

Message

From: Eddie Jarman [GRO]
on behalf of Eddie Jarman [GRO]
Sent: 10/05/2017 15:24:49
To: Prime, Amy [GRO]
CC: Parsons, Andrew [GRO]
Subject: RE: MCC Cash Withdrawal [BD-4A.FID26896945]

Hi Amy,

As requested, answers below,

– *Eddie*



Eddie Jarman
Product Manager

Finsbury Dials
2nd Floor
20 Finsbury Street
London, EC2Y 9AY

[GRO]
eddie.jarman@ [GRO]

From: Prime, Amy [GRO]
Sent: 10 May 2017 15:23
To: Eddie Jarman
Cc: Parsons, Andrew
Subject: RE: MCC Cash Withdrawal [BD-4A.FID26896945]

Hi Eddie

Thank you for your time to discuss the MCC Cash Withdrawal issue.

There are a couple of additional queries which we would appreciate your input on:

1. When was the MCC rolled out and how long did it take between rollout and the error being spotted? MCC rolled out on March 7th however, the Cash Withdrawal transaction didn't roll out until 16th March and the error was spotted on 21st March.
2. Did any of the affected branches make good the apparent shortfall or were these all settled centrally? All settled centrally
3. If any of the branches did make a payment to Post Office for the shortfall, have these funds been returned to the branch? N/A
4. Were any communications sent to either all of the branches or the affected branches to inform them of the error. If so, please could you provide copies of these? No, this was a learning point for the project, I thought that the Transaction Correction would contain full details of the error but this is apparently not the case and, when it arrived, it generated a number of calls to FSC.

If it would be easier to discuss the above, please do not hesitate to call.

Kind regards

Amy

Amy Prime
Solicitor
Bond Dickinson LLP

Bond Dickinson

Direct: 
Mobile:
Office:

Follow Bond Dickinson:



www.bonddickinson.com



LegalWeek
Best Legal Adviser
2016-17

OVERALL BEST
LEGAL ADVISER


From: Prime, Amy
Sent: 28 April 2017 15:21
To: 'Eddie Jarman'
Cc: Parsons, Andrew
Subject: RE: MCC Cash Withdrawal [BD-4A.FID26896945]

Hi Eddie

Shall I call you at 2pm on Tuesday?

Kind regards

Amy

From: Eddie Jarman 
Sent: 28 April 2017 12:59
To: Prime, Amy
Cc: Parsons, Andrew
Subject: RE: MCC Cash Withdrawal [BD-4A.FID26896945]

Hi Amy,

I'm in the office Tuesday and Wednesday next week and available on the phone Thursday afternoon?

- Eddie



Eddie Jarman
Product Manager

Finsbury Dials
2nd Floor
20 Finsbury Street
London, EC2Y 9AY

GRO
eddie.jarman@ GRO

From: Prime, Amy [GRO]
Sent: 28 April 2017 10:31
To: Eddie Jarman
Cc: Parsons, Andrew
Subject: FW: MCC Cash Withdrawal [BD-4A.FID26896945]

Dear Eddie

I work alongside Andy and was wondering whether you would be available next week to discuss the MCC Cash Withdrawal issue.

We are looking to build a picture of why the MCC Cash Withdrawal incident occurred, the effect which it had, how the issues was detected and the fix which was put in place.

Please let me know when would be a convenient time to speak, I have good availability most of next week.

Kind regards

Amy

Amy Prime
Solicitor
Bond Dickinson LLP

Bond Dickinson

Direct: [GRO]
Mobile: [GRO]
Office: [GRO]

Follow Bond Dickinson:



www.bonddickinson.com



LegalWeek
Best Legal Adviser
2016-17

OVERALL BEST
LEGAL ADVISER

From: Eddie Jarman [GRO]
Sent: 27 March 2017 17:37
To: Jane MacLeod
Cc: Nicholas Kennett; Parsons, Andrew
Subject: RE: MCC Cash Withdrawal

Hi Jane,

No problem at all. Just for info the transaction is now confirmed as working correctly, settlement will be sorted out tomorrow morning and Transaction Corrections should be with the 36 branches that carried out a transaction by the end of the week. In total forty transactions were carried out worth £5,328.

