Fujitsu Services	Network Banking Reconciliation & Incident Management	Ref:	NB/PRO/002
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Document Title: Network Banking Reconciliation & Incident Management

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Abstract: This document outlines the end-to-end reconciliation and incident management procedures required to investigate, report and resolve Network Banking reconciliation and business incidents.

Document Status: APPROVED

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0.0   Document Control

0.1   Document History

Version No.	Date	Reason for Issue	Associated CP/PinICL
0.1	22/10/01	Initial Draft	N/A
1.0	19/12/01	Issued for Approval following PO Limited review	N/A
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2.2	22/03/02	Changes following N08 contractual discussions	N/A
2.3	22/04/02	Changes following N08 contractual discussions & re-branding of ICL Pathway to Fujitsu Services	N/A
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4.0	15/12/02	Revised to remove references to Codified Agreement Schedule G01 and replace with CS/SER/017. Also to include references to Service Level Targets and remedies payable in respect of Debit Card Method of Payment (DCMoP)	
5.0	19/12/02	Updated for Contract Amendment. This versions does not include references to Service Level Targets and remedies payable in respect of Debit Card Method of Payment (DCMoP) – however these have been listed in 0.6 Changes Expected.	

0.2   Approval Authorities

Name	Position	Signature	Date
Richard Brunskill	Fujitsu Services – Pathway Infrastructure Services Manager		
Liz Tuddenham	Post Office Network Support: Supplier & Service Performance Manager		

0.3   Associated Documents

Reference	Version	Date	Title	Source
1. CS/SPE/011	3.0	21/03/02	Network Banking End to End Reconciliation Reporting	PVCS
2. CS/PRO/111	1.3	16/11/01	TPS Reconciliation & Incident Management	PVCS
3. CS/SER/017	0.1	15/12/02	Data Error / Not Data Error Definitions	PVCS

0.4   Abbreviations/Definitions

Abbreviation	Definition
Business Incident	Any exception (as defined below) reported via NB102 or via the HSH requiring investigation and the provision of corrective information to allow PO Limited to settle or reconcile. A Business Incident relates to the 'Symptom' and not to the root cause of the exception.
Customer Critical Exception	A Priority Exception (see below for definition) where Fujitsu Services have received a DBTN, (see below for definition).
DBTN	Disputed Banking Transaction Notice: Where Fujitsu Services has received notification from PO Limited via the Enquiry Service following a query by the 'End' customer relating to the state of his / her account.
EBBT	Enquiry Based Banking Transaction: Where Fujitsu Services has received notification from PO Limited via the HSH wishing to query a particular transaction.
Exception Types	Within all reports the 'Exceptions' category will include: • 'Incomplete States', i.e. those transactions where one or more transaction component is missing – a C4 without a C12 etc • Genuine exceptions where transaction components belonging to the same high level transaction have been exceptioned, i.e. C12 (amount) not = to C4 (amount) etc. • NBE / DRS corruption's
MSU Day	Between 08.00hrs and 17.30hrs Monday – Friday inclusive, excluding English bank holidays
Priority Exception	An exception reported within NB102 section 5 relating to system states 4 or 12 following confirmation of a corresponding C4 or D message
System Incident	Any exception (as defined above) reported via NB102 or via the HSH requiring the investigation and repair of the root cause of the exception.
APS	Automated Payment Service
BIMS	Business Incident Management Service

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BSM	Business Service Management (AP Service Provision Team – PO Limited)
DRS	Data Reconciliation Service
EPOSS	Electronic Point of Sale Service
HSH	Horizon Systems Helpdesk
MER	Manual Error Report
MSU	Fujitsu Services, Pathway, Management Support Unit
NBE	Network Banking Engine
NWB	Network Banking
PO Limited	Post Office Limited
SIL	System Incident Log
SSC	System Support Centre
TIP	Transaction Information Processing
TP	Transaction Processing
TPS	Transaction Processing Service

0.5   Changes in this Version

Version	Changes
1.0	• New section 'Disputed transactions' included • Report definitions amended to be consistent with CS/SPE/011 • Process maps amended following discussion • Definition of SLA components included in detail • Re- structuring of document following PO Limited review
2.0	• Late comments included to enable approval by PO Limited: See section 4.4.3.1 – 'Customer Critical Exceptions' included in points 1 and 3.
2.1	Re issue for review following changes resulting from CR27 and workshop held on 20/21 February 2002. • System States 8,9,10 & 11 'Customer Critical' exceptions replaced by System State 4. • Reports NB100a & NB100b now deleted from report set • Reports NB101a & NB101b now deleted from report set and replaced with new report NB101 • Widespread error provisions and monitoring amended to agree with schedule N08 – now section 4.4.2. • Contingency for report distribution to PO Limited amended to include NB101 and NB102 sections 1 and 2 • SLA definitions amended to agree with schedule N08 – now section 4.4.1. • Process maps for incident management, section 7 are deleted. Will be scoped and agreed in a separate non CCD

