

ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

Document Title: Benefit Payment End to End Reconciliation Process For ICL Pathway Release 1c - PART 2 (Resolution)

Document Type: Process Definition - Jointly developed by ICL Pathway, BA and POCL

Abstract: Benefit Payment Reconciliation Processes for ICL Pathway Release 1c are divided into seven parts. Part 1 deals with reconciliation incident management. This part (Part 2) describes reconciliation resolution processes. Part 3 focuses on liability assignment. Part 4 defines the interactions with service and problem management. Part 5 describes the interactions with fraud management. Part 6 defines the ICL Pathway Reporting Adjustment process, which forms part of the DSS/ICL Pathway financial controls. Part 7 describes contingency arrangements for reconciliation.

Continuous improvement will be applied to all seven parts during the life of Release 1c to ensure that reconciliation continues to be managed in the most effective manner.

Included within this document are process models for the resolution of benefit under or overpayment and the resolution of BPS transaction data exceptions in the return leg (BES to CPCS). These models provide a common framework for the development of local procedures.

Status: Version 2.0 Baselined

Authors: Bob Davis - ICL Pathway Customer Service, Jenette Stark/Brian Breheny - BA CAPS Business Modelling Team.

ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

0 Document control

0.1 Document history

Version	Date	Reason
1.A	30.10.97	First draft.
1.B	03.11.97	Updated with urgent comments to establish a holding baseline.
1.C	07.11.97	Updated to reflect: extra points for "Investigation"; the provisional agreement not to include a process for recovery of any lost card-impound transactions; and to note that all decisions have been made on the basis of forecast volumes and may be urgently revised in the light of experience.
1.D	25.11.97	Consolidation of comments received.
1.E	06.04.98	Draft issued for internal review.
1.F	22.5.98	Draft issued for internal sign-off
1.G	24.6.98	Draft re-issued for internal sign-off
1.H	10.7.98	Draft issued for external review
1.I	04.8.98	Draft issued for external sign off
2.0	02.09.98	Draft to PET for sign-off
2.0	14.09.98	BASELINED

0.2 Approval authorities

Name	Position	Signature	Date
ICL Pathway Ltd. Stephen Muchow	Director: ICL Pathway Customer Service		
DSS Vince Gaskell	CAPS Programme Executive Team		
POCL Ruth Holleran	Business Integrity Manager		

**ICL Pathway
BA
POCL**

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

0.2a Authors

Name	Position	Signature	Date
Jenette Stark	BA CAPS		
Brian Breheny	BA CAPS		
Bob Davis	ICL Pathway Ltd		

0.3 Associated documents

Reference	Vers	Date	Title
PDA/SUM/CP/001	2.1	31/01/98	Service Code Of Practice For Help Desks (SCoP)
CS/PRD/0008	1.0	23/07/97	ICL Pathway BA/POCL Payment Reconciliation Reporting Process - Release 1c
CS/PRD/0009	1.0	23/07/97	ICL Pathway Benefit Payments Service Exception Resolution Process
CAPS/POM/BS/PRO/001.006			CAPS Business Support Procedures
COLS/PR/0001.01			CAPS Operations and Live Support (COLS) Procedures Manual
INV_1C.DOT	1.0		Investigation Procedures For Release 1c
CS/PRD/0002	2.0	27/04/98	Benefit Payment End to End Reconciliation Process For ICL Pathway Release 1c - Part 1 (Incident Management)
			Benefit Payment End to End Reconciliation Process For ICL Pathway Release 1c - Part 3 (Liability) - Part 4 (Problem Management) - Part 5 (Fraud) - Part 6 (Reporting Adjustments) - Part 7 (Contingency)
CS/PRD/0034-41		TBA	Benefit Payment End to End Reconciliation Process For ICL Pathway Release 2

**ICL Pathway
BA
POCL****Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98**0.4 Abbreviations**

A&L	Alliance and Leicester (ICL Pathway)
ABED	Automated Benefit Encashment Database (POCL)
AP	Authorised Payment (DSS/ES/SSA(NI))
APS	Automated Payment Service (POCL)
ASG	Application Support Group (DSS/ES/SSA(NI))
BA	Benefits Agency
BAB	Banking Accountancy Branch (DSS/ES/SSA(NI))
BAB(PA)	Banking Accountancy Branch (Programme Accounting) (DSS/ES/SSA(NI))
BES	Benefit Encashment Service (POCL)
BPS	Benefit Payment Service (POCL)
BSU	Business Support Unit (ICL Pathway)
CAP	Cash Account Period (POCL)
CAPS	Customer Accounting and Payments Strategy (DSS/ES/SSA(NI))
CBDB	Counter Business Database (POCL)
CFM	ICL Computer Facility Management (ICL Pathway)
CMS	Card Management Service (ICL Pathway)
COBAP	Corporate Banking and Methods of Payment Group
COLS	CAPS Operations and Live Support (DSS/ES/SSA(NI))
COM	Counters Operations Manual (POCL)
CPCS	Customer Payment Computer System (DSS/ES/SSA(NI))
CR	Change Request (DSS/ES/SSA(NI))
CSO	Computer Support Officer (DSS/ES/SSA(NI))
CSU	Card Support Unit (DSS/ES/SSA(NI))V
DEX	Dialogue Expert (DSS/ES/SSA(NI))
DN	Drafters Note
DP	Due Payment (used to show data flows in diagrams)
DPU	Data Processing Unit (POCL)
DQ	Drafters Question
DSS	Department of Social Security

**ICL Pathway
BA
POCL****Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

DSS (CBC / DO)	Department of Social Security(Child Benefit Centre / District Office)
DSS/ES/SSA(NI)	Department of Social Security/Employment Services/Social Security Agency (Northern Ireland)
E	Encashment Transaction (used to show data flows in diagrams)
ED	Expert Domain
EDIMS	Expert Domain Incident Management System
EPOSS	Electronic Point of Sale Service (POCL)
EVP	Extended Verification Procedure
FAD	Financial Accounts Division (POCL)
FBS	Feeder Benefit System (DSS/ES/SSA(NI))
FSG	Fraud and Security Group (DSS/ES/SSA(NI))
HSB	Horizon System HelpDesk (ICL Pathway)
ICL Pathway	ICL Pathway Limited
ID	Identity
IOP	Instrument Of Payment
IPMS	Incident and Problem Management System (ITSA)
ISDN	Integrated Services Digital Network (ICL Pathway)
ITSA	Information Technology Services Agency
LAN	Local Area Network (ICL Pathway)
MIS	Management & Information Statistics
MOP	Method Of Payment (DSS/ES/SSA(NI))
NINO	National Insurance Number
NPO	Nominated Post Office
PAB	Personal Acting Body
PACS	Programme Accounting Computer System(DSS/ES/SSA(NI))
PAS	Payment Authorisation Service (ICL Pathway)

ICL Pathway
BA
POCL**Benefit Payment End to End**
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

PCHL	Payment Card Help Line (ICL Pathway)
PDCS	Personal Details Computer System (DSS/ES/SSA(NI))
PinICL	PinICL (an ICL Pathway incident management system)
PI	Payment Instruction (DSS/ES/SSA(NI))
PID	Personal Identification Device
PO	Post Office
POCL	Post Office Counters Limited
PPD	Processes and Procedures Description (POCL/ICL Pathway)
PUN	Pick Up Notice
QA	Quality Assurance
RED	Reconciliation Exception Database (ICL Pathway)
SADD	Service Architecture Design Document
SCoP	Service Code of Practice (DSS/ES/SSA(NI))
SHD	Service Help Desk (DSS/ES/SSA(NI))
SMC	System Management Centre (ICL Pathway)
SoA	Seal of Approval (DSS/ES/SSA(NI))
SSC	System Support Centre (ICL Pathway)
TIP	Transaction Information Processing (POCL)
TMS	Transaction Management Service (POCL/ICL Pathway)
TP	Transaction Processing (POCL)
VO	Voluntary Offer (DSS/ES/SSA(NI))
WAN	Wide Area Network (ICL Pathway)

ICL Pathway
BA
POCL**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

0.5 Glossary of Terms

The following glossary is generic, not Release specific. The contractual terms in *italics* are those used in the Related Agreements (Schedule A01-Interpretations). Any comments on the wording of the contractual terms (in *italics*) should be referred to the Joint Contracts Team based in Terminal House, London.

Account

A record of a customer or other payees details held on a computer system.

Agency

In this context, it is used to describe the Benefits Agency, War Pensions Agency, Employment Services, and the Social Security Agency (Northern Ireland).

Alternative Payee

A person entitled to collect certain benefits, allowances or pensions on behalf of a partner as defined in Regulation 36 of the Social Security (Claims and Payments) Regulations (1987). Guardians Allowance (not included in Regulation 36) also permits the alternative payee facility.

Appointee

A person appointed by the Secretary of State in accordance with the provisions of Regulation 33 of the Social Security (Claims and Payments) Regulations.

Authorised Officer

A person who is authorised locally to contact the PCHL.

Authorised Person

A person authorised by the DSS, or the relevant Beneficiary or an Appointee, to collect an Authorised Payment. An Authorised Person could be the Beneficiary or Appointee, or any of Alternative Payee, Casual Agent, Permanent Agent, or Signing Agent.

Authorised Payment

A single amount of a particular benefit type authorised by the DSS as being due to a specified Beneficiary on a specified date.

Authorised User

A person who has been granted access to certain restricted computer dialogues/functions.

Authority to Pay

The form a customer or PAB completes and signs to authorise an agent (standing or casual) to collect Payment Card payments from the PO on their behalf.

ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

Automated Benefit Encashment Database

Post Office Counters Limited database which receives encashment records from ICL Pathway, by Post Office, for benefit encashments made via the Benefit Payment System in order to produce a weekly “supporting” document for reconciliation against each Post Offices cash account. It also produces a daily “reconciliation” statement to the ICL Pathway 10 day settlement reports.

Automated Payment Service

This is the next automated product after BES, for delivery during ICL Pathway Release 2, for clients other than those of the DSS/ES/SSA(NI).

Award

A decision of entitlement to a benefit, pension or allowance.

Batch

A process by which data is collected at intervals, usually every 24 hours and then sent to another system in one process overnight.

Batch System

A computer system which is not linked to an on-line system. The information held cannot be updated on line, but is manually input from a data input form.

Benefit Apportionment System

A computer system that records the details of all payments made that are recorded on the host business computer system whether paid clerically, or by the system. The details of these transactions are stored by the payment type and code of issue. Information is collected from all the business systems that are linked to BAS.

Beneficiary

A person entitled to receive one or more benefits.

Benefit Encashment Service

A service provided and maintained by ICL Pathway to support the encashment of authorised payments at the PO for Payment Cardholders.

Benefit Payment Reconciliation Panel

A monthly group meeting consisting of members from BA, POCL, COBAP and ICL Pathway who meet to identify, progress and discuss reconciliation issues which may affect deliverables in which all parties have an interest.

Business System

The system on which individual business Users record all details relating to the customers claim and entitlement. This may be an on-line computer system, a system using batch system processing or a clerical system.

Business Type

ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

This refers to a section within the business system which has an interest in the customer, e.g. IS, RP, WB or JSA.

CAPS Programme

The Programme to introduce the Customer Accounting and Payments Strategy.

Card

A card or other token to be issued by or on behalf of DSS for the payment of benefits and allowances and other related benefit and social security purposes, as provided and managed under the Card Management Service.

Cardholder

A person identified by CAPS as being entitled to hold a card, and to be named on that card, in order to collect benefit for a specified beneficiary, or a number of specified beneficiaries.

Card Management Service

A service provided and maintained by ICL Pathway who produce, automate, review, issue and distribute Payment Cards and Pick-Up Notices.

Card Reader

A device used by the PO through which the Payment Card is swiped. It allows access to the information held on BES.

Cash Account Period

POCL accounting week which runs from Thursday to the following Wednesday.

Casual Agent

A person authorised by the Beneficiary or Appointee to collect benefit on his or her behalf on a one-off basis.

Clerical Payment

Any payment that is non-system generated, such as clerically issued order books, girocheques, payable orders and in some cases, cash.

Clerically Processed Cases

Cases which are assessed and processed manually, although payment can be made on CPCS provided an account exists on PDCS.

COLS

A dedicated team within the CAPS environment who provide live support duties for the CAPS systems and CAPS customers.

Commit

In relation to a Transaction, to execute a Transaction Committal for that Transaction. Related terms shall be construed accordingly.

Computer Support Officer

A nominated individual who controls and supports access to mainframe systems, ensuring that security and integrity are maintained, liaising with various areas (PID stockholder,

ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

Security Specialist, DEX, etc.) when appropriate.

Counter Node

See Encashment Reference.

Curator Bonis

A person authorised by the Scottish courts to act on behalf of the customer.

Customer

A person transacting, or seeking to transact business with either AUTHORITY through any of the Services.

Customer Payment Computer System

It is through this system that Payment Card payments are administered. CPCS holds details of all payments for all benefits, regardless of the MOP and forwards accounting details to PACS.

Customer Session

A set of contiguous Transactions recording business transacted by a single Customer.

Data

Information stored electronically in a database.

Data File

A set of electronic data, contained within a single file and held or used within, or transmitted over, any of the Services.

Death Arrears Payee

A person accepted by the Secretary of State to receive outstanding amounts of payments upon the death of a customer.

Deduction Component

An amount deducted from a particular payment component to repay a loan/debt or an amount deducted for payment to a third party.

Dialogue Expert

A nominated individual who provides advice and guidance to Users with complex cases or suspected system faults, raising incidents where appropriate. In addition, they provide liaison between various expert domains, Users and advice lines, etc.

Earliest Encashable Date

The earliest date that a payment can be cashed at the PO. This may be earlier than the due-date if an adjustment has been made to allow for a Bank or Local Holiday.

Early Batch

Functionality to issue a request in a batch file from a business system which will ensure that payment/stop will be available on the next working day.

Encashment

ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

The act of collecting payment(s) for one beneficiary from a PO.

Encashment Identification

A means of uniquely identifying an individual encashment.

Encashment Reference

Following a system failure, a *manual BES payment receipt* is produced with a unique number, made up of 18 characters the first of which are 2 spaces;

FAD Code (6 characters) - Identifies the PO at which the encashment was made.

Counter Node (2 characters 00 or //) - The counter position where the encashment was made.

Sequential Taxation ID (8 characters) - Unique number given to the PO clerk by the HelpDesk.

Entitlement

The details of the award of a benefit, pension or allowance.

Electronic Point Of Sale Service

A term used to describe the systems typically used in retail shops and stores, at the point of customer service, for recording sales transactions.

Expiry Period

The period beyond which Payment Cards and payments are no longer valid.

Extended Verification Procedures

Part of the card verification method requiring extra interactions in order to provide a greater degree of confidence in confirming the identity of a Cardholder.

Exceptions

Any action different from the normal business processing.

FAD Code

See Encashment Reference.

Fall-back

ICL Pathway term for contingency.

File

A means of transferring data from one system to another. Each file generally consists of a standard header, a series of detailed records and a specific trailer.

Foreign Encashment

An encashment of an Authorised Payment which occurs at a post office other than the Nominated Post Office.

Help Desk

The initial point of call for Users in need of support relating to the services.

ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

Horizon System HelpDesk

A technical help desk provided by ICL Pathway.

Host Business System

The business system through which CPCS and PDCS are being accessed.

Improper Encashment

An encashment that has been made to a person not entitled to the payments received.

Incident

Any perceived abnormal or undesirable occurrence relating to a Service.

Incident Resolution

The agreed closure of an Incident which may include the re-establishment of Service following an Incident or, where the Incident was found not to be an abnormal or undesirable occurrence, clarification of the incorrect perception

Incident and Problem Management System

A dedicated ITSA system which enables DSS Expert Domains to log incidents and problems and maintain an accurate and ongoing review process from logging to resolution.

Lisahally

Lisahally is the location of the Paid Order Unit who provide payment receipt storage, search and retrieval services for the Agency or ES. The payment receipts are sent by the PO for secure storage, so that they remain accessible to the Agency or ES on request.

Main Payee

For certain business systems (e.g. Child Benefit), two people are equally eligible for collection: the customer and his/her spouse or partner. Sometimes the customer is also referred to as the Main Payee.

Method of Payment

The form of payment recorded against a Transaction involving a Customer.

Node Id

See Encashment Reference.

Nominated PO

A specific post office at which a Beneficiary has elected to receive benefit payments.

On-Line Day

The period of time during which a computer system is available for use each day.

One Off Payment

A Payment Instruction that contains only one Like Payment which consists of one Authorised Payment.

Other Guardian

A person appointed by the courts in Scotland to act on behalf of the customer.

ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

Other Payee

A person who, in certain circumstances, the customer may elect, or have elected for them, to collect payments on their behalf.

Parent/Guardian

Specifically the parent or guardian of a child who has been awarded DLA or WPA. The parent/guardian acts on behalf of the child, regardless of whether the child is capable of managing their own affairs.