Hi Andy,

Will you ring me? Anytime's fine,

– *Eddie*



Eddie Jarman

Product Manager

Finsbury Dials
2nd Floor
20 Finsbury Street
London, EC2Y 9AY

[GRO]

eddie.jarman@

[GRO]

From: Jane MacLeod
Sent: 27 March 2017 17:07
To: Eddie Jarman
Cc: Nicholas Kennett; Parsons, Andrew
Subject: FW: MCC Cash Withdrawal

Eddie

Nick forwarded on your email below. Given the issues with Sparrow, it would be helpful for us to understand this problem and see whether it could be raised by affected postmasters. To that end, would you mind speaking to Andy Parsons at Bond Dickinson (copied) so that he is fully aware of the background – just in case?

Many thanks,

Jane



Jane MacLeod

Group Director of Legal, Risk & Governance
Ground Floor
20 Finsbury Street
LONDON
EC2Y 9AQ

Mobile number: [GRO]

From: Nicholas Kennett
Sent: 23 March 2017 08:36
To: Jane MacLeod [GRO]
Subject: FW: MCC Cash Withdrawal

Jane
Fyi for Horizon/Sparrow – this is a reference data implementation issue, but could be seen differently
Regards
Nick



Nick Kennett
Chief Executive, Financial Services & Telecoms
Finsbury Dials, 20 Finsbury Street, London, EC2Y 9AQ
[GRO]
[nicholas.kennett@\[GRO\]](mailto:nicholas.kennett@[GRO]) [GRO]

From: Eddie Jarman
Sent: 22 March 2017 14:23
To: Owen Woodley
Cc: Stephen Best; Carol Myles; Steve R Brown; Christopher Dewe; Jonathan E Hill; Matthew Keeffe; Audrey Cahill
Subject: RE: MCC Cash Withdrawal

Hi All,

As promised a quick update on the current situation with the issue detailed below.

As of this morning it looks as though this has affected 34 transactions so far. A fix has been tested and has been successful and will be rolled out tomorrow. Main priorities now are finding out whether or not this has affected settlement with FRES and getting transaction corrections sent to any branch that has carried out a withdrawal.

This incident will form part of the 'lessons learned' of the project but it's worth mentioning that although this was part of the overall deployment of the new card, Cash Withdrawals over the counter is an existing transaction for all Partner Banks so it's unclear at the moment why this implementation wasn't rolled out correctly as BAU.

I'll let you know tomorrow if the Fix has been deployed successfully.

– *Eddie*



Eddie Jarman
Product Manager
Finsbury Dials
2nd Floor
20 Finsbury Street
London, EC2Y 9AY
[GRO]
[eddie.jarman@\[GRO\]](mailto:eddie.jarman@[GRO]) [GRO]

From: Eddie Jarman
Sent: 22 March 2017 08:54
To: Matthew Keeffe
Cc: Stephen Best; Carol Myles; Steve R Brown [GRO]; Christopher Dewe; Jonathan E Hill
Subject: FW: MCC Cash Withdrawal

Hi All,

I need to make you make you aware of a serious issue with MCC. As you can see from the e-mails below and from the attached Screenshot, Multi-Currency Card withdrawals over the counter are being treated as deposits by Horizon. This means that every branch that has carried out a Cash Withdrawal for a customer will now have double the amount as a loss. Early indications are that customer's cards are not affected and are showing the transactions as withdrawals. It appears that there's a problem with the Ref Data on the Horizon side of things.

A fix is currently being tested and rolled out tomorrow so I'm currently investigating whether FRES can 'block' these transactions from their end for today.

As soon as I know more I'll let you know.

– *Eddie*



Eddie Jarman
Product Manager

Finsbury Dials
2nd Floor
20 Finsbury Street
London, EC2Y 9AY

[GRO]
eddie.jarman@ [GRO]

From: Smithurst, Erika [GRO]
Sent: 21 March 2017 14:55
To: Hurrell, Claire; Stephen Best; Brett, James; Moriah, Roxanne
Cc: Owsley, Meyrick; Eddie Jarman; IT-Solutions ISTproject
Subject: RE: MCC Cash Withdrawal

All,

The fix has been deployed in MDM and authorized, the change will be counter verified in Winnersh tomorrow and released to live with effect from Thursday morning (23/03/2017).