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	• Caveat to exclude 'S' transactions from Network Banking reports. (EFTPOS reports will be populated with 'S' transactions)
2.2	Re-issue following N08 contractual agreement: 0.3: Deletions from associated documents and the inclusion of CS/PRO/111 0.4: Definition added for Priority Exception 4.4.1: SLA measurements and criteria brought in line with N08 4.4.2: Widespread error definition brought in line with N08 5.0: Amendments to BIMS report example 6.0: Tables brought in line to those quoted in CS/SPE/011
2.3	4.4.1 Amendments to Priority Exception SLA measurement from 'Average' time to 95% target time. 4.4.2 Amendments to the Widespread Error provision following final agreement of N08 Re-branding of ICL Pathway to Fujitsu Services throughout document
3.0	Final POL (Glenys Latham) comments included.
5.0	Updated for Contract Amendment. This versions does not include references to Service Level Targets and remedies payable in respect of Debit Card Method of Payment (DCMoP) – however these have been listed in 0.6 Changes Expected. Minor typos corrected.

0.6   Changes Expected

Changes
Update required to include references to Service Level Targets and remedies payable in respect of Debit Card Method of Payment (DCMoP)

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0.7   Table of Contents

1.0 Introduction

The Network Banking (NWB) report set produced by Fujitsu Services – Pathway (Pathway) central systems has been designed to enable NWB transactions completed in the outlets to be reconciled to the outlet Cash Account and settlement to be made with Post Office Limited (PO Limited) clients, e.g. Link, or direct settlement to specific clients.

Pathway central systems will produce a suite of reports in accordance with the rules documented within *'CS/SPE/011: Network Banking End to End Reconciliation Reporting',* which reconcile all the individual transaction components making a NWB transaction. Reconciliation is essentially at two levels, the counter reconciling with the 'Client' and the counter reconciling with PO Limited central systems – the Cash Account.

In addition to those exceptions reported by Pathway within the NWB report set, reconciliation errors may be discovered by PO Limited when reconciling data within it's central systems or relating to queries from PO Limited clients. To initiate the Business Incident Management Service (BIMS) process, Pathway or PO Limited Transaction Processing (TP) or Business Service Management (BSM) generates NWB Business Incidents for one or more exceptions or reconciliation errors discovered.

The incident management process is generic for all services. Electronic Point of Sale Service (EPOSS), Automated Payment Service (APS) and NWB incidents are raised, documented and progressed to resolution in the same manner. It should be noted however, that where a NWB incident **DOES NOT** affect reconciliation within PO Limited Transaction Information Processing (TIP), the provisions quoted within the CCD entitled: *CS/SER/017 'Data Error / Not Data Error – Definitions*; in respect of charges levied for Manual Error Reports (MER), **DO NOT** apply. Definition and charges for NWB / Transaction Processing Service (TPS) related errors, subject to the provisions documented within the CCD entitled: *CS/SER/017 'Data Error / Not Data Error – Definitions*; where the incident has caused a reconciliation or settlement error within TIP are found in associated Pathway CCD entitled: *'CS/PRO/111: TPS Reconciliation & Incident Management'*

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2.0 Scope

This document sets out the reconciliation and incident management procedures to be adopted by Pathway / Management Support Unit (MSU) for dealing with NWB reconciliation report distribution to PO Limited and any associated NWB Business Incidents which may arise, including:

- NWB reconciliation report exceptions and incomplete states
- Software faults affecting reconciliation and settlement
- PO Limited client enquiries / disputed banking transactions
- NWB Reconciliation Reports

3.0   Reports produced by Pathway central systems

This section is intended to give an overview of the working of each reconciliation report available. It is not intended as a reference point in the design of the reports, as such any rules or definitions quoted within the associated CCD 'CS/SPE/001: NWB End to End Reconciliation Reporting', will take precedence.

3.1   NB101 – Network Banking Settlement Statement

This report provides settlement information based upon the 'Client View' where C4 transaction components have been received by the DRS.

1. **C4 Settlement Date 1** – This figure identifies all C4 transaction components received by the DRS from the NBE with a 'C4 Settlement Date' = to the Run Date of the report.

2. **C4 Settlement Date 2** – This figure identifies all C4 transaction components received by the DRS from the NBE with a 'C4 Settlement Date' = to the Run Date of the report minus 1 day if any C4 transactions received for this date.