PAS Exception

A transaction received by CPCS from PAS contained in an Encashment file is matched against the customer record held in CPCS. Where one or more data item(s) do not match exactly with the corresponding data item(s) on the Authorised Payment record(s) held upon CPCS, an Exception (and report) is Produced. The Exception must be investigated to allow the correct updating of CPCS.

Payee

The person who is entitled to collect payments, (customer/PAB/alternative payee or agent).

Payment Advice Notes

Leaflets sent to the customer containing information and advice such as reporting changes of circumstances to the Agency or ES. These will replace the Yellow Pages currently found at the back of the order book.

Payment Authorisation Service

A service provided and maintained by ICL Pathway for the management of payments authorised for collection by customers or their representatives.

Payment Card Help Line

A telephone service provided by ICL Pathway covering Card Management Service (CMS) helpdesk and Payment Authorisation Service (PAS) helpdesk. This area acts as the single point of contact for all enquiries relating to Payment Cards and PUNs. Separate telephone numbers are used by the DSS, POCL and the public (one number is also dedicated to Welsh speaking customers).

Payment Component

The breakdown of a payment into its component parts, e.g. basic rate, age related addition, additional components etc.

Payment Due Date

The date that payment is due to the customer, as authorised by the Agency or ES.

Payment Instruction

An instruction from a business system or clerically input to CPCS, that contains all the information necessary to allow CPCS to authorise the issue of payments to the correct person, at the correct rate and at the correct time.

ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

Permanent Agent

A person authorised by the Beneficiary or Appointee to collect benefit on his or her behalf (until revocation of that authorisation).

Payment Receipt

A prepared slip completed during encashment at the outlet counter to provide details of the beneficiary's authorised payments.

Payment Request

The action taken by a User to ask a business system to pass a Payment Instruction to CPCS.

Personal Acting Body

Someone who acts on behalf of a customer for the Agency and ES business. In effect, the PAB then becomes the customer, in that they are responsible for signing declarations and reporting any changes of circumstances on the customers behalf, e.g. an appointee.

Personal Details Computer System

The computer system through which personal details relating to a customer and, where appropriate, other payees are input and maintained.

Pick-Up Notice

Notification to an Authorised Person that a card is ready for collection by him or her.

Power of Attorney (Enduring)

The appointment of an agent by deed, which if specified by that deed, can for the purposes of the Agency or ES transfer responsibility from the customer to the Attorney in relation to all matters concerning receipt of payments and are legally allowed to manage the customers affairs without time limitation. It can be terminated by the death of a customer or attorney, or in the event of customers bankruptcy.

Power of Attorney (Limited)

Is legally contracted to manage the affairs of the customer. Must be granted specific powers by the court to handle the customers financial affairs, but may not act for the customer without the Secretary of State granting them powers to deal with the customers affairs under the BF56 procedure. The appointment may be limited by time and/or purpose. It can be terminated by the death of the customer or Attorney, the customer becoming bankrupt, or the customer losing the capacity to manage their own affairs.

Qualified NINO

A NINO allocated where we have established the customers identity but require to carry out final corroboration. The qualified NINO has time controls in place to ensure the necessary follow up action is carried out and can only be allocated if benefit is due.

Reconciliation Exception Database

ICL Pathway Customer Services database which will hold details of all reconciliation exceptions relating to benefit encashments made via the BPS, identified by themselves, DSS/ES/SSA(NI) or POCL.

Record

ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

A unit of information. Several records make up a file.

Restricted PO

A Restricted Post Office is a designation used to describe a situation where an Authorised Person must use their Nominated Post Office to encash Authorised Payments.

Royal Mail Address

An address which is in England, Scotland, Wales, Northern Ireland, the Isle of Man or the Channel Islands (Jersey, Guernsey, Alderney and Sark).

Seal of Approval

A key Information System Policy of the DSS, which aims to ensure that all deliverable end products are provided once all issues and non-conformities have been addressed. This provides assurance to Accountable Officers that a quality product is delivered with a guarantee of “fit for purpose”.

Sequential Taxation Id.

See Encashment Reference.

Service Architecture Design Document

The document showing the Service Architecture developed pursuant to Clause 401.1.1, as amended from time to time to reflect optional and additional Products and Services supplied and performed under the POCL Agreement and the DSS Agreement.

Service Code of Practice for Help Desks

Describes the services involved in the Card Payment environment for Release 1c, their roles, responsibilities and the way they interact. Also describes the generic procedures for incident and problem management.

Service Level

A quantified and measurable standard, as defined in the Related Agreement, required for a specified Service.

ICL Pathway
BA
POCL**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

Signing Agent

An official of the Local Authority who is authorised to deal with all the residents payment, e.g. a warden. A signing agent is only appropriate for customers who are in Local Authority Part III Residential Accommodation.

Standing Agent

A person nominated by the customer with prior agreement of the Agency or ES who may, on a long term basis, collect any payments on behalf of the customer.

Stop Request

An instruction released by a business system to CPCS to stop a payment.

Superseded Account

The account which has been closed by the appropriate User. This account is held for historical purposes only and may be viewed but not maintained.

Superseding Account

An account which has replaced another for the same customer under a different NINO. The account is fully maintainable using existing CAPS facilities.

Swipe

The action of passing the Payment Card through the Card reader at the PO.

System Support Centre

ICL Pathway technical support services.

Temporary Token

A token that permits an Authorised Person to encash one or more Authorised Payments.

Temporary Token PO

To collect payment(s) using a TT the customer/Alternative Payee/Death Arrears Payee/PAB can specify a PO to use the TT at for collection of payment. This PO must be used for all encashments made using the TT.

Third Party Deduction

An amount deducted from a payment component that is specifically for payment to a third party on the customers behalf, e.g. payments of electricity or gas.

Transaction

A recorded and auditable instance of business activity, involving Service provision or Stock movement across organisational or Service boundaries.

Transitional Period

The time from when the first customer is migrated to PDCS until customers of all business systems are accounted for under CAPS.

Tripartite

A three way partnership between ICL Pathway, DSS/ES/SSA(NI) and POCL.

Tutor

ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

A person appointed by the courts in Scotland to act on behalf of a customer.

Unsafe Address

Where a record of continual loss of IOPs and PUNs is held relating to that particular address.

Urgent Payment

An Authorised Payment that must be available for collection at a post office within 30 minutes of its authorisation by CAPS.

Urgent Stop

A stop request issued immediately to the post office and the result notified immediately to the post office clerk on-line and the business system. This stop request is actioned via a CPCS on-line dialogue

User

A person authorised by the relevant AUTHORITY to use a Service.

Voice Bank

An automatic system for receiving and directing information.

Void Transaction

A Transaction which is cancelled before Transaction Committal.

ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

0.6 Changes in this version

This document covers the handling of Customer Payment for Child Benefit customers only. Part 2 (Resolution) for Pathway Release 2 will contain Customer Payment Query Process Models for all other Benefits, including Centralised and District based Benefits.

0.7 Table of content

1 Introduction	21
2 Scope	21
3 Purpose	22
4 Approach	22
5 Key Principles For Resolution	23
6 Principles For The Resolution Of Reconciliation Incidents	24
6.1 Resolution Of Customer Payment Queries Where Customer Does Not Have A Payment Receipt	24
6.2 Resolution Of Customer Payment Queries Relating To Entitlement/Non Receipt Of Benefit Payment	26
6.3 Resolution Of Outward Leg Data Errors In Normal Operations/ Customer Payment Queries	27
6.4 Resolution Of Return Leg Data In Normal Operations	30
6.5 Resolution Of Fall-Back Payment Errors Involving Manual Receipts/Customer Payment Queries	31
6.5.1 Before the end of the cash account period	31
6.5.2 After the end of the cash account period	32
6.6 Resolution Of Lost Transaction Data In Normal Operation	32
6.7 The Reconciliation Exception Database (RED)	34
6.8 Investigations	34
6.9 Clearance and Closure Criteria for RED Incidents	34
7 DSS Reconciliation Resolution - Process Models And Resolution Of Customer Payment Queries	35
7.1 Customer Underpaid - refused payment (void payment receipt)	36
7.2 Customer Underpaid - received payment (automated payment receipt)	41
7.3 Customer Underpaid - received payment (manual payment receipt)	46

**ICL Pathway
BA
POCL****Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

7.4 Customer Underpaid - no payment receipt	53
7.5 Customer Due Payment - nil payment receipt	60
7.6 Customers Who Have Been Overpaid	65
8 ICL Pathway Reconciliation Resolution	68
8.1 Generic Process Models of ICL Pathway Reconciliation Resolution	68
8.2 Overview of Generic Process Model of ICL Pathway Reconciliation	71
8.3 Supporting Services Provided to the BSU, Roles, Responsibilities and Dependencies	74
8.4 Link Between RED Incidents and Resolution Actions	77
8.5 Attempt Correction of System Records in Conjunction With PCHL	78
8.6 Resolution Actions	79
9 Post Office Reconciliation Resolution	85
9.1 Offer By Customer To Return Money When Payment Errors Have Been Made In Fall-Back (Transcash)	85
10 Recovery Of Receipts From Lisahally	87
10.1 Process Models	88
Appendix A - Repudiation	90
Appendix B - Inactivated Cards	94

ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

1 Introduction

Benefit Payment Reconciliation Processes for ICL Pathway Release 1c are divided into seven parts. Part 1 deals with reconciliation incident management. This part (Part 2) describes reconciliation resolution processes. Part 3 focuses on liability assignment. Part 4 defines the interactions with service and problem management. Part 5 describes the interactions with fraud management. Part 6 defines the ICL Pathway Reporting Adjustment process which, forms part of the DSS/ICL Pathway financial controls. Part 7 describes contingency arrangements for reconciliation.

The end-to-end reconciliation incident management processes described in Part 1 (CS/PRD/0002) define how ICL Pathway, DSS and POCL work together at ICL Pathway Release 1c to:

- handle customer payment queries and system generated reconciliation reports;
- capture reconciliation incidents;
- progress reconciliation incidents to the point of resolution.

This document supplements the information given in Part 1 and describes how ICL Pathway, DSS and POCL work together to:

- resolve any benefit under or overpayments;
- resolve BPS transaction data exceptions in the return leg (BES to PAS and thence CPCS (for DSS) and ABED (for POCL)).

The models contained within this document provide a framework for the development of local procedures and their integration.

It is planned to maintain the process models contained within this document under change control for the duration of ICL Pathway Release 1c and to develop further models to support future releases.

2 Scope

The scope of this document is restricted to ICL Pathway Release 1c and BPS related reconciliation. Included within this document are process maps for the resolution of customer payment queries for Child Benefit.

Included within the scope are:

- the resolution of benefit related under or overpayment incidents;
- transaction data correction - the resolution of return leg errors (BES to CPCS);

Note: At ICL Pathway Release 1c transaction data exceptions in the outward leg (CPCS to BES) are not corrected.

**ICL Pathway
BA
POCL**

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

The scope excludes:

- incident management;
- all aspects of assignment of liability;
- ICL Pathway/DSS/POCL settlement adjustments in response to tripartite liability assignment;
- fraud management;
- problem management;
- contingency and reporting adjustments.

3 Purpose

- To define a process framework for the resolution of BPS related reconciliation incidents.
- To support the development, enhancement and validation of local procedures.
- To inform the BA Security, BA Banking and Accounting Branch SOA process.

4 Approach

The approach used in Part 1 was continued for Part 2, i.e.

- joint ICL Pathway/BA/POCL development, publication and ownership of a set of reconciliation process definitions covering the scope of this document;
- process definitions developed by a process team comprising nominees from ICL Pathway, BA and POCL, working in conjunction with nominees from the relevant business organisations;
- progress reviewed by the BPS Reconciliation Panel;
- process definitions signed-off by senior management in ICL Pathway, BA and POCL;
- process definitions maintained under change control for the duration of Release 1c and revised to accommodate approved continuous improvements.

ICL Pathway
BA
POCL**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

5 Key Principles For Resolution

The following principles were used in the design of the Release 1c reconciliation resolution processes. Changes to the key principles would necessitate review/revision of the reconciliation resolution processes. The principles for reconciliation incident management, liability assignment, links with problem/fraud management, reporting adjustments and contingency are defined in the document parts 1, 3, 4, 5, 6, and 7.

- The Reconciliation Exception Database (RED) provides an audit trail for the resolution of individual transaction (record) errors that occur within the ICL Pathway domain.
- Post offices resolve all issues relating to payment against a receipt, e.g. receipt states £15, customer claims that more or less money was handed over, in accordance with normal post office working practices. RED incidents are not raised in these situations.
- Post offices attempt to resolve, in conjunction with the PCHL, customer payment queries relating to fall-back operation (indicated by a manual receipt) that are made during the current cash account period, provided the customer queries payment at the post office where the original payment was made. RED incidents are not raised in these situations.
- DSS (CBC/DO) offices resolve customer misunderstandings relating to entitlement or payment.
- ICL Pathway write and issue cheques for confirmed underpayments made in fall-back, subject to being given the go ahead by the central DSS contact point, i.e. DSS COLS Business Support.
- The DSS resolve all automated payment queries. For confirmed automated payment errors (under and overpayments) and confirmed fall-back overpayments ICL Pathway pass information to the central DSS contact point, i.e. DSS (COLS), for onward communication to relevant DSS resolution authorities.
- RED incidents may be escalated to ICL Pathway Problem Management if it is agreed that the RED incident forms part of a wider problem that is being managed by ICL Pathway, POCL, DSS. RED incidents may be cleared at this point and held in the cleared state until closure information is provided by the appropriate Problem Management authority.
- RED incidents may be escalated to ICL Pathway Fraud Management if it is agreed that the RED incident forms part of a fraud incident. RED incidents may be cleared at this point and held in the cleared state until closure information is provided by ICL Pathway Fraud Management.

ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

6 Principles for the Resolution of Reconciliation Incidents

The organisation responsible for actioning the resolution is shown against each principle and cross referred to the Incident Management (IM) Principles in Part 1.

The post office resolves any normal dispute with the customer as per their current instructions.

Lower level process models covering the handling of customer payment queries in the DSS (CBC/DO) can be found at Para 7 et seq.

It is acknowledged that the repudiation process, i.e. where the customer disputes receiving an encashed payment, could be triggered in every scenario and therefore is not listed in every instance to prevent the document becoming over elaborate. However, process maps covering repudiation can be found in Appendix A.

Resolution Principles are prefixed R.

6.1 Customer Payment Queries Where Customer Does Not Have a Payment Receipt

Post offices attempt to resolve a customer payment query where the customer does not have a payment receipt, but there would need to be a good reason, e.g. post office clerk is aware that the system has been down or remembers the customer. However, in general, customers without a payment receipt are routed to the DSS (District Office/Child Benefit Centre). The District Office/Child Benefit Centre may well ask the customer to make a signed statement in these circumstances. The decision whether or not to request a copy of the payment receipt from Lisahally rests with the DSS.