Best Regards,
Erika

Erika D Smithurst

Post Office Account-
Information Services

M: [GRO]

Lync: [GRO]

Tapton Park Innovation Centre

Brimington Road

Tapton

Chesterfield

S41 0TZ

erika.smithurst@[GRO]

uk.atos.net



Advance Notice Of Annual Leave:

April: 13th, 18th & 19th

May: 30th & 31st

June: 9th

July: 3rd, 12-14th

September: 18th - 26th

From: Hurrell, Claire

Sent: Tuesday, March 21, 2017 2:48 PM

To: Stephen Best; Brett, James; Moriah, Roxanne

Cc: Smithurst, Erika; Owsley, Meyrick; Eddie Jarman

Subject: RE: MCC Cash Withdrawal

Stephen

James has checked the ref data system and it is treating a withdrawal as a 'take from Customer' deposit!

Erika is discussing with the team a fix and when it will be deployed.

Will update you shortly.

@ Erika, can you update all on the email re the fix

Thanks

Claire

Claire Hurrell,

Senior Project Manager,

T: [GRO]

M: [GRO]

Tapton Park Innovation Centre

Brimington Road

Tapton

Chesterfield

S41 0TZ

uk.atos.net



Advanced Notice of Annual Leave
7th April – 18th April

From: Stephen Best [GRO]
Sent: Tuesday, March 21, 2017 2:36 PM
To: Hurrell, Claire [GRO]; Brett, James [GRO]; Moriah, Roxanne [GRO]
Cc: Smithurst, Erika [GRO]; Owsley, Meyrick [GRO]; Eddie Jarman [GRO]
Subject: RE: MCC Cash Withdrawal

Claire

We have just checked with the Brentford branch (used by Paul Moss a few days back for his live Balance Redemption test), they also have the same problem.

So there is something not quite right with the way that this type of transaction is being identified and applied to branch balance sheets

Regards

Stephen

From: Hurrell, Claire [GRO]
Sent: 21 March 2017 14:32
To: Brett, James [GRO]; Moriah, Roxanne [GRO]; Stephen Best [GRO]
Cc: Smithurst, Erika [GRO]; Owsley, Meyrick [GRO]
Subject: FW: MCC Cash Withdrawal

Stephen

James is gone away to investigate, It may be a ref data issue.

I'll come back shortly

Claire Hurrell,
Senior Project Manager,
T [GRO]
M [GRO]
claire.hurrell@[GRO]

Tapton Park Innovation Centre
Brimington Road
Tapton
Chesterfield
S41 0TZ
uk.atos.net



Advanced Notice of Annual Leave
7th April – 18th April

From: Stephen Best [GRO]
Sent: Tuesday, March 21, 2017 2:13 PM
To: Peter Carey [GRO]
Cc: Hurrell, Claire [GRO]; Eddie Jarman [GRO]
Subject: FW: MCC Cash Withdrawal

fyi

From: Eddie Jarman
Sent: 21 March 2017 14:09
To: Stephen Best [GRO]
Subject: FW: MCC Cash Withdrawal

From: Tracy Middleton
Sent: 21 March 2017 14:05
To: Eddie Jarman
Cc: Wayne Brant; AP Client Enquiries Chesterfield
Subject: MCC Cash Withdrawal

Hi Eddie

As just discussed this afternoon.

Please see attached an example of a MCC Cash Withdrawal processed in branch, I believe this is showing as a credit instead of a debit, therefore showing as though the card has been topped up.

We believe that the customer has advised that their MCC has been debited.

But I also think that the vendor is showing incorrectly too, please attached a cut from the vendor showing a card top up the same as a cash withdrawal, so that would appear that we may have settled incorrectly?

Checked with the branch that has completed the cash withdrawal today, and they did complete transaction as a chip and pin.

Regards
Tracy Middleton



Tracy Middleton
Automated Payment Enquiry Team Leader

2nd Floor West Block,
1 Future Walk,
Chesterfield, S49 1PF
GRO

This email and any attachments are confidential and intended for the addressee only. If you are not the named recipient, you must not use, disclose, reproduce, copy or distribute the contents of this communication. If you have received this in error, please contact the sender by reply email and then delete this email from your system. Any views or opinions expressed within this email are solely those of the sender, unless otherwise specifically stated.

POST OFFICE LIMITED is registered in England and Wales no 2154540. Registered Office: Finsbury Dials, 20 Finsbury Street, London EC2Y 9AQ.

ATOS WARNING !

This message contains attachments that could potentially harm your computer. Please make sure you open ONLY attachments from senders you know, trust and is in an e-mail that you are expecting.

AVERTISSEMENT ATOS !

Ce message contient des pièces jointes qui peuvent potentiellement endommager votre ordinateur. Merci de vous assurer que vous ouvrez uniquement les pièces jointes provenant d'emails que vous attendez et dont vous connaissez les expéditeurs et leur faites confiance.

AVISO DE ATOS !

Este mensaje contiene datos adjuntos que pudiera ser que dañaran su ordenador. Asegúrese de abrir SOLO datos adjuntos enviados desde remitentes de confianza y que procedan de un correo esperado.

ATOS WARNUNG !

Diese E-Mail enthält Anlagen, welche möglicherweise ihren Computer beschädigen könnten. Bitte beachten Sie, daß Sie NUR Anlagen öffnen, von einem Absender den Sie kennen, vertrauen und vom dem Sie vor allem auch E-Mails mit Anlagen erwarten.

Atos, Atos Consulting, Worldline and Canopy The Open Cloud Company are trading names used by the Atos group. The following trading entities are registered in England and Wales: Atos IT Services UK Limited (registered number 01245534), Atos Consulting Limited (registered number 04312380), Atos Worldline UK Limited (registered number 08514184) and Canopy The Open Cloud Company Limited (registration number 08011902). The registered office for each is at 4 Triton Square, Regent's Place, London, NW1 3HG. The VAT

No. for each is: GB232327983.

This e-mail and the documents attached are confidential and intended solely for the addressee, and may contain confidential or privileged information. If you receive this e-mail in error, you are not authorised to copy, disclose, use or retain it. Please notify the sender immediately and delete this email from your systems. As emails may be intercepted, amended or lost, they are not secure. Atos therefore can accept no liability for any errors or their content. Although Atos endeavours to maintain a virus-free network, we do not warrant that this transmission is virus-free and can accept no liability for any damages resulting from any virus transmitted. The risks are deemed to be accepted by everyone who communicates with Atos by email.

Atos, Atos Consulting, Worldline and Canopy The Open Cloud Company are trading names used by the Atos group. The following trading entities are registered in England and Wales: Atos IT Services UK Limited (registered number 01245534), Atos Consulting Limited (registered number 04312380), Atos Worldline UK Limited (registered number 08514184) and Canopy The Open Cloud Company Limited (registration number 08011902). The registered office for each is at 4 Triton Square, Regent's Place, London, NW1 3HG. The VAT No. for each is: GB232327983.

This e-mail and the documents attached are confidential and intended solely for the addressee, and may contain confidential or privileged information. If you receive this e-mail in error, you are not authorised to copy, disclose, use or retain it. Please notify the sender immediately and delete this email from your systems. As emails may be intercepted, amended or lost, they are not secure. Atos therefore can accept no liability for any errors or their content. Although Atos endeavours to maintain a virus-free network, we do not warrant that this transmission is virus-free and can accept no liability for any damages resulting from any virus transmitted. The risks are deemed to be accepted by everyone who communicates with Atos by email.

Please consider the environment! Do you need to print this email?

The information in this e-mail and any attachments is confidential and may be legally privileged and protected by law. eddie.jarman@GRO only is authorised to access this e-mail and any attachments. If you are not eddie.jarman@GRO, please notify amy.prime@GRO as soon as possible and delete any copies. Unauthorised use, dissemination, distribution, publication or copying of this communication or attachments is prohibited and may be unlawful.

Any files attached to this e-mail will have been checked by us with virus detection software before transmission. Bond Dickinson LLP accepts no liability for any loss or damage which may be caused by software viruses and you should carry out your own virus checks before opening any attachment.

Content of this email which does not relate to the official business of Bond Dickinson LLP, is neither given nor endorsed by it.

This email is sent by Bond Dickinson LLP which is a limited liability partnership registered in England and Wales under number OC317661. Our registered office is 4 More London Riverside, London, SE1 2AU, where a list of members' names is open to inspection. We use the term partner to refer to a member of the LLP, or an employee or consultant who is of equivalent standing. Our VAT registration number is GB123393627.

Bond Dickinson LLP is authorised and regulated by the Solicitors Regulation Authority.