3. *C4 Settlement Date 3 etc* – This figure identifies all C4 transaction components received by the DRS from the NBE with a 'C4 Settlement Date' = to the Run Date of the report minus 2 days if any C4 transactions received for this date. *(Repeat for each day where C4 transactions have been received)*

4. **Total of all C4 transactions received on this report.**

5. **Columns**: Representing volume and value of Deposits, (titled 'Receipts') and Withdrawals, (titled 'Payments').

6. **Net Settlement column showing volume and value where**:

   - Volume = number of deposits plus number of withdrawals

   - Value = value of deposits minus value of withdrawals

   - Where the value of withdrawals exceeds the value of deposits, this total is shown as (£9999.99)

3.2 NB102 – Exception Summary

The report identifies all incomplete or exception states.

This report is divided into 12 sections:

Section 1: **All Uncleared confirmed, unconfirmed and TIP exceptions**

- Reports exceptions by 'Incomplete or Exception System State' and reconciliation date. Where no exceptions are reported for a particular system state, the row is suppressed.

Section 2: **Uncleared exceptioned client transactions**

- Reports NBE exceptions, (D), individually listed in system state order and reconciliation date where the incomplete or exception state suggests an urgent resolution is required to avoid customer dissatisfaction

Section 3: **Uncleared corruption's**

- Reports NBE / DRS corruption's individually listed in system state order and reconciliation date.

Section 4: **Uncleared timing differences**

- Reports transaction components where there is a difference in the reconciliation date and the posting date allocated where an 'S' has been received with an earlier or later date than the 'C4'. The 'C4' automatically assumes the 'S' reconciliation date however the transaction is exceptioned. *NB: For Network Banking, this section is generally not expected to be populated due to the exclusion of 'S' type transactions from this stream.*

Section 5: **Uncleared confirmed, unconfirmed and TIP exceptions >24 hrs**

- Reports defined uncleared exceptions *(see CS/SPE/011)* previously included within Section 1 which have remained uncleared for a period of greater than 24 hours. They are removed from section 1 and listed individually in system state and reconciliation date order.

Section 6: **Uncleared future dated transactions by client**

- Reports any transactions received by the DRS from the NBE which are 'future dated' – Settlement date > report run date +3 in system state and reconciliation date order.

Section 7: **All Cleared confirmed, unconfirmed & TIP exceptions**

- As section 1 – exceptions cleared and set to 'F99' by Pathway MSU

Section 8: **Cleared exceptioned client transactions**

- As section 2 – exceptions cleared and set to 'F99' by Pathway MSU

Section 9: **Cleared corruption's**

- As section 3– exceptions cleared and set to 'F99' by Pathway MSU

Section 10: **Cleared timing differences**

- As section 4 – exceptions cleared and set to 'F99' by Pathway MSU

Section 11: **Cleared confirmed, unconfirmed & TIP exceptions >24 hrs**

- As section 5 – exceptions cleared and set to 'F99' by Pathway MSU

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Section 12:   Cleared future dated transactions by client

- As section 6 – exceptions cleared and set to 'F99' by Pathway MSU

3.3 NB103 – Settled Transaction / Cash Account Reconciliation Statement

This report allows PO Limited to reconcile the settlement stream against the outlet Cash Account stream. This reconciliation is required as settlement with the individual PO Limited clients is based upon 'C4 Processing Date' i.e. the business day upon which the settlement took place. To complete a full reconciliation, it is important to know which Cash Account the settled transaction was posted to, to enable a reconciliation of settlement to be made with the outlet records. This report reconciles the transactions by 'C4 Processing Date' and Cash Account record.

1. NB103 is run weekly: In order to align with internal PO Limited / TIP processing it is required that this report is produced **AFTER** TPS processing on Friday and **BEFORE** TPS processing on Saturday. The report will include all C4 transaction components where:
   - 'C4 Processing Date' = run date and,
   - 'C4 Processing Date' = run date minus 'N' (where 'N' = 1 to 13).
2. Where a C112 is available and the Cash Account Period (CAP) is known the C4 transaction value will be posted against the appropriate CBDB CAP column.
3. Where a C112 is available and the CAP is known, but there is no C4, it will not be reflected in this report because the report includes C4 transaction values only
4. Where no C112 is available and therefore the CAP is unknown:
   - the C4 transaction value will be posted to 'No Cash Account Allocated'
   - then, when the C112 becomes available, the entry will be deleted from 'No Cash Account Allocated' and posted to the appropriate CBDB CAP column
   - if no C112 has been received after 14 days, **the entry within 'No Cash Account Allocated' will remain until the C112 becomes available even if this exceeds 14 days**
5. If a transaction is posted to the row 'No C/A to TIP' (according to rules 2 & 4 above):
   - the transaction will remain in this row until the Cash Account has been delivered to TIP and then move up into the row 'C/A to TIP'
   - if no Cash Account has been delivered to TIP after 14 days, **the entry within 'No C/A to TIP' will remain until the Cash Account is delivered to TIP even if this exceeds 14 days**
6. As the report is run each week, the transactions will move across the report according to the CAP and the reconciliation date; for example, a transaction posted to CBDB>=plus 2 in the first week, will move to CBDB plus 1 the second week and then appear in CBDB the third week, until disappearing off the report after 14 days
7. Where the columns headed 'CAPXX' are referred to, the actual report produced will show the actual CAP number, for example CBSB CAP40 is quoted, the column 'CAPXX<=-2' will show 'CAP40<=-2'.
8. This report identifies **VALUE** only
9. A separate report NB103 will be produced for both Deposit and Withdrawal transactions derived from 'Txn_type'

10. Five CAP's will be shown. The Counters Business Database (CBDB), the CBDB minus 1, the CBDB <=minus2, the CBDB plus 1 and the CBDB >= plus 2. In addition, those settled transactions, which currently have not been allocated a Cash Account are shown.

11. The CBDB CAP equates to TWO CAP's prior to the CAP applicable to the run date of the report. *For example; if the report was run on Saturday 20th January within CAP42 (CAP 42 commenced on Thursday 17th January), the CBDB CAP would be CAP40 (CAP 40 commenced on Thursday 3rd January, ended Wednesday 9th January).*

12. Where the CAP in which the outlet is trading is numerically more than 2 weeks prior to the CBDB CAP, if this takes the outlet CAP into the previous year, this will be reported as such. For example; the CBDB CAP is CAP 1 and the outlet is trading in CAP 51, this is assumed to be CAP51 of the previous year, *(therefore CBDB <=minus2)* and not reported ahead in the current year.

13. The C4 processing dates will be shown in reverse chronological order.

14. For a given C4 Processing Date, the sum of the two Total values (for the two rows C/A to TIP and No C/A to TIP) should be equal to the Total corresponding Receipts and Payments value on report NB101 for the same run date.

3.4 Report Distribution & Checking

Both daily and weekly reports will be available by 08.00hrs the day following the run date of the report to:

- PO Limited / TIP gateway: The Host writes the reports to an appropriate directory. These are picked up by FTMS and posted to the TIP gateway. (As per other Host to external system applications)

- Pathway / MSU DRS Workstation – MSU will check each report for mathematical accuracy only.

All reports will be produced as ASCII text files – one for each report. The report layout will be fixed format with space characters providing the blank space. This will allow for 'Excel' input, using fixed field width facilities. Any formatting, (lines and shading) will not be included within the file.

3.4.1 Contingency in the Event on Non delivery of reports to PON

If Pathway is unable to deliver all or any individual report to the PO Limited / TIP gateway by 08.00hrs the day following the run date of the report, Pathway MSU Manager will liase with the Network Banking Settlement Team Leader PO Limited / TP to arrange an e mail transmission via the Pathway account within the PO Limited corporate mail system of reports **NB101 and NB102 section 1 and section 2**. Pathway / MSU will operate this contingency under 'reasonable endeavours' and will aim to have the reports with PO Limited by 08.00hrs. However this timescale may not be achievable if processing problems have also delayed receipt of the reports into the DRS workstation. Should the PO Limited corporate mail system be unavailable to Pathway, then Fujitsu Services Corporate mail is used as an alternative.

NB: Should the corporate e mail service of either organisation be unavailable, the Manager Pathway / MSU will liase with the Manager PO Limited / TP and agree facsimile of reports NB101 and NB102 section 1 and 2.

Any distribution list for these reports is considered by both Pathway and PO Limited to be of a dynamic nature and therefore specific addressees are not covered within this document.

4.0   Reconciliation & Incident Handling

4.1 Incident Classification

4.1.1   NWB Business Incidents

Business Incidents relate to the 'Symptom' of an underlying cause – e.g. the effect of the system fault on the resulting reconciliation or settlement information sent to PO LIMITED.

A NWB Business Incident relates to one or more of the exceptions reported within the NWB Report Set, or one or more reconciliation or settlement errors / disputed transactions raised in accordance with this document by PO Limited / TP / BSM. (Refer to section 6.0 for a list of those NWB Business Incident incomplete or exception states currently known and for which appropriate NWB Business Incident reporting processes are set out in this document).

4.1.1.1   NWB Reconciliation Report Exceptions

Exceptions reported within the NWB reconciliation report set will be applicable to:

- Communication difficulties between the outlet and the Campus
- Communication difficulties between the Campus and the NBE
- Errors within the NBE
- Errors within the DRS
- Errors causing TIP transactions not to be harvested
- Corruption's within the NBE / DRS

4.1.2   NWB System Incidents

System Incidents relate to the underlying 'Cause'

Following the creation of a NWB Business Incident, Pathway may raise an associated System Incident to identify and repair the underlying cause of a NWB Business Incident. System Incidents will be routed to the appropriate group within Pathway, for investigation and resolution.