Overpayment processes can be found at Para 7.6

Ref.	Reconciliation Resolution Principle	Action By
R1 x ref IM11	Scenario: Customer without a payment receipt queries payment and the information provided by the customer indicates that the customer has returned to the post office where the original encashment was made, that it was a fall-back encashment and it is before the end of the cash account period. Action: Post office ATTEMPTS to resolve the payment error by trying to retrieve original receipt, If unsuccessful the customer is referred to the DSS.	POCL
R2 x ref IM12	Scenario: Customer without a payment receipt queries payment and the information provided by the customer indicates that the query does NOT relate to a fall-back encashment at the original post office within the current cash account period. Action: Post office advises the customer to contact the DSS.	POCL
R3 x ref IM13	Scenario: Customer phones the PCHL before or after the end of the cash account period and queries payment but does not have a payment receipt. Action: The PCHL advises the customer to contact the DSS.	ICL Pathway
R4	Scenario: Customer without a payment receipt queries payment at a DSS office before or after the end of the cash account period.	DSS Refer to process

ICL Pathway
BA
POCL**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

x ref IM14	<p>Action: DSS checks entitlement/payment and resolves any customer misunderstanding. See R5 and R6</p> <ul style="list-style-type: none">• If this does not eliminate the query then DSS attempts to establish whether the encashment occurred in fall-back or normal operation (this may require a telephone call to PCHL).• If CPCS/FBS or PCHL confirm underpayment during normal encashment then underpayment is corrected by using an "Alternative Method of Payment". See Para 7.• If the encashment is shown to have occurred in fall-back the DSS provides the customer with transaction reference ID and date of encashment. The customer should then be advised to telephone the PCHL to report error.• The PCHL will provide a "customer payment enquiry reporting service" for customers with manual payment receipts by taking details on a pro-forma and passing this information to ICL Pathway Business Support. <p>ICL Pathway send Cashcheques to make-up underpayments to the customer's latest PUN address as notified by CPCS to CMS/PAS. PCHL confirm customer's address over the phone after use of EVP. ICL Pathway will check with COLS Business Support and the PO before issuing the cashcheque to ensure that DSS have not already issued payment.</p> <p>If the customer fails EVP (perhaps because of a change of address) the customer should be referred to DSS as per existing procedures for failure of EVP. No Cashcheque can be issued at that time by ICL Pathway.</p> <p>If customer passes EVP but notifies change of address to PCHL. PCHL will pass new address details to BSU and advise customer to notify DSS of the change of address. BSU await confirmation of address from CPCS before issuing Cashcheque. [although' secure, this process appears to be far from ideal].</p>	maps at para 7.4
---------------	---	------------------

ICL Pathway
BA
POCL

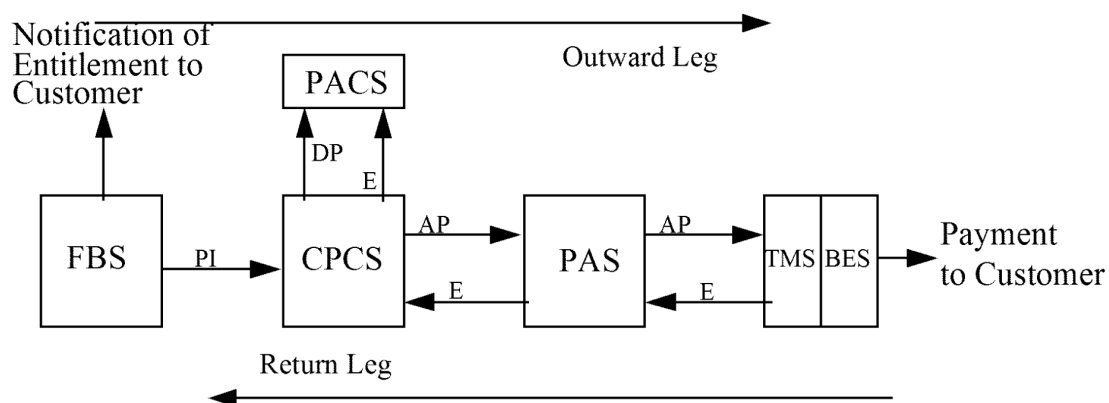
**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

6.2 Resolution of Customer Payment Queries Relating to Entitlement/Non Receipt of Benefit Payment

Ref.	Reconciliation Resolution Principle	Action By
R5 x ref IM1-3	<p>Scenario: Customer payment query at a DSS office.</p> <p>Type of payment receipt: Any type.</p> <p>Action: The DSS office investigates and resolves any customer misunderstanding relating to payment/entitlement. e.g. customer has gone too early to the PO or there has been a recent change in entitlement.</p> <ul style="list-style-type: none"> A User may raise a business incident if procedures or information is found to be incorrect/misleading or have not been followed. 	DSS
R6 x ref IM1-3	<p>Scenario: Customer claims they have not received payment or no payment was available. e.g. payment card has not been correctly activated by the PO, payment has been cancelled, payment instruction has failed to reach CPCS.</p> <p>Type of payment receipt: Nil or none.</p> <p>Action: The DSS office decides whether to raise an incident with COLS.</p> <p>Activation of the card process maps can be found at Appendix B.</p>	<p>DSS</p> <p>Refer to process maps at paras 7.4 and 7.5</p>

Example



ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

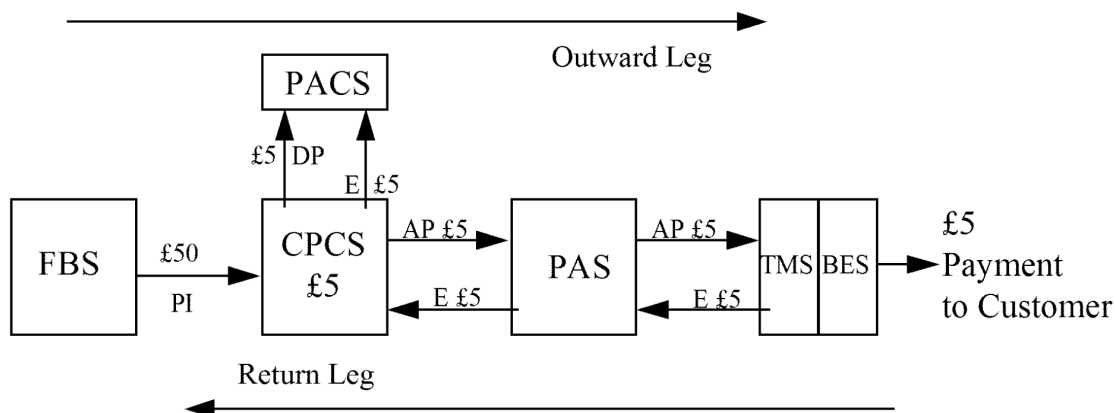
Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

6.3 Resolution of Outward Leg Data Errors in Normal Operation/Customer Payment Query

In exceptional circumstances transaction data errors may occur within a system or between systems.

Ref.	Reconciliation Resolution Principle	Action By
R7 x ref IM1-3	<p>Scenario: Data corruption within CPCS or between FBS and CPCS. See example below.</p> <p>Type of payment receipt: Void or Normal Automated Receipt.</p> <p>How detected: Difference between notified payment/entitlement and encashment, leading to a customer payment query at a DSS office and the DSS raising an incident via COLS.</p> <p>Action:</p> <ul style="list-style-type: none"> • If customer doesn't accept payment at PO (unsigned/signed void payment receipt), DSS stop payment in FBS and re-issue payment. • If payment cashed (see example below) DSS will correct underpayment by using an "Alternative Method of Payment". See Para 7 • The DSS (on behalf of the Secretary of State) will consider recovery of overpayments (Process under development - See Para 7.6) 	<p>DSS</p> <p>Refer to process maps at paras 7.1 and 7.2</p>

Example



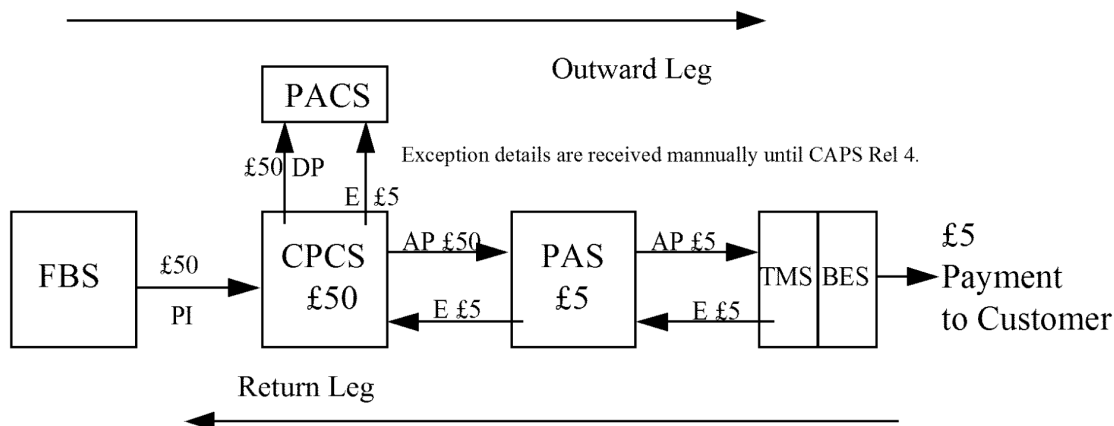
ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

Ref.	Reconciliation Resolution Principle	Action By
R8 x ref IM1 - 3	<p>Scenario: Transaction data error in the “outward leg” (between CPCS and PAS or within PAS) before encashment, resulting in the encashment not matching the Authorised Payment. See example below.</p> <p>Type of payment receipt: Void or Normal Automated Receipt.</p> <p>How detected:</p> <ul style="list-style-type: none"> • Difference between notified payment entitlement and encashment leading to a customer payment query at DSS office. • Mismatch between AP and E in CPCS and DP and E in PACS. PAS exception is created on CPCS database. RED report not initiated as no mismatch within PAS. However, if root cause is found to be in ICL Pathway then COLS will raise an incident on HSH and RED report produced. <p>Actions:</p> <ul style="list-style-type: none"> • If customer refuses payment at PO (unsigned or signed void payment receipt) DSS (via COPS Adviceline) confirms payment uncashed. DSS will advise customer to return to the PO to collect the payment available and correct any underpayment by using an “Alternative Method of Payment”. The corrupted payment cannot be stopped via CPCS. The amount held in CPCS does not match that in PAS and therefore PAS validation would reject the stop request. • CPCS User will see the AP(s) flagged as exceptions. COLS will have raised an incident on PAS Exception. (From CAPS Rel 4 more details of improper encashments will be shown on CPCS) • BAB will have to take corrective action to amend PACS. • The DSS (on behalf of the Secretary of State) will consider recovery of overpayments. (Process under development - See Para 7.6) 	<p>DSS</p> <p>Refer to process maps at paras 7.1 and 7.2</p>

Example



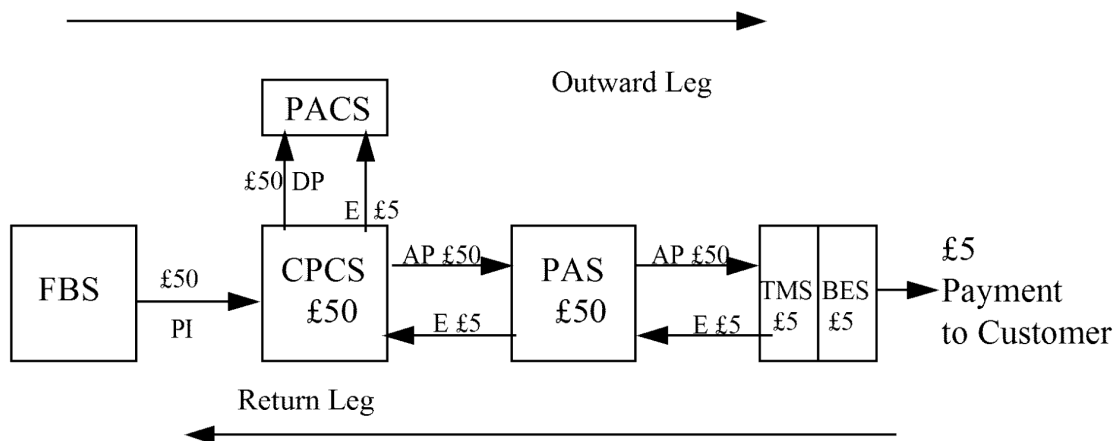
ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

Ref.	Reconciliation Resolution Principle	Action By
R9 x ref IM1 - 3	<p>Scenario: Transaction data error in the “outward leg” (between PAS and BES or within TMS/BES) before encashment, resulting in the encashment not matching the Authorised Payment. See example below.</p> <p>Type of payment receipt: Void or Normal Automated Receipt.</p> <p>How detected:</p> <ul style="list-style-type: none"> • Difference between notified payment entitlement and encashment leading to a customer payment query at DSS. • Mismatch between AP and E in PAS and CPCS, and DP and E in PACS. PAS exception is created on CPCS database. Mismatch detected within ICL Pathway by PAS and RED incident raised. COLS will raise reconciliation incident. <p>Actions</p> <ul style="list-style-type: none"> • Transaction data errors are not corrected because the encashment information reflects what was actually paid to the customer and ABED and cash account data (from BES reports) are aligned. • CPCS flags the Encashment and Authorised Payment(s) concerned as PAS Exceptions. The encashment record is suspended and copied back to PAS, but no action is taken and exceptions will accumulate until a potential change to CPCS in CAPS Release 4 (or later). • CPCS users will see the AP flagged with the status “Exception” within the appropriate CPCS dialogue and will contact COLS for full information. • The DSS will correct underpayments by using an “Alternative Method of Payment”. See Para 7. • The DSS (on behalf of the Secretary of State) will consider recovery of overpayments. (Process under development - See Para 7.6 • RED report explains error in the outward leg and confirms underpayment. 	<p>DSS</p> <p>Refer to process maps at paras 7.1 and 7.2</p>

Example



ICL Pathway
BA
POCL

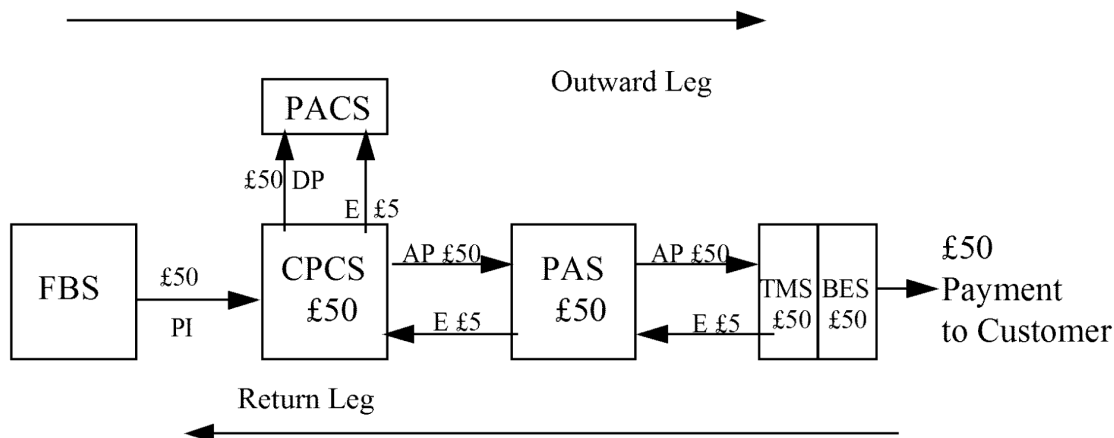
**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

6.4 Resolution of Return Leg Data Errors in Normal Operation

	Reconciliation Resolution Principle	Action By
R10 x ref IM1 - 3	<p>Scenario: Transaction data error in the “return leg” (after encashment), resulting in the reported encashment not reflecting what was actually paid to the customer. Note that errors may either be common to both the CPCS and ABED streams or may apply only to one or the other. Errors in the CPCS stream will mismatch against the Authorised Payment(s). Errors in the ABED stream will not be detected unless a cash account error is produced later in the process.</p> <p>How detected: Mismatch between AP and E in CPCS or PACS leads to a COLS or BAB raised reconciliation incident. Mismatch also detected within ICL Pathway by PAS. (See example below) Subsequent ICL Pathway investigation in response to a HSH reconciliation incident identifies whether the error was in the outward leg or the return leg. For outward leg errors the ICL Pathway investigation also identifies what was actually paid to the customer.</p> <p>Actions to correct the CPCS stream:</p> <ul style="list-style-type: none"> Errors in the return leg will be corrected to make reported encashment information match what was paid to the customer. Errors in the CPCS stream will be flagged as PAS Exceptions, suspended and copied back to PAS. Errors will be amended by ICL Pathway and returned to CPCS in the normal stream. Corrected errors will be matched against the Authorised Payment(s) to clear the exception. <p>Actions to correct the ABED stream:</p> <ul style="list-style-type: none"> ICL Pathway will include the error and the correction amount in a special RED report. Report to include: total encashment for date dd/mm/yy were £X and corrected encashments were £Y. POCL will use the report to key corrections to ABED or CBDB depending on timing. The post office account BES line will then match the amended ABED/CBDB figures. 	<p>DSS/ICL Pathway</p> <p>POCL/ICL Pathway</p>

Example



6.5 Resolution of Fall-back Payment Errors Involving Manual Payment

ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

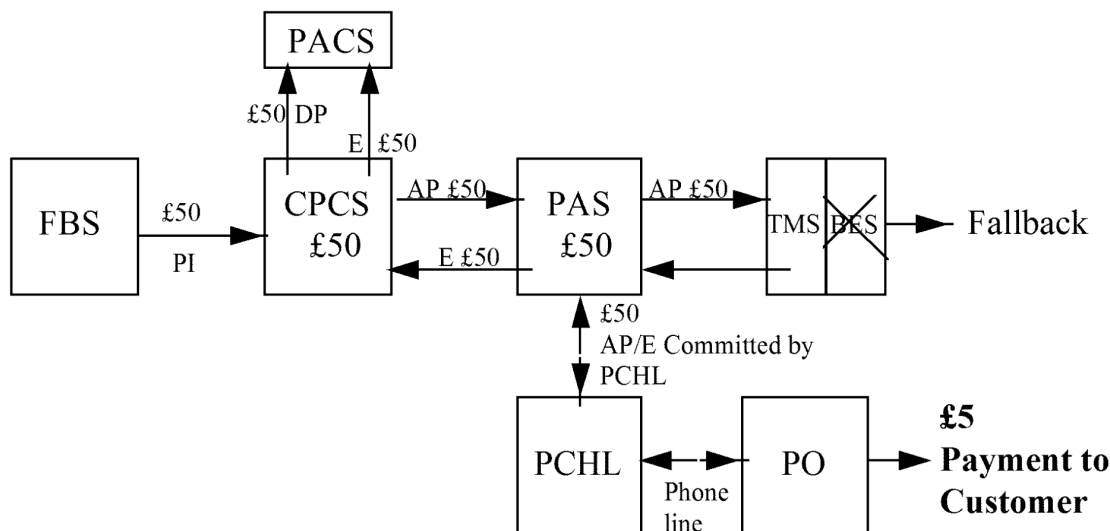
Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

Receipts/Customer Payment Queries

Transaction data within the DSS, ICL Pathway, and POCL will not be corrected to reflect fall-back errors. The PO will complete its BES cash account total by adding the manual payment receipts, which reflect the true encashments.

