of the programme
19 will carry out a complete analysis of what
20 activities at the outlet can result in a need
21 for Debt Recovery. The following are
22 candidates ..."

23 The first bullet point:

24 "Discrepancies identified during a stock or
25 Cash Declaration process that the Postmaster is

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1 **Q.** So cutting through it, this was intended to
2 reduce the possibility of mistakes or fraud by
3 subpostmasters?

4 **A.** Or at all of those different opportunities for
5 errors, it was trying to reduce them. Indeed.

6 **Q.** Can we look, please, at page 34, which is
7 "Project 4 -- Branch Liability Management". The
8 goals are identified under the bullet points
9 under the text there: to simplify the
10 identification of debt; to reduce the amount of
11 reconciliation; and increase the amount of debt
12 recovered.

13 The proposal, I think, is set out halfway
14 down the page -- it's towards the foot of the
15 page -- to refocus on debt recovery, financial
16 recovery of money, a target of 95 per cent, but
17 only 10 per cent of discrepancies are only debt,
18 and you explained that to us already, I think.

19 **A.** That's a restated of Post Office's stated
20 requirements of objectives from the feasibility
21 study.

22 **Q.** At the foot of the page, it records that:

23 "Branch Debt is currently identified within
24 the Transaction Processing system when the Cash
25 Accounts are being checked. Generally this

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1 not prepared to accept.

2 "As part of the Declaration process, the
3 Postmaster will be given the option of 'making
4 up the difference' when a discrepancy is spotted
5 (effectively selling him/her the stock if it is
6 a stock discrepancy or topping up the cash in
7 the till in the case of a cash discrepancy).
8 Alternatively he can refuse to make up the
9 discrepancy and force the discrepancy into
10 a 'suspense' account for later resolution."

11 So at this stage of the process, is this
12 right, that Fujitsu envisaged two possible
13 processes: forcing the postmaster to pay up or
14 refusing to make up the discrepancy and forcing
15 the discrepancy into a suspense account?

16 **A.** That's right, yes. Well, effectively, either
17 accepting that this was a discrepancy of the
18 branch's making, giving someone too much change
19 in a transaction, say, or disputing it with Post
20 Office by putting it into the suspense.

21 **Q.** Did you see or did Fujitsu see that second
22 alternative: disputing it as being catered for
23 by forcing the discrepancy into a suspense
24 account?

25 **A.** Yes. The word "force" there is an intriguing

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1 word. I'm not sure what that was trying to say,
2 but --

3 **Q.** Why is it intriguing?

4 **A.** Well, because transactions in systems can't
5 really be forced, you know, there's a -- you
6 know, you chose whether to do one or the other.
7 But yes, it's -- options would be given.

8 **Q.** Can we move to Project 5. We will come back to
9 this in a moment when we look at the removal of
10 the suspense account facility. Can we turn to
11 Project 5, please, on page 40 of the document.

12 The priorities of the project here are to
13 reduce the amount of reconciliation required;
14 put the emphasis on clients and customers to
15 validate data; and enable matching of cash at
16 branches with the settlement with the client;
17 yes?

18 **A.** That's right, yes.

19 **Q.** Then if we go to 3.2.5.4 on page 43, under the
20 heading at the top "Resilience requirements":

21 "The new Harvesting process will ensure that
22 no Transactions are lost and any duplicates ...
23 are eliminated."

24 Can you just explain in general terms what
25 that's referring to?

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1 Chesterfield.

2 I never really understood what was happening
3 there because we didn't fully analyse the
4 back-end systems, they'd already been decided
5 that they needed to be replaced. But there
6 seemed to be an awful lot of data entry
7 happening as well, so these physical cash
8 account forms would were being sent to
9 Chesterfield and data seemed to -- even though
10 all the data had previously been sent overnight
11 into systems that would be acceptable by those
12 individuals, there seemed to be an awful lot of
13 re-entry of data. I never really worked out
14 what they were trying to -- what they were doing
15 with that.

16 **Q.** One of the reasons for what became the IMPACT
17 Programme we've seen included decreasing
18 operational costs by the Post Office.

19 **A.** Indeed.

20 **Q.** To your knowledge, did that include reducing the
21 number of staff at Chesterfield previously
22 processing transaction corrections and sums held
23 in suspense accounts?

24 **A.** Yes.

25 **Q.** So were the processes -- looking at it

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1 **A.** Not sure. Sounds too technical for me. I don't
2 know.

3 **Q.** Okay. Taking a step back from the document --
4 and that can come down from the screen, thank
5 you -- would you agree that some of the
6 additional reconciliation steps that were being
7 removed from the process describe the role that
8 was previously played by a Post Office team at
9 Chesterfield?

10 **A.** That's right, yes.

11 **Q.** So IMPACT had the effect of essentially
12 automating that part of an accounting process
13 previously conducted at Chesterfield, error
14 reconciliation, I'll call it, by individuals,
15 humans?

16 **A.** Indeed. Automating much of it. I'm sure there
17 was still some left after IMPACT but, yes, there
18 were -- when I first went to Chesterfield to --
19 for some of these initial meetings and
20 workshops, very, very large open-plan offices,
21 with huge numbers of people with piles and piles
22 and piles of paper, 17,500 cash accounts -- and
23 a cash account wasn't just as we've said,
24 there's all the forms and things that go with
25 a cash account -- 17,500 every week arriving in

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1 globally -- introduced by IMPACT designed in
2 part to shift the burden of and responsibility
3 for the identification and rectification of
4 errors onto subpostmasters?

5 **A.** Um --

6 **Q.** It drove it towards them?

7 **A.** I don't think so. I think they already had
8 those responsibilities. The identification of
9 those errors were always going to happen in the
10 branch when they were performing their accounts.

11 **Q.** Well, to take an example, we've seen how the
12 rectification of errors in pouches remmed in
13 would be by the subpostmaster having to raise
14 an error for reconciliation or correction. So
15 it's placing the responsibility onto the
16 subpostmaster, isn't it?

17 **A.** Indeed. Just as whenever one receives
18 a delivery it's your responsibility to check it.

19 **Q.** But would the effect of this process mean that
20 it was very important that the manner in which
21 subpostmasters could raise errors with the Post
22 Office and then how those errors would be
23 addressed was going to be particularly important
24 for the accuracy of the data that was produced
25 by Horizon?

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1 **A.** I agree. Yes.

2 **Q.** What steps were taken by Fujitsu and the Post
3 Office to ensure that any debt recovery against
4 subpostmasters was limited to what could
5 properly be described as true debt?

6 **A.** Um ... I think we just jumped a long way. We've
7 been looking at your proposals and -- but --

8 **Q.** Yes.

9 **A.** I think -- well, so for example, in areas like
10 remittances, as I understood it, most of the
11 Post Office's, if not all of the Post Office's,
12 cash centres had invested in CCTV over the
13 packers and -- pickers and packers functions.
14 So they'd know -- be able to -- when errors were
15 reported, they'd be able to verify those things.

16 In terms of other areas, like burglaries,
17 fires, whatever, Horizon getting its sums wrong,
18 then you rely on people identifying what went
19 wrong where and how much it was impacted.

20 **Q.** Relying on the subpostmaster to identify it?

21 **A.** Ultimately, yes.

22 **Q.** Would this be right: that the safeguard that was
23 introduced was that the subpostmaster would have
24 to agree a discrepancy and any subsequent
25 transaction correction?

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1 integrity and financial integrity. If we can
2 look at page 87, please -- if we just look at 86
3 first, I'm sorry. Under 7.6, "Service
4 Boundaries":

5 "The service boundary is designed to enable
6 Fujitsu ... to take responsibility for the
7 integrity of complete business process
8 outputs ..."

9 Then, over the page, just after the bullet
10 points:

11 "The integrity of the financial and cash
12 information is achieved by applying best
13 practice perpetual inventory and double
14 bookkeeping methods and by ensuring that the
15 transactions always flow from the counter to the
16 financial system without manual intervention or
17 service boundary."

18 Does that description mean, in essence, that
19 the integrity of the accounting information
20 relied on the automated processes of Horizon
21 themselves being infallible.

22 **A.** No, the flows being talked about here are from
23 Horizon to a new financial system and a full
24 chart of accounts from the transactions in
25 Horizon, all the way up through to Post

55

1 **A.** They'd -- yes, they'd have to agree that but
2 have to agree -- they had the option to not
3 agree.

4 **Q.** What happened if they didn't agree?

5 **A.** It would be further investigated, further
6 disputed --

7 **Q.** By who?

8 **A.** -- like any -- by people in Chesterfield, as
9 I understood it.

10 **Q.** Did the system allow for a dispute to be raised?

11 **A.** Well -- so by posting into suspense,
12 effectively, yes, although that, as I understood
13 it, wasn't the method of raising a dispute. The
14 suspense account was the way you accounted for
15 sums that were in dispute, not -- the
16 subpostmasters would have to raise a call to
17 NBSC to get permission to enter amounts into
18 suspense, and that was the raising of the
19 dispute and the entering things into suspense
20 was the way of accounting for amounts in
21 dispute. That's my understanding of the Post
22 Office's processes.

23 **Q.** We'll come back to that in a moment later on.
24 Also dealt with in this document, although
25 rather briefly, is the subjects of data

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1 Office's -- the corporate ledger, and that's
2 what that's trying to explain and describe.

3 **Q.** But it depends on the infallibility of the data
4 being produced by Horizon, doesn't it?

5 **A.** Correctness, yes.

6 **Q.** In order for such infallibility, ie genuine
7 integrity, it was essential that Horizon
8 contained no bugs, errors or defects, that
9 produced false data?

10 **A.** Um, well, I think realistically there was always
11 going to be bugs, errors or defects. So this is
12 trying to say that it's reducing keying errors,
13 reducing something other influences on the
14 correctness.

15 **Q.** If primary responsibility was being passed to
16 subpostmasters to spot errors and challenge
17 discrepancies, whose responsibility was it to
18 identify and investigate bugs, errors and
19 defects in Horizon as root causes of the
20 discrepancies?

21 **A.** That's a shared responsibility between Post
22 Office -- well, the postmasters or NBSC,
23 identifying those and Fujitsu investigating them
24 and resolving them.

25 **Q.** I've looked at the 109 pages of this document

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1 carefully and I can't see any mention of that in
 2 here.
 3 **A.** Well, I guess it was taken as a given, because
 4 all of this is within the context of the Horizon
 5 contract.
 6 **Q.** Was the reliability of Horizon taken as a given?
 7 **A.** Um ... probably, yes.
 8 **Q.** At the time that you were reading, contributing,
 9 approving this document, had anyone drawn to
 10 your attention a slew of issues that had arisen
 11 with the integrity of the data that Horizon was
 12 producing in its model office testing, its
 13 end-to-end testing, in the acceptance phase of
 14 Horizon and in the course of its rollout?
 15 **A.** No.
 16 **Q.** Did you work on the basis that the data produced
 17 by Horizon was therefore reliable?
 18 **A.** Yes, I -- it was being used on a daily basis,
 19 Post Office weren't telling me that it had
 20 problems. If it did have, I'd presumed that
 21 they had been resolved by now.
 22 **Q.** Was anyone in Fujitsu telling you that this was
 23 a project that wasn't free from difficulty?
 24 **A.** I don't think so.
 25 **Q.** Can we look, please, at where the document deals

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1 transaction but the system at this end might
 2 think that it has successfully performed the
 3 transaction. That's, I think, what's being
 4 talked about by "broke" there.
 5 **Q.** Then skipping a paragraph:
 6 "Post Office personnel may inspect
 7 transactions, which are found to have been
 8 subject to EPOSS keying errors (where the value
 9 of the transaction is not captured automatically
 10 by the system from a token) and post messages to
 11 postmasters to correct such errors.
 12 "Post Office personnel may inspect
 13 transactions subject to bad debts (eg bounced
 14 cheques) and post messages to postmasters to
 15 either recover or write off those debts.
 16 Alternatively, these messages could be generated
 17 automatically according to floor limits. Trend
 18 analysis by Branch could be considered as
 19 an additional aid to exception management.
 20 "The need for reconciliation between TPS and
 21 OPTIP is rendered redundant and is eliminated."
 22 Again, did the system rely on the automated
 23 reconciliation working effectively and
 24 identifying where a discrepancy had arisen?
 25 **A.** Sorry, could you repeat that question?

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1 with data errors. Just under where we're
 2 looking at:
 3 "Data errors caused by system mismatches
 4 should be eliminated ... by enforcing consistent
 5 end of day cut offs and reversal rules."
 6 Did that assertion that data errors be
 7 eliminated itself rely on Horizon functioning
 8 reliably?
 9 **A.** Um, I'm sorry, I don't know this. This sounds
 10 like a technical ... I don't know.
 11 **Q.** The document continues:
 12 "Reconciliation of online transactions as
 13 between transaction logs and client/agent system
 14 will identify transactions which broke or were
 15 cancelled after NWB authorisation ..."
 16 "NWB authorisation"?
 17 **A.** NWB, I think, is network banking.
 18 **Q.** "... (for example) ..."
 19 **A.** Authorisation presumably is getting the message
 20 back from the bank that the -- that it's okay
 21 for the transaction to proceed but sometimes the
 22 system can request funds from the bank. The
 23 bank can authorise it but if the system then
 24 doesn't get back to the bank to say, "We've now
 25 taken it", then the bank don't process the

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1 **Q.** Yes. Did the system that's described there rely
 2 on the automated reconciliation process working
 3 effectively and itself identifying where
 4 a discrepancy had arisen?
 5 **A.** It did. The whole system relies on
 6 an end-to-end reconciliation, yes.
 7 **Q.** Then it required, if a discrepancy arose, for
 8 the subpostmaster to challenge the discrepancy?
 9 **A.** Although this identifies -- so the paragraph,
 10 three from the bottom:
 11 "Post Office personnel may inspect
 12 transactions, which are found to have been
 13 subject to EPOSS keying errors ..."
 14 So presumably -- "where the value of the
 15 transaction is not captured automatically" --
 16 that paragraph is giving an example of where
 17 errors might be spotted by Post Office Limited
 18 personnel, people in Chesterfield. So that's,
 19 I don't know, things like paying a utility bill
 20 of £40 and the clerk has typed in -- has hit the
 21 "00" button twice and then ended up keying
 22 a transaction of £4,000 but not spotted that
 23 it's gone through and accepted £40 in cash, and
 24 that's created discrepancies.
 25 **Q.** You told us already that you worked on the basis

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1 that Horizon was operating reliably at this date
 2 because nobody had told you otherwise. Do you
 3 know on what basis the Post Office and Fujitsu
 4 were satisfied that Horizon was operating in
 5 a way which was sufficiently robust to introduce
 6 these further automated measures, reducing the
 7 number of personnel at Chesterfield and placing
 8 the responsibility on subpostmasters?
 9 **A.** I don't think I knew that.
 10 **Q.** Was there any discussion that you were a party
 11 to or you heard about the reliability and
 12 robustness of Horizon at this date, early 2003?
 13 **A.** No.
 14 **Q.** It just simply wasn't a topic of conversation?
 15 **A.** No. I think it was known that there were, you
 16 know, like any other system it would have its
 17 faults, but --
 18 **Q.** But nothing more than that?
 19 **A.** Nothing more than that, no.
 20 **MR BEER:** Sir, that's an appropriate moment, if it
 21 suits you, for the morning break.
 22 **SIR WYN WILLIAMS:** Yes, of course. What time shall
 23 we resume?
 24 **MR BEER:** Shall we say 11.45, please, sir?
 25 **SIR WYN WILLIAMS:** Yes, by all means. See you then.