Where there are associated System Incidents and NWB Business Incidents, their relationship can be either:

- one to one; or
- one to many, respectively.

4.2 Generation of Business Incidents

In line with the generic incident management PO Limited policy agreed between Pathway and PO Limited, NWB Business Incidents will only be recognised as such if generated by Pathway or PO Limited as appropriate, via the HSH or via the 'Enquiry Service'. This ensures that the NWB Business Incident is properly logged, enabling Pathway / MSU to ensure that corrective information can be supplied and any underlying system fault can be rectified.

It is envisaged that NWB Business Incidents will only be generated by the following groups within Pathway and PO Limited:

- Pathway / MSU for all exceptions reported via the NWB Report Set

- PO Limited TP / BSM for any 'Enquiry Based Banking Transactions' (EBBT) or 'Disputed Transaction Notice' (DBTN) discovered by PO Limited that has not been reported by Fujitsu Services via the NWB report set

- Pathway / System Support Centre (SSC) for any system fault or data 'surgery' which is considered by Fujitsu Services to have a reconciliation or settlement implication within PO Limited in respect of NWB transactions.

Subject to agreement by the parties to the contrary, Post Office outlet calls to the Horizon System Helpdesk (HSH) will not generate NWB Business Incidents. However calls from Post Office outlets will be monitored and if it is considered necessary by Pathway, difficulties reported to the HSH will be elevated to NWB Business Incident status.

4.2.1 NWB Business Incidents Raised via the HSH by Pathway / MSU

Pathway / MSU will raise an appropriate Business Incident via the HSH for all exceptions appearing on reconciliation report NB102 sections 2,3,4 and 5.

4.2.2 NWB EBBT Business Incidents Raised via the HSH by PO Limited

It is important that PO Limited TP / BSM supply sufficient information to the HSH when generating a NWB Business Incident in respect of an EBBT NWB Business Incident to ensure the timescales for the resolution of NWB Business Incidents referred to in section 4.4 can be achieved. Achievement of such timescales is dependent upon the following information being provided by PO Limited TP / BSM when generating a NWB Business Incident via the HSH:

1. A valid 'PATH' code must be quoted, e.g. **'PATH040'** etc.

2. Prefix all narrative with **'THIS IS A BUSINESS INCIDENT FOR MSU'**

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3. The following transaction detail:

    • Client Account Number (the PAN)

    • Outlet FAD

    • Value of transaction

    • Date of transaction

NB: Where PO Limited *TP / BSM raise an EBBT NWB Business Incident which may require a large amount of supporting information, summary detail only may be given to the HSH and the additional information may be sent via e-mail to Fujitsu Services / MSU. (A current* Pathway */ MSU contact list will be made available to PO* Limited*).*

4.2.3   DBTN NWB Business Incidents Raised via the Enquiry Service

This facility is to support requirement NBR260 in respect of DBTN where PO Limited have received notification via either the outlet or the Network Business Support Centre (NBSC).   PO Limited / TP / BSM will contact Pathway / MSU 'Enquiry Service' directly by telephone, requesting urgent investigation within the timescales quoted in section 4.4.1

Achievement of such timescales is dependent upon the following information being provided by PO Limited TP / BSM when generating a DBTN enquiry via the Enquiry Service:

1. A valid 'PATH' code must be quoted, e.g. **'PATH040'** etc.

2. The following transaction detail:

    • Client Account Number (the PAN)

    • Outlet FAD

    • Value of transaction

    • Date of transaction

NB: If incorrect or insufficient information is provided by PO Limited Pathway *s to allow resolution of the DBTN enquiry, no further action will take place until new information is supplied and the enquiry will not be monitored in accordance with the timescales referred to in section 4.4.1.*

4.3 NWB Incident Reporting

4.3.1 BIMS Reports / MER

The Business Incident Management System (BIMS) has been designed to report the progress to resolution of an NWB Business Incident to allow PO Limited / TP to complete an accurate reconciliation (within PO Limited central systems) or settlement with their clients. For ease of identification and association with the corresponding HSH call, BIMS Report references will mimic the HSH reference. However they will be prefixed with a letter 'B', e.g. HSH ref.: E9912120011 = BIMS ref.: BE9912120011. Where an incident has been raised via the Enquiry Service, an initial response will be provided via telephone to PO Limited / TP / BSM and followed up by an appropriate BIMS report.

4.3.1.1 Format & content of BIMS report / MER

A BIMS Report will be issued for each NWB Business Incident generated via the HSH and the Enquiry Service. As part of that BIMS report, Fujitsu Services will issue a MER for each error associated with the relevant NWB Business Incident where it is necessary to do so, to advise PO Limited / TP of the transaction detail required to enable reconciliation or settlement to take place.

BIMS Reports / MER are designed to notify PO Limited / TP of the detail required to assist in the reconciliation or settlement process within PO Limited / TP. They communicate information concerning the resolution of the symptom of an underlying cause, not the cause itself. BIMS Reports / MER will not advise any detail as to the underlying 'Cause' of the problem if this is a result of a software error etc. This information is supplied via the System Incident Log (SIL). Where a System Incident is generated to eradicate the cause of a particular problem and there are one or more associated NWB Business Incidents, cross-references will be supplied on the NWB Business Incident BIMS Report / MER and the SIL to allow tracking of the System Incident.

4.3.1.2 Clearance & Closure Criteria

Pathway anticipates that it will provide information concerning NWB Business Incidents to PO Limited / TP on a 'drip feed' basis, by issuing updated versions of the initial BIMS Report / MER.

A BIMS Report is 'Cleared' when Fujitsu Services / MSU has provided the reconciliation / settlement information required to be contained in the relevant BIMS Report as set out in section 4.4.1.1. Additionally, the exception is cleared from the appropriate section of NB102 by MSU. The BIMS Report is then 'Closed' following agreement between PO Limited / TP and Pathway / MSU at the monthly TIP Operational Review Forum (TIPORF). Such agreement is subject only to fulfilment of the following conditions:

- If there is no associated System Incident, the BIMS Report is closed subject to the clearance criteria described above being met

- If there is an associated System Incident, the BIMS Report is closed subject to the successful closure of the System Incident by Pathway / MSU. *(On some occasions however, it is expected that PO* Limited */ TP will give authority to close a BIMS report prior to the closure of the System Incident).*

PO Limited / TP will advise Pathway / MSU via spreadsheet on a monthly basis at the monthly TIPORF of any payments it considers are payable to PO Limited (as compensation for PO Limited's costs in dealing with MER). **For the avoidance of doubt, NO charges are payable in respect of MER issued for NWB incidents not affecting the TIP transaction stream**.

If the parties disagree whether the TIP transaction stream has been affected or not, this will be initially discussed at the monthly TIPORF. The specific incidents will then be escalated via a 'Case Law Referral' form, to the Contract Administration Board for a final decision to be made.

4.3.1.3   BIMS Report Distribution

Pathway / MSU will distribute NWB BIMS Reports / MER within PO Limited / TP using the PO Limited corporate e-mail network. In the event that this facility is temporarily unavailable, reports will be distributed via the Fujitsu Services mail system.

BIMS Reports / MER distributed in accordance with this section will be deemed to have been issued to PO Limited / TP, and / or PO Limited / TP given notice of any errors described therein, at the time of transmission by mail.

An example of a BIMS Report / MER is shown in Section 5.0.

4.3.2   System Incident Log

The SIL is intended to track the progress to resolution of a System Incident generated to eradicate an underlying system fault. In practice, one system fault could lead to a number of symptoms generating NWB Business Incidents. The SIL has been developed to remove the need to annotate each BIMS Report / MER associated with a particular system fault, with the detail required to ensure PO Limited / TP are fully advised as to the nature of this fault and how and when it is to be rectified. This information will be contained in the SIL. *NB: The SIL is not intended to be a vehicle to relay detail of all* Pathway *releases / fixes and will relate only to reconciliation incidents resolved by MSU.*

4.4 NWB Exception Resolution Timescales

4.4.1 NWB Business Incident SLA conditions

Pathway / MSU will raise an initial BIMS Report (V1.0) relating to a new NWB Business Incident, on the same working day as the NWB Business Incident is generated via the HSH or the Enquiry Service, or in any event on the morning of the next working day. This will be made available in accordance with section 4.3.1.1, to PO Limited / TP. This initial, incomplete, BIMS Report will serve to notify PO Limited that a NWB Business Incident has occurred and that the completed BIMS Report will be provided to PO Limited within the agreed timescales below.

In the event of the NWB Report Set not being available to Pathway / MSU in time to enable any exceptions to be notified within this timescale, Fujitsu Services / MSU will contact the PO Limited / TP 'Incident Manager Transaction Processing' to agree a temporary extension to the timescale.

All enquiries and transaction searches within 90 days of the original transaction date will be carried out by Pathway / MSU via the DRS Workstation. Enquiries and transaction searches where the original transaction date is in excess of 90 days will be carried out by Pathway / MSU using the Audit Archive **subject to PO LIMITED agreement to this archive being used for this purpose.**

Pathway / MSU will ensure the final cleared BIMS Report / MER, is made available in accordance with section 4.3.1.1.and is cleared in accordance with the following timescales:

1. For DBTN enquiries where the **transaction date is within 90 days of the date the transaction is disputed by the end customer** and raised by PO Limited / TP / BSM via the Enquiry Service in accordance with section 4.2.3:

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

   The following conditions apply to DBTN enquiries:

   The calculation of the time to resolution within the above SLA will only commence from either the receipt of the C4 or D transaction component within the DRS, or the reporting of a Priority Exception, (which becomes a 'Customer Critical Exception by way of the associated DBTN), within NB102 section 5 of the NWB reconciliation report set.

2. For any DBTN enquiries where the **transaction date is in excess of 90 days of the date the transaction is disputed by the end customer** and raised by PO LIMITED / TP / BSM via the Enquiry Service in accordance with section 4.2.3:

   - *It must be resolved within 5 MSU days of notification*

3. For any 'Priority' exception relating to incomplete states 4 or 12, where a DBTN enquiry has not been received, reported within NB102 section 5 and raised by Fujitsu Services / MSU via the HSH in accordance with section 4.2.1:

   95% must be resolved within <= 8 hours commencing at 08.00hrs on the <u>SECOND</u> MSU day following receipt by the DRS of the exception, based upon all Priority exceptions received within the quarterly reporting period.

4. For all non 'Customer Critical' NWB exceptions reported within NB102 sections 2 – 5 and raised via the HSH by Pathway / MSU in accordance with section 4.2.1:

   - ***They must be resolved within 5 MSU days of notification via NB102 sections 2 -5.***

5. For EBBT NWB reconciliation errors raised by PO Limited / TP / BSM via the HSH in accordance with section 4.2.2:

   - ***They must be resolved within 5 MSU days from the date they were reported to the HSH.***

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

4.4.1.1 SLA Exclusion / Suspension criteria

- Where an exception has been generated due to factors outside of Pathway control, e.g. where an outlet has failed to communicate due to fire, flooding or other agreed 'Force Majeur' conditions, the exception will be removed from the SLA calculation and resolved using 'Reasonable Endeavours'.

- Where an exception necessitates the retrieval of information from, or access to, an Outlet to enable successful resolution and this is not available. The period whilst Pathway waits, having requested that information or access be provided, shall not count towards the time for resolution of that exception.

- Where resolution is dependent upon information being received from the NBE, The period whilst Pathway waits, having requested that information or access be provided, shall not count towards the time for resolution of that exception.

PO Limited will be informed via the BIMS report applicable to the exception being investigated that SLA suspension is being invoked in respect of the above.

4.4.1.2 NWB System Incident Resolution Timescales

There is no strict timescale for the resolution of a System Incident as the time taken to develop a fix or correct erroneous reference data cannot be determined. Obviously

however, Pathway will give every System Incident the priority it deserves taking into account PO Limited's requirement and would aim to deliver an initial analysis of the root cause within 5 working days and a final analysis and evidence of remedial action, within 10 working days. A System Incident will be closed by Pathway once the relevant fix has been developed and tested, or a correction to the relevant erroneous reference data has been authorised or approved for release through the appropriate agreed procedures between Pathway and PO Limited. The SIL, advising the current status of System Incidents will be delivered to PO Limited / TP at the end of each week. PO Limited / TP may telephone Pathway / MSU at any time to receive an update as to the status of any System Incident documented on the SIL.

4.4.2   Widespread Errors

Pathway will monitor 'trigger points', for example HSH calls and the NWB Report set, which can alert of any likely potential or actual 'widespread' errors which may occur.

4.4.2.1   Widespread Error Conditions:

Total Number of Exceptions in the day	CCE	Priority Exceptions which aren't CCE's	Other Exceptions
Up to 100	8 hr SLA	8 hr SLA	5 day target time
100 to 500	8 hr SLA	8 hr SLA unless there are more than 100 in either state 4 or state 12 in which case those in that error state will have a Widespread Error 'let' to 5 day target time, but all others to meet the 8 hr SLA	5 day target time
Over 500	8 hr SLA	Target time for Widespread Errors. 8 hr SLA for the first 500 which are not Widespread Errors and 5 day target time thereafter	5 day target time

4.4.3   Repairing Data

Refer to Pathway document *'CS/PRO/111 'TPS Reconciliation & Incident Management'* for the repair criteria in relation to NWB transactions affecting the TPS transaction stream.