The POCL ABED system will receive the intended amount from PAS. A mismatch will be generated if the ABED information disagrees with cash account data. POCL will check that ABED/cash account mismatch is not already covered by a RED incident and will raise a HSH reconciliation incident if they are unable to match with an existing RED incident. CPCS will receive the intended amounts from PAS and this will match the Authorised Payment. As a result fall-back errors will not be visible on CPCS.

Example



6.5.1 Before the end of the cash account period

Ref.	Reconciliation Resolution Principle	Action By
R11 x ref IM4 - 7	<p>Scenario: Customer queries payment at the post office in which the original encashment was made before the end of the cash account period.</p> <p>Type of payment receipt: Manual</p> <p>Action: Post offices attempt to resolve under or overpayments relating to fall-back errors via interaction with PCHL.</p> <p>Exception: Principles R12, R13 and R14 will apply if the above is not successful.</p>	POCL/ICL Pathway

ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

6.5.2 After the end of the cash account period

Ref.	Reconciliation Resolution Principle	Action By
R12 x ref IM8-10	The PCHL will provide a “customer payment enquiry reporting service” for customers with manual payment receipts by taking details on a pro-forma and passing this information to ICL Pathway Business Support.	ICL Pathway
R13	ICL Pathway send Cashcheques to make-up underpayments to the customer’s latest PUN address as notified by CPCS to CMS/PAS. PCHL confirm customer’s address over the phone after use of EVP. ICL Pathway will check with COLS Business Support and the PO before issuing the cashcheque to ensure that DSS have not already issued payment. If the customer fails EVP (perhaps because of a change of address) the customer should be referred to DSS as per existing procedures for failure of EVP. No Cashcheque can be issued at that time by ICL Pathway. If customer passes EVP but notifies change of address to PCHL. PCHL will pass new address details to BSU and advise customer to notify DSS of the change of address. BSU await confirmation of address from CPCS before issuing Cashcheque. [Although’ secure this process appears to be far from ideal].	DSS/ICL Pathway Refer to process maps at para 7.3
R14	DSS (acting on behalf of the Secretary of State) will consider recovery of overpayments. (Process under development - See Para 7.6)	DSS
R15	ICL Pathway will operate a Transcash account to receive, across post office counters, any voluntary return of overpayments made in fall-back (but not in normal working).	POCL/ICL Pathway

6.6 Resolution of Lost Transaction Data in Normal Operation

A lost transaction is possible if one of the following system error events occurs mid-way through a transaction (e.g. after a receipt has been printed, the customer has been paid but the transaction has not been finished:

- A power failure.
- An unexpected “system lock” or error message.

Following the commitment of the transaction at the counter, the transaction can be lost prior to receipt at Pathway. This is indicated by an unexpected “system lock” or error message.

The previous risk of data loss as a result of enforced log out has been eliminated by the application of a system fix.

Data loss can be highlighted within the post office by comparing payment receipts with a BES report. Resolution can be triggered if post offices report such observed differences to the HSH.

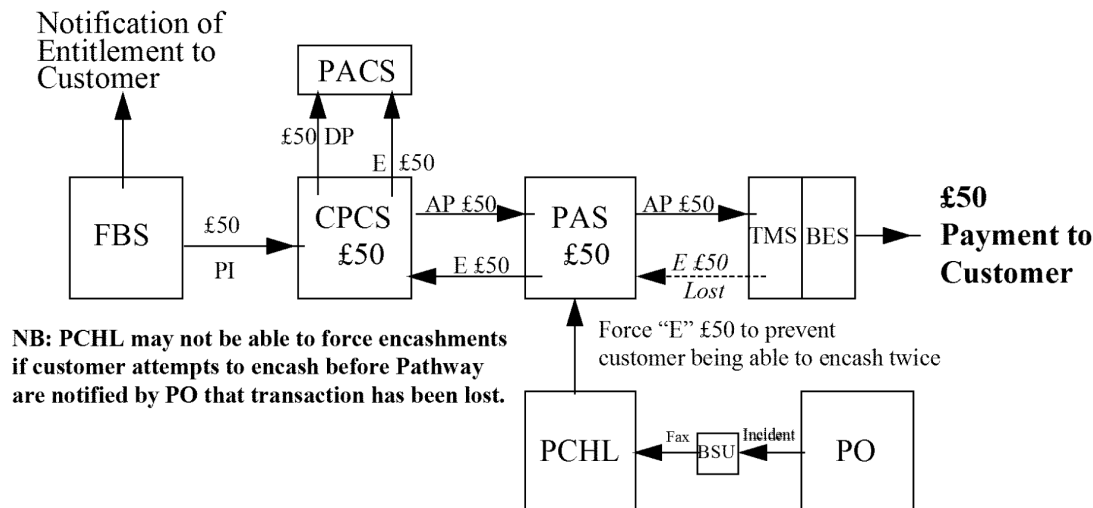
NB: There is an opportunity for HSH to be proactive following a confirmed hard disk failure by asking the post office clerk to run a BES report, check recent payment receipts and report any that are missing.

ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

Example



Ref.	Reconciliation Resolution Principle	Action By
R16	<p>Scenario: Lost transaction within BES.</p> <p>How detected: Observed mismatch between BES report and payment receipts at any time, plus proactive action after fixed disk failure in single counter post office.</p> <p>Action: ICL Pathway attempt to recover using information from the post office receipts and dummy encashments via the PCHL to align system data with the true position.</p> <p>Exception: If the above action is not possible a hidden duplicate encashment will occur and ICL Pathway will notify DSS via a RED incident report. On receipt of the RED COLS will notify ChB of the overpayment.</p>	<p>ICL Pathway</p> <p>DSS/POCL/ICL Pathway</p>
R17	<p>Scenario: Loss of card activation transactions.</p> <p>How detected: Customer reports no payment available.</p> <p>Action: See R6, Appendix B.</p>	DSS/POCL/ICL Pathway
R18	<p>Scenario: Card and/or PUN impound transactions.</p> <p>Transactions relating to the recording of lost cards are handled by the PCHL and therefore are not a risk as a result of BES transaction loss.</p> <p>Customers do not have their original card/PUN after impound, so there is no risk of card/PUN misuse. However, if a card impound transaction is lost the customer will be able to report to PCHL and trigger a replacement. However anyone attempting to use the replacement card/PUN would hit the same impound trigger. There is no business risk associated with lost card impound transactions and therefore no special arrangements have been made.</p>	DSS/POCL/ICL Pathway

6.7 The Reconciliation Exception Database (RED)

ICL Pathway
BA
POCL**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

Ref.	Reconciliation Resolution Principle	Action By
R19	<p>The Reconciliation Exception Database (RED) will record and be the basis of reporting of reconciliation incidents, investigations and resolution.</p> <p>Exceptions: The RED will only include incidents that have been reported via an HSH Reconciliation Incident. It will therefore exclude reconciliation errors caused by errors within the DSS systems. These will be resolved by DSS COLS.</p>	ICL Pathway

6.8 Investigations

The implications of reconciliation incidents normally extend across the boundaries between DSS, POCL and ICL Pathway. Therefore it is necessary for all three parties to co-operate during investigation. The following shows the area of responsibility for each organisation .

Ref.	Reconciliation Resolution Principle	Action By
R20	The DSS is responsible for investigating errors in CPCS, PACS and the interfaces with Feeder Benefit systems plus reconciliation implications.	DSS
R21	POCL is responsible for investigating errors within ABED, CBDBand post office cash accounts.	POCL
R22	ICL Pathway is responsible for investigating errors within the ICL Pathway systems and interfaces (PAS and BES).	ICL Pathway

6.9 Clearance and Closure Criteria for RED Incidents

RED incidents will be cleared when one of the following is met:

- reconciliation incident resolved, interested parties informed, liability assigned and settlement invoice date quoted.;
- reconciliation incident passed to fraud and fraud case reference quoted;
- reconciliation incident passed to problem management and a problem reference quoted.

RED incidents will be closed when all aspects of reconciliation and settlement have been completed.

ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

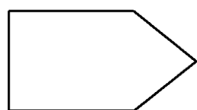
Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

7 DSS Reconciliation Resolution

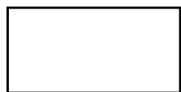
The following process maps deal specifically at a lower level of detail, with the handling and resolution of customer payment queries. The process maps cover;

- Child Benefit (ChB) processes where the customer has contacted the Child benefit Centre, and,
- District Offices (DO) processes where the customer has called into the DO querying their Card Method of Payment (currently only ChB).

Key To Symbols Used In Models



Event



Process



System/User



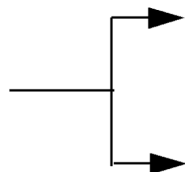
Delay



Decision



End Process



Simultaneous
Process

ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

7.1 Customer Underpaid - Refused Payment (Void Receipt)

The following process models cover the circumstances where the customer is alleging she/he has not been offered the correct amount of benefit at the Post Office and has therefore refused the amount. The PO Clerk will void the receipt and give the customer a copy, referring the customer to the DSS to deal with the query.

It is unlikely that the customer would walk out of the Post Office with a manual void receipt, without asking the PO Clerk to recheck his details either by contacting the PCHL again or viewing the BES screen.

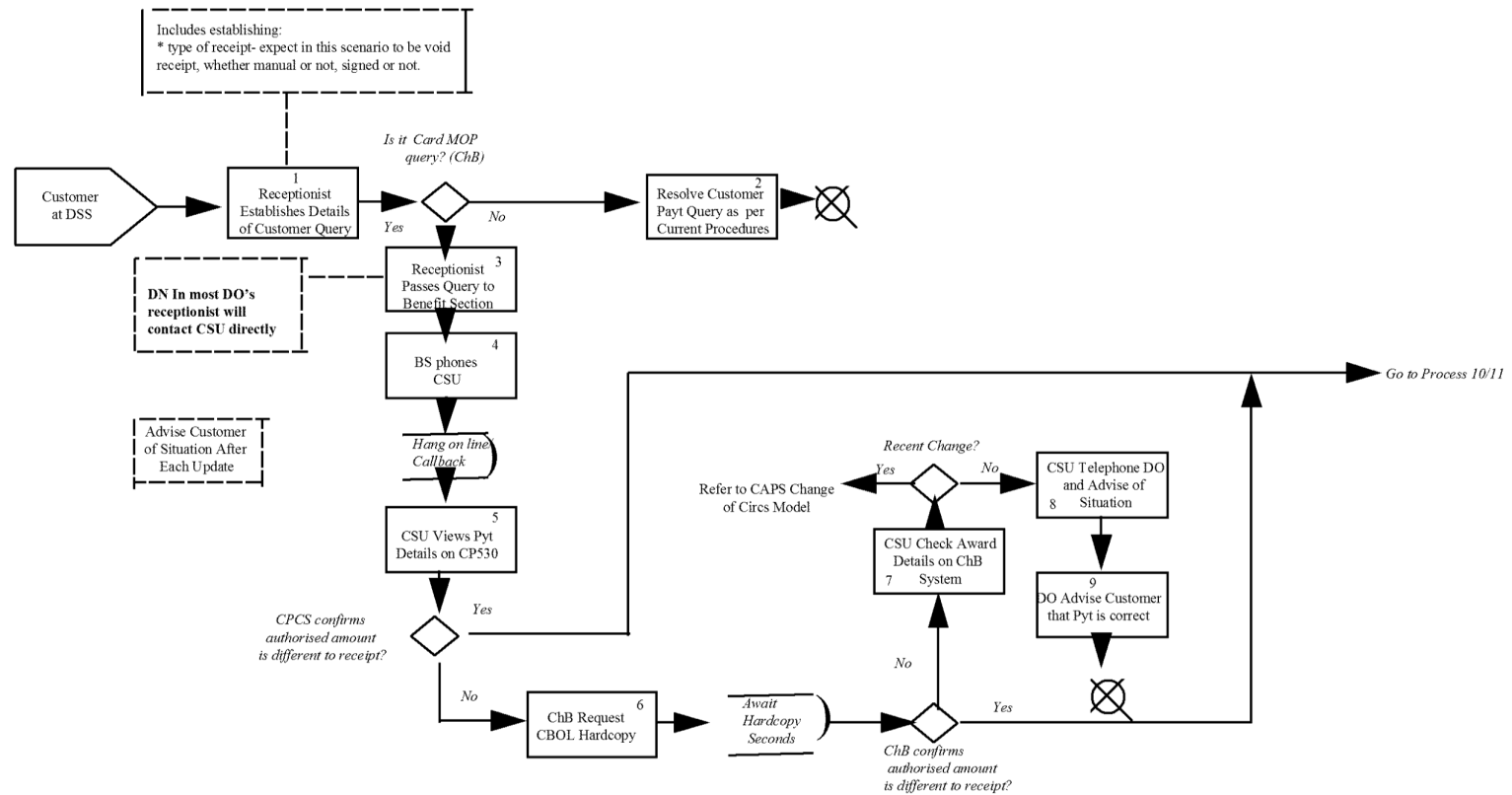
.

ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

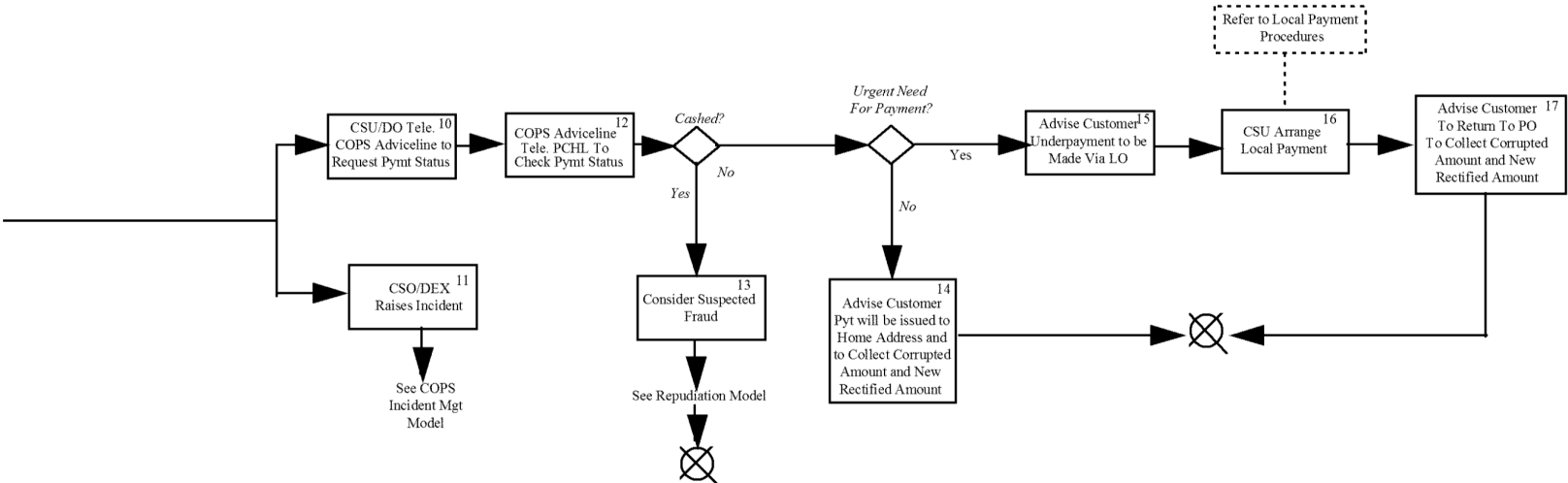
**UNDERPAID- REFUSED
PAYMENT (VOID RECEIPT)
CUSTOMER AT DSS (DO)**



ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

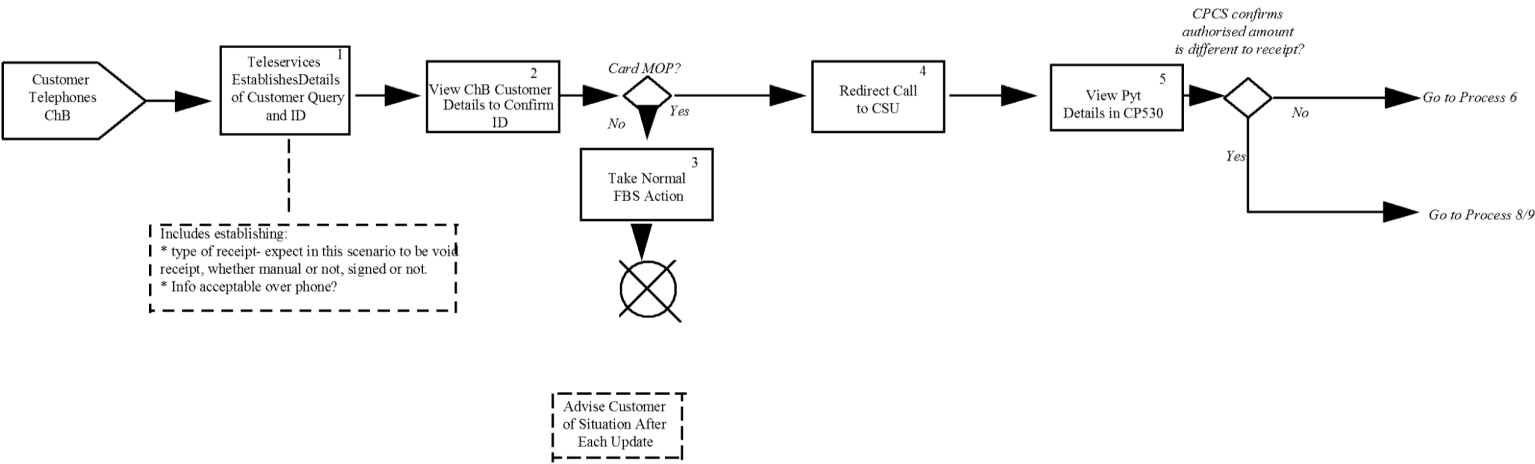


ICL Pathway
BA
POCL

Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

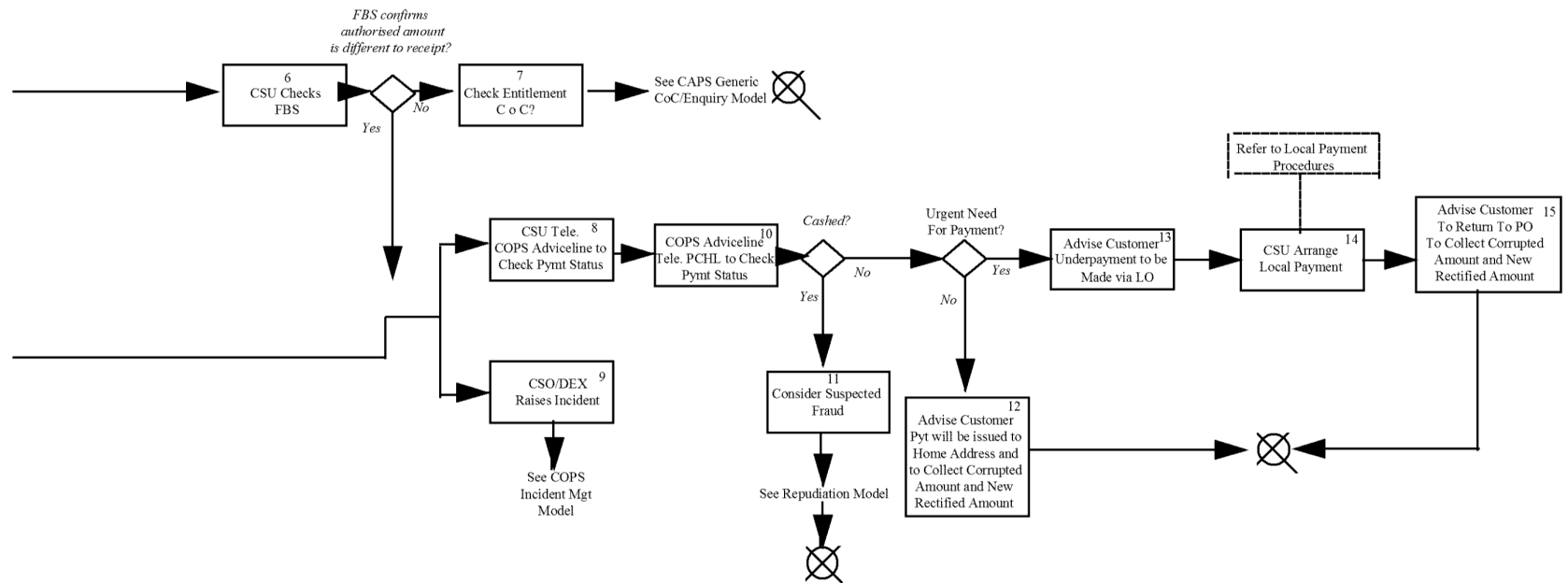
UNDERPAID- REFUSED
PAYMENT (VOID RECEIPT)
CUSTOMER TELEPHONES DSS (ChB)



ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98



ICL Pathway
BA
POCL

Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

7.2 Customer Underpaid - Received Payment (Automated Receipt)

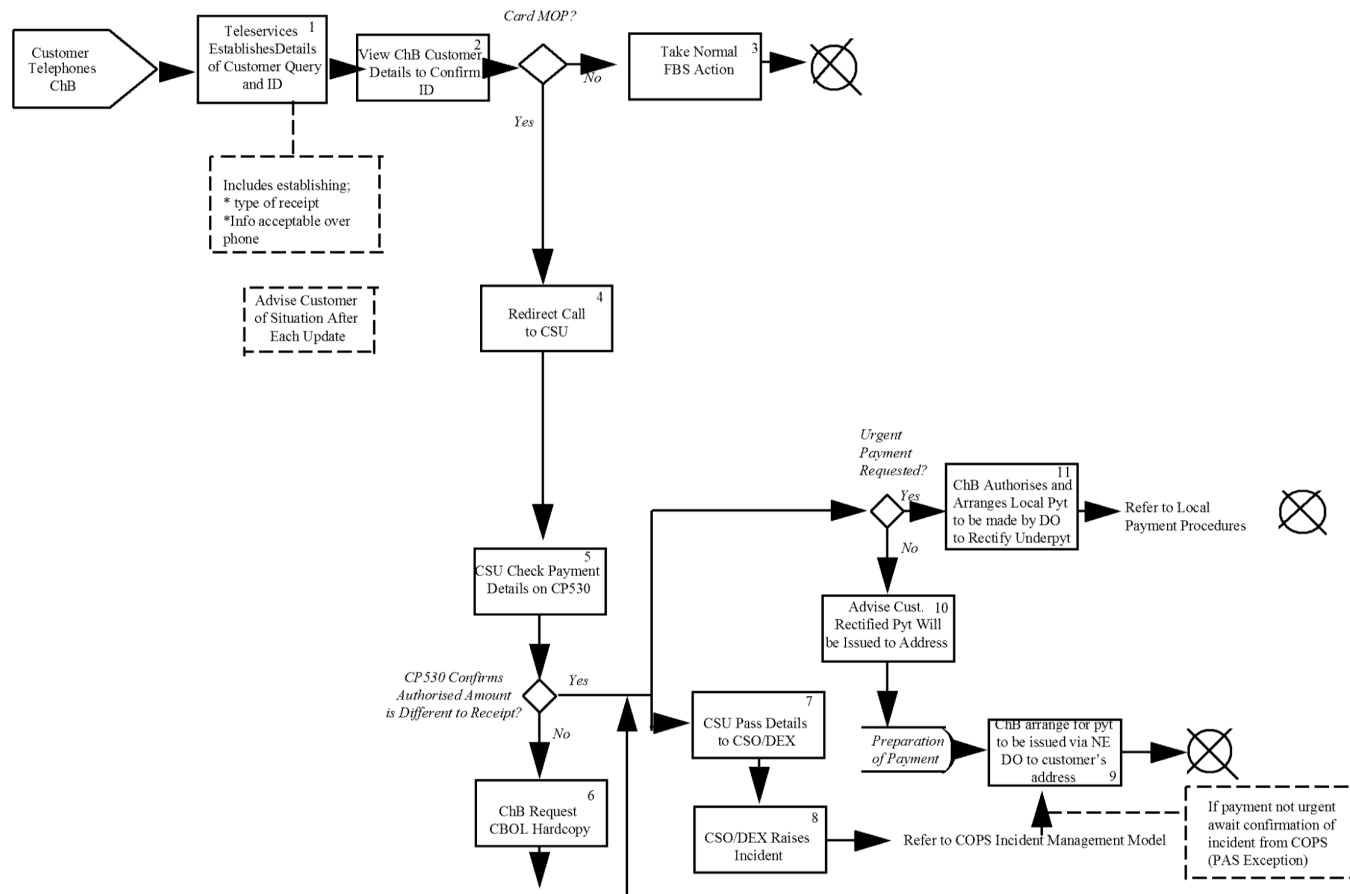
The following model covers the circumstance of the customer alleging that they have been underpaid benefit. The customer will have an automated receipt showing the amount encashed.

ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

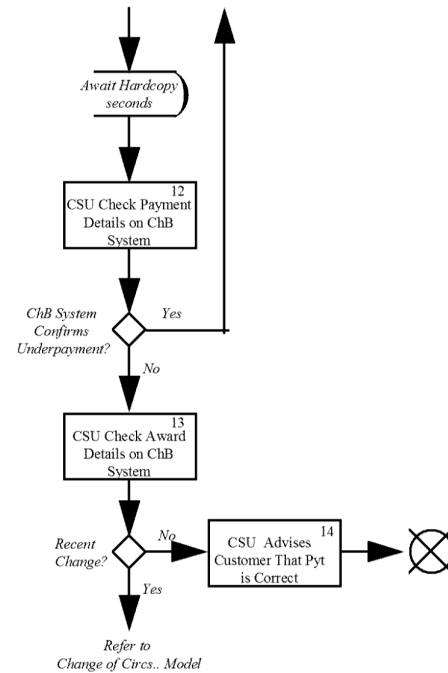
**UNDERPAID - (AUTO RECEIPT)
CUSTOMER TELEPHONES DSS (ChB)**



ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

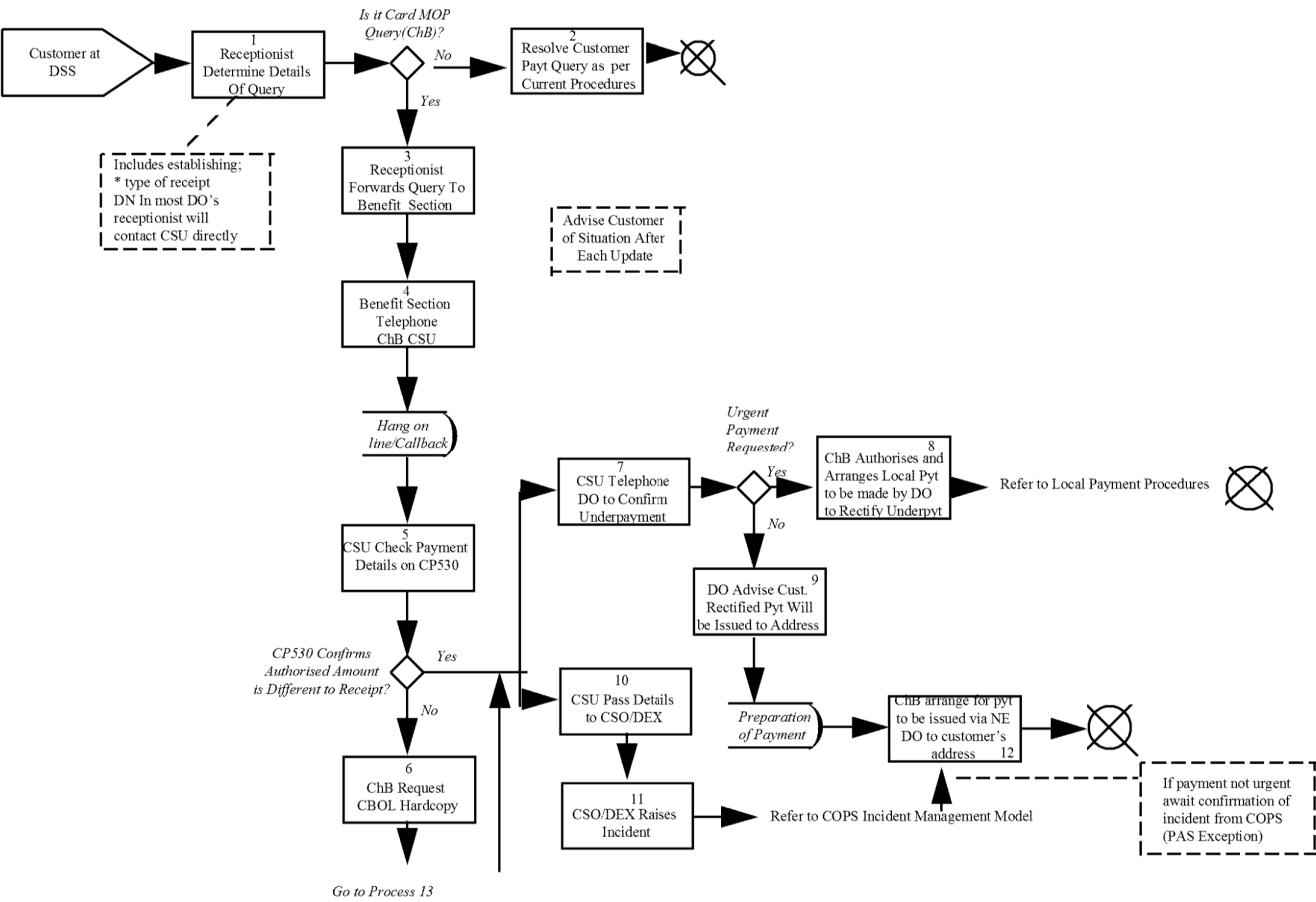


ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

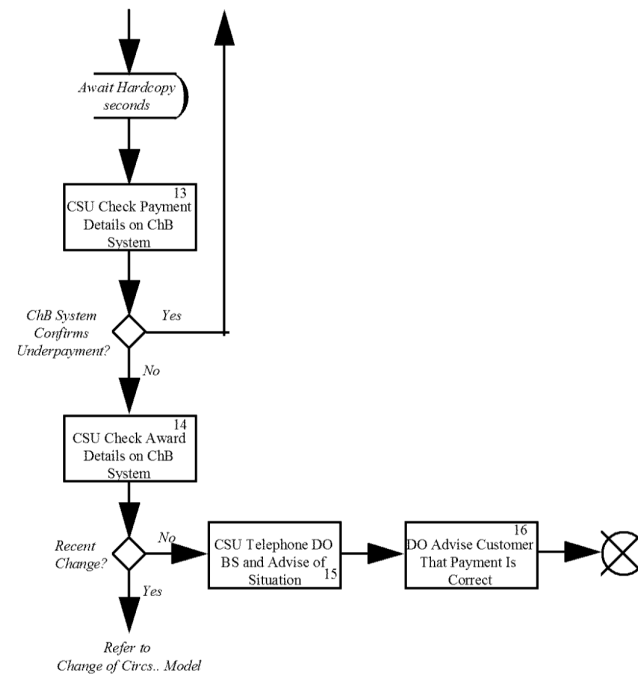
**UNDERPAID - (AUTO RECEIPT)
CUSTOMER AT DSS (DO)**



ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98



ICL Pathway
BA
POCL

Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

7.3 Customer Underpaid - Received Payment (Manual Receipt)

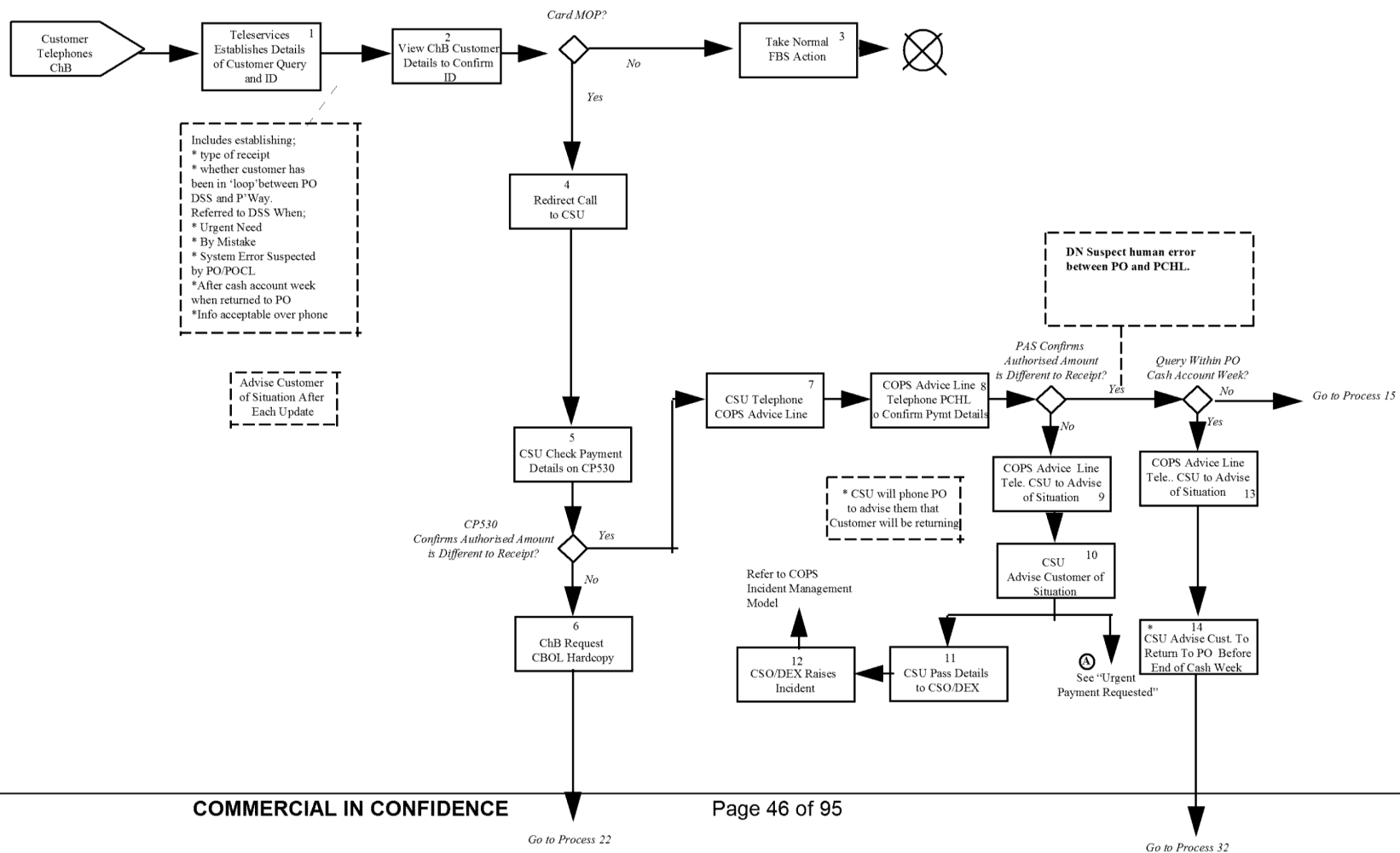
The processes described here are slightly different to the previous models in that the customer has encashed benefit at a Post Office during Fall-back when the BES system is down or when the printer for the receipts is not operating.

ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

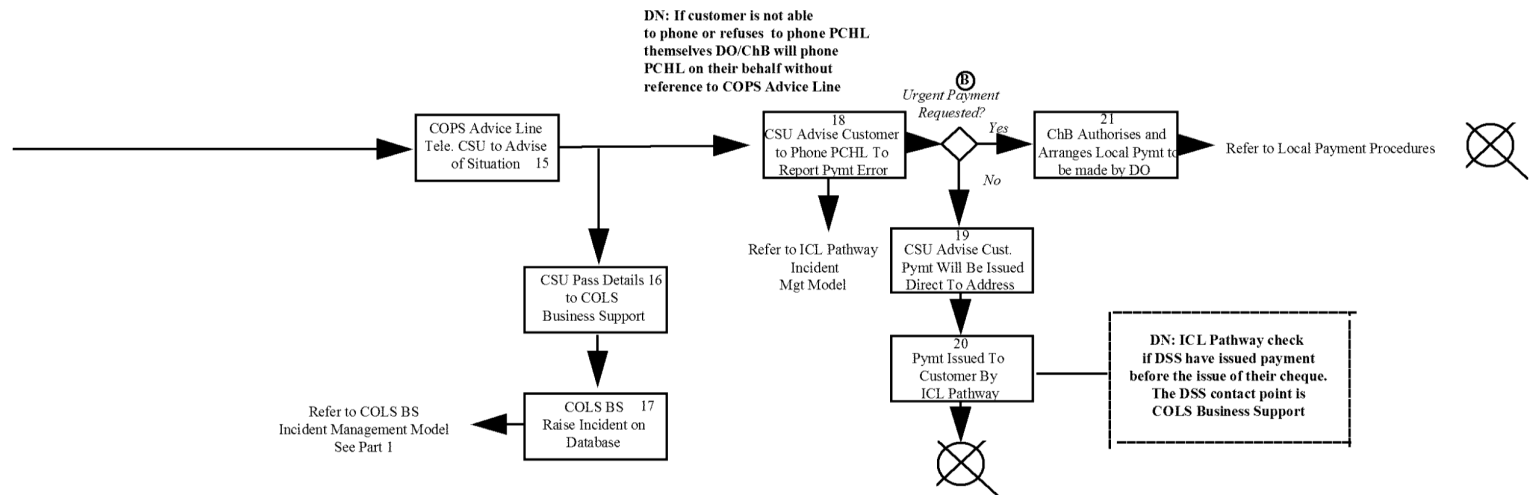
**UNDERPAID - (MANUAL RECEIPT)
CUSTOMER TELEPHONES DSS (ChB)**



ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

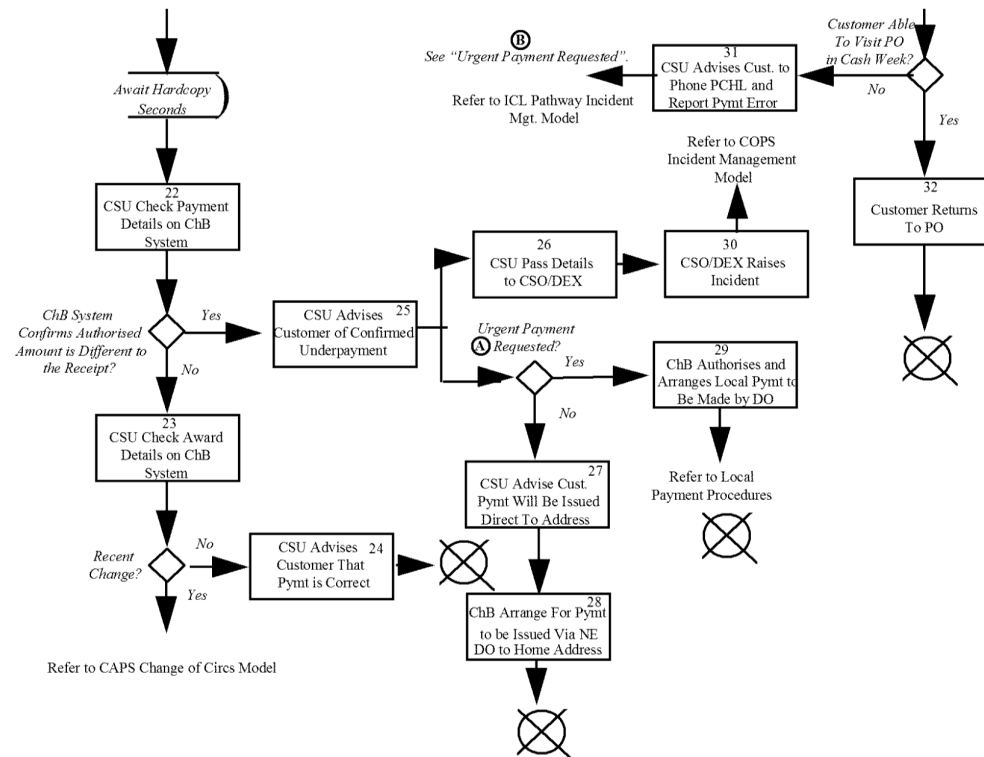
Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98



ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98



DN: If customer is not able to phone or refuses to phone PCHL themselves DO/ChB will phone PCHL on their behalf without reference to COPS Advice Line

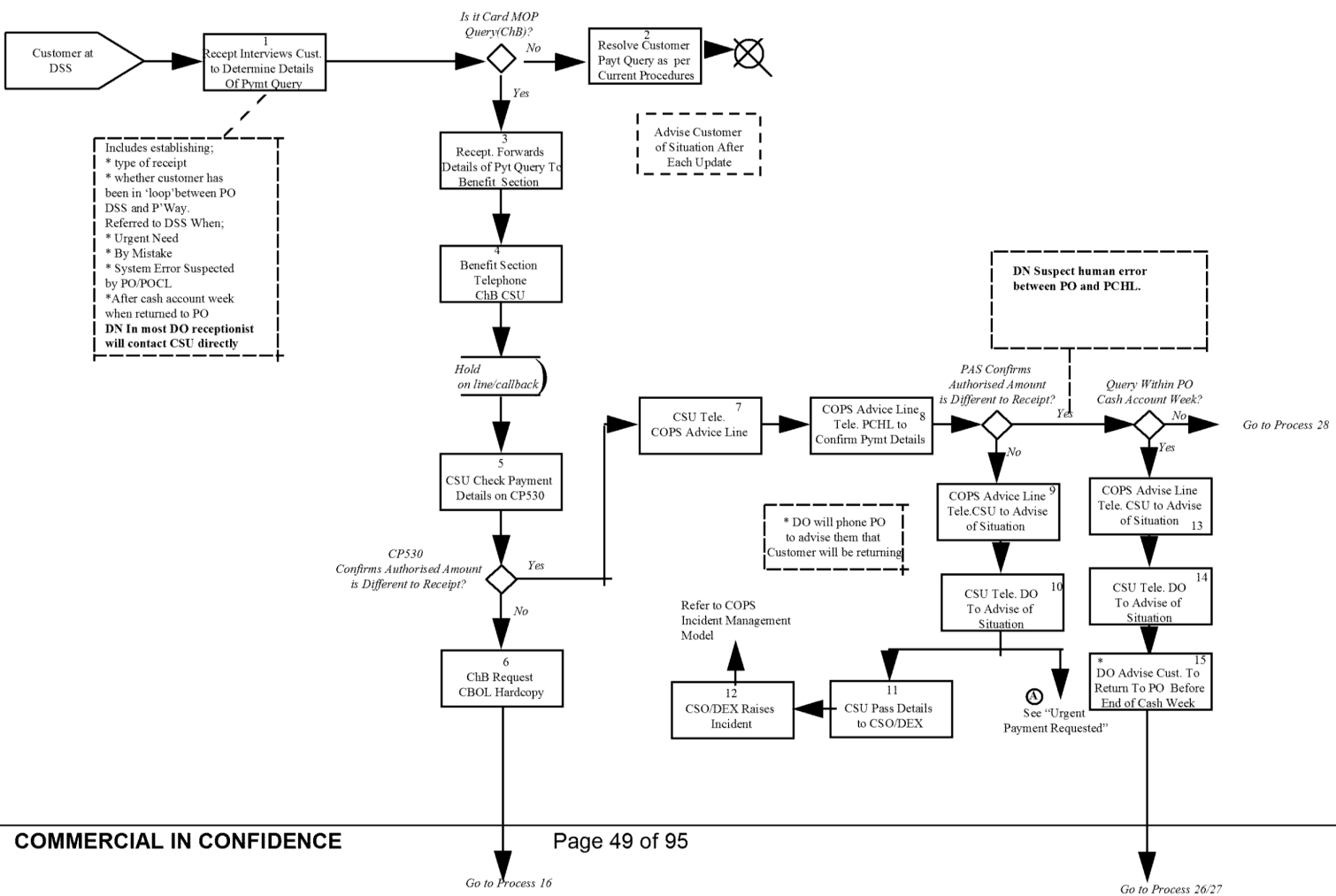
DN: Consider telephoning PO to advise them of customers return.

ICL Pathway
BA
POCL

Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

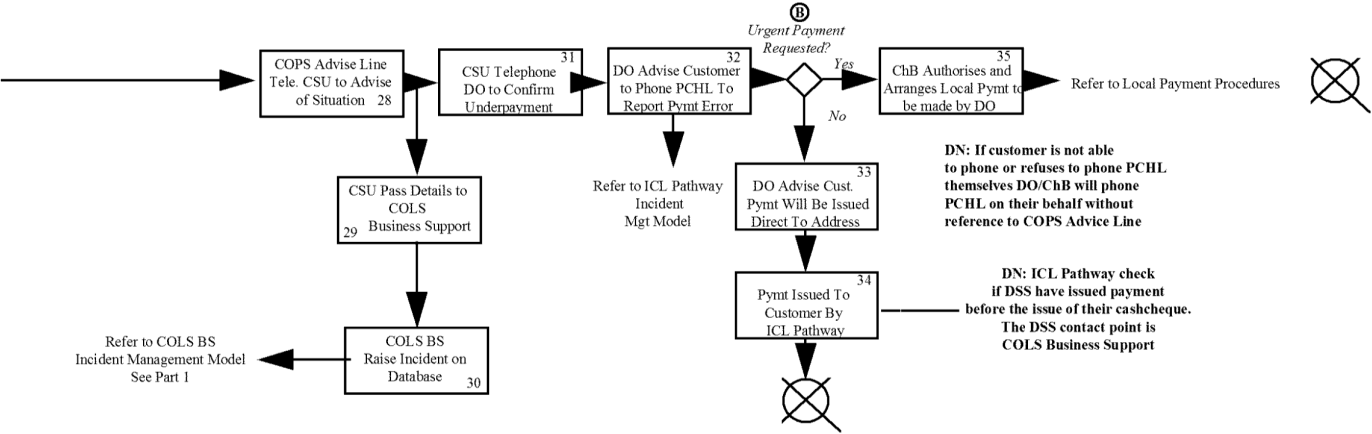
UNDERPAID - (MANUAL RECEIPT)
CUSTOMER AT DSS (DO)



ICL Pathway
BA
POCL

Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)

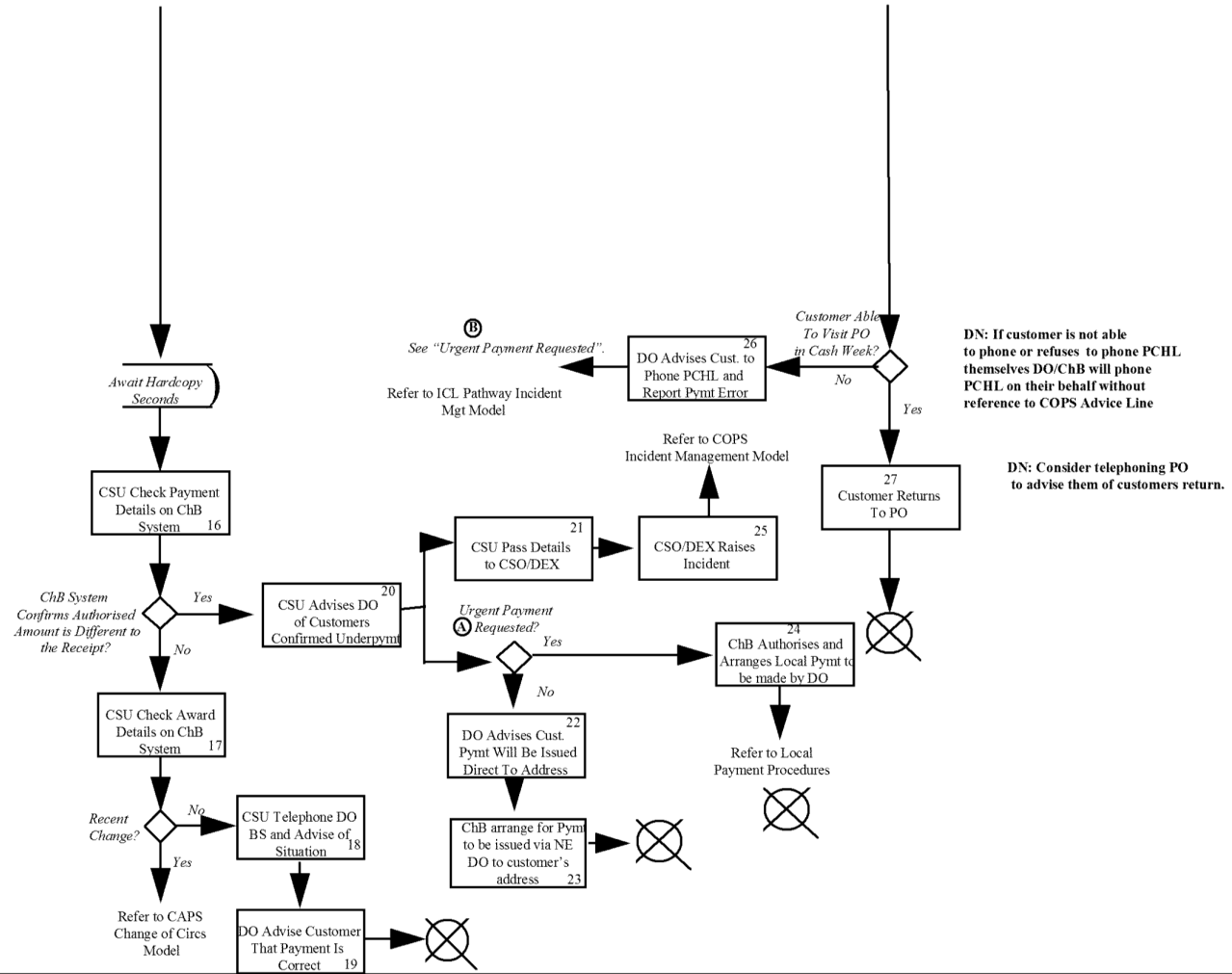
Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98



ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98



ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

7.4 Customer Underpaid - (No Receipt)

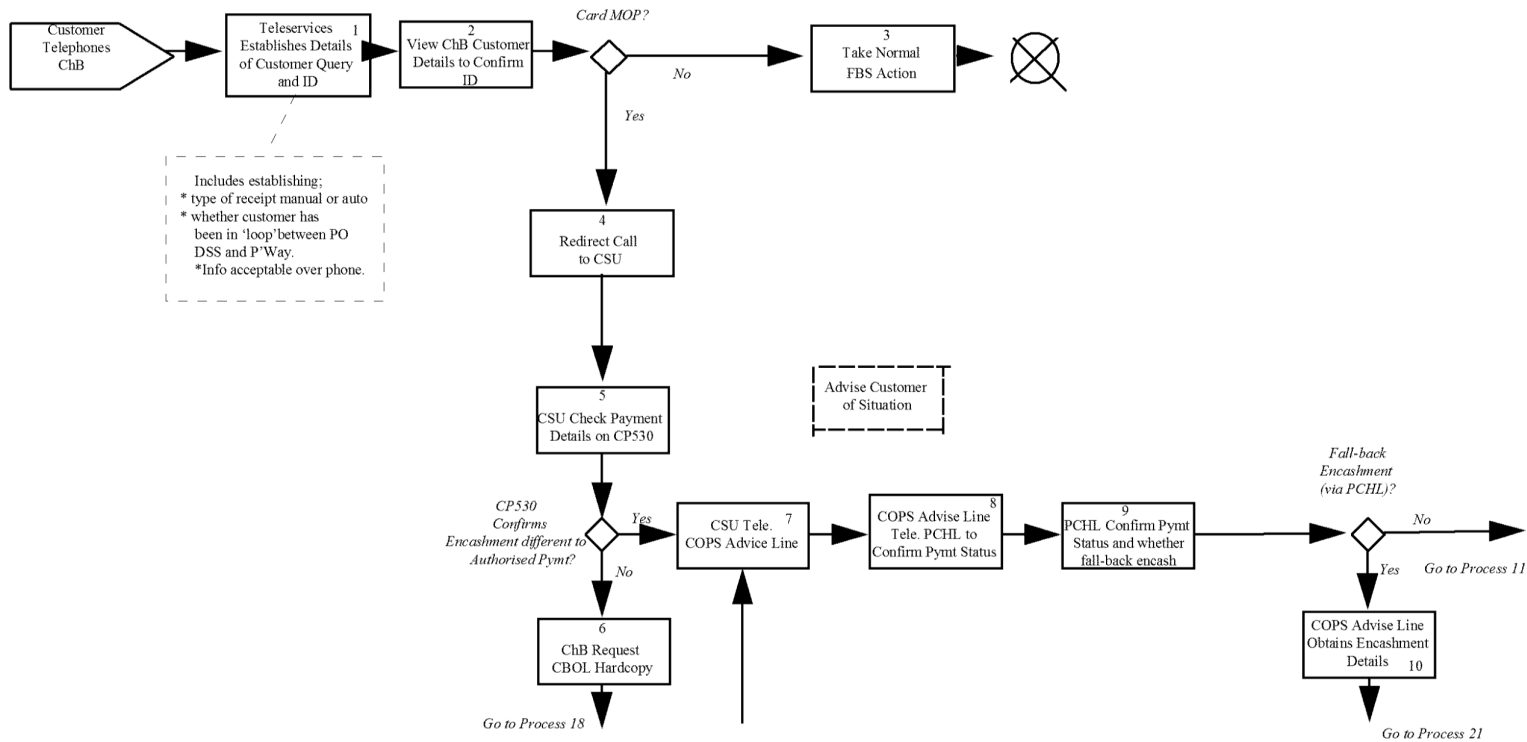
The following models detail the processes involved in dealing with customer payment queries where the customer does not have a receipt. This could either be that she/he has mislaid the receipt or if no payments were available at the Post Office refused a Nil receipt.

ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

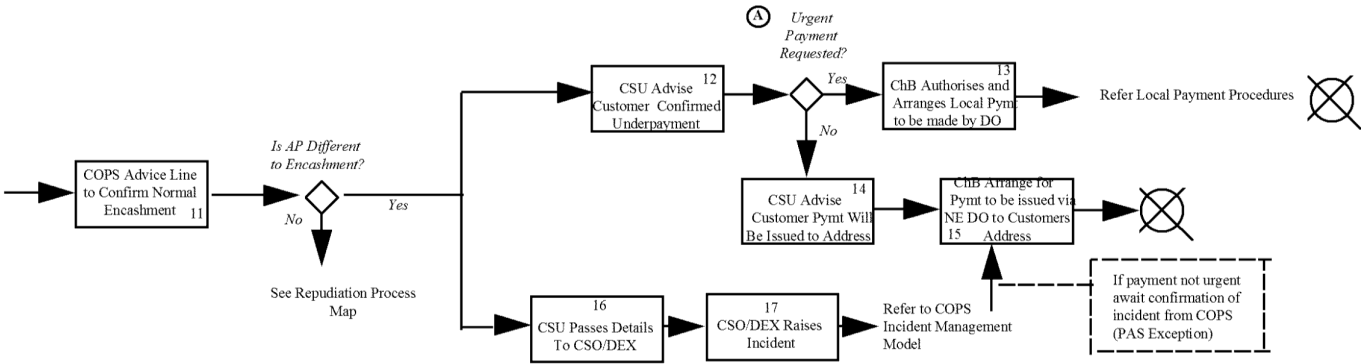
**UNDERPAID - (NO RECEIPT)
CUSTOMER TELEPHONES DSS (ChB)**



ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

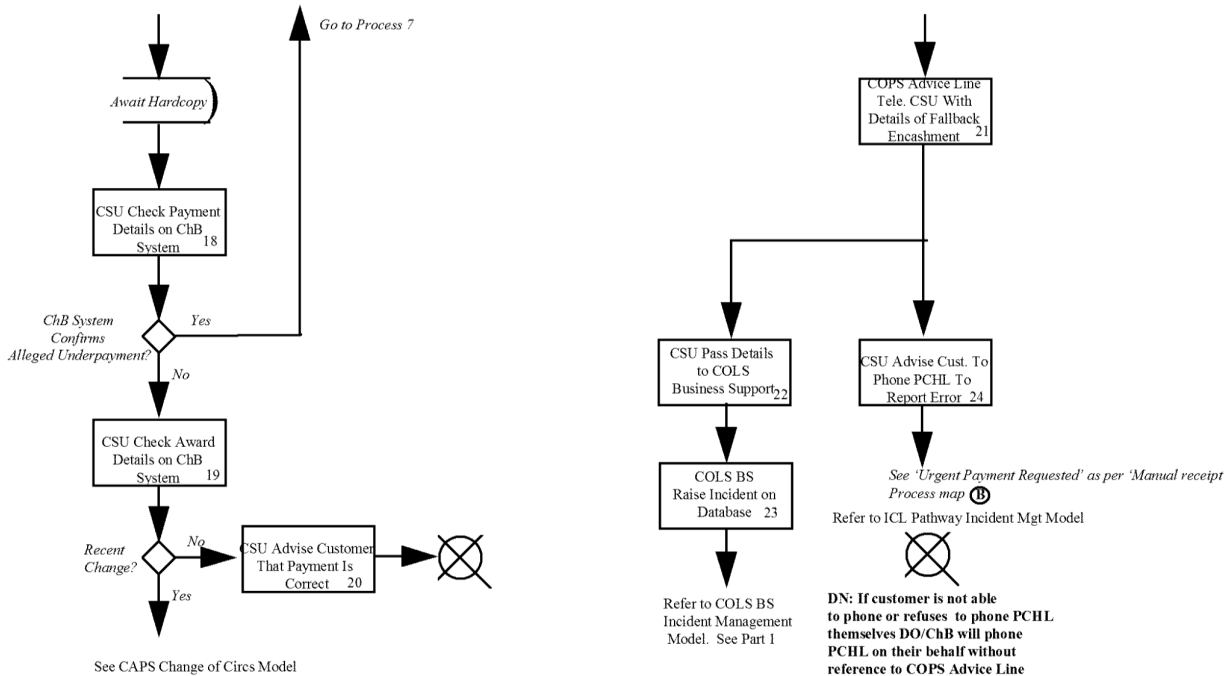
Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98



ICL Pathway
BA
POCL

Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)

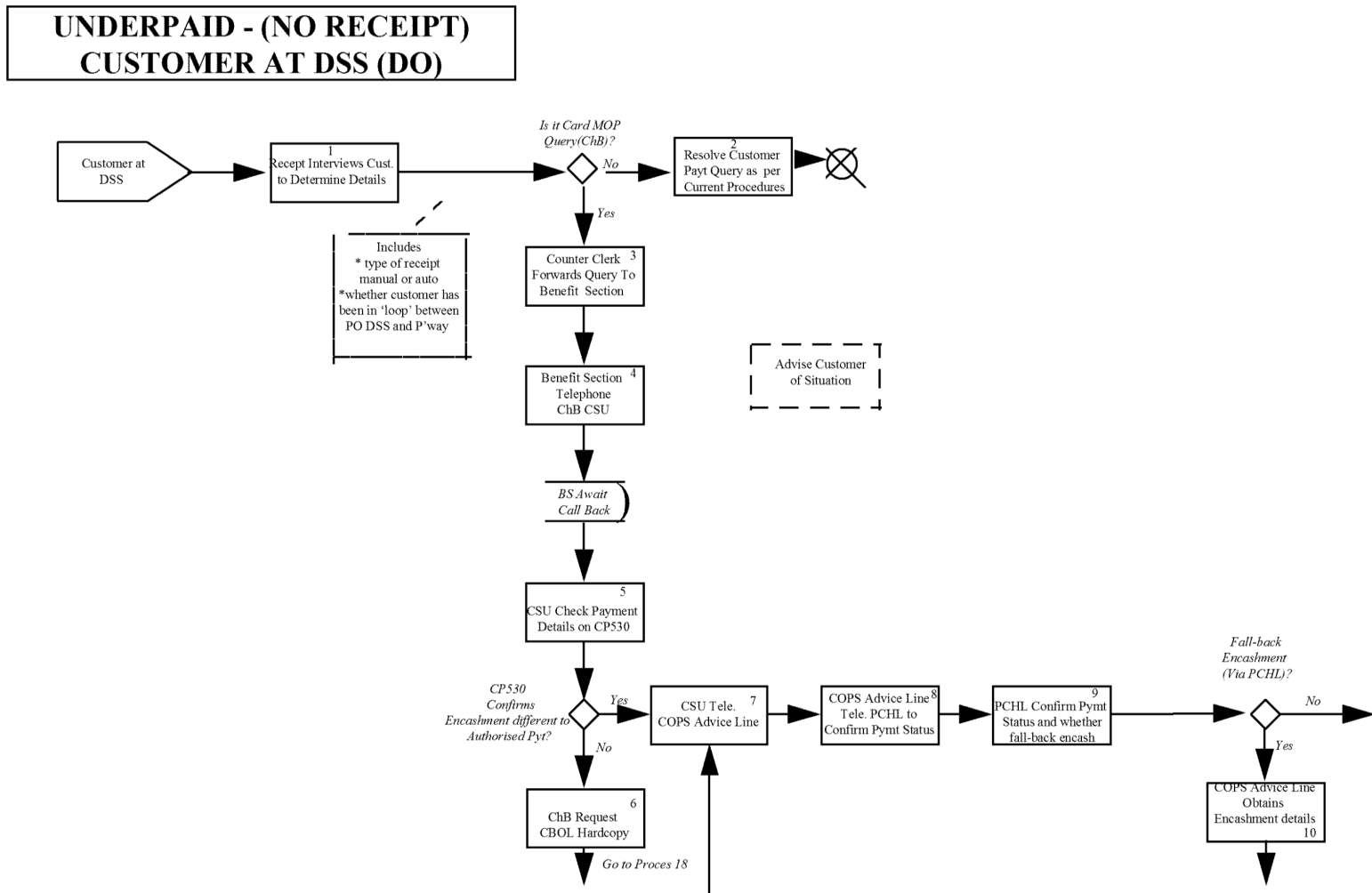
Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98



ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

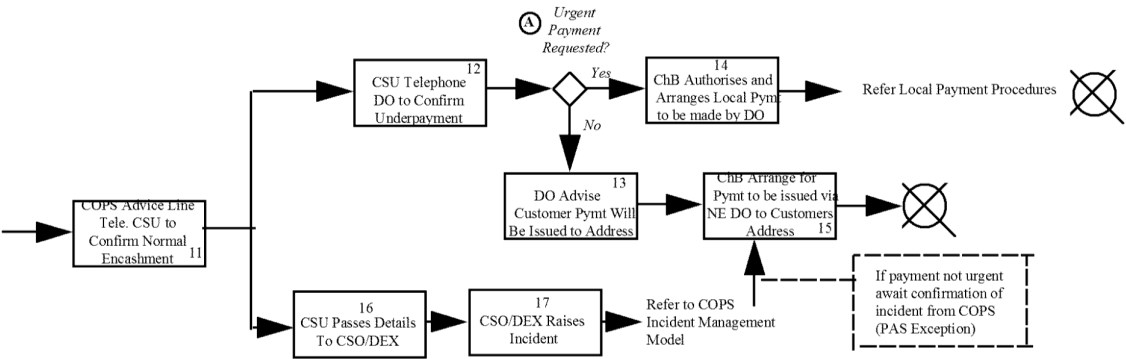
Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98



ICL Pathway
BA
POCL

Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)

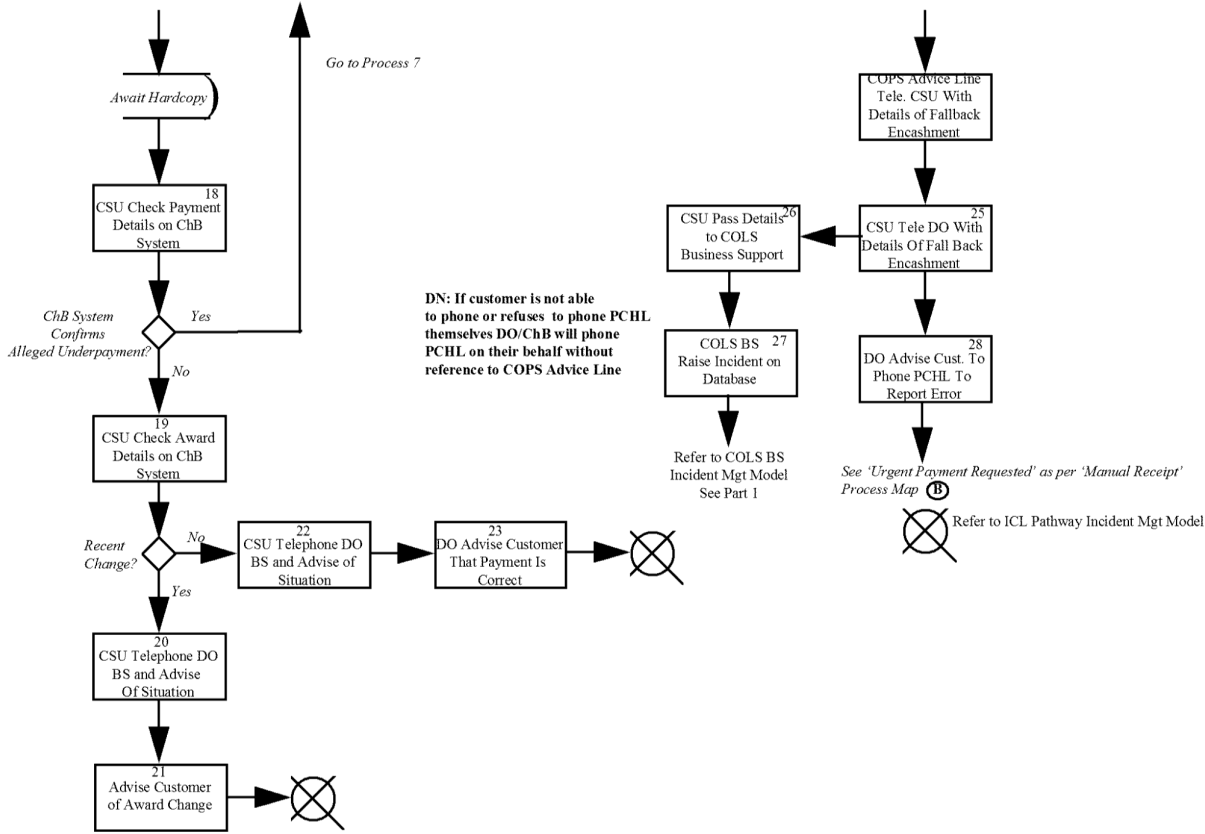
Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98



ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98



ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

7.5 Customer Due Payment - (Nil Receipt)

The following models detail the processes dealing with customers who are alleging that they should be due benefit payment but none was available at the Post Office. This could be due to any number of reasons e.g. the PI from the FBS has not reached CPCS. The customer should have a Nil receipt unless they refused a copy at the Post Office.

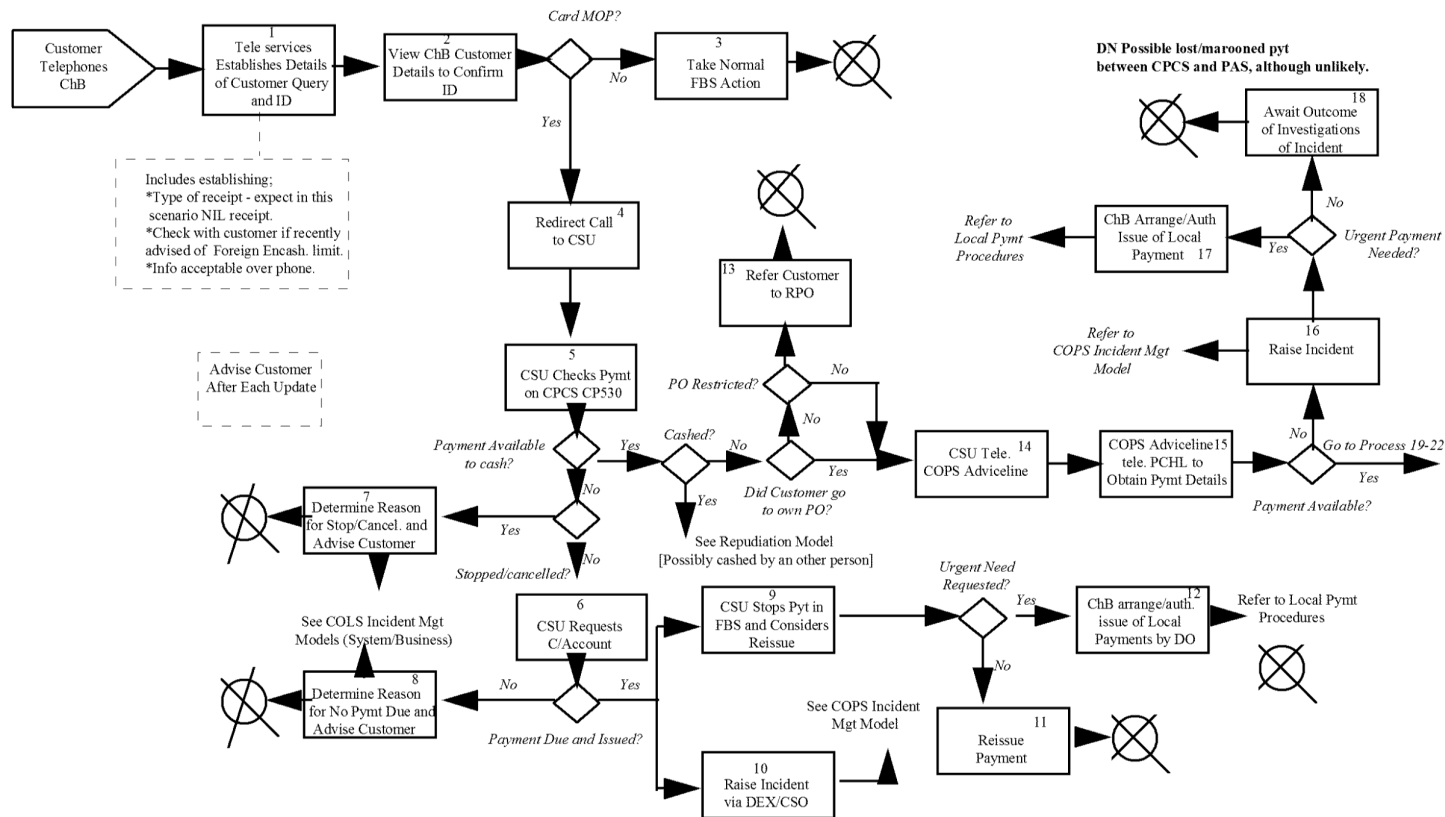
One of the reasons for payment not being available at the Post Office , could be that the payment is 'marooned'. This could be in CPCS, PAS or TMS. One example could be where the personal details have not been available on CMS so that the Authorised Payments have not been converted into their 'enriched' form for passing to TMS and distribution to BES. There could be other forms of 'marooning' payments, however further information/investigation needs to be undertaken before principles for resolution can be agreed. This area will be taken forward within Part II Resolution for ICL Pathway Release 2 document.

ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

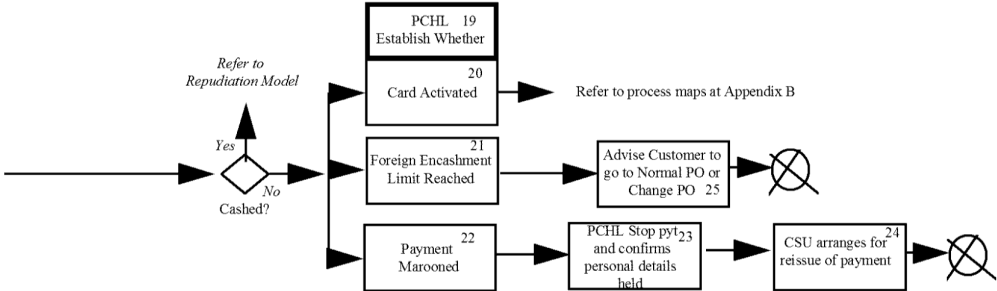
**DUE PAYMENT (NIL RECEIPT)
CUSTOMER TELEPHONES DSS (ChB)**



ICL Pathway
BA
POCL

Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

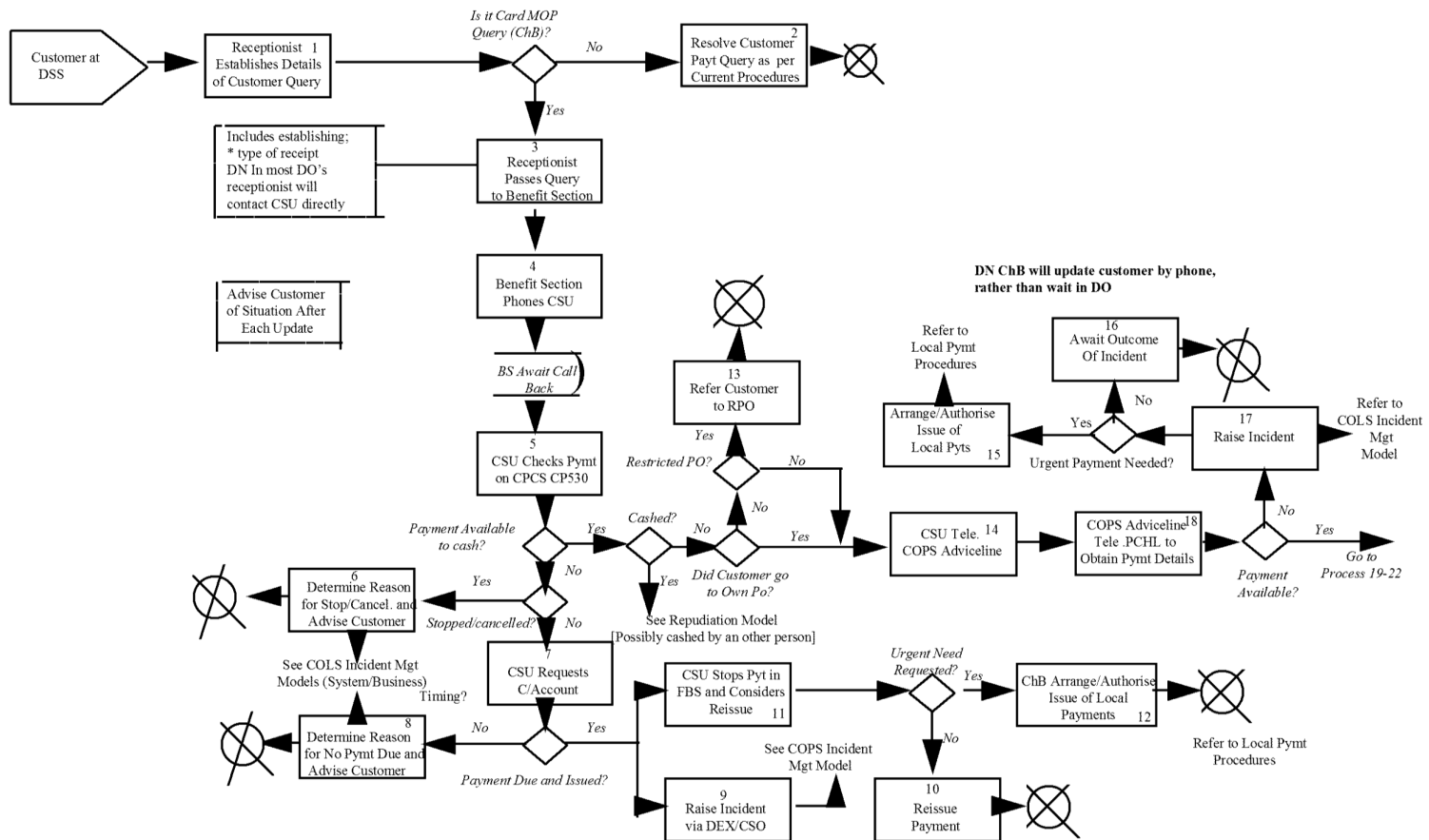


ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

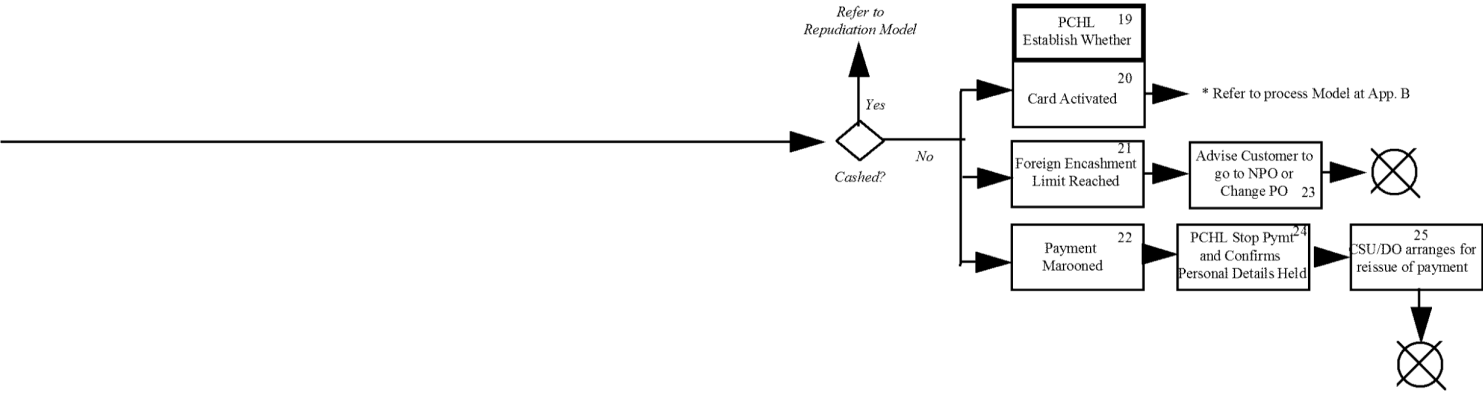
**DUE PAYMENT (NIL RECEIPT)
CUSTOMER AT DSS (DO)**



ICL Pathway
BA
POCL

Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98



ICL Pathway
BA
POCL**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98**7.6 Customers Who Have Been Overpaid**

- PO currently have procedures to deal with the voluntary return of overpaid monies (see Para 9.1).
- DSS currently have procedures to deal with overpayments of benefit incurred as a result of:
 - change in entitlement,
 - official error including system error,
 - voluntary offer to repay.

Overpayments generated as a result of system error will be visible within CPCS as a PAS Exception. If the incident is not resolved within the 10 day settlement period then BA and POCL will settle on the encashment data from Pathway. However if the error occurred within BES then this will be excluded from the settlement amount. The DSS will pursue recovery of the overpayment (see process maps overleaf) due to system error. Overpayments generated as a result of fallback errors will not be visible in CPCS as CPCS will receive the intended amounts from PAS and this will match the AP. BA and POCL will settle on the "intended" amount encashed. ICL Pathway will reimburse POCL with the overpaid amount incurred as a result of "fallback".

Current BA policy is not to allow Pathway to request repayment of the overpayments from the customer. The assumption is for the DSS to request repayment on behalf of ICL Pathway. The amount returned to ICL Pathway in the liability process will include any cost to the DSS of collecting the amount on ICL Pathway's behalf.

The Process maps overleaf will be enhanced in Part II Resolution for ICL Pathway Release 2 Document to incorporate the processes leading up to the identification of the overpayment, although they will be similar to the processes in parts 7.1 to 7.5.

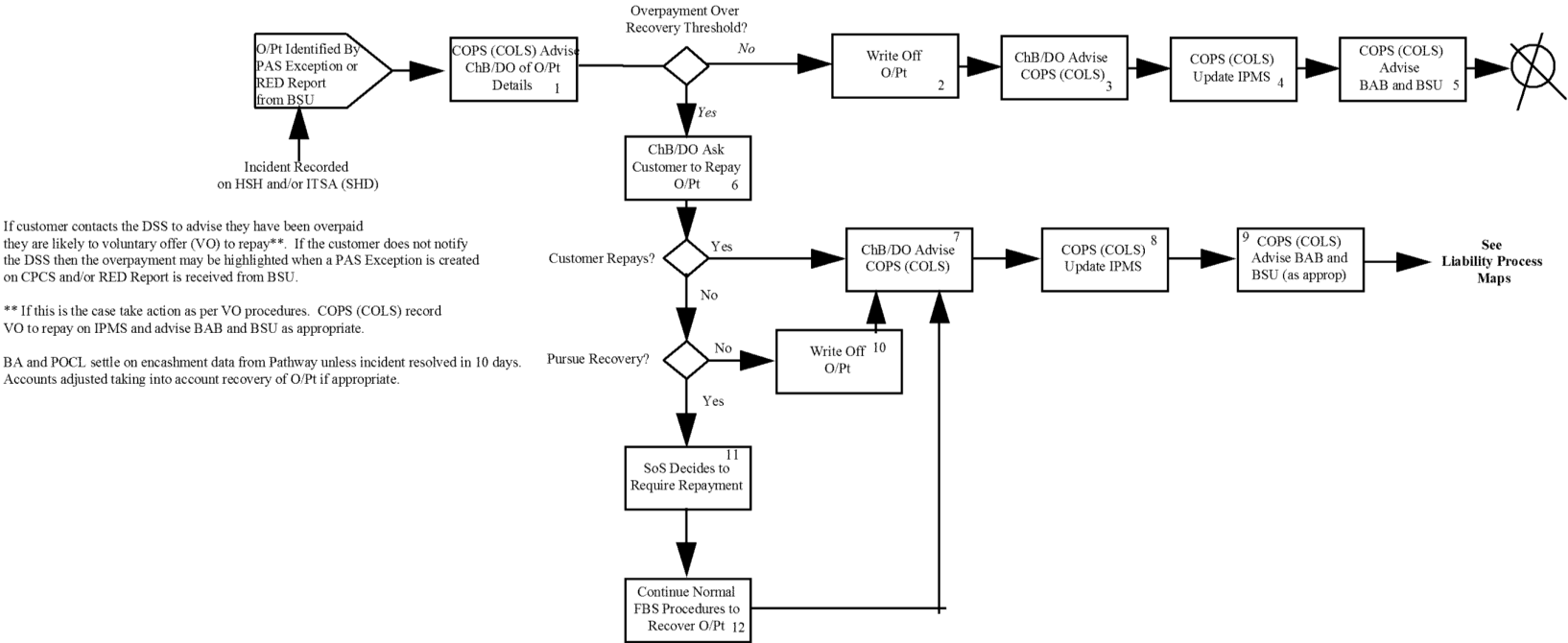
All of the above is subject to Policy confirmation, currently being pursued by COBAP.

ICL Pathway
BA
POCL

Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

OVERPAYMENT DