

**Fujitsu
Services****Network Banking MIS Report Design**

Ref: NB/SDS/008

Version: 2.0

Date: 12/07/2002

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Document Title: Network Banking MIS Report Design

Document Type: Report Design

Release BI3

Abstract: This Contract Controlled document details the design of Management Information Reports that are part of the Network Banking Service.

Document Status: Approved

Authors: Steve Newman

Contributors: Roger Barnes

Reviewed By:

Gary Booker (POL Retail Banking)	Tony Hayward
James Brett (POL Design Authority)	Phil Hemingway
Jeanette Brown (POL Design Authority Manager)	Dave Hollingsworth
Charles Leighton (POL Security)	Mark Hopkins
Alan Orpe (POL Business Change)	Gareth Jenkins
Sue Stewart (POL Business Service Management)	Dave Johns
Donald Bell	Duncan MacDonald
Richard Brunskill	Bill Reynolds
Alan D'Alvarez	Geoffrey Vane
	John Moran
	Mike Deverell

Comments To: Author, Roger Barnes

Comments By: N/A

Distribution: Contributors, Reviewers and:

Pete Jeram
Liam Foley
Fujitsu Services Library

0.1 Document Control**0.1 Document History**

Version	Date	Reason for Issue	Associated CP/ PinICL Nos.
0.1	12/09/2001	First draft	
0.2	4/12/2001	Second draft. Pathway document boilerplate added. Changes arising from POL review of first draft incorporated.	

		Reports re-designed to get most benefit from Business Objects.	
0.3	14/12/2001	Changes arising from comment from internal review.	
1.0	20/3/2002	Un-approved baseline for first drop of code from development to System Test.	
1.1	12/4/2002	Changes arising from comment from external review. Changes due to changes in requirements introduced by CP.	CP3208 CP3209 CP3221
1.2	24/05/2002	Removal of POL Organisational Analysis Report	Removal of requirement for this Report from N05
2.0	12/07/2002	Minor comments from POL applied and issued for approval. Initial definitions of Value Bands and applicable Product Types add to definition of the Bank Analysis report.	

0.2 **Approval Authorities**

Name	Position	Signature	Date
David Johns	APDU Design Manager Fujitsu Services		
Torstein Godeseth	Design Authority Post Office Limited		

0.3 **Associated Documents**

Ref.	Doc.	Vers.	Title	Author
REQ	NB/SPE/001		Network Banking, Systems Requirements Specification	T.Hayward
N05	BP/CON/266	4.0	Codified Agreement Schedule N05 - NBS Service Management	
DES	TD/SDS/001		System Design Specification for the Network Banking Application	Gareth Jenkins
DAT	NB/SDS/009		Network Banking MIS Data Model	Steve Newman
VOL	NB/SRS/001		Systems Requirements Specification for Business Volumes	James Stinchcombe
AIS	NB/IFS/006		Pathway Data Warehouse to Post Office Ltd Application Interface Specification.	Steve Newman
OPS	CS/PRD/109		Delivery Procedure For Network Banking MIS Reports	John Moran

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Unless stated otherwise the documents referred to above are the latest approved versions.

0.4 Abbreviations & Definitions

Abbreviation	Definition
Accounting Day	A day within an Accounting Week for POL.
Accounting Week	Period of approx. one calendar week (Thursday to Wednesday), defined by POL for accounting purposes. A collection of Accounting Days
Authorising Source	A body that authorises transactions, might be a Bank but more often an agent such as LINK
Bank	Financial Institution that issues cards to its customers that can be used for NB Transactions. N.B. Bank is a specialisation of the POL Client entity.
Confirmed Amount	Amount confirmed in C2 message. Zero if transaction fails, is declined, or is balance enquiry
DWh	Data Warehouse.
End Date	Identifies the end of a period of time (Date and Time)
FAD Code	A structured code to identify an outlet or a satellite as a cash accounting unit.
Financial Institution	A privately owned entity that collects funds from the public.
Issuer Scheme	Classification of a group of types of cards issued by a Bank
Issuer Scheme ID	Unique (POL) system generated code identifying an Issuer Scheme
Money Laundering Threshold	A cut off value below which 'Cash Deposit' transactions are not likely to be of interest from a money laundering perspective.
Month	A calendar month
NB	Network Banking
NB Transaction	Record of an attempted Network Banking Transaction, regardless of its <i>Outcome</i>
NBE	Network Banking Engine
NBS	Network Banking Service
Outcome	Classification of the result of a <i>NB Transaction</i>
Outcome Code	Unique code indicating the <i>Outcome</i> of a Transaction.
Transaction Result	Classification of <i>Outcome</i> , e.g. 'Transaction Completed OK', 'Abandoned by Clerk', 'Decline Confirmed', 'Transaction Failed'
Transaction Result Code	Unique code indicating the <i>Transaction Result</i> of a NB Transaction.
Outlet	Place where Horizon system is installed for conducting transactions with the general public
PAN	Primary Account Number
Posting Date	The date of the last complete POL Trading Day (ending at 19:00) preceding the harvesting run producing the Transmission Files in which the transactions were sent to TIP and the DWh.
POL	Post Office Limited
Product	Classification of <i>NB Transaction</i> identifying the combination of Product Type and Bank
Product Code	Identifies a POCL Product
Product Type	A classification of <i>Product</i> , e.g. 'Cash Withdrawal', 'Cash Deposit', 'Balance Enquiry', etc. Equivalent to Item Type in POLs logical data model.
Product Type ID	Unique (POL) system generated code identifying an Product Type, e.g. Cash Withdrawal, Cash Deposit, etc.

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RDMC	Reference Data Management Centre
Settlement Date	The date of a <i>NB Transaction</i> for settlement purposes, determined by <i>Authorising Source</i>
Start Date	Identifies the Start of a period of time (Date and Time)
TPS	Transaction Processing System. Fujitsu Services application that collects transaction data from Outlets and forwards it to POL.
Trading Date	Date identifying a period of approximately one calendar day that is the interval between two End of Day markers written at Outlets at a time determined by reference data.
Receipt Date	The local date and time of a transaction as recorded on the receipt.
Transaction Value	Measure (sum) of the confirmed value of transactions in a collection.
Transaction Volume	Measure (count) of volume of transactions in a collection
User Name	User Name entered by Clerk at logon

0.5 Changes in This Version

Amendments arising from review comments of the previous version. All changes are minor.

The initial definition of Value Bands and applicable Product Types, as defined in Schedule N05 - NBS Service Management, have been added to the description of the Bank Analysis report.

0.6 Changes Expected

None

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1 Introduction

Fujitsu Services's Data Warehouse (DWh) will be used to provide all Management Information reports. These are characterised by the use to which they are put and the timeliness in which they need to be produced. A management information report is used to inform strategic decision making rather than day-to-day operational decisions. Usually the reports are produced some time after the fact and report on events that took place over a period of days, weeks and months, or even years, rather than hours.

2 Requirements

These reports do not support contractual service levels but are provided for the use of POL to support the management of their business. This is a new service to POL.

Four Trend Analysis reports are required:

- Money Laundering
- Multiple Transactions
- Transaction Outcome by Outlet
- Bank Analysis

3 Method of Distribution

Pathway's Management Support Unit will refresh each report shortly after the period covered by the report has ended. This will create a new Business Objects report file for each report. These files will be made available to Post Office Limited, for example by CD-ROM or by placing them on a server to which they have access. The method of delivery will be specified in Delivery Procedure for Network Banking MIS Reports (CS/PRD/109) [OPS].

Once a week the new Business Objects report files for the Transaction Outcome by Outlet and Bank Analysis will be delivered to POL.

Once a month the new Business Objects report files for the Money Laundering and Multiple Transactions will be delivered to POL.

The Bank Analysis report will normally be delivered to POL on the working day following the end of the reporting period. Other reports will normally be delivered to POL within five working days after the end of the reporting period.

Post Office Limited will need to provide one or more Windows NT Workstations running BusinessObjects 5.1 to view, print and manipulate the reports provided.

4 Design

This section describes the format and content of the Network Banking MIS reports as they will be delivered. It also shows some examples of how the reports can be customised by the user to meet his or her own individual requirements.

This document follows BusinessObjects convention of considering attributes of objects as either Dimensions or Measures. Dimensions are attributes by which it is possible to specify what is being reported. They determine things like **What** happened, **When** something happened, **Where** something happened. It is not normal to perform arithmetic on dimensions. Measures are quantitative attributes like how many or how much. Arithmetic is routinely performed on Measures.

4.1 Principles

The following conventions will be applied to all reports unless there is a specific requirement otherwise. Reports will:

- Cover a single instance of a period of time defined in either the Calendar or Accounting Calendar hierarchies.
- Be delivered as Business Objects report files.
- Use Arial font sized at 10 point or above.
- Be able to be printed full width on normal A4 paper either landscape or portrait.

- Column widths must, wherever possible be large enough to display the longest data item without truncation or text wrapping.
- Have a repeating page header that contains the report title, date last refreshed, the period of time covered, and any text required to show the values of any selection criteria used.
 - Where the scope of a report is a *Month* the page header will display the *Month Name* and *Year* in a single field. e.g. August 2001.
 - Where the scope of a report is an *Accounting Week* the page header will display *Accounting Week ID*, *Accounting Period Id*, and *Financial Year* in a single field separated by " / ". e.g. "4 / 5 / 2000" which represents the fourth *Accounting Week* in the Fifth *Accounting Period* in the *Financial Year* that began in *Year* 2000.
- Have a repeating page footer that contains page number in Page n of nn format.
- Object descriptions or names are displayed in preference to codes. N.B. The data providers must include codes so that they are available to users.
- Dates are displayed in DD-Mmm-YY format, left justified.
- Times of events are displayed in hh24:mm:ss format, left justified.
- Times, which are measurements of intervals between events, are displayed in ss.mmm, i.e. seconds and milliseconds.
- Currency amounts are displayed in £#,##0.00 format, right justified.
- Transaction volumes are displayed in #,##0 format, right justified.

4.2 Dates

Requirements have been identified to use four dates:

- **Receipt Date** - Calendar Date (and Local Time) when the transaction was recorded. *Receipt Date* will be used for any reports where the details of individual transactions are required.
- **Trading Date** - Identifies *Trading Day*. This is the unit by which the Transaction Processing Service packages transactions for delivery to both TIP and the Data Warehouse. The Data Warehouse will maintain aggregates with Trading Day granularity and this will be the default unit of aggregation for all MIS reports.
- **Settlement Date** - The requirement for the Bank Analysis report explicitly states that *Settlement Date*, which is determined by the *Authorising Source*, is to be used. This attribute will be included in the data passed from TPS to DWh.
- **Posting Date** - This is the date that transactions were posted to the Data Warehouse. It is the date of the *Trading Day* that ended immediately prior to the transactions being harvested by TPS for delivery to TIP.

4.3 Hierarchies

Business Objects is a powerful user tool for manipulating data. A full description of the facilities it provides is beyond the scope of this document. Some features however depend on

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the end users use of them being anticipated and catered for by the designer. This is particularly true when considering the different levels of detail, or abstraction, that a user might require. There are two basic ways to do this:

Drilling: This is where the user is interested in looking in more detail at a subset of data from a report. e.g. A user looking at a report showing volumes of transactions by *Bank* and wishes to see how a *Bank's* transactions are distributed by the *Bank's Issuer Schemes*. By selecting the 'Drill' control, the *Bank* Dimension, and the 'drill down' option a new version of the report is displayed showing only the selected *Bank's* transactions broken down by it's *Issuer Schemes*. Both the scope and the level of abstraction of the report are changed. This facility depends on hierarchies being defined and made available in reports.

Dimension Swapping: This is where a user is interested at looking at a report at a different level of abstraction. e.g. A user is looking at a report showing the volume of Network Banking Transactions by Territory and wishes to look at the same data by Head of Area. By 'dragging' the Head of Area dimension from the Report Manager section of the report and 'dropping' it over the 'Territory' dimension in the report body these dimensions are swapped. The report will change to show the volume of Network Banking Transactions by Head of Area. Changing the dimensions used in a report only changes the level of abstraction and cannot be used to change the scope.

Business Objects is a complex tool and it is possible to manipulate reports in many ways. It is not possible make reports foolproof without removing all the flexibility available. Drilling up and down predefined hierarchies, and swapping a reported dimension for another in the same hierarchy, will be supported.

To support this a number hierarchies have been defined for Network Banking MIS reports. It should be noted that while hierarchies can add greatly to the usefulness of Business Objects reports they are not cost free. The cost comes in three forms 1) The length of time it takes to regenerate reports increases, 2) The size of delivered files increases, 3) The time taken to display the results of changes made to the report by the user increases, reducing its responsiveness. If it is found that any of these is unacceptable in use then consideration should be given to reducing the use of hierarchies.

The convention used in this document for defining hierarchies is top (or most abstract, least detail) to bottom (or least abstract, most detail). Unless restricted by the scope of the report the user will be allowed to navigate both up and down hierarchies.

The following hierarchies are defined:

Hierarchy:	Dimension
SLA Calendar	
Level 1	SLA Year
Level 2	SLA Quarter
Level 3	Month
Level 4	Trading Day

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Hierarchy:	Dimension
Accounting Calendar	
Level 1	Financial Year
Level 2	Accounting Period
Level 3	Accounting Week
Level 4	Accounting Day

Hierarchy:	Dimension
Settlement Calendar	
Level 1	Financial Year
Level 2	Accounting Period
Level 3	Accounting Week
Level 4	Settlement Date

Hierarchy:	Dimension
Bank	
Level 1	Bank
Level 2	Issuer Scheme

Hierarchy:	Dimension
Product	
Level 1	Product Type
Level 2	Product

Hierarchy:	Dimension
Outcome	
Level 1	Transaction Result
Level 2	Outcome

4.4 Report Design

The design of each report will be expressed in terms of the entities and attributes in [DAT]. For convenience brief descriptions of the entities and attributes employed are reproduced in Section 0.4 Abbreviations and Definitions.

4.4.1 Money Laundering

This monthly report shows the details, by Outlet, of cash deposit transactions that exceed a configurable threshold. The report will display successful Network Banking transactions where the *Product Type* is 'Cash Deposit' and the *Confirmed Amount* is greater than *Money Laundering Threshold*. *Money Laundering Threshold* is an amount, held in Fujitsu Services reference data within the Data Warehouse, that constrains the volume of data included in the report. The value of *Money Laundering Threshold* will be set to £10000. This value can be changed at POLs instigation using the established Change Request process. The standard

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Business Objects filter function can be employed by the user to restrict the transactions displayed to any value greater than *Money Laundering Threshold*.

Details of each individual Transaction where the threshold is exceeded will be displayed together with an Outlet summary that shows the volume of transactions and sum of *Confirmed Amounts*.

No hierarchies are used in this report.

Rules:

1. The transaction was successful (*Transaction.Success* = true).
2. *Product Type* is 'Cash Deposit'.
3. *Receipt Date* between *Month.Start Date* and *Month.End Date*.
4. *Confirmed Amount* is greater than *Money Laundering Threshold*.

Measures:

- *Confirmed Amount*
- Count of transactions per *Outlet*
- Sum of *Confirmed Amount* per *Outlet*

Dimensions:

- *Outlet*
- *User Name*
- *Receipt Date*
- *PAN*

Other Details Available:

- *FAD Code*

Hierarchies:

- None

Sort Sequence:

- Ascending *Outlet Name*

4.4.2 Multiple Transactions

This monthly report shows details of where more than a configurable number of transactions has been conducted, within an Outlet, for the same *PAN* in a *Trading Day*. [R269] *Multiple Transaction Threshold* is an value, held in Fujitsu Services reference data within the Data Warehouse, that constrains the volume of data included in the report. The value of *Multiple Transaction Threshold* will be initially set to 5 (five). This value can be changed at POLs instigation using the established Change Request process.

Details of each individual transaction will be shown, sorted by *Outlet*, *PAN*, and *Receipt Date*.

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Rules:

1. *Receipt Date* between *Month Start Date* and *Month End Date*.
2. Count of NB Transaction for *PAN* on *Trading Date* at *Outlet* is greater than *Multiple Transaction Threshold*.

Measures:

- *Confirmed Amount*

Dimensions:

- *Outlet*
- *User Name*
- *Receipt Date*
- *PAN*
- *Product Type*
- *Transaction Result*

Other Details Available:

- *FAD Code*
- *Product Type ID*

Hierarchies:

- None

4.4.3 Transaction Outcome Analysis by Outlet

This weekly report [R258] shows a summary of the Network Banking transactions performed in each *Outlet*. The scope of this report will be an *Accounting Week*.

For each *Outlet* there will be one row, showing *Transaction Volume* and *Transaction Value*, for each combination of *Product* and *Outcome*. The sort sequence for this report will be ascending *FAD Code*, *Product* and *Outcome*. Page breaks will be inserted to ensure that each *Outlet* starts on a new page.

Rules:

1. *Trading Date* between *Accounting Week.Start Date* and *Accounting Week.End Date*.

Measures:

- *Transaction Volume*
- *Transaction Value*

Dimensions:

- *Outlet*
- *FAD Code*
- *Accounting Week*
- *Product*

- *Outcome*

Other Details Available:

- *Outlet ID*
- *Product Code*
- *Outcome Code*

Hierarchies:

- This is a very large report that is required to show a great deal of detail. No drilling down is possible but drilling up in the Product and Outcome hierarchies will be supported.

4.4.4 Bank Analysis

A weekly report showing, for each Bank, the daily count and sum of *Confirmed Amount* of Network Banking transactions. [R261].

Each page will, in addition to the standard page header items, show the date of latest *Trading Date* posted by the Data Warehouse at the time the report was produced (or refreshed). This is included to indicate to the user that the Data Warehouse had posted transactions for each *Trading Date* within the *Accounting Week*.

The scope of this report a week will be an *Accounting Week*. A single report will be produced each week containing all *Banks*.

Each *Bank* will start on a new page, and within *Bank* there will be separate sections for each *Issuer Scheme*.

Within *Issuer Scheme* there will be one row for each combination of *Posting Date*, *Settlement Date*, *Product Type Value Band* and *Transaction Result* recorded during the reporting period.

The sort sequence for the report will ascending *Bank*, *Issuer Scheme*, *Posting Date*, *Settlement Date*, *Product Type Value Band* and *Transaction Result*.

N.B. Value Bands and the Product Types that they apply to are soft configured. The initial configuration will be that specified in "Codified Agreement Schedule N05 - Service Management" [N05], section 6.1.2. i.e. For each of the Product Types "Cash Withdrawal", "Cash Withdrawal with Balance" and "Cash Deposit" there shall be three value bands. The three value bands will be: (i) zero value transactions; (ii) transactions of greater than zero that are less than or equal to £250; and (iii) greater than £250.

Rules:

1. *Posting Date* between *Accounting Week.Start Date* and *Accounting Week.End Date*.

Measures:

- *Transaction Volume*
- *Transaction Value*

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Dimensions:

- *Bank*
- *Issuer Scheme*
- *Posting Date*
- *Settlement Date*
- *Product Type Value Band*
- *Transaction Result*

Other Details Available:

- *Bank ID*
- *Issuer Scheme ID*
- *Product Type ID*
- *Product Type*
- *Value Band*
- *Value Band ID*
- *Transaction Result Code*
- *Issuer Scheme*
- *Issuer Scheme ID*
- *Product*
- *Product Code*
- *Outcome*
- *Outcome Code*

Hierarchies:

- Settlement Date (up only)
- Bank
- Product
- Outcome

Report Layouts

4.4.5 Money Laundering

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Last Refreshed: 01-Jul-01 6:07:40

Network Banking Cash Deposit transactions over £10000

June, 2001

Outlet Name	User Name	Transaction Receipt Date	PAN	Confirmed Amount
Outlet 1	CLERK01	01-Jun-01 9:15:12	1234567890123456789	£11,000.00
	CLERK01	01-Jun-01 9:16:25	1234567890123456789	£17,000.00
	CLERK01	03-Jun-01 9:15:54	1234567890123456789	£17,000.00
Outlet 1	3		Outlet Total:	£45,000.00

Outlet Name	User Name	Transaction Receipt Date	PAN	Confirmed Amount
Outlet 2	CLERK09	02-Jun-01 13:01:08	0987654321098766543	£100,000.00
	CLERK09	04-Jun-01 13:03:07	0987654321098766543	£100,000.00
Outlet 2	2		Outlet Total:	£200,000.00

4.4.6 Multiple Transactions

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Last Refreshed: 01-Jul-01 06:17:49

Instances of the same PAN being used for more than 5 transactions on the same Trading Day.

June, 2001

Outlet Name	PAN	Product Type	Transaction Result	User Name	Transaction Receipt Date	Confirmed Amount
Outlet 1	3334567890123450000	Withdraw Cash	Transaction Completed OK	Clerk02	01-Jun-01 12:05:00	£20.00
Outlet 1	3334567890123450000	Withdraw Cash	Transaction Completed OK	Clerk02	01-Jun-01 12:05:30	£20.00
Outlet 1	3334567890123450000	Withdraw Cash	Transaction Completed OK	Clerk02	01-Jun-01 12:05:00	£20.00
Outlet 1	3334567890123450000	Withdraw Cash	Transaction Completed OK	Clerk02	01-Jun-01 12:05:30	£20.00
Outlet 1	3334567890123450000	Withdraw Cash	Transaction Completed OK	Clerk01	01-Jun-01 12:01:00	£20.00
Outlet 1	3334567890123450000	Withdraw Cash	Transaction Completed OK	Clerk01	01-Jun-01 12:01:15	£20.00
Outlet 2	1114567890123450000	Withdraw Cash	Decline Confirmed	Clerk01	01-Jun-01 12:01:00	£0.00
Outlet 2	1114567890123450000	Withdraw Cash	Decline Confirmed	Clerk01	01-Jun-01 12:02:00	£0.00
Outlet 2	1114567890123450000	Withdraw Cash	Decline Confirmed	Clerk01	01-Jun-01 12:02:00	£0.00
Outlet 2	1114567890123450000	Withdraw Cash	Decline Confirmed	Clerk01	01-Jun-01 12:03:00	£0.00
Outlet 2	1114567890123450000	Withdraw Cash	Decline Confirmed	Clerk01	01-Jun-01 12:04:00	£0.00
Outlet 2	1114567890123450000	Withdraw Cash	Decline Confirmed	Clerk01	01-Jun-01 12:05:00	£0.00
Outlet 3	2224567890123450000	Deposit Cash	Transaction Failed	Clerk01	01-Jun-01 12:02:00	£0.00
Outlet 3	2224567890123450000	Deposit Cash	Transaction Failed	Clerk01	01-Jun-01 12:03:00	£0.00
Outlet 3	2224567890123450000	Deposit Cash	Transaction Failed	Clerk01	01-Jun-01 12:04:00	£0.00
Outlet 3	2224567890123450000	Withdraw Cash	Transaction Failed	Clerk01	01-Jun-01 12:05:00	£0.00
Outlet 3	2224567890123450000	Withdraw Cash	Transaction Failed	Clerk01	01-Jun-01 12:06:00	£0.00
Outlet 3	2224567890123450000	Withdraw Cash	Transaction Completed OK	Clerk01	01-Jun-01 12:07:00	£150.00
Outlet 4	3334567890123450000	Deposit Cash	Transaction Failed	Clerk01	01-Jun-01 12:02:30	£0.00
Outlet 4	3334567890123450000	Deposit Cash	Transaction Completed OK	Clerk01	01-Jun-01 12:03:30	£1,000.00
Outlet 4	3334567890123450000	Balance Enquiry	Transaction Failed	Clerk01	01-Jun-01 12:04:30	£0.00
Outlet 4	3334567890123450000	Balance Enquiry	Transaction Completed OK	Clerk01	01-Jun-01 12:05:30	£0.00
Outlet 4	3334567890123450000	Withdraw Cash	Transaction Failed	Clerk01	01-Jun-01 12:06:30	£0.00
Outlet 4	3334567890123450000	Withdraw Cash	Transaction Completed OK	Clerk01	01-Jun-01 12:07:30	£200.00

4.4.7 Transaction Outcome Analysis by Outlet

Outcome Analysis COMMERCIAL IN CONFIDENCE
First Refreshed: 25-Aug-01 11:19:26 Date: 17/7/2002**FAD Code : FAD 38****Outlet 1****Accounting Week: 3 / 6 / 2001****Accounting Week End Date: 22-Aug-01**

Product Desc	Outcome	Transaction Volume	Transaction Value
Barclays Deposit Cash	Completed OK	16	£685.00
Barclays Deposit Cash	Decl - Usage Violation - amt	2	£0.00
Barclays Deposit Cash	Failed by Agent Inside ICL-P	4	£0.00
Barclays Withdraw Cash	Completed OK	4	£180.00
Barclays Withdraw Cash	Failed By NBE	5	£0.00
NatWest Bank Balance Enquiry	Completed OK	4	£0.00
NatWest Bank Balance Enquiry	Decline - Impound Card	6	£0.00
NatWest Bank Balance Enquiry	Decl - Trans not supported	5	£0.00
NatWest Bank Balance Enquiry	Decl - Usage Violation - amt	9	£0.00
NatWest Bank Balance Enquiry	Failed by Agent Inside ICL-P	5	£0.00
NatWest Bank Deposit Cash	Abandoned - APACS checks	9	£0.00
NatWest Bank Deposit Cash	Decline - Impound Card	8	£0.00
NatWest Bank Deposit Cash	Failed by Agent Inside ICL-P	5	£0.00
NatWest Bank Deposit Cash	Failed by Agent Outside ICL-P	6	£0.00
NatWest Bank Withdraw Cash	Abandoned - Clerk	10	£0.00
NatWest Bank Withdraw Cash	Completed OK	9	£450.00
Unv. Bank Balance Enquiry	Abandoned - Signature failed	6	£0.00
Unv. Bank Balance Enquiry	Decline - Insufficient Funds	3	£0.00
Unv Bank Take All	Decline - Insufficient Funds	9	£0.00
Unv Bank Take All	Decl - Trans not supported	7	£0.00
Unv Bank Take All With Balance	Decl - Usage Violation - freq	2	£0.00
Unv Bank Take All With Balance	Failed by Agent Inside ICL-P	9	£0.00
Sum:		143	£1,315.00

4.4.8 Bank Analysis

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Version: 2.0

Date: 12/07/2002

COMMERCIAL IN CONFIDENCE

Bank Analysis						Last Refreshed: 23-Aug-02 09:43:01	
Accounting Week: 3 / 6 / 2002						Last date posted: 22-Aug-02	
Bank: Barclays Bank Limited						From: 15-Aug-02	
Scheme: Scheme A						To: 21-Aug-02	
Posting Date	Settlement Date	Product Type	Transaction Result	Transaction Volume	Transaction Value		
15-Aug-02	13-Aug-02	Withdraw Cash <= £250	Transaction Completed OK	824	£99,591.00		
15-Aug-02	14-Aug-02	Withdraw Cash <= £250	Transaction Completed OK	2,753	£537,747.00		
15-Aug-02	15-Aug-02	Withdraw Cash <= £250	Transaction Completed OK	183,069	£13,058,799.00		
16-Aug-02	06-Aug-02	Withdraw Cash <= £250	Transaction Completed OK	1	£267.00		
16-Aug-02	14-Aug-02	Withdraw Cash <= £250	Transaction Completed OK	285	£52,775.00		
16-Aug-02	15-Aug-02	Withdraw Cash <= £250	Transaction Completed OK	3,904	£951,719.00		
16-Aug-02	16-Aug-02	Withdraw Cash <= £250	Transaction Completed OK	232,927	£38,630,053.00		
16-Aug-02	17-Aug-02	Withdraw Cash <= £250	Transaction Completed OK	2	£431.00		
21-Aug-02	21-Aug-02	Withdraw Cash <= £250	Transaction Completed OK	171,108	£11,843,895.00		
Sum:				1,784,622	£195,525,831.00		
Bank Analysis						Last Refreshed: 23-Aug-02 09:43:01	
Accounting Week: 3 / 6 / 2002						Last date posted: 22-Aug-02	
Bank: Barclays Bank Limited						From: 15-Aug-02	
Scheme: Scheme B						To: 21-Aug-02	
Posting Date	Settlement Date	Product Type	Transaction Result	Transaction Volume	Transaction Value		
15-Aug-02	15-Aug-02	Balance Enquiry	Transaction Completed OK	53,468	£0.00		
15-Aug-02	15-Aug-02	Cash Withdrawal - zero value	Decline Confirmed	4,362	£0.00		
15-Aug-02	15-Aug-02	Cash Withdrawal <= £250	Transaction Completed OK	102,223	£15,035,413.00		
15-Aug-02	15-Aug-02	Cash Withdrawal > £250	Transaction Completed OK	616	£433,557.00		
15-Aug-02	15-Aug-02	Cash Withdrawal with Balance - zero value	Transaction Failed	23	£0.00		
15-Aug-02	15-Aug-02	Cash Withdrawal with Balance <= £250	Transaction Completed OK	54,433	£563,401.00		
15-Aug-02	15-Aug-02	Cash Withdrawal with Balance > £250	Transaction Completed OK	2,206	£802,728.00		
21-Aug-02	21-Aug-02	Cash Withdrawal with Balance > £250	Transaction Completed OK	95	£65,412.00		
21-Aug-02	21-Aug-02	Change PIN	Transaction Completed OK	883	£0.00		
21-Aug-02	21-Aug-02	Withdrawal Limit	Transaction Completed OK	8,439	£155,232.94		
Sum:				680,244	£51,167,231.82		
Bank Analysis						Last Refreshed: 23-Aug-02 09:43:01	
Accounting Week: 3 / 6 / 2002						Last date posted: 22-Aug-02	
Bank: Barclays Bank Limited						From: 15-Aug-02	
Scheme: Scheme C						To: 21-Aug-02	
Posting Date	Settlement Date	Product Type	Transaction Result	Transaction Volume	Transaction Value		
16-Aug-02	16-Aug-02	Balance Enquiry	Transaction Completed OK	37,781	£0.00		
16-Aug-02	16-Aug-02	Balance Enquiry	Transaction Abandoned by Clerk	582	£0.00		
21-Aug-02	21-Aug-02	Withdrawal Limit	Signature Fail	26	£0.00		
21-Aug-02	21-Aug-02	Withdrawal Limit	Fee Declined	3	£0.00		
21-Aug-02	21-Aug-02	Withdrawal Limit	Card Check Failed	1	£0.00		
21-Aug-02	21-Aug-02	Withdrawal Limit	Decline Confirmed	182	£0.00		
21-Aug-02	21-Aug-02	Withdrawal Limit	Transaction Failed	116	£0.00		
Sum:				116,073	£0.00		