5.0   NWB BIMS Report

BIMS Reference:	BE/0110150400			Final Update

Incident Type:	4 **Network Banking**	Version:	3	Last Updated:	18/10/01 11:40:19

Incident Class: **0070   C4 with no corresponding C12**

Originator:	**PW-MSU**	Transaction Date:	**14-Oct-01**	CAP:	**3001**	FAD:	**004546**

Status:	**0 Open**		Exception Value:	**£10.00**

Other References   **Transaction Liability**

PinICL Reference: Provisional: Final:

Incident Xref: **Settlement Details**

TIP/TP/OSG Ref: Transaction Settlement

System Incident References   Settled Amount:

    HSH: Invoice Number:

    PinICL: Invoice Date:

                                     Manual Error Report

Incident History   Chargeable Errors: **0**

Date Received:	**15-Oct-01**	MER Set Amt:	
Date Cleared:	**16-Oct-01**	MER Inv No:	
Date Closed:		MER Inv Date:	

Actions

Actions: Date & Time	15/10/01 11:03:10	**Action Type**	Describe Incident	**Analyst**	Dina Chauhan

NB102 for processing date 15/10/01 shows 1 Exception for £10.00. This is a C4 with no corresponding C12

The customer details are of   **NB: This wording may not reflect the actual content**

                                           a BIMS report in live running. It has only been Included by way of example

Bank – Barclays
PAN 000000000000000
FAD 000000

Actions: Date & Time	16/10/01 15:36:04	**Action Type**	Clear Incident	**Analyst**	Mike King

C12 subsequently received on 16/10/01 for £10.00. Customer and settlement deemed to be correct.

Fujitsu Services   Network Banking Reconciliation & Incident   Ref: NB/PRO/002
                              Management

                                                                       Version: 3.0
                       COMMERCIAL IN CONFIDENCE   Date: 10/05/ 02

6.0   Incomplete and Exception States

6.1   Incomplete States

This table identifies the NB102 series report section where incomplete and discrepancy States are reported in detail.

Incomplete State	Transaction Components					Exception report NB102 Section	
	C112	C12	C4	S	D	Uncleared	Cleared
1		√				1 & 5	7 & 11
2		√	√			1 & 5	7 & 11
4			√			1 & 5	7 & 11
5	√					1 & 5	7 & 11
6	√	√				1 & 5	7 & 11
7	√		√			1 & 5	7 & 11
8				√		1 & 5	7 & 11
9	√			√		1 & 5	7 & 11
10		√		√		1 & 5	7 & 11
11	√	√		√		1 & 5	7 & 11
12					√	2	8
13		√			√	2	8
14	√				√	2	8
15	√	√			√	2	8
16			Then √	√		1 & 5	7 & 11
17	√		Then √	√		1 & 5	7 & 11
18		√	Then √	√		1 & 5	7 & 11
20				√	Then √	2	8
21	√			√	Then √	2	8
22		√		√	Then √	2	8
23	√	√		√	Then √	2	8

Shaded lines represent System States not expected to be reported within the Network Banking report set

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Fujitsu Services   Network Banking Reconciliation & Incident Management   Ref: NB/PRO/002

Version: 3.0

COMMERCIAL IN CONFIDENCE   Date: 10/05/ 02

6.2   Exception States

This table identifies the NB102 series report section where an exception is reported in detail.

Exception State	Description	Exception report NB102 Section	
		Uncleared	Cleared
E01	Additional C112	1 & 5	7 & 11
E02	Additional C12	1 & 5	7 & 11
E03	Additional D	2	8
E04	Additional C4	1 & 5	7 & 11
E05	Additional S	1 & 5	7 & 11
E06	S after C4	1 & 5	7 & 11
E07	S after D	2	8
E08	C4 after D	2	8
E09	D after C4	2	8
E10	C112 after final state	1 & 5	7 & 11
E11	C12 after final state	1 & 5	7 & 11
E12	C4 after final state	1 & 5	7 & 11
E13	D after final state	2	8
E14	S after final state	1 & 5	7 & 11
E15	Not Used		
E16	Not Used		
E17	Not Used		
E18	Not Used		
E19	Not Used		
E20	Amount of C112#C12	1 & 5	7 & 11
E21	Amount of C112#C4	1 & 5	7 & 11
E22	Amount of C112#S & C112#0	1 & 5	7 & 11
E23	Amount of C12#C4	1 & 5	7 & 11
E24	Amount of C12#S & C12#0	1 & 5	7 & 11
E25	Amount of C112#D	2	8
E26	Amount of C12#D	2	8
E27	Incomplete/corrupt C112	3	9
E28	Incomplete/corrupt C12	3	9
E29	Incomplete/corrupt C4	3	9
E30	Incomplete/corrupt D	3	9
E31	Incomplete/corrupt S	3	9
E32	Amount of C4#S & C4#0	1 & 5	7 & 11
E33	Amount of D#S	2	8
E34	C112 arrived after state F99	1 & 5	7 & 11
E35	C12 arrived after state F99	1 & 5	7 & 11
E36	C4 arrived after state F99	1 & 5	7 & 11
E37	D arrived after state F99	2	8
E38	S arrived after state F99	1 & 5	7 & 11
E39	Settlement Date # Reconciliation Date	4	10

Shaded lines represent System States not expected to be reported within the Network Banking report set