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1 Then two from the end:
 2 "It is assumed that arrangements relating to
 3 Post Office access to audit records are as
 4 detailed in the existing agreement ..."
 5 The suggestion that an assumption was made
 6 that the solution can be produced without the
 7 need for upgrading the correspondence servers or
 8 the data network, does it follow that no
 9 assessment or analysis of the underlying Horizon
 10 network and its reliability had been undertaken
 11 by Fujitsu before the IMPACT Programme?
 12 **A.** Sorry, I don't know whether that had happened.
 13 I think that is talking about links between
 14 Horizon and replacing -- links between Horizon
 15 and TIP or OPTIP, as it was known, and replacing
 16 it with the new financial system, rather than
 17 any significant changes in the Horizon branch to
 18 data centre network. That set of links is
 19 talking about --
 20 **Q.** So putting the document to one side, then, to
 21 your knowledge was any analysis or assessment
 22 made of the reliability three years into
 23 operation of the Horizon network before the
 24 changes that were proposed to be made by the
 25 IMPACT Programme would take effect?

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1 **MR BEER:** Thank you very much.
 2 (11.32 am)
 3 (A short break)
 4 (11.45 am)
 5 **MR BEER:** Sir, good morning, can you see and hear
 6 me?
 7 **SIR WYN WILLIAMS:** Yes, I can, thank you.
 8 **MR BEER:** Thank you very much. Can we pick up with
 9 page 71 of the document we were previously
 10 looking at, please.
 11 This sets out a series of assumptions that
 12 Fujitsu made, principally concerned with
 13 pricing. I just want to look at what some of
 14 them are. If we look at the foot of the page,
 15 please:
 16 "It has been assumed that the existing links
 17 between Horizon and Post Office data centres
 18 have sufficient capacity to accommodate the
 19 access requirements to the extended Horizon
 20 estate ..."
 21 Then over the page, please, two bullet
 22 points -- sorry, four bullet points in:
 23 "It has been assumed the End-to-End projects
 24 are implemented without any requirement for
 25 branch site visits by Horizon engineers ..."

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1 **A.** I don't think so, no. Not that I know of.
 2 **Q.** Can we turn to page -- on this page, six bullet
 3 points from the bottom:
 4 "No increase in support for litigation
 5 investigations has been assumed ..."
 6 Then the bullet point I've just read:
 7 "It is assumed that arrangements relating to
 8 Post Office access to audit records are as
 9 detailed in the existing Agreement ..."
 10 Can you help us what consideration there was
 11 of the level of litigation investigation support
 12 that was being provided already by Fujitsu to
 13 the Post Office.
 14 **A.** No, I don't know. I don't think I was involved
 15 in assessing that.
 16 **Q.** Does the inclusion of these bullet points
 17 suggest that Fujitsu and those working on
 18 IMPACT, including you, must have been aware of
 19 the role of Horizon in the potential liabilities
 20 of subpostmasters and, therefore, the role in
 21 Fujitsu in supporting litigation by POL?
 22 **A.** I think that was known and what these
 23 assumptions are saying is that that won't
 24 change.
 25 **Q.** What did you know about the role of Fujitsu in

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1 the provision of evidence or data in litigation
 2 by the Post Office against subpostmasters?
 3 **A.** Then? I think I knew that Fujitsu could be
 4 asked to provide evidence of transaction streams
 5 and accounts, and I think that was probably it
 6 at the time, that I knew of.
 7 **Q.** Given that knowledge, what steps were taken, to
 8 your knowledge, by Fujitsu or the Post Office to
 9 consider how the automation of the process of
 10 reconciliation might impact on the potential
 11 civil and criminal liabilities of
 12 subpostmasters?
 13 **A.** I don't know.
 14 **Q.** You're not aware of that having been considered?
 15 **A.** I don't know whether it was or wasn't.
 16 **Q.** We are introducing a more automated process of
 17 reconciliation --
 18 **A.** Indeed.
 19 **Q.** -- that may have consequences for the civil or
 20 criminal liability of subpostmasters.
 21 **A.** Yeah, as I understood it.
 22 **Q.** What steps must we, Fujitsu and Post Office,
 23 take to ensure that people are not investigated,
 24 audited or prosecuted on a false prospectus?
 25 **A.** And I don't know. I wasn't involved in that

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1 **Q.** Yes, as to the liability to make good
 2 shortfalls?
 3 **A.** Um, so as I understood it, ultimately, in order
 4 to operate a Post Office branch, Post Office
 5 gave the subpostmaster an amount of money and
 6 an amount of stock and had to account for that,
 7 was liable for accounting for that through the
 8 transactions and by producing a balance sheet
 9 which, in practice, was a cash account.
 10 **Q.** What were you told as to the liability or the
 11 contractual liability of the postmaster to make
 12 good shortfalls?
 13 **A.** That they had that contractual liability.
 14 **Q.** Any shortfalls; any shortfalls for which they
 15 were at fault; any shortfalls for which they
 16 negligence could be shown; any shortfalls for
 17 which fraud could be shown; any shortfalls where
 18 the system showed a shortfall, irrespective of
 19 the cause of the shortfall?
 20 **A.** So many of those, if the system could be shown
 21 to be doing it, no.
 22 **Q.** Sorry, if the system?
 23 **A.** If the system could be shown to be having got
 24 its sums wrong, if the system was getting those
 25 sums wrong but, you know, those had to be

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1 aspect of this solution.
 2 **Q.** Did you know that subpostmasters were being
 3 prosecuted at this time on the basis of data
 4 produced by Horizon?
 5 **A.** I don't think I did.
 6 **Q.** Was the use of data by Horizon in criminal or
 7 civil litigation against subpostmasters
 8 discussed ever, to your knowledge, as part of
 9 the IMPACT Programme?
 10 **A.** Explicitly as part of the IMPACT Programme, no,
 11 I don't think it was. I think, you know, I knew
 12 that those reports were being produced for such
 13 purposes but I didn't know what was then done
 14 with them.
 15 **Q.** Were you aware, at the very least, that
 16 subpostmasters had a contractual liability to
 17 make good shortfalls shown by the Horizon
 18 System?
 19 **A.** Yes, that was discussed. I'm sure we'll come on
 20 to the changes that were made.
 21 **Q.** Where did you get that knowledge from?
 22 **A.** From Post Office representatives.
 23 **Q.** What did they tell you about the contract?
 24 **A.** Sorry, which -- between Post Office Limited and
 25 the subpostmasters?

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1 identified, investigated, verified.
 2 **Q.** Did you understand that to be written into the
 3 contracts for subpostmasters?
 4 **A.** I didn't ever see a contract and I didn't know
 5 the details of the contract. It was just
 6 a statement that, you know, shortfalls. So if
 7 a clerk were to tender incorrect change, give
 8 out change for a £20 note when only a £10 note
 9 had been tendered, that would be a discrepancy
 10 of £10 that the subpostmaster would be
 11 responsible for making good.
 12 **Q.** Yes, I'm exploring what your knowledge was of
 13 the extent of the liability to make good
 14 shortfalls. Was it to that obvious example or
 15 was it any shortfall shown by the Horizon
 16 System?
 17 **A.** I think it was most -- my understanding was it
 18 was the obvious examples that -- the things that
 19 were --
 20 **Q.** Who did you get that understanding from?
 21 **A.** From the Post Office representatives who were
 22 telling me about -- I'd never run a Post Office,
 23 I'd never worked in a Post Office. I had to
 24 rely on their information.
 25 **Q.** Can we turn, please, to POL00038878. You tell

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1 us in your witness statement -- it's
2 paragraph 13, no need to turn it up -- that
3 although the substantive delivery of the project
4 may have been undertaken by the Prism Alliance,
5 your team was responsible for the conceptual
6 designs which underpinned the project; is that
7 right?

8 **A.** No, ultimately, Post Office were responsible for
9 the conceptual -- the conceptual designs were
10 design -- were requirements documents. Design
11 proposals were -- are still -- design documents
12 in response to those requirements. So this is
13 a requirements document and --

14 **Q.** This is a requirements document, is it?

15 **A.** This conceptual design is Post Office's business
16 design for specifying their requirements.

17 **Q.** It's written by you.

18 **A.** I am named as an author, I think, because I --
19 I helped Dave Parnell put together the --
20 there's lots of business process models in there
21 and documentation behind the business process
22 models, and so I had experience of extracting
23 the business process diagrams out of the tooling
24 that we'd used as part of this process and the
25 documentation behind those -- in those models,

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1 What are we trying to get at here?" and so I'd
2 done those.

3 And I think at one stage I must have had
4 control like that, of typing it into the
5 document, and because I think I've seen some in
6 the pack here, some minutes to documents saying,
7 you know, "Dave Parnell to verify this, Phil
8 Boardman to type it into the document".

9 **Q.** Okay. Can we look, please, at pages 13 to 14,
10 bearing in mind what you said as to your role in
11 this document. So page 13, please. This sets
12 out the "Business Proposition", and then under
13 3.1.1.2, which is about halfway down the page,
14 the "Key Priorities" are set out, and these echo
15 some of the issues that we have seen in the
16 document that we looked at before the break:

17 "Make the identification of debt easier ...

18 "Increase the amount of debt recovered ...

19 "Put the emphasis on clients and customers
20 to validate the data."

21 "Clients and customers" there, that's
22 including subpostmasters?

23 **A.** Yes, I think it will be.

24 **Q.** So it's putting the emphasis on, amongst others,
25 subpostmasters to validate data, yes?

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1 and so I assisted in authoring this document but
2 editorial control was Dave Parnell's and was
3 Post Office's --

4 **Q.** So really --

5 **A.** -- Post Office requirement document.

6 **Q.** -- where it says "Authors" --

7 **A.** Sorry.

8 **Q.** -- you and Dave Parnell, that's not entirely
9 correct?

10 **A.** I'd say this was Dave Parnell's document.

11 I helped him with some of the -- I just -- you
12 know, the typing. This -- at one stage --

13 **Q.** Couldn't he type?

14 **A.** 19 years ago, collaboration systems weren't as
15 advanced as they are today and, in practice,
16 typing things into documents would involve one
17 author at a time editing. So he would send me
18 the -- give me the control of the document to
19 type editing, add in the things like -- that
20 I added in, the process diagrams, that he'd
21 asked me to put in. I think I might also have
22 edited some of this in terms of Fujitsu feedback
23 because we had feedback from a number of
24 reviewers in Fujitsu who were asking elaboration
25 questions, "Can you explain what this means?"

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1 **A.** Indeed.

2 **Q.** That was a key priority. Then under 3.1.1.3,
3 "Business Drivers", we can see again
4 a repetition of some of the things we saw in the
5 earlier document:

6 "Refocus on Debt Recovery (financial
7 recovery of money), target of 95%

8 "Only 10% of discrepancies are actually
9 a debt

10 "Establish a central debt monitoring
11 environment to enable the identification of debt
12 with a high degree of accuracy ...

13 "Accounting and settlement on our data, not
14 clients

15 "Manual journal documents and human
16 intervention produce errors ...

17 "Settlement estimating can produce positive
18 or negative interest [situation] ..."

19 Would you agree overall that the principal
20 justifications for change were the recovery of
21 debt and the shifting of responsibility in
22 respect of reconciliation?

23 **A.** Yes, yeah. I think somewhere in this document
24 this section explains that it's effectively
25 a restating of the -- a section from the

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1 end-to-end requirements feasibility document,
 2 and so the document we were looking at earlier
 3 and this have derived from the same source.
 4 **Q.** The Inquiry has heard evidence of a number of
 5 bugs, errors and defects, which arose during the
 6 development testing and rollout of Horizon. To
 7 take an example, the Inquiry has heard evidence
 8 that there was a document produced called the
 9 "EPOSS Taskforce Report", which recommended that
 10 the whole of the EPOS System be rewritten. Were
 11 you and your team made aware of documents such
 12 as that?
 13 **A.** The first I heard of that was through the --
 14 listening to -- seeing some of the evidence
 15 from -- at this Inquiry.
 16 **Q.** Was that information which you think ought to
 17 have informed the work you were now undertaking
 18 in 2003?
 19 **A.** I don't know whether it would have changed
 20 anything. Ultimately, I was helping Post Office
 21 with their requirements.
 22 **Q.** You don't think it would have changed anything?
 23 **A.** I don't know.
 24 **Q.** Can you think about it and help us? So we've
 25 heard -- if you have been following, as it

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1 known about those sorts of things and would have
 2 presumably --
 3 **Q.** Piped up?
 4 **A.** Well, and come to the conclusion that those
 5 issues had been resolved by that stage but
 6 I don't know whether I'd have --
 7 **Q.** Who are the people that you've got in mind that
 8 had that continuity of knowledge?
 9 **A.** Well, people in Post Office, who probably were
 10 involved.
 11 **Q.** Who have you got in mind?
 12 **A.** Well, Dave Parnell, Sue Harding, Clive Read, who
 13 was IT director at the time, and people in
 14 Fujitsu like Gareth Jenkins, like Tony Drahota.
 15 **Q.** What did you know about Gareth Jenkins'
 16 involvement in the development, acceptance and
 17 rollout phase of Horizon?
 18 **A.** My understanding was that Gareth had been around
 19 for a long time and was very knowledgeable.
 20 **Q.** Can we turn to page 14 of the document, please,
 21 and turn to paragraph 3.2.1. Underneath the
 22 diagram there's a helpful overview of the system
 23 that is proposed and, if we can just go on -- so
 24 it says:
 25 "The specification of the requirement

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1 seemed to be the case, the Inquiry, quite
 2 carefully --
 3 **A.** No, I watched some witness evidence sessions
 4 because I was prepared preparing. I've now
 5 prepared to come to the Inquiry three times
 6 because the Inquiry postponed twice, so each
 7 time I've watched some more, I've ended up
 8 watching a lot more than I ever intended to and
 9 I just wanted to prepare myself. So I've seen
 10 some of the evidence but I haven't really been
 11 following it.
 12 **Q.** Do you know that the Inquiry has heard evidence
 13 of the existence of a series of recurrent bugs,
 14 errors and defects in the testing, rollout and
 15 acceptance phase of Horizon that led to data
 16 integrity errors?
 17 **A.** Now, yes.
 18 **Q.** Do you think that's information that you should
 19 have been aware of when assisting with the
 20 typing of a document like this?
 21 **A.** Like I say, I don't know whether it --
 22 I think -- I presume that other people that were
 23 involved -- that knew about that because
 24 I hadn't been involved before 2002 but other
 25 people had been around, and they would have

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1 detailed in this document, including the
 2 descriptions of the new Branch Trading
 3 processes, where relevant and practical, have
 4 taken the following principles into account ..."
 5 Then if we go over the page, please, to
 6 page 15 and look at paragraph 11:
 7 "Within the monthly trading period, branches
 8 should have facilities to identify and the
 9 flexibility to manage local variances between
 10 system generated and actual cash holding
 11 positions, in line with Principle 1 above.
 12 These variances will be identified through one
 13 of three mechanisms ..."
 14 Then four mechanisms are set out:
 15 "A cash declaration ...
 16 "A stamp declaration
 17 "A stock check or declaration
 18 "Balancing the SU."
 19 The stock unit, yes?
 20 **A.** Stock unit, yes.
 21 **Q.** "All local variances identified at the branch
 22 must be actioned within the monthly trading
 23 period (ie Stock Units should not be allowed to
 24 roll over at trading period end with
 25 an outstanding local variance. Prior to

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1 balancing the Stock Unit at the period end, any
2 outstanding variances should be forwarded to the
3 branch manager/supervisor's Stock Unit as local
4 suspense items that should be addressed locally
5 at branch level before the branch rolls over
6 into next trading period."

7 Then at 12:

8 "By the end of a monthly trading period,
9 branches should be required to make good
10 discrepancies between Horizon generated cash and
11 stock positions and the actual physical position
12 determined by branch office staff. To help
13 facilitate this, existing Horizon facilities
14 that permit branch staff to post cash
15 discrepancies to a cash suspense account will be
16 removed. Remaining branch suspense accounts
17 should only be used following prior
18 authorisation via Post Office central processes
19 and will be restricted to use by branch staff
20 with Horizon manager/supervisor roles."

21 The document goes on to explain that
22 suspense sums could be cleared in several ways,
23 including to cash or by transaction, or by
24 a subpostmaster paying from their salary or from
25 a credit card and that, by contrast, in directly

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1 change, there was a nightly process of -- the
2 (unclear) process of declaring a total amount of
3 cash held in the branch, which had been
4 instigated purely to feed SAPAD's data so it
5 could do its planning. But then this was
6 changed to a cash declaration which would
7 compare the amount entered against the
8 system-generated figure and tell you on
9 a nightly basis, if that was operated, that --
10 you'd identify variances within the month,
11 rather than at the end of the month.

12 The other variation, I don't think it's
13 really brought out in here but during the
14 conversations, I think, Post Office were
15 anticipating giving advice and guidance that the
16 post offices would use balance periods between
17 trading periods more than they had done
18 previously with balance periods and cash account
19 periods.

20 Have people explained the difference between
21 balance periods and cash account periods to --
22 Mr Cipione?

23 **Q.** Yes.

24 **A.** So you understand that.

25 But the expectation was that the branch

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1 managed branches, supervisors would be able to
2 clear values into a central write-off.

3 What provision was made here for
4 subpostmasters to challenge a discrepancy as
5 having been caused by a Horizon error?

6 **A.** I think two facilities there. So at the time of
7 initially identifying the discrepancy -- and can
8 we go back up to the top of 12 there. So this
9 idea of by the end of the monthly trading
10 period, in practice, I believe the weekly cash
11 account cycle meant that very little
12 investigations of accounts, where they were,
13 what was happening, whether they were correct,
14 was happening within the week, and so this idea
15 of by the end of the monthly period the branch
16 should be required to make good, but -- sorry,
17 actually go to the top of 11. I misremembered.

18 "Within the monthly trading period, branches
19 should have facilities to identify and the
20 flexibility to manage local variances ..."

21 So the idea was here that instead of always
22 being found at the point of rollover of the cash
23 account or the trading period, as it would be,
24 that variances would probably be identified more
25 often between times. So as part of another

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1 wouldn't go a whole month without doing the
2 balance but they'd only rollover balance periods
3 so they'd do maybe weekly or fortnightly balance
4 periods. So it was to try to make it much more
5 likely that those discrepancies would be
6 discovered within the month rather than at the
7 end of the month.

8 When they were discovered --

9 **Q.** So far, all of the things you've described are
10 processes put in place that might make it --
11 might make the identification of a discrepancy
12 more timely.

13 **A.** Indeed, and so --

14 **Q.** So what happens --

15 **A.** -- once they were identified, then the options
16 were to dispute that with NBSC and put it into
17 suspense, or -- and if, having done that, the
18 transaction -- sorry, can we scroll down again?
19 We're just on the edge of a page. The
20 transaction correction option there, if it had
21 been raised into suspense and raised as
22 a transaction correction, if Post Office had
23 investigated and decided or felt that this
24 should be pushed back from suspense back to the
25 postmaster, they had an option within the

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1 transaction correction processing dialogues to
2 dispute that again.

3 **Q.** You said "if Post Office investigated" and then
4 you corrected yourself to "if Post Office felt"?

5 **A.** Well, having investigated, if they felt that
6 they needed to -- that the transaction
7 correction was to bring the sum back from
8 suspense on to the postmaster's liability, if --

9 **Q.** Where's the --

10 **A.** If the transaction correction were taking the
11 suspense and writing it off, I think it would be
12 unlikely that the subpostmaster would challenge
13 that.

14 **Q.** Would complain, yes.

15 **A.** But they might. But transaction corrections
16 could be challenged. That's the --

17 **Q.** Where's the description of that in here?

18 **A.** I'm not sure it's there.

19 **Q.** You see, in paragraph 12 --

20 **A.** I think that was elaborated further in the later
21 discussions.

22 **Q.** You see in paragraph 12, it's in the second
23 sentence, it says:

24 "To help facilitate this, existing Horizon
25 facilities that permit branch staff to post cash

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1 That way round, isn't it?

2 **Q.** I see. So it's a narrowing of the facility of
3 posting discrepancies to a suspense account
4 rather than the removal of a suspense account
5 facility?

6 **A.** That's the first element of reading that and
7 correcting its language. The second bit is the
8 cash discrepancies thing here and posting cash
9 discrepancies to cash suspense account. So when
10 posting -- the phrase "post" or transfer
11 discrepancies to suspense is used, but when
12 performing that, what's actually happened is
13 a transaction.

14 Everything in Horizon is performed as
15 a transaction and so what's actually happening
16 is that a transaction is happening to -- is
17 being created that takes liability out of the
18 branch accounts and puts it into the suspense
19 account. There were a number of suspense
20 products that could do those things, that were
21 seen as generic products. I think we might see
22 a document later where it talked about loss A to
23 table 2A, loss B to table 2A, loss C to table
24 2A, et cetera.

25 **Q.** Sorry to cut through you, it's just a short

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1 discrepancies to a cash suspense account will be
2 removed."

3 But then:

4 "Remaining branch suspense accounts should
5 only be used", et cetera.

6 **A.** Yeah, there's some really confused writing in
7 here.

8 **Q.** So that appears to be in the one hand saying
9 that a suspense account facility is going to be
10 removed but then the remaining suspense account
11 facilities have to go through a process, managed
12 by managers and supervisors. Can you --

13 **A.** So --

14 **Q.** -- explain what that attempting to describe?

15 **A.** -- I think the first element of trying to
16 explain this is that the term "branch staff"
17 here is used to be two different things. In the
18 first instance, I think it's meaning anyone who
19 worked in a branch, anyone who had a username
20 and log-in into the system, and in the second --
21 sorry --

22 **Q.** The same word is used --

23 **A.** The second it's using that -- in the first it's
24 trying to say those that aren't managers and
25 supervisors.

82

1 point that the use of the word "cash
2 discrepancies" is too narrow a description of
3 the species of discrepancy?

4 **A.** Indeed, because, ultimately, all discrepancies
5 were cash, the cash account was accounting for
6 cash. Everything was turned into cash
7 whenever -- so if stock was lost, removed, as we
8 discussed earlier, then it would be turned into
9 cash to be accounted for. So all discrepancies
10 were cash discrepancies. I think this is
11 talking about a very specific set of cash
12 discrepancies.

13 **Q.** So was the primary safeguard that this system
14 adopted against subpostmasters being saddled
15 with debt for which they were not responsible,
16 that they were required to agree debt or post it
17 to a suspense account?

18 **A.** Yeah. Yes.

19 **Q.** Without doing either of those things, though,
20 they weren't allowed to continue to trade in the
21 next trading period, were they?

22 **A.** Yes, they were, and this is something you --
23 I heard you say in the opening statements to
24 Phase 2, and --

25 **Q.** You're going to correct me?

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1 A. -- I think that's incorrect. If you didn't roll
 2 over -- so in terms of -- these checks, you
 3 couldn't roll over without balancing the last
 4 stock unit, and you couldn't roll over the
 5 branch without balancing the last stock unit and
 6 ultimately coming to a balance, but the net
 7 effect of not rolling over wasn't to stop you
 8 trading. The net effect was that on the day
 9 after not rolling over into a period when the
 10 calendar said you should have rolled over, you
 11 would get a warning that you should have rolled
 12 over yesterday, which you could accept and carry
 13 on using Horizon --
 14 Q. So you could just carry on --
 15 A. Yes, indeed.
 16 Q. -- and just accept these warnings for months and
 17 years?
 18 A. Well, indeed not.
 19 Q. So what would happen if you just ignored these
 20 warnings?
 21 A. Well, messages were created when rollovers
 22 happened and when they are not, when they didn't
 23 happen, and Post Office would monitor that,
 24 and --
 25 Q. And do what?

85

1 a cash account didn't roll to try to make sure
 2 that we didn't get into the situation where data
 3 in the branch had been lost.
 4 Q. So you followed the Phase 2 opening carefully.
 5 That was one of the things that you looked at,
 6 did you?
 7 A. I downloaded the transcript and searched for
 8 "IMPACT" because I thought it would be pertinent
 9 to what I was going to be talking about.
 10 Q. Your evidence is that a subpostmaster is, in
 11 fact, not prevented from trading if they don't
 12 either accept a debt or put it in a suspense
 13 account -- sorry, pay off the debt?
 14 A. They wouldn't be able to roll over the last
 15 stock unit and they wouldn't be able to roll
 16 over the trading period.
 17 Q. So what effect would that have on them?
 18 A. Like I say, they'd get a warning the next they
 19 when they logged on.
 20 Q. What, they can just ignore that warning, can
 21 they?
 22 A. Well, no, because Post Office would manage that
 23 situation but, like I say, you'd need to talk to
 24 Post Office as to how they'd manage that and
 25 what they'd do, but there's an investigation.

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1 A. -- and go and send Retail Line, NBSC to talk to
 2 the subpostmaster, as I understood it.
 3 Q. To do what?
 4 A. To ask them why they hadn't rolled over.
 5 Q. And let them carry on trading?
 6 A. Well, no because --
 7 Q. What would they do, then?
 8 A. Sorry, I don't know. That's something you'd
 9 need to -- as Post Office held, they'd get
 10 someone to do this. There were technical
 11 limitations that the Horizon counter had that
 12 meant that it could only, I think -- I think it
 13 ended up being at 45 days, so it could only
 14 store, retain data for 45 days -- we saw
 15 earlier, that it was assumed that no branch
 16 visits would be necessary. No engineering would
 17 -- you know, they wouldn't have to -- no one
 18 would have to go out and install a larger hard
 19 disk into the counter PCs.
 20 So I think, as part of these discussions,
 21 the trading period, the length of the trading
 22 period was set for the 4-4-5 calendar, as it
 23 was, and it was agreed that the data retention
 24 would be 45 days, and so Post Office would need
 25 to start doing -- take actions pretty soon after

86

1 Q. Can we turn to page 18 of the document, please.
 2 Look at 4.2, under the heading "Legal &
 3 Regulatory". The document states:
 4 "It will be verified that branch processes
 5 and reporting changes meet legal and regulatory
 6 financial reporting constraints (eg auditors) to
 7 ensure that there is sufficient information from
 8 the new system to support regulatory reporting,
 9 litigation and criminal prosecution."
 10 What steps were taken by Fujitsu and, to
 11 your knowledge, the Post Office at this stage to
 12 consider how data produced by Horizon was
 13 capable of supporting these legal and regulatory
 14 obligations?
 15 A. I don't think any particular work was done by
 16 Fujitsu. You can see there the second column in
 17 that table --
 18 Q. Allocates it to POL?
 19 A. -- allocates it to Post Office Limited.
 20 I remember there being long conversations around
 21 this.
 22 Q. Between who and who?
 23 A. Between Post Office mostly, like I say, we were
 24 in the room listening to them talking, rather
 25 than actually being actively involved.

88

1 Q. Names, please?
 2 A. Sorry, can't remember. But --
 3 Q. Can you try a bit harder --
 4 A. Well --
 5 Q. -- if you wouldn't mind.
 6 A. I guess the Retail Line ops, I think was Ruth
 7 Holleran, and so there was a key sort of
 8 stakeholder there but, you know, some of this,
 9 a lot of the hoped-for -- we talked about the
 10 huge amount of paperwork going backwards and
 11 forwards to Chesterfield, and so there was this
 12 requirement to try to truncate the branch trades
 13 and statements as it became, no longer having
 14 17,500 cash account forms arriving in
 15 Chesterfield every week.

16 At the start of this morning's session, you
 17 asked me to look at a particular page of this
 18 thing, and you said is that my signature, and
 19 I said yes, and you were happy to accept that
 20 response. But you and I know that that isn't
 21 actually my signature; it's a printout of
 22 a digital image of my signature that we
 23 separately and via the Fujitsu counsel have
 24 agreed to accept as my signature, because that's
 25 the way the world's moved on since then. But

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1 remaining liability or whatever it was, I can't
 2 remember the text --
 3 Q. Text on whose screen?
 4 A. On the Horizon screen that would be presented to
 5 the subpostmaster that that would then -- they
 6 would confirm that this was their branch trading
 7 statement and that they were happy to roll over.
 8 Q. This looks to be looking at a different issue,
 9 namely the production by the system of data to
 10 support litigation and criminal prosecutions.
 11 So not a screen that a subpostmaster signs off
 12 but branch processes and reporting changes that
 13 will support civil litigation and criminal
 14 prosecutions.

15 Were there discussions about those issues?

16 A. No.
 17 Q. I'm sorry?
 18 A. No.
 19 Q. So you're referring to discussions about what
 20 the SPM screen looked like when they were
 21 certifying something?
 22 A. How confirmation of a set of accounts would
 23 happen.
 24 Q. Can we look at that, please, at page 69 of the
 25 same document, at the foot of the page under

91

1 back in 2002/3 periods, Post Office were getting
 2 17,500 signed forms, actual signatures --
 3 Q. Just incidentally, pulling you up on that,
 4 I accepted your signature because you told me
 5 so, having affirmed.

6 A. Well, it is a representation of my signature but
 7 like René Magritte's painting of a pipe, it's
 8 not a pipe. I didn't sign this piece of paper.

9 Q. I didn't ask you that.

10 A. I know. But the point I'm trying to make is
 11 that this is -- that Post Office were receiving
 12 17,500 signed cash account forms in Chesterfield
 13 every week and, as a result this, they weren't
 14 going to be receiving those, and they needed to
 15 try to work out whether they needed -- what
 16 evidence of the subpostmaster accounting for
 17 their branch liability was likely to be
 18 sufficient.

19 Q. You said a moment ago that you remember a lot of
 20 conversations around this.

21 A. Yeah, because --

22 Q. What were the conversations about?

23 A. Well, ultimately, about the text that would have
 24 to be on a screen that would then get accepted,
 25 something about a true reflection of trading and

90

1 "Discrepancy Management". So this section of
 2 the design proposal concerns circumstances where
 3 an error has been identified in a transaction,
 4 correction is generated; correct?

5 A. Sorry, I can't -- I'm not working out which bit
 6 of the page are we looking at?

7 Q. We're looking at 10.1.4, "Discrepancy
 8 Management".

9 A. Right.

10 Q. We're in the arena of an error has been
 11 identified and a transaction correction is
 12 generated.

13 A. Indeed.

14 Q. Yes?

15 A. Yes.

16 Q. Then if we go over the page to page 70, please,
 17 and look at 10.1.4.2, handling of transaction
 18 corrections. The "Automation" described:

19 "There will be a button for Transaction
 20 Correction Management within the menu hierarchy
 21 which is only accessible by users with the
 22 appropriate role. This will provide the user
 23 with a list of the unprocessed Transaction
 24 Corrections displayed in date/time order.

25 "Having selected the Transaction Correction

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1 to process, the system will display text making
2 clear what will happen when they select any of
3 the options presented.

4 "For each Transaction Correction the user
5 will have up to three options -- Each option,
6 when selected, will perform an identified set of
7 transactions, defined within the Transaction
8 Correction (which may include an option to Do
9 Nothing -- requesting further investigation)."

10 **A.** Ah, so when you asked earlier where is this
11 specified in this document, it's there, about
12 transaction correction. Effectively, that's
13 requesting further investigation.

14 **Q.** So was this button put in to effect a third
15 button: "Do nothing, I request further
16 investigation"?

17 **A.** I believe so.

18 **Q.** On what basis do you believe so?

19 **A.** Because it says so there. I don't know what was
20 fully implemented into the system.

21 **Q.** The Inquiry has heard evidence that there was in
22 fact no means to roll over until transaction
23 corrections had been processed, and the
24 subpostmaster was required either to make good
25 or accept the shortfall, and that there wasn't

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1 **Q.** Can I turn to the issue of the removal of the
2 suspense account. Can we look, please, at
3 FUJ00126036.

4 Can we look at page 3 of this email chain,
5 please. I should just look at page 4 to see who
6 this email is signed off by.

7 **A.** This one is Clive Read.

8 **Q.** I just want it to be on the record so we can see
9 it.

10 **A.** Sure.

11 **Q.** You may know the documents inside out --

12 **A.** No, no, this --

13 **Q.** -- but I've just got to make sure that it's on
14 the record.

15 **A.** I haven't seen this until -- for 19 years until
16 last week. But, yes, I've read it.

17 **Q.** So it's signed off by Clive Read, the Chief
18 Systems Architect within Post Office. If we go
19 back to page 3, please. This email -- I'm not
20 going to go to the previous page -- is addressed
21 to Ruth Holleran. What did you understand her
22 job to be?

23 **A.** I believe she was director of the Retail Line
24 branch network.

25 **Q.** Tony Marsh, what did you understand his job to

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1 a third option of "Do nothing, I request further
2 investigation".

3 **A.** Well, I don't know why that didn't happen.

4 **Q.** Can you help the Inquiry as to any discussions
5 that you were a party to as to why that option
6 wasn't implemented?

7 **A.** I really don't know. I don't think I have --
8 I can't recall anything of discussing that not
9 happening.

10 **Q.** Whose responsibility would it be to carry that
11 into effect?

12 **A.** It would be between the architects, designers,
13 and Post Office, accepting the design.

14 **Q.** Just look at the table underneath 10.1.4.2. Do
15 you see in that next box, "There will be
16 a button", et cetera?

17 **A.** Yes.

18 **Q.** That seems to be allocated in that second column
19 to Fujitsu Services, doesn't it?

20 **A.** Yeah, so that would be implemented in the
21 system. That's the requirement was to implement
22 that into the system.

23 **Q.** You can't help us as to if it's right that that
24 was not implemented, why that wasn't so?

25 **A.** No. I really don't know.

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1 be?

2 **A.** I think he responds to this, so I think he
3 worked for Ruth.

4 **Q.** And copied to Sue Harding. What did you
5 understand her job to be?

6 **A.** Sue was programme manager for the IMPACT
7 Programme.

8 **Q.** If you look at the email, Mr Read says:

9 "... we are currently in the middle of
10 requirements workshops on the final phase of the
11 IMPACT Programme. Although we have a scheduled
12 Stakeholder meeting early in February, given the
13 tight timescales there are some emerging
14 concerns which I think I need to flag up."

15 Then the first of them under "Suspense
16 Account Threshold" essentially saying that
17 the -- well, you can read what it says:

18 "The current assumed position is that
19 a single threshold of £250 will be applied by
20 Horizon below which variances cannot be placed
21 into Suspense Account ... This is a new system
22 control which does not currently exist."

23 Can you recall what this was about, what the
24 idea of an introduction of a floor of £250 was?

25 **A.** I never really fully understood this but this

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1 was -- Post Office seemed to have this idea that
2 they would give a threshold that anything under
3 £250 would be at the subpostmasters' liability
4 and would be -- anything above that would be --
5 could go into the suspense account for disputes,
6 discussions, investigation.

7 So this idea of the single threshold and the
8 different ones for different -- because they
9 talk here about different branch types, rather
10 than -- or office types, rather than different
11 suspense products. So they appear to be
12 treating all suspense products as the same
13 thing. So, again, I don't fully understand how
14 you wouldn't be able to raise a dispute about
15 a discrepancy of the cash pouch was £50 short
16 if, you know, investigations showed that the
17 packer had not picked that pack of -- those
18 packs of 50p pieces, or whatever it is that came
19 up to 50p -- £50, then clearly that would be
20 a reasonable dispute to hold.

21 But this is eventually, in the email trail,
22 I get --

23 **Q.** We're going to work back in --

24 **A.** No, I know but I'm just going to say I get
25 copied on this but I think this is effectively

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1 Office of whether there should be a single
2 threshold of £250 --

3 **A.** Or a variable threshold --

4 **Q.** -- or a variable threshold.

5 **THE COURT REPORTER:** Sorry, you'll have to go one at
6 a time.

7 **MR BEER:** We're being reminded to go one at a time.

8 **A.** I apologise.

9 **Q.** The second thing in the list, "Suspense Account
10 Authorisation":

11 "The current assumed position is that
12 subject to the threshold control above, the
13 requirement to seek telephone authorisation for
14 posting variances to Suspense would cease, on
15 the understanding that improved timeliness and
16 visibility of office liabilities (next day,
17 single view of office cash and liability) would
18 provide sufficient control (given that currently
19 there is a two-week lag between suspense
20 postings and visibility of these centrally).

21 "The Operations and Security view was that
22 removal of this control would declare 'open
23 season' on the use of Suspense postings, leading
24 to loss of financial control, spiralling
25 non-conformity, etc ..."

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1 internal discussions with Post Office that we'd
2 expect them to resolve between them to decide.
3 But both of these things, it's also important to
4 say, are things that Post Office had complete
5 control of, that this threshold would be
6 specified if it was to be implemented by Post
7 Office reference data. The product -- a product
8 can have minimum, you know, any product that
9 could be traded in Horizon that you could
10 specify amounts of the transaction for, it was
11 possible to specify minimum -- maximum, so
12 that -- and that would be used, say, in the
13 utility bill example that I've used before, to
14 try to stop the miskeying -- so you might say
15 back then, paying £1,000 on a gas bill was very
16 unusual. Nowadays it might be more reasonable.

17 But you might, say, expect a maximum of
18 £1,000 and any key-ins of a large transaction
19 like that would probably be typographical error,
20 hitting the "00" key too many times.

21 **Q.** Anyway, cutting you short --

22 **A.** But this -- sorry, I'm just going to say but
23 that that is something that the Post Office had
24 to decide what --

25 **Q.** So this is an internal discussion within Post

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1 Yes?

2 **A.** And so --

3 **Q.** He raises his concerns:

4 "While we can discuss and take a view on
5 these issues on isolation, my preference is to
6 assume that we can define new back office
7 controls which fully leverage the timeliness,
8 accuracy and completeness of the new systems,
9 and therefore challenge any (understandable)
10 reluctance to 'give up' controls that are
11 already in place. The danger is that we spend
12 significant amounts of time and money while not
13 bringing about the fundamental changes the
14 programme was given the mandate for.

15 "I think this is an important position to
16 take in our approach, to underline our objective
17 to simplify and leverage new capability but
18 recognise the challenge is therefore to define
19 a 'fit for purpose' control framework which
20 tackles these fears head-on."

21 So is this a discussion within Post Office
22 which essentially involves the author
23 recognising an operations and security view that
24 pushes back against a greater use of a suspense
25 account.

100

1 **A.** Indeed. It would appear so. I think the other
2 element of this, that this way forward area is
3 really talking about -- the feeling that the
4 IMPACT Programme would take an approach of
5 empowering. You've used the phrase earlier of
6 making responsible for, but you can also look at
7 it from the positive spin point of view of
8 empowering postmasters to manage their
9 businesses for themselves, and only get involved
10 in -- or Post Office only needing to be involved
11 in this when, you know, disputes were raised
12 and, at this point, this appears to be possibly
13 proposing that what I said earlier about
14 disputes, that the suspense account wasn't the
15 mechanism of raising a dispute; it was the way
16 of accounting for a dispute that you had raised.

17 This appears to be potentially proposing
18 that a dispute could be raised by the posting of
19 an amount to the suspense account and because
20 Post Office had capable new financial systems,
21 they would know about that within 24 hours and
22 they would be able to do something about it.

23 **Q.** Anyway let's look at the response from Mr Marsh,
24 on page 2. Can we just go up to the top. Thank
25 you. So this is an email from Mr Marsh back to

101

1 control approach being proposed.

2 **Q.** In his third paragraph, he says:

3 "Given that the overall project should
4 simplify reconciliation and settlement
5 significantly and should therefore mean that
6 errors will be identified more rapidly and will
7 be even more clearly the fault and
8 responsibility of the agent, is there any reason
9 to have a suspense facility at all? This might
10 mean that in extreme cases the agent would need
11 to contact the Retail Line or NBSC and negotiate
12 a 'loan' (at some level of interest?) to cover
13 very high values of loss but in most cases the
14 agent should be sufficiently capitalised to
15 cover ordinary variations ..."

16 Do you understand that to mean -- "in most
17 cases the agent should be sufficiently
18 capitalised" -- that, in most cases,
19 a subpostmaster should have sufficient money in
20 his or her pocket.

21 **A.** To accept the liability.

22 **Q.** Yes.

23 **A.** Indeed, that seemed to be what that's saying.

24 **Q.** "... particularly if the opportunity were
25 offered to make losses good via credit card ..."

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1 Mr Read. Then in the second paragraph, he says:

2 "On the suspense account issue, I'm afraid
3 I share the same beliefs as mine and other Ops
4 reps, if there is no independent control and
5 authorisation process for the use of suspense
6 accounts then postings will rapidly increase to
7 unacceptable levels. Irrespective of our
8 aspirations for a simplified process to support
9 commercially minded agents I believe that many
10 of those of a more historic mindset will exploit
11 the facility ..."

12 That's referring to subpostmasters of
13 "an historic mindset", isn't it?

14 **A.** I believe that's who we would be talking about
15 there, yes.

16 **Q.** "[they'll] exploit the facility, creating
17 a large parcel of manual work for someone, NBSC
18 or Retail Line, to do to agree terms to reduce
19 each individual posting."

20 **A.** Sorry, can I just make a comment about that,
21 then? So what I said earlier about this
22 approach that is being suggested in the first
23 email about a sort of empowered management
24 approach of managing the Retail Line, in this it
25 appears to be a much more sort of command and

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1 So that's the parties borrowing money on
2 their credit card to make good a loss?

3 **A.** Indeed.

4 **Q.** "... thereby enabling them to tap in to up to 56
5 days of interest free credit ..."

6 Then he says:

7 "... (a facility favoured by the NFSP
8 despite my early misgivings)."

9 In the meetings and workshops that you
10 attended, can you assist as to whether the NFSP
11 was involved in any discussions or negotiations
12 as to IMPACT?

13 **A.** I -- people mentioned them every now and again,
14 in particular from this area of the business,
15 the Retail Line, but I don't think I ever met
16 anyone from the Federation.

17 **Q.** So far as you can recall, in the workshops and
18 meetings that you attended, was anyone from the
19 Federation present?

20 **A.** I don't think so. I can't recall that.

21 **Q.** What this appears to suggest is the Federation
22 suggesting that its members or some of them
23 should have a credit card -- should use their
24 credit cards to borrow 56 days of interest-free
25 credit in order to make up losses?

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1 **A.** Indeed. I don't think I ever found out fully
 2 whether -- is this Tony Marsh, by the way,
 3 sorry -- whoever it was, the author of this, was
 4 intending for this sufficient capitalisation to
 5 cover whilst a dispute was resolved or just full
 6 stop. "Sufficiently capitalised to cover it";
 7 I don't think I ever found that out. This sort
 8 of conversation happened not in my presence, to
 9 my knowledge.

10 **Q.** What this is mooted is the getting rid of the
 11 suspense account entirely. The SPMs are to bear
 12 the responsibility for any variances or
 13 discrepancies. Why do we need a suspense
 14 account at all? They can use their credit cards
 15 after all?

16 **A.** Like I say, I think next in the chain I'm trying
 17 to wonder what the implications are for
 18 requirements, and whether -- like I say, is
 19 this -- whilst the dispute -- so if in the other
 20 side of the subpostmaster's business, most
 21 subpostmasters being franchisees and most of
 22 them running other businesses in their
 23 convenience store or whatever, if a delivery had
 24 arrived short of, you know, some quantity of
 25 things that had been delivered but that they'd

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1 full stop or to make them liable until the
 2 dispute had been investigated and resolved.
 3 But, you know -- but there is a proposal here,
 4 like you say, to fully remove the suspense
 5 account facility.

6 **Q.** That seems to be based on the assumption either
 7 the data that Horizon is producing must be
 8 accurate or, even if it's not accurate, we don't
 9 care, it should be the responsibility of the
 10 subpostmaster to make good the loss, if you're
 11 removing the suspense account?

12 **A.** Like I say, I don't know where this was going.
 13 I didn't.

14 **Q.** Can we look -- the email was forwarded on
 15 page -- let's just go to the top of that page,
 16 first. Clive Read forwards the email -- if we
 17 just go a bit further up the page, please, thank
 18 you -- to Dave Parnell, and we go to the top of
 19 the -- or the bottom of the next page. You can
 20 see it's forwarded to Dave Parnell, copied to
 21 Sue Harding, and then Dave Parnell sends it to
 22 you "for info ... and we probably need to
 23 discuss".
 24 Then --

25 **A.** I forward it to Bob Gurney, don't I?

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1 already paid for because, being a small, single
 2 outlet business, they wouldn't necessarily have
 3 good payment terms, then they would be liable
 4 for the shortfall of the non-delivered stock
 5 until they'd raised the dispute with the
 6 provider.

7 And so I think this was trying to suggest
 8 this, but then I'm not sure whether it was, like
 9 I say, just, full stop, they should be liable
 10 for it or whether they should be liable for it
 11 until the discrepancy was resolved, and whether
 12 what he's also then proposing is that
 13 transaction corrections, that some sort of
 14 dispute resolution -- dispute raising and
 15 resolution process would then be able to do
 16 a transaction correction, to resolve those
 17 things. But, like I say, I don't know where
 18 this was going.

19 **Q.** Would you agree that this appears to be proposed
 20 on the assumption that the system produced
 21 accurate data and was infallible and, therefore,
 22 discrepancies must be the result of the
 23 subpostmaster?

24 **A.** Like I say, I don't know what the intention of
 25 this was. Whether it was to make them liable

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1 **Q.** You forward it to Bob Gurney. What role did Bob
 2 Gurney perform?

3 **A.** He was my manager by this stage?

4 **Q.** And you add Gareth Jenkins into the chain.

5 **A.** Indeed because it appeared to be a big change in
 6 requirements -- or could be. You know, I didn't
 7 know what -- what the consequences of this might
 8 be.

9 **Q.** Then, if we keep going up, Bob replies to you:
 10 "Phil -- shouldn't it get reported as
 11 an interim response to the first part of action
 12 56 so the workshop would then decide how it
 13 needs to be reflected in the process
 14 models/principles/etc. We will need to follow
 15 up with Clive to adjudicate if there is any
 16 difference in opinion expressed by Ruth. We
 17 also need to encourage Dave to chase people up
 18 so that we can get the actions closed down."
 19 Can you help what happened next?

20 **A.** As I understood it, there was a series of
 21 meetings next, and I still don't know whether,
 22 when Clive Marsh said "remove the suspense
 23 account", what he really meant was remove some
 24 of those suspense account products with the more
 25 generic names: loss A to table 2A, loss B to

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1 table 2A, et cetera. I don't know what those
2 were used for, but they appeared -- they were
3 ones that Post Office eventually decided to
4 remove.

5 So I don't know whether, when he said
6 "remove the suspense account", he meant
7 particular suspense account products that he
8 felt might be being used generally, or whether
9 he meant fully remove the suspense account, and
10 the outcome was some sort of compromise
11 situation of removing some of the suspense
12 account product and leaving others. But --

13 **Q.** Did you work with the Post Office subsequently
14 to ensure that the view expressed by Mr Marsh
15 that the suspense account should be removed,
16 which was the means by -- the facility by which
17 subpostmasters might previously challenge
18 discrepancies, was carried into effect?

19 **A.** Um, I don't recall doing any of that. I don't
20 think so.

21 **Q.** Can you recall whether you were informed of any
22 further National Federation consultation or
23 participation in the process about what should
24 happen to the removal of the suspense account
25 suggestion?

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1 **Q.** You see that it says, "Two issues to be
2 considered". Was this effectively a rough
3 agenda for the meeting?

4 **A.** I believe so, yes.

5 **Q.** "Two issues to be considered:

6 "Daily cash declaration

7 "The issue is whether to keep the daily cash
8 declaration as now, or discontinue it."

9 Then the part I'm interested in, "Suspense
10 Account Manual Authorisation process":

11 "Previous discussions on if to keep the
12 manual authorisation process for Branches
13 wanting to carry items in suspense, and whether
14 to have one universal limit of something like
15 £250 for items in Suspense.

16 "The decision reached yesterday by key
17 senior stakeholders to remove the Suspense
18 Account altogether. This would force Branches
19 to make good all losses immediately. This needs
20 to be considered in terms of how Branches can
21 adjust figures, hardship cases, how [Branches]
22 will be corrected with errors, etc."

23 So this is an email sent on 12 February, and
24 it says that a decision was reached "yesterday"
25 by key senior stakeholders to remove the

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1 **A.** No, I don't think so.

2 **Q.** Can you recall any participation, other
3 participation, other than through the Federation
4 of some Subpostmasters, in relation to this
5 proposed change?

6 **A.** No, I wouldn't have -- wouldn't have been
7 involved in that at all. But I don't think
8 I heard anything about it, either.

9 **Q.** Can we go, please, to FUJ00126038. Ah. Good.
10 So we were previously looking at an email
11 exchange that ended on 23 January 2004, and
12 we're now looking at what appears to be an
13 invitation to a meeting sent on 12 February
14 2004, the meeting being on 18 February 2004.
15 Can you see all of that detail?

16 **A.** Yes.

17 **Q.** So the sent, time and date, second line. The
18 subject matter in the fourth line. It's
19 an invitation to a meeting about branch trading,
20 the treatment of suspense, at 1.00 on
21 18 February. We can see the invitees were Ann
22 Clarke, Ben Gildersleve, Clive Read, Gareth
23 Jenkins, Philip Godden, you -- and it's copied
24 to Dave Parnell and Julie Pope?

25 **A.** Yes.

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1 suspense account altogether.

2 Were you present at the meeting the previous
3 day, if there was a meeting, at which senior
4 stakeholders decided to remove the suspense
5 account altogether?

6 **A.** No.

7 **Q.** Do you know who the key senior stakeholders
8 were?

9 **A.** I don't think I do, no, I don't think. And this
10 is an invitation to a meeting that happened on
11 the 18th, I believe.

12 **Q.** Yes.

13 **A.** Yes.

14 **Q.** Yes.

15 **A.** But are we going to go on to talk about what
16 happened at the meeting at the 18th?

17 **Q.** No at the moment I'm asking you --

18 **A.** I wasn't involved, no, I don't know anything --

19 **Q.** Do you know who was involved, who the key --

20 **A.** I would assume the people in the -- in that
21 email chain earlier but I don't know.

22 **Q.** So amongst Clive Read, Ann Clarke --

23 **A.** Ruth Holleran, et cetera.

24 **Q.** -- Ben Gildersleve, Gareth Jenkins, Clive Read,
25 Phil Godden, Dave Parnell and Julie Pope?

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1 A. Sorry, can we go back up?
 2 Q. Yes.
 3 A. Amongst that set, I think possibly only Clive
 4 Read, I think would have been, you know -- the
 5 other people in the -- sorry, in the previous
 6 email trail that we'd looked at, in the previous
 7 document, Clive Read, Ruth Holleran, Tony Marsh,
 8 those people would have been involved in making
 9 that decision. This --
 10 Q. Were you told when you got to the meeting on the
 11 18th why the decision had been taken to remove
 12 the suspense account altogether?
 13 A. So my recollection of this, I think, by the
 14 18th, the -- that removal of the suspense
 15 account was elaborated to removal of some
 16 products and so, by that stage, it wasn't
 17 removal of the suspense account. It was
 18 a reference data change that would be made by
 19 the Post Office.
 20 Q. Who explained that to you?
 21 A. Sorry, can't remember, but one of the Post
 22 Office representatives in that list, one or
 23 more.
 24 Q. Thank you.
 25 Sir, that's --

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1 the bottom right-hand side of the document,
 2 27 February 2004.
 3 A. Yes.
 4 Q. This is version 9 of the document. This is
 5 a Fujitsu document; is that right?
 6 A. I don't know who was producing the minutes of
 7 these meetings. It's come from Fujitsu, but we
 8 may have just had copies or we may have produced
 9 it. I don't know.
 10 Q. You said you don't know who was producing
 11 minutes of these meetings; do you treat this as
 12 a minute of a meeting?
 13 A. Well, I think there's a series of actions to --
 14 and the branch trading issues thing here,
 15 I think, is -- I think issues for clarification,
 16 things that hadn't been resolved in that Branch
 17 Trading Conceptual Design document that we were
 18 looking at earlier, that we were, I think, at
 19 this stage trying to get that to an agreed
 20 approved state, and this is unresolved issues
 21 with producing that. So --
 22 Q. We've got a series of these with different
 23 version numbers --
 24 A. Indeed.
 25 Q. -- and successive dates going on after

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1 A. Possibly Chris Allen at that stage.
 2 MR BEER: Thank you.
 3 Sir, that's an appropriate moment to take
 4 a break, if it's convenient for you.
 5 SIR WYN WILLIAMS: Yes, of course. Yes, so we'll
 6 start again at 2.00, yes?
 7 MR BEER: Yes, please. Thank you, sir.
 8 SIR WYN WILLIAMS: All right, see you all then.
 9 MR BEER: Thank you.
 10 (1.03 pm)
 11 (The Short Adjournment)
 12 (2.00 pm)
 13 MR BEER: Good afternoon, sir. Can you see and hear
 14 me?
 15 SIR WYN WILLIAMS: Yes, thank you. Yes.
 16 MR BEER: Mr Boardman, can we move on. We were
 17 looking at an email exchange in readiness for
 18 a meeting that was slated to take place on
 19 18 February 2004. Can we look at a document
 20 that I think was produced on 27 February 2004.
 21 The reference is FUJ00126053.
 22 Thank you. You'll see the heading of the
 23 document "IMPACT R3"; is that Release 3?
 24 A. That's Release 3, I believe so, yes.
 25 Q. "Branch Trading Issues". You'll see the date at

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1 27 February. What tends to happen is the first
 2 column and the second column stayed the same and
 3 in the right-hand column there's additional
 4 information added in the status --
 5 A. Indeed.
 6 Q. -- column. So they're not minutes of meetings
 7 as such; is that right?
 8 A. Well, so the outcomes may be minutes of meetings
 9 or they might be from phone calls or email
 10 conversations or whatever but they're trying to
 11 drive down the number of uncertainties in the
 12 conceptual design document.
 13 Q. Yes. So there might be the outcomes of meetings
 14 or there might be content of meetings --
 15 A. Indeed.
 16 Q. -- included in these. So can we look at the
 17 third page of this document, please, at
 18 paragraph 2.4. You'll see it's the second row,
 19 the second populated row, 2.4:
 20 "Following discussions between Tony Marsh
 21 and Clive Read, a review meeting has been
 22 arranged for [18 February] ..."
 23 We looked at that before lunch.
 24 "... to examine a proposal to remove the
 25 current method of posting discrepancies into

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1 a branch Suspense account."
 2 Then the status is:
 3 "To be addressed at Stakeholder review on
 4 [26 February].
 5 "Action: Clive Read to confirm the
 6 requirement [I think on 27th February]."
 7 **A.** Yes.
 8 **Q.** Can you help with what stakeholder review was in
 9 fact conducted in relation to the removal of the
 10 suspense account?
 11 **A.** I don't know. I don't know.
 12 **Q.** Can you help with whether one was conducted?
 13 **A.** Presumably. Is there a later one of these that
 14 says the outcome of this, that stakeholder
 15 review? I presume that there is. We were
 16 discussing earlier -- sorry, before lunch --
 17 that my understanding at the meeting of the 18th
 18 was around the -- by that stage, it was about
 19 removal of products in the suspense account.
 20 It's still being talked about as removal of the
 21 suspense account here but I don't know whether
 22 that's just terminology and the documentation.
 23 **Q.** Can you remember attending any stakeholder
 24 review?
 25 **A.** I don't. I'm pretty sure I wouldn't have --

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1 **Q.** -- what the issue is. Then what's written is:
 2 "Stakeholder review on [26 February] ..."
 3 Remember that was the date that it was said
 4 to be taking place in the previous document:
 5 "... did not appear to address all issues.
 6 Review with DP ..."
 7 Can you help us, would "DP" stand for Dave
 8 Parnell?
 9 **A.** Dave Parnell.
 10 **Q.** Thank you.
 11 "... proposed that working assumption for
 12 CD ..."
 13 Conceptual design?
 14 **A.** Conceptual design.
 15 **Q.** "... should be that [the Post Office] will
 16 withdraw Suspense products that enable cash
 17 discrepancies to be posed to Suspense requiring
 18 branches to make good or obtain
 19 pre-authorisation for discrepancies that special
 20 treatment. It is assumed that this requirement
 21 will be met by existing Horizon functionality
 22 and POL will revise reference data to obtain
 23 required effect.
 24 "Action: [Dave Parnell] to review/confirm
 25 wording of working assumption.

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1 I can't remember and I'm pretty sure I wouldn't
 2 have attended any.
 3 **Q.** What would you understand a stakeholder review
 4 to consist of?
 5 **A.** It would have been key people in Post Office's
 6 business to make decisions on their
 7 requirements.
 8 **Q.** Would it have included subpostmasters?
 9 **A.** No idea, but, as we've discussed previously, not
 10 much of this included any subpostmasters so
 11 I doubt it. I would assume not.
 12 **Q.** Can we look at the next iteration of this
 13 document at FUJ00126056. You'll see in the
 14 bottom left that this is now version 10, whereas
 15 previously we were looking at version 9. This
 16 is dated 2 March 2004.
 17 **A.** Indeed, which I think is very close to the date
 18 of approval of that branch trading. So I think
 19 we're getting really close to the end of this
 20 process now.
 21 **Q.** Yes. Can we look, please, at the second page.
 22 2.4 is the last row. You'll see that the first
 23 and second columns are the same, the number
 24 and --
 25 **A.** Indeed.

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1 "Action: PB ..."
 2 I think that's you.
 3 **A.** That's me.
 4 **Q.** "... to incorporate working assumption in
 5 [conceptual design]."
 6 **A.** I think at this stage I had the pen on this
 7 document, because I was updating it presumably
 8 with diagrams and things, but as it highlights
 9 there, Dave Parnell was to tell me what to
 10 write.
 11 **Q.** Okay, so you think you're the now author of this
 12 document we're looking at?
 13 **A.** I had the pen, yes.
 14 **Q.** Can you recall whether this accurately confirms
 15 or sets out the information that you were given,
 16 namely that a decision had been made to withdraw
 17 the suspense account facility, despite the
 18 stakeholder review not really addressing the
 19 issue?
 20 **A.** No, my understanding of this was very much that
 21 the -- as it says here about suspense products,
 22 it's to remove suspense products but not the
 23 whole of the suspense account. So the working
 24 assumption will be that there will be
 25 a rationalisation of suspense products, and that

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1 but -- where is the thing here -- the
 2 stakeholder review didn't address all issues.
 3 I don't know what all the other issues were but
 4 presumably some people felt strongly that this
 5 didn't go far enough. I think I mentioned
 6 earlier, it feels to me or it always felt to me
 7 like this was some sort of compromise.
 8 **Q.** Why was it a compromise?
 9 **A.** So we saw the email trail earlier and the
 10 opposite arguments about empowered -- leaving
 11 subpostmasters to their own devices, sort of
 12 management approach, and a command and control
 13 management approach. This is a neither/nor.
 14 But that's what Post Office, it would appear,
 15 seem to have decided to do, and from looking at
 16 later documents, I believe that's what got
 17 implemented.
 18 **Q.** Was there a working assumption by you that
 19 Horizon had any errors, bugs or defects in it?
 20 **A.** I think, I believe, all IT systems have bugs,
 21 errors and defects.
 22 **Q.** Did you have a working assumption that Horizon
 23 would identify its own bugs, errors and defects
 24 or there was a process in place to do so?
 25 **A.** For Horizon itself?

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1 information things that you were aware of?
 2 **A.** No.
 3 **Q.** Does it follow that others involved in the
 4 development process for IMPACT, for example
 5 Gareth Jenkins and Ruth Holleran, did not raise
 6 any of those issues with you?
 7 **A.** Yes. Of course.
 8 **Q.** In the process of the discussions that led to
 9 the partial removal of the suspense facility,
 10 were you aware if the proposal was ever checked
 11 in any legal teams operated by Fujitsu or the
 12 Post Office?
 13 **A.** No, no, I wasn't.
 14 **Q.** Can I turn, please, to a little later than this.
 15 This is 2 March 2004. Can we turn to an email
 16 chain on 4 March 2004. That's FUJ00126061.
 17 Thank you.
 18 This is a nine-page email thread
 19 communicating information between a range of
 20 people at Fujitsu and POL in March 2004. Can we
 21 turn to page 9, please. Thank you. If we just
 22 scroll up a little bit. Thank you.
 23 We'll see that this is the start of the
 24 chain. It's from Gareth Jenkins addressed to
 25 "All", and he says -- he start the conversation.

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1 **Q.** Yes.
 2 **A.** I don't think the system could know -- be
 3 self-aware like that. But there were processes
 4 in place, in -- within Post Office and within
 5 the support structures and processes to try to
 6 identify those.
 7 **Q.** Were those, all of those, required to be
 8 triggered by a subpostmaster raising
 9 a discrepancy?
 10 **A.** I don't know. I mean, we talked about less
 11 reconciliation earlier but I don't think
 12 anything ever suggested that there would be no
 13 reconciliation. It was reducing the numbers of
 14 points of reconciliation, and so there were
 15 still opportunities for Post Office to find
 16 bugs, errors and defects.
 17 **Q.** On the evidence that the Inquiry has heard so
 18 far, both Post Office and Fujitsu were aware
 19 that there were a range of circumstances when
 20 Horizon operated when it was compromised by
 21 a bug, error or defect, where the system itself
 22 did not identify the fact of a bug, error or
 23 defect, and indeed where bugs, errors and
 24 defects had occurred and no root cause of them
 25 had been identified. Were those three pieces of

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1 "I've put together a note on events
 2 generated within Horizon and those currently
 3 sent to OPTIP."
 4 The document is attached.
 5 "I'd appreciate some feedback as to what is
 6 required from the MIS system ..."
 7 Can you explain what that is, please?
 8 **A.** Management information system.
 9 **Q.** "... for inclusion in the [conceptual design] so
 10 that we can include the necessary work in the
 11 S80 developments."
 12 Can you recall what the S80 developments
 13 were?
 14 **A.** Also known as Release 3.
 15 **Q.** If we go to the foot of page 8, we can see who
 16 that was distributed to. From Mr Jenkins, at
 17 the end of February, to Daniel Hawthorne. Can
 18 you help us with who he was?
 19 **A.** I think -- so I mentioned various business
 20 analysts within Post Office earlier and, by this
 21 stage, others had got involved, so Daniel
 22 Hawthorne was one of them, Ben Gildersleve was
 23 another.
 24 **Q.** To Clive Read, copied to Dave Parnell, you and
 25 Bob Gurney?

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1 A. Yes.

2 Q. Then if we scroll up the page, please, keep
3 going on to page 7. Mr Jenkins sends out
4 a further email, this time to Ben Gildersleve,
5 copied to you Bob Gurney, Clive Read again and
6 adding Tony Utting. Who was Tony Utting?

7 A. I think another of those business analysts that
8 I mentioned earlier, Daniel Hawthorne, Ben
9 Gildersleve, Tony Utting. I think Tony may well
10 have had have come from Retail Line but still
11 have some reports into Retail Line.

12 Q. Are you saying that from memory or?

13 A. From the way -- I've read this conversation, so
14 from the style of -- where he takes this
15 conversation suggests he was probably more
16 interested in Retail Line management process.

17 Q. Do you think he might have come from security in
18 fact?

19 A. Maybe, yes, Retail Line or security. I'm sorry,
20 I don't -- I'm not really sure of the full
21 distinction that Post Office made of those
22 processes -- those functions, rather.

23 Q. In any event, Mr Jenkins said:
24 "Following our conversation [Ben
25 Gildersleve].

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1 Q. What are the reports being referred to?

2 A. I think the well, there's the list there: cash
3 account reprint; office weekly counters revenue
4 schedule reprint; office weekly Inland Revenue
5 Tax Credits reprint; all of those, Track and
6 Trace --

7 Q. Why was there a requirement to reprint old
8 reports?

9 A. Well, so whether it was security or Retail Line,
10 when someone like Tony went along to the branch
11 to discuss, presumably, on the basis of some
12 sort of perceived problem, they'd want to go and
13 review what actions had been done to manage the
14 accounts. So these -- the requirement had come
15 out that these needed to be reprinted as part of
16 those review discussions.

17 Q. Mr Jenkins says underneath the bullet points, if
18 we scroll down a little bit:
19 "I've copied this to Tony ..."
20 That must mean Tony Utting.

21 A. I believe so, yes.

22 Q. "... in case he has any input to the
23 requirements here from the security viewpoint."
24 Can you recall, in the course of this
25 discussion, were any of the legal teams from POL

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1 "You have indicated that there is
2 a requirement to reprint old reports, so we
3 potentially need to either store the raw data
4 for a sufficient time to do this, or change the
5 mechanism by which we produce reprints such that
6 we store the original report and reprint the
7 report rather than regenerate it. It is
8 proposed that we do the latter."

9 Can you help us with the context here, what
10 the issue was and what was being asked?

11 A. So I think that what was being asked for was
12 reprints of reports from -- because the trading
13 period was going to a 4-4-5 monthly period,
14 the -- and I mentioned earlier about the -- it's
15 a retention limitation of the -- within the
16 branch. If you wanted to reprint previous
17 branch trading statements, then they would --
18 depending on -- we're trying to work out what
19 the requirement is for how far back we need to
20 go, and if it goes back more than one previous
21 branch trading statement or possibly two,
22 depending on the time of the trading period that
23 you ask for, then unless we were to -- the
24 Horizon System were to store the reports, it
25 wouldn't have the data to recreate the report.

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1 or Fujitsu involved in the discussion as to what
2 documents ought to be retained or reprinted, as
3 it's described, for the purposes of audit
4 investigation or prosecution?

5 A. No, I can't recall any involvement.

6 Q. You can't recall any such involvement?

7 A. No, I can't recall any involvement.

8 Q. What is clear here though is that POL is saying
9 that it needed to be able to access some raw
10 data after the completion of a branch trading
11 statement.

12 A. Well, now I think this is for getting reports
13 from previous periods. So it's not the raw data
14 that they're wanting access to; it's the reports
15 of -- if you're there in March you might want to
16 go and look at February and January's trading
17 statements.

18 Q. But, okay, put my use of the phrase "raw data"
19 to one side. Some previous data.

20 A. Indeed, yes.

21 Q. Does that mean that anyone copied in on this
22 chain or reading this chain would know that the
23 data produced by Horizon could be used to
24 investigate the potential liabilities of
25 subpostmasters to repay it?

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1 A. I suppose so, yes.

2 Q. And their potential for civil or criminal
3 proceedings to be taken against them on the
4 basis of such data. That's why you want to look
5 backwards?

6 A. Yes, or, like I say, I wasn't sure whether Tony
7 was -- when you referred to as security or
8 retain line, whether that's about going and
9 helping the subpostmasters or investigating
10 them.

11 Q. I think we'll, in the --

12 A. In some respects it doesn't matter. I agree.

13 Q. When we go up the chain we'll see whether his
14 viewpoint was to help them.

15 Two options are identified in this email, is
16 that right: either keep the data for
17 a sufficient time or create a process where
18 reprints are stored rather than regenerated from
19 the original; is that right?

20 A. Yes, that's the potential options for the
21 solution that Gareth is identifying.

22 Q. If we go to page 5 of the email, please, and
23 look at the foot, we'll see a reply from
24 Mr Gildersleve to Mr Jenkins and we'll see the
25 copy list is the same, I think.

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1 and Clive will have a view on this.

2 "If you want to check anything today come
3 back to me, but next week I'm off", et cetera.

4 A. Mm-hm.

5 Q. So this is essentially Mr Gildersleve indicating
6 to Mr Jenkins his requirements.

7 A. And presumably the requirements that he's found
8 from other parties in Post Office.

9 Q. It appears that the priority here for the Post
10 Office appears to be speed of production, yes?

11 A. Yes.

12 Q. But costs as always may be playing a role in
13 decision making?

14 A. Indeed. And, as we discussed earlier, there's
15 a potential very large cost if large numbers of
16 counters have to be -- have their disks
17 upgraded.

18 Q. There doesn't appear to be a discussion in this
19 thread as to whether retention of data itself
20 may be a preferable option over reprints of
21 earlier reports?

22 A. I think that discussion was going on separately
23 at the same time. I think there were, you know,
24 how long can this be -- this be?

25 Q. Again, there doesn't appear to be any discussion

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1 A. Mm-hm.

2 Q. Then scrolling down to see the body of the
3 email.

4 "Gareth

5 "My requirements are to keep all the reports
6 below with reprint facilities, except perhaps
7 the redeemed savings stamps, depending on what
8 happens with the remittance transaction for
9 dockets and vouchers. Also, I assume the Cash
10 Account reprint will become the Branch Trading
11 statement reprint? I would also like copies of
12 the Cash Variance report to be available as
13 well. You've picked out the reports with the
14 reprint in their title, but are there any
15 others? I've checked with John and he can't
16 think of any.

17 "I would like reports to be available from
18 Period 1, until the end of Period 2. Then when
19 the Branch rolls into Period 3, the reports for
20 Period 1 become unavailable. I would like the
21 reports to be available quickly and easily, so
22 whichever is the best solution to do this is
23 fine with me. If the idea of storing the report
24 is the best for speed of production, but is
25 hugely expensive then come back. I'm sure Dave

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1 here about what might happen if there were
2 defects, errors or bugs in the system that led
3 to errors in the original report, which is now
4 being kept as a reprint?

5 A. Indeed not.

6 Q. Again, in the context of this discussion, did
7 anyone turn their mind to the potential for the
8 system to have bugs, errors or defects within
9 it?

10 A. Not to my knowledge.

11 Q. If the system did have bugs, errors and defects
12 within it, would the raw data, as I've called
13 it, been a useful tool to have retained in order
14 to be able to investigate that issue, as opposed
15 to a reprint of a report produced on the basis
16 of flawed data?

17 A. This is a requirement for reprints in the
18 branch. The raw data was being retained back at
19 the data centre.

20 Q. But for the subpostmasters --

21 A. But for the subpostmasters, yes.

22 Q. Can we turn to page 3 of this document or this
23 chain. Halfway down, we can see an email from
24 Bob Gurney to John Dutton. Can you help us what
25 Mr Dutton did?

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1 A. I think -- sorry, I don't know. I think he must
2 have been -- well, does it mention Ben's on
3 leave? He must have been standing in for Ben
4 whilst he was on leave.

5 Q. So an equivalent?

6 A. Presumably, yes.

7 Q. He says, if we scroll down a little bit, we're
8 to come to you, essentially, for guidance. Then
9 topic 1, "Horizon Events to be Accessible", I'm
10 going to skip over that, and go over the page
11 topic 2, "Branch Reporting". At 2.1, "Reporting
12 on 'Previous' Trading Periods":

13 "Ben's email below confirms the requirement
14 to be able to produce reprints of the following
15 reports relating to the previous trading
16 period ..."

17 Then they're listed.

18 "We understand that these are the only
19 reports that are required to relate to
20 a 'previous' trading period. We are currently
21 investigating how we can cost effectively meet
22 this requirement, given that the underlying
23 transaction data will no longer be available to
24 recreate the reports."

25 What does that mean, "the underlying
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1 upgrading SAPADS, MI system and updates to the
2 reference data systems.

3 Q. Can you help, to your knowledge, did it remain
4 a responsibility for Fujitsu that the system
5 should be able to produce reliable audit data
6 for production to POL so that it, the Post
7 Office, could comply with the evidential
8 requirements of the criminal law?

9 A. Not to my knowledge. I don't know whether that
10 was -- I've seen from previous parts of the
11 Inquiry that that was something originally
12 there. I don't know whether it was still there
13 then.

14 Q. Was it a discussion within the context of this
15 conversation?

16 A. No, it wasn't.

17 Q. So the requirement on Fujitsu, if it still
18 existed, to produce material to a sufficient
19 evidential standard for use in criminal
20 proceedings wasn't a discussion that occurred
21 in, to your knowledge, in the context of the
22 IMPACT Programme?

23 A. No.

24 Q. Can we turn to page 2 of of the email chain,
25 please. We can see that Mr Utting reduces the

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1 transaction data will no longer be available to
2 recreate the reports"?

3 A. I presume he's replaying the options that Gareth
4 outlined at the start of the thread, where data
5 for previous trading periods will have been
6 purged from the system, and so -- and this --
7 "currently investigating" is effectively saying
8 we're thinking about the second option, the
9 storing of reports for reprinting.

10 Q. It appears to confirm, does it not, that there's
11 no plan to retain the raw data from which
12 a branch trading statement could be produced,
13 correct?

14 A. Yes. Well, yeah. I think the "currently
15 investigating" is, it's not definitive, is it?

16 Q. Would you agree that it also suggests that the
17 retention or creation of this kind of audit
18 trail data wasn't accounted for or budgeted in
19 the initial contracting and negotiations over
20 the IMPACT Programme?

21 A. I think so. I think the IMPACT Programme -- the
22 expectation in those initial was that Horizon
23 would be changed to support the other system
24 developments but the main investments were to be
25 other system developments, the financial system,
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1 distribution list to just Bob Gurney and John
2 Dutton. So that's essentially cutting out
3 Fujitsu; is that right?

4 A. No, Bob Gurney's Fujitsu --

5 Q. I'm so sorry, but cutting out number of people
6 including you?

7 A. Indeed, yes.

8 Q. He says, Mr Utting:

9 "I am a little unsure about the query around
10 interim trading statements.

11 "In the case of an investigation, we would
12 need to be able to go into an office and
13 complete a full office balance which in the
14 absence of a cash account would mean a Trading
15 Statement would be required to provide a full
16 office view.

17 "If we then close the office down having
18 removed an offender ..."

19 The offender being the subpostmaster; is
20 that right?

21 A. Presumably, yeah.

22 Q. "... and the Retail Line replace the
23 subpostmaster and this happened mid-period, then
24 the office would need to produce another Trading
25 statement as usual at the end of the trading
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1 period.

2 "I am not sure that the second Trading
3 statement would need to have the data from the
4 first included in this case, but we would need
5 to be able to produce the two statements within
6 the same period.

7 "I believe we also discussed doing something
8 similar for office where there was a large
9 variance, in order that the postmaster was able
10 to get a view of his office situation after
11 checking his stock and cash, but this could be
12 achieved through balancing all of the individual
13 stocks and then doing an office snapshot
14 presumably."

15 "If I am confused and have got this all
16 wrong, please let me know."

17 Does that help you to remember the role that
18 Mr Utting had, perhaps part of the security team
19 within the Post Office?

20 **A.** Perhaps. Like I say, I wasn't sure whether that
21 was security or Retail Line, but ...

22 **Q.** Now, although you're excluded from this chain at
23 the moment, you're then copied back in to the
24 chain which included this email. Mr Utting is
25 here spelling out the need for the Post Office

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1 clean the slate for the new guy that's being
2 brought in, which is what this email tends to
3 suggest.

4 **A.** I presumed that the emails -- the previous
5 emails in this email chain was looking at the
6 former but that's a presumption from reading
7 between the lines in the email chain and this --
8 like I say, this has moved on to talking about
9 the latter, the creating a clean slate.

10 **Q.** On page 1 of the email, if we scroll right up --
11 sorry, a little bit towards the bottom, my
12 mistake, thank you -- Mr Gurney --

13 **A.** Forwards that to Gareth and myself.

14 **Q.** -- sends it to Gareth Jenkins but copies you in.
15 Please could you cast your eye over the
16 following draft response to Tony [Utting]."

17 So this is an intra-Fujitsu conversation?

18 **A.** I think so, yes.

19 **Q.** Is that right?

20 **A.** Yes, it is. Yes. There's only --

21 **Q.** There's only three of you party it to --

22 **A.** There's only --

23 **Q.** -- all Fujitsu.

24 **A.** -- Fujitsu involved in this conversation and it
25 looks like Bob is coming to ask Gareth and

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1 to have access to the data he's talking about in
2 order to support his investigations of
3 subpostmasters; isn't he?

4 **A.** Well, I think he's moved the conversation on,
5 actually. So rather than --

6 **Q.** He's talking about whether there's
7 a replacement?

8 **A.** Well, where he's sort of describing his process
9 for putting in a replacement would be to roll
10 over previously a cash account, to give the
11 replacement a clean start, a balanced office to
12 begin with. So --

13 **Q.** So the offender has been removed.

14 **A.** It would appear to be the process that Mr Utting
15 is describing, yes, and the process at that
16 stage was to run a cash account but with
17 lengthened trading periods, then running
18 a mid-period trading statement had the potential
19 of causing problems with when the next trading
20 statement was required.

21 **Q.** To your knowledge was there any discussion over
22 what data do security need when they conduct
23 an audit or an investigation in order to
24 establish whether a subpostmaster has committed
25 any wrong or not, or was the focus on how do we

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1 myself to check a response to Tony Utting's
2 email to him.

3 **Q.** He says the draft response could be:

4 "The production of the Branch Trading
5 Statement takes place following successful
6 completion of all of the 'end of trading period'
7 activities required before the branch rolls over
8 to the next trading period, eg [stock unit]
9 balancing activities, resolving variances,
10 making good, clearing dockets, etc. On
11 completion of the statement, all trading across
12 the branch is performed in the next trading
13 period.

14 "We had understood that Ben's requirement
15 for an 'interim' Branch Trading Statement was to
16 obtain a local branch management view of the
17 branch trading position during a branch trading
18 period, ie not to roll over to the next trading
19 period. Currently the Office Snapshot Report is
20 used for this purpose and there is no 'interim'
21 Cash Account facility.

22 "So, if I have understood your concern
23 correctly, I suggest we need to consider what
24 your current process is. If you currently
25 produce a Cash Account and roll the branch over

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1 to a new [cash accounting period], then you will
2 be able to do the equivalent with the Branch
3 Trading Statement, ie this is not the situation
4 we had assumed was meant by Ben's 'interim'
5 statement. If, however, you currently use the
6 Office Snapshot to assess the branch position,
7 then you would continue to do so at S80.

8 "So in summary, I suspect that your
9 requirement will be met by producing additional
10 Branch Trading Statements. This will have no
11 effect on the back-end accounting system which
12 will run from the daily trading summaries
13 produced by Horizon and not the trading
14 statement which is different from the current
15 situation where CBDB is driven directly from the
16 Cash Account. The daily trading summaries used
17 by POL-FS will include the results of any
18 changes needed to balance the branch, address
19 variances, processing of Transaction
20 Corrections, etc."

21 Can you decode what he is suggesting,
22 please?

23 **A.** Um, so I think Tony had moved the conversation
24 on from reprints to an interim branch trading
25 statement. Bob had explained -- Bob's trying to

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1 **Q.** Well, Mr Gurney is suggesting, isn't he, that
2 the production of additional branch trading
3 statements ought not to affect the process of
4 altering the summaries by including changes
5 needed to balance the branch?

6 **A.** Sorry, I don't --

7 **Q.** You don't read it that way?

8 **A.** -- understand what he's trying to say there.
9 I think the next thing is that Gareth explains
10 why this isn't a good idea to propose this.

11 **Q.** Let's look at the top of page 1, then, and see
12 Mr Jenkins's reply. Again it's a conversation
13 between the three of you. Mr Jenkins, Mr Gurney
14 and you:

15 "I'm happy with the proposed response to
16 Tony, however this raises some interesting
17 questions:

18 "Consider the following scenario:

19 "A branch is considered by Tony to be
20 'Dodgy' and he goes in there one week into a 5
21 week trading period (say period 2). Then roll
22 the branch into period 3, which is a 4 week
23 Trading Period. For the next 4 weeks, the new
24 staff will get a warning message at each log-on
25 indicating that they are running in the wrong

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1 explain here how an equivalent to an interim
2 branch trading statement, without rolling the
3 branch, could be performed, but pointing out
4 that the alternative is to roll over the branch.

5 And I think he's looking to try to elaborate
6 Tony's requirement further and give Tony options
7 for what he might want -- Post Office might
8 want.

9 **Q.** Was it the case that daily summaries were fed to
10 POL-FS by Horizon?

11 **A.** Would be, POL-FS didn't exist by this stage, but
12 it would be. That's the design, yes, I think.

13 **Q.** So the daily trading summaries fed back to the
14 back end accounting systems in POL --

15 **A.** Effectively, that's --

16 **Q.** -- hold on --

17 **A.** Sorry!

18 **Q.** -- could be providing different figures to those
19 in the branch trading statements?

20 **A.** Sorry, which -- the daily trading summaries that
21 would go to POL-FS would be the same daily
22 trading summaries that would previously go into
23 OPTIP and I don't know where you -- which bit of
24 this that you're meaning how it could be
25 different to ...

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1 Trading Period (is that acceptable?). At the
2 real end of the Trading Period, there is no need
3 to roll over the branch since it is already in
4 Period 3, this makes Period 3 an 8 week Trading
5 period. After 6 weeks we start losing
6 Transactions!"

7 Just asking a few questions about that
8 paragraph there and your knowledge of it. The
9 "After 6 weeks we start losing Transactions", to
10 what is that a reference?

11 **A.** That's a reference to the changed data retention
12 policy that had been specified somewhere in some
13 requirements.

14 **Q.** Within IMPACT?

15 **A.** Within IMPACT, yes, and so -- which I thought
16 was 45 days, but I guess that's six weeks and
17 a bit.

18 **Q.** So his concern is what happens if there's
19 a problem, transactions are lost because of the
20 disruption policy and the trading period
21 continues on rolling on for a number of weeks?

22 **A.** Indeed. And, as he indicates there, in the
23 meantime, users will be warned that they're
24 running in the wrong trading period. They've
25 rolled over too soon.

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1 Q. Now, despite saying that it raises some
2 interesting questions and posting a scenario,
3 Mr Jenkins says that he's happy for the response
4 that had been drafted to go to Post Office; yes?

5 A. Yeah.

6 Q. So what happened next?

7 A. Um, I think it was raised to Clive and as -- one
8 of the email chains that you sent me last week
9 has some level of resolution, I think, where
10 I proposed that that these interim trading
11 period -- interim cash account things could be
12 performed by some rewriting of procedures.

13 Q. The last line there:

14 "Is it one for Clive? (It clearly isn't one
15 for Tony -- unless we have to constrain what he
16 does!"

17 What did you understand that to mean, the
18 constraining what Tony Utting might do?

19 A. Presumably it's a case of feeling that this had
20 to be raised to the appropriate level of
21 authority, and I don't know why constrain Tony,
22 but I think it might well be something to do
23 with the fact that to any appears to be coming
24 out with new requirements, and new requirements
25 at this stage, close to finalisation of the

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1 in the many months that you were involved in
2 this project, the subject of discussion?

3 A. I don't believe so.

4 Q. Can we move forwards, please, to the IMPACT 3,
5 Release 3 design proposal, and look at
6 POL00038903. Thank you very much.

7 You'll see the title to this document
8 "Fujitsu Services IMPACT Release 3 -- Balancing
9 and Trading Statement Production User Interface"
10 and the date of the document, it's version 1
11 dated 18 August 2004.

12 So this is a design proposal for the user
13 interface; is that right?

14 A. A part of the user interface, yes.

15 Q. Thank you. Part of the user interface involved
16 in balancing and producing a branch trading
17 statement under the revised IMPACT Release 3?

18 A. That's right.

19 Q. Now, it's a very detailed document, it's
20 72 pages, and includes descriptions of the
21 changes to the processes and the screens that
22 would be seen by a subpostmaster under the new
23 design, under of the new process?

24 A. Mm-hm.

25 Q. Now, I think we can see from this page that

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1 conceptual design document, where once we'd got
2 to an approved conceptual design document, we'd
3 turn that into a proposal or a design proposal
4 against it, new requirements are, you know,
5 dangerous with -- you know, represent scope
6 creep.

7 Q. You've rightly mentioned that this email chain
8 progresses and ends up with a discussion about
9 the implications for a new subpostmaster
10 installed in a post office when the previous
11 offender had been identified as "dodgy" and has
12 been removed, using the language of the email
13 chain --

14 A. Indeed.

15 Q. -- and the implications for them of the loss of
16 transaction data. Was there ever any discussion
17 about the implications of the loss of
18 transaction data that might be important for the
19 investigation of the offender in the dodgy Post
20 Office?

21 A. I don't think so. I don't recall any.

22 Q. We need to retain some data in order properly to
23 be able to investigate a person who has been
24 suspended, had civil proceedings taken against
25 them or is criminally prosecuted: was that ever,

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1 there were a number of people involved in the
2 design, but that you, along with Peter Jobson --
3 Pete Jobson -- were the contributors; is that
4 right?

5 A. We were the contributors, Roger Donato was the
6 author.

7 Q. What role did Pete Jobson perform?

8 A. So I think Pete may well have been -- provided
9 knowledge of the existing flows and interface.
10 So that -- we'll see, I'm sure, in the rest of
11 the document, there is a lot of flow diagrams
12 and a lot of screenshot images with notes around
13 them saying, "This needs to change to this and
14 that should change to this", that sort of thing.
15 I think Pete will have provided those screenshot
16 images and may well have provided the flows for
17 the -- the flow diagrams of the existing user
18 interface for producing cash accounts, rather
19 than trading statements.

20 Q. Can we look at page 71 of the document, please,
21 which deals with "Local Suspense" under
22 paragraph 4.7.4. If we just read it together:

23 "One of the steps in the rollover process is
24 to check the variances (discrepancies) and to
25 warn the clerk of their value. There are

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1 various ways he may be able to correct them but
 2 if all else fails he will commit the
 3 discrepancy ...
 4 "When the stock unit is rolled over into
 5 a new Trading Period any discrepancy is written
 6 as a transaction to one of two new products Gain
 7 to Local Suspense or Loss to Local Suspense.
 8 (This will later appear on the Branch Trading
 9 Statement as Discrepancy OVER Transferred or as
 10 Discrepancy SHORT Transferred for that stock
 11 unit).

12 "When the last stock unit is rolled over
 13 into a new Trading Period the system will
 14 calculate the net figure for local suspense
 15 across all the stock units in the Branch. Only
 16 if this value is zero will the clerk be able to
 17 roll this stock unit over into the new Trading
 18 Period. Otherwise, if the value is not zero the
 19 clerk will be warned of the amount and whether
 20 it is a gain or a loss on the screen shown in
 21 [a figure].

22 "The Manager/Supervisor may choose to
 23 investigate further by printing the suspense
 24 report but if he is prepared to accept the
 25 figure then he can clear the local suspense

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1 make good, move to suspense or choose not to
 2 roll over, as we discussed earlier.

3 **Q.** Continuing, then:

4 "If the Manager/Supervisor decides to
 5 investigate further he delays rollover until his
 6 investigations are complete."

7 This is still in branch; is this right?

8 **A.** Indeed, yes. So the roles in -- because it sort
 9 of uses the term "clerk".

10 **Q.** On one hand, and manager/supervisor on the
 11 other; is that right?

12 **A.** So users when they're created in Horizon can be
 13 given one of either manager/supervisor or clerk
 14 user access set of permissions. I think, in the
 15 previous uses of "clerk" they mean clerk or
 16 manager or supervisor. The last stock unit
 17 could only be rolled over by the manager or
 18 supervisor.

19 **Q.** So:

20 "If the [Manager] decides to investigate
 21 further he delays rollover until his
 22 investigations are complete. He may decide to
 23 use other options on the Housekeeping menu to
 24 process the suspense or he may decide that he
 25 wants to settle some local suspense via cash

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1 immediately by using the screen in Figure 13 --
 2 Settle Local Suspense Screen: the value will be
 3 moved automatically from Local Suspense into his
 4 stock unit. (This will then appear on the
 5 Branch Trading Statement as Discrepancy OVER
 6 Resolved or as Discrepancy SHORT Resolved for
 7 that stock unit)."

8 That I think involves the subpostmaster
 9 making a payment; is that right?

10 **A.** So far we've only got to the subpostmaster
 11 accepting a discrepancy from other stock units
 12 posted into local suspense into their stock
 13 unit, where they may then take action to resolve
 14 it.

15 **Q.** I'd understood he can clear the local suspense
 16 immediately by using the screen "Settle the
 17 local suspense" as meaning settle by paying?

18 **A.** No, it then says, "Moved automatically from
 19 local suspense into his stock unit". So what
 20 that's doing is -- local suspense was really
 21 just a convenient way of moving discrepancies
 22 around from stock unit to stock unit.

23 Ultimately, the intention was that the last
 24 stock unit would take that into the stock unit
 25 and resolve it in whichever method was chosen,

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1 payment and the remainder by some other option.
 2 Two new buttons 'Gains from Local Suspense' and
 3 'Losses from Local Suspense' will appear on the
 4 Housekeeping menu which can be used by the
 5 Manager to clear amounts of local suspense for
 6 the whole branch: (these will be done by
 7 clearing to cash). These buttons will return
 8 a screen similar to that in [a figure].

9 "If the Manager processes the Branch local
 10 suspense via the Housekeeping menu the clerk
 11 will have to redeclare his cash before rolling
 12 over the stock unit."

13 This mentions a manager deciding further to
 14 investigate.

15 **A.** Indeed.

16 **Q.** Can we go to paragraph 4.2.11, please, which is
 17 on page 50, "Local Response Outstanding for
 18 Branch":

19 "This is a new screen for IMPACT Release 3,
 20 which may be returned if the clerk touches the
 21 Next [Trading Period] [F1] button on the screen
 22 in Figure 9 ..."

23 Then if we scroll down underneath the
 24 figure:

25 "There will be alternative ways to resolve

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1 the Suspense total ..."

2 The first:

3 "If user is a Manager/Supervisor who wants

4 to resolve it immediately he may touch Continue

5 to return the screen in Figure 13 ... Local

6 Suspense ..."

7 Then option 2, over the page, please:

8 "Alternatively, further investigation may be

9 required; so the clerk touches Cancel to cancel

10 the rollover and the counter returns to the

11 Stock Unit Balance Menu. (Two new buttons,

12 'Gains from Local Suspense' and 'Losses from

13 Local Suspense' will appear on the Housekeeping

14 Menu and can also be used to process the Local

15 Suspense)."

16 The evidence that the Inquiry has heard from

17 a range of subpostmasters in Phase 1 of the

18 Inquiry was that there was effectively this

19 choice available to them and an inability to

20 challenge any discrepancy through the use of the

21 system. They were forced, whether effectively

22 to continue trading or not, by settling. Does

23 this design proposal broadly reflect that

24 position?

25 **A.** I don't think so, but I think it depends on how
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1 So if you got to this screen -- sorry, and

2 before you got to there, you'd have selected to

3 roll over the suspense account, and so if you

4 got to that screen and didn't know that there

5 was something in local suspense, then you ought

6 to have done, I think, is the --

7 **Q.** But on the face of it, this presents you with

8 a binary option, this screen, doesn't it?

9 **A.** If you get there.

10 **Q.** You can either pay up --

11 **A.** Well, although there's always the --

12 **Q.** Hold on.

13 **A.** Sorry.

14 **Q.** You either pay up, touch "Continue" to settle

15 local suspense or you "Cancel", in which case

16 you cannot roll over?

17 **A.** Well, you can cancel, in which case you can then

18 go to post to suspense or one of the suspense

19 products that are still remaining after this.

20 But ...

21 **Q.** This appears to present a binary option: pay-up

22 or don't rollover?

23 **A.** Well, "Cancel" takes you back to the

24 housekeeping menu on which there are buttons for

25 suspense account, rolling over, making good.

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1 this was presented to subpostmasters, I presume.

2 But I think the intention was that this was

3 a convenient way of -- so local suspense was

4 a convenient way of moving any discrepancies in

5 stock units from stock unit to stock unit.

6 I think -- can we scroll up so we can see the

7 screen?

8 **Q.** Yes, figure 12.

9 **A.** Indeed, figure 12. So in order to get to that

10 screen, you will have to have -- in this last

11 stock unit, to rollover, you'll have to have

12 performed all the actions of balancing that

13 stock unit, which would have involved printing

14 all of the reports, performing a stock, which

15 included the suspense account report, which

16 included the local suspense element so that you

17 would know whether there was something in local

18 suspense at this point. You'd have done your

19 stock unit -- stock declaration for the stock

20 unit, you'd have done a cash declaration for the

21 stock unit, both of which would have told you

22 whether there were any discrepancies in that

23 stock unit, which may or may not have cancelled

24 out the discrepancy in the local suspense by

25 this stage.

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1 **Q.** How could you roll over if this is preventing

2 you from rolling over?

3 **A.** Well, you'd have to resolve the discrepancy

4 first, but --

5 **Q.** By paying up --

6 **A.** By cancelling and -- either choosing to pay up

7 or transferring to suspense, contacting NBSC and

8 saying -- raising --

9 **Q.** Getting on the phone?

10 **A.** Indeed.

11 **Q.** Saying, "There's a discrepancy I can't explain"?

12 **A.** Indeed.

13 **Q.** What was the procedure provided for in this

14 document for the investigations that then would

15 to be conducted?

16 **A.** I don't know. That's Post Office procedures.

17 **Q.** Do you know what investigations managers were

18 expected to conduct if they believed that

19 a failure to balance was the result of an error,

20 including an error caused by Horizon?

21 **A.** No, I don't.

22 **Q.** What was to happen to trading at the branch

23 whilst any such investigations were conducted?

24 **A.** Well, depending on what those investigations

25 were, either the -- this discrepancy would have

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1 been transferred to suspense and trading would
2 carry on or the -- that last stock unit wouldn't
3 roll over but all the other stock units would
4 have rolled over and trading would carry on in
5 those stock units and whoever was logging on to
6 this stock unit would have been warned that they
7 were trading in the wrong trading period.

8 **Q.** We saw that I think this document had been
9 approved by Mr Jenkins.

10 **A.** Mm-hm.

11 **Q.** Maybe if we just go back to the beginning.

12 Page 1, sorry. I may not have highlighted it at
13 the time. If you just scroll down, please.

14 Approval authorities, Gareth Jenkins. Can you
15 see that?

16 **A.** Yes.

17 **Q.** In the approval process, to your knowledge, did
18 Mr Jenkins raise any concerns about
19 discrepancies or variances that might be caused
20 as a result of any bugs, errors or defects
21 within Horizon itself?

22 **A.** I don't know. I wasn't involved in the review
23 process of this. I'm marked as a contributor
24 but don't believe -- I'm not one of the
25 reviewers, so I think I had conversations with

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1 isn't caused to people.

2 **A.** It wasn't raised, wasn't discussed.

3 **Q.** Do you know why?

4 **A.** I don't.

5 **Q.** You've said that all systems have errors, bugs
6 and defects?

7 **A.** I believe so.

8 **Q.** And all systems have errors, bugs and defects
9 that are capable of producing faulty data?

10 **A.** Probably, yes.

11 **Q.** Was even that level of consideration, never mind
12 the actual knowledge that some people had as to
13 the difficult birth that Horizon had had, was
14 even that level of consideration brought into
15 account in the design of these new systems?

16 **A.** Well, yes, like I say, I believe there were
17 always options there in terms of going back and,
18 you know, raising this as a disputed
19 discrepancy.

20 **Q.** How would the subpostmaster effectively do that?

21 **A.** I don't know. That would be -- that would rely
22 on Post Office's processes.

23 **MR BEER:** Sir, that might be an appropriate moment
24 for the afternoon break. Could we take just ten
25 minutes, please?

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1 Roger Donato and Pete Jobson to put input into
2 this document but I'm not on the review list.
3 I didn't review it or -- I think I may, because,
4 like I said, there are flow diagrams and
5 screenshots of -- I may well have arranged
6 because I was the sort of key link to Post
7 Office.

8 So I may well have arranged meetings with
9 Post Office business analysts to review early
10 drafts or -- you know, or review the content to
11 go into this document, but I don't think
12 I reviewed this document. I don't think, you
13 know.

14 **Q.** Just help me: you contributed to it?

15 **A.** I think I may well have, you know, reviewed some
16 of the input into the flow diagrams, the --
17 possibly the screenshots, but I don't think
18 I would -- I didn't review the document.

19 **Q.** But more generally, when we've gone through each
20 of the documents, I've asked you at each stage
21 whether anyone raised the issue: Horizon has
22 historically had some problems in its operation;
23 it may create data that can't always be relied
24 on; we ought to take account of that in the
25 systems that we're now designing so that harm

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1 **SIR WYN WILLIAMS:** Certainly, yes, ten minutes.

2 What time is that, so we're going by the same
3 clock?

4 **MR BEER:** Say 3.20, please, sir.

5 **SIR WYN WILLIAMS:** Fine. Thank you.

6 **(3.09 pm)**

(A short break)

7 **(3.23 pm)**

8 **MR BEER:** Good afternoon, sir can you see and hear
9 me?

10 **SIR WYN WILLIAMS:** Yes, I can.

11 **MR BEER:** Thank you very much, can we turn to
12 a different topic now, Mr Boardman, please, and
13 look at POL00038866. You'll see this is
14 version 2 of the conceptual design document for
15 Release 1 of the Accounting & Cash Management
16 Programme. Could I invite you just to look at
17 the bottom of the page. You'll see the authors,
18 the sign-offs and the delivery manager. Is this
19 a POL document, a Post Office document?

20 **A.** Yes.

21 **Q.** Would it have been shared with Fujitsu at the
22 time?

23 **A.** Did it say Release 1?

24 **Q.** It did.

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1 A. Probably not. It may have been but I can't
2 recall it particularly. I think Release 1 was
3 mostly Post Office things. There were some
4 changes to SAPADS. Oh, Release 1 may well have
5 included auto remittances, so it may well have
6 been but --

7 Q. Just have look at the fourth page, please. If
8 you look at the top box, the contributors
9 include you.

10 A. Indeed.

11 Q. So does that mean you would have had sight of
12 the document at some point?

13 A. It may have done, I may have contributed,
14 because there was an accounting in cash
15 management but not for Release 1, general
16 conceptual design, I believe, that this may have
17 come from, that I was involved in, so --

18 But I don't have a recollection, if you --
19 but if there are particular things you'd like to
20 discuss, I'm quite happy to.

21 Q. I just want to understand, to start with, where
22 this document sat between the Post Office, on
23 the one hand, and Fujitsu and the other, and
24 whether it was a Post Office creation or
25 a Fujitsu creation or a joint production?

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1 A. So because I was involved in the programme
2 before this was produced.

3 Q. So if you're generally involved in a programme,
4 you could be listed as a contributor to a
5 document, could you, even if in fact you made no
6 contribution to it?

7 A. I'd have to see the document. I can't recall
8 the document in particular.

9 Q. Can we approach it from a different angle, then.
10 You see underneath the contributors, in terms of
11 distribution of the document, there is "Post
12 Office distribution" and then "supplier
13 distribution". The supplier would be Fujitsu;
14 is that right?

15 A. Well, if this is Release 1, I think the main
16 changes there were in SAPADS, with some changes
17 in Horizon.

18 Q. Would Fujitsu be a supplier?

19 A. A supplier, yes.

20 Q. If we go over, it says, "As per review details".
21 If we go over two pages to the review details.
22 The top box, please. "Supplier Review" is
23 listed Gareth Jenkins, Bob Gurney and Bob Cragg.
24 Does that suggest that somebody within Fujitsu
25 reviewed the --

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1 A. So we talked earlier about the end-to-end
2 feasibility study, and we talked at length about
3 the Fujitsu proposal to that. At some point --
4 sorry, I've got a reference. This was 3886
5 something, did you say? POL000388 --

6 Q. 66.

7 A. So there's a POL00038870 document that was
8 accounting and cash management programme, but
9 not just for Release 1; it was a generic
10 conceptual design for the entirety of the IMPACT
11 Programme at that stage, which was then -- so
12 this presumably has been split out from that,
13 and but also -- so that's something that Post
14 Office were producing at that stage. And then
15 later, the two documents, the ones that we --
16 POL00038878, that's the Branch Trading
17 Conceptual Design, and the reference --

18 Q. For the moment, Mr Boardman, all I'm trying to
19 establish is whether, at the time, anyone in
20 Fujitsu would have seen this document?

21 A. I'm sure someone in Fujitsu saw it. I just
22 can't recall whether I did.

23 Q. When you're listed as a contributor, how would
24 you contribute to the document without seeing
25 it?

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1 A. Gareth Jenkins, Bob Gurney --

2 Q. Hold on.

3 A. Sorry.

4 Q. Does that suggest that somebody within Fujitsu,
5 namely at least Mr Jenkins and Mr Gurney,
6 reviewed the entirety of the document?

7 A. Yes.

8 Q. Right. Good. We can now look at the document,
9 then. Can we go to page 24. This is part of
10 a list of the programme requirement
11 descriptions, and I think that's what "RD"
12 stands for; is that right?

13 A. I don't know.

14 Q. Requirement description?

15 A. I don't know. So the other document that I was
16 referring to earlier, that also had "accounting
17 and cash management programme" but not
18 "Restricted to release on conceptual design",
19 had a number of requirements in there which had
20 different starts. So they weren't all RDs; they
21 were all -- so, I don't know whether RD is
22 something to do with this area or whether RD is
23 just generally a requirement description.

24 Q. Well, I'll just call it number 38, then?

25 A. Indeed, yes.

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1 Q. Rather than Requirement Description number 38.
2 Number 38:

3 "Operation staff need to have direct access
4 and visibility to the system to enable them to
5 maintain network records."

6 Can you help; what would "operation staff"
7 mean for these purposes?

8 A. Without context, could be anything. It could be
9 people in -- like I say, I think this is to do
10 with -- this particular area is mostly to do
11 with SAPADS, and so it could be people in cash
12 centres. We were never really involved in
13 making changes to SAPADS, and so these could
14 well be requirements for SAPADS.

15 Q. Can we look, please, at page 25, and look at the
16 foot of the page and look at number 59:

17 "Remote access for data entry is required."

18 Do you know what that refers to?

19 A. No, I don't think so.

20 Q. Page 26. Number 64:

21 "Both internal and external access will be
22 required, eg POL and Fujitsu."

23 Do you know what that refers to?

24 A. I don't know what access is being talked about,
25 which system it's -- so, for example, you can

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1 A. Sorry to interrupt, but as you scrolled back
2 past there, it said something about NBSC
3 requiring data as well. So reference data,
4 amongst all of the information about products,
5 also had all sorts of information about
6 branches, branch data. So Subpostmaster contact
7 details, and things like that, and that's
8 presumably the sort of thing that NBSC would be
9 looking for.

10 Q. Looking at the question more broadly, then, what
11 remote access to reference data did you
12 understand Fujitsu had?

13 A. I'm sorry, I don't know. I thought our only
14 access to the Reference Data System was via an
15 interface. So Post Office managed the reference
16 data in their reference data systems, and we had
17 an interface to feed the data to our reference
18 data management system that was used to -- or
19 still is used, actually -- to verify the
20 reference data. And when I say verify, we can't
21 verify that the data is correct, but we can
22 verify that it's formed in the correct way. You
23 know, that it will work as reference data. That
24 it's not badly specified reference data. So we
25 can test it and then deploy it out to branches.

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1 see just at the bottom of the page there, you're
2 asking me about RD64, that's fine, but MIH,
3 that's not an RD. That's talking about --
4 I think that -- I'm guessing that would be about
5 the management information system. So these are
6 requirements for different systems, I think, is
7 what RD -- but I don't know which system RD is
8 asking a requirement about.

9 Q. Maybe if we just go back, then, to page 23. The
10 reason I suggested that RD might refer to
11 requirement description is that the heading --

12 A. It's reference data.

13 Q. Sorry?

14 A. It's the first one, RD001, it's reference data.

15 Q. So it's not the requirement description at the
16 top there?

17 A. No, it's talking about -- these are requirements
18 for the updated, changed, new Reference Data
19 System, which Post Office were specifying for
20 Prism Alliance.

21 Q. So operation staff would need to have direct
22 access to reference data; is that right?

23 A. I presume that's what that is saying, yes.

24 I think --

25 Q. And --

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1 Q. We saw that you were working and exchanging
2 emails with Mr Jenkins in the course of the
3 development and implementation of the IMPACT
4 Programme. How long did that working
5 relationship last?

6 A. All the time I was working with Post Office
7 Accounts.

8 Q. When did that end?

9 A. 2007.

10 Q. So for five years or so?

11 A. Yes.

12 Q. In that five-year period, how well would you say
13 you knew Mr Jenkins?

14 A. He was a colleague. We had a good working
15 relationship.

16 Q. Did you work in the same building?

17 A. No, he was -- well, he was originally at
18 Feltham, I think, and then Bracknell. I was
19 based at Crewe.

20 Q. You exchanged emails on a relatively frequent
21 basis and attended meetings?

22 A. Indeed.

23 Q. In the course of that five-year period, did he
24 ever discuss with you the provision, by him, of
25 evidence as an expert witness in criminal

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1 proceedings?

2 **A.** No.

3 **Q.** Were you a party to any discussion over the

4 provision by Mr Jenkins of expert witness

5 evidence in criminal proceedings?

6 **A.** No.

7 **Q.** Were you ever party to a discussion as to who

8 was best within Fujitsu to provide expert

9 evidence as to the existence or non-existence,

10 as it turned out, of any errors, bugs and

11 defects in the Horizon System?

12 **A.** No.

13 **MR BEER:** Thank you very much, Mr Boardman, for all

14 the help you've given us.

15 Sir, they're the only questions I ask.

16 I think Ms Page has some questions, not

17 Mr Stein, not from Mr Moloney and not from any

18 other person. So it's just Ms Page. Thank you.

19 **SIR WYN WILLIAMS:** All right, over to you, Ms Page.

20 **Questioned by MS PAGE**

21 **MS PAGE:** Thank you, sir. Mr Boardman, can I talk

22 to you about the case of Lee Castleton. Over

23 a nine-week period in early 2004 -- so we're

24 talking about before the rollout of Release 3 or

25 S80, thousands of pounds went into his suspense

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1 advocates of the 'command and control' way of

2 doing things?

3 **A.** When I discussed -- when I described that

4 approach that was internal to Post Office, those

5 discussions -- and I didn't really witness them,

6 by the time decisions --

7 **Q.** Not in any of those workshops that you held?

8 **A.** I don't think so, no.

9 **Q.** How would the yes/cancel screen have empowered

10 Mr Castleton?

11 **A.** So, like I say, the idea was that the

12 subpostmaster would be given some facilities for

13 managing their accounts, accounting for the

14 transactions, and facilities for reviewing and

15 investigating discrepancies, and ultimately

16 mechanisms then for either agreeing them or

17 posting them to suspense.

18 **Q.** Once the posting to suspense was no longer

19 an option, as it was for Mr Castleton, how would

20 he have been empowered if his position had been

21 replicated after S80 had rolled out?

22 **A.** So I'm not sure that -- I don't know, for

23 Mr Castleton, did you say, sorry? How Network

24 Business Support Centre/Retail Line were

25 managing that situation, but I would expect, by

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1 account. The reason for that was that his

2 counter went haywire, and week after week he

3 experienced very large discrepancies.

4 He kept meticulous records and he would not

5 sign off on incorrect accounts. So by the end

6 of that nine-week period, £23,000 had built up

7 in his suspense account.

8 Now you've told us that you don't recall --

9 this was in your witness statement -- you don't

10 recall why the "yes/cancel" screen was decided

11 upon. Does that maybe jog your memory at all?

12 **A.** Sorry?

13 **Q.** Does that account of Mr Castleton's experience

14 jog your memory of yes/cancel screen was decided

15 upon as a way of dealing with suspense accounts?

16 **A.** I don't understand the question. The yes/cancel

17 was about choosing whether to roll over or not,

18 and options that were to be presented to the

19 subpostmaster as part of rolling over.

20 **Q.** Were your POL counterparts keen to ensure that

21 sums like that, £24,000, didn't build up over

22 weeks in suspense accounts?

23 **A.** I'm sure they would have been keen for that not

24 to happen, but it was never discussed.

25 **Q.** Was it not discussed, perhaps, by those

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1 that stage, for it to get to that situation,

2 they would have been, you know, very heavily

3 involved, and those facilities were not

4 changing.

5 **MS PAGE:** Thank you. Those are my questions. Thank

6 you.

7 **SIR WYN WILLIAMS:** All right. Well, I think that

8 concludes the questioning, does it not, Mr Beer?

9 **MR BEER:** Yes, it does. Thank you, sir.

10 **SIR WYN WILLIAMS:** Thank you very much, Mr Boardman,

11 for spending the day at the Inquiry answering

12 very many questions. I'm grateful to you.

13 **MR BEER:** Sir, 10.00 am tomorrow, please, with Susan

14 Harding.

15 **SIR WYN WILLIAMS:** Yes, of course.

16 **MR BEER:** Thank you very much.

17 **(3.42 pm)**

**(The hearing adjourned until 10.00 am
the following day)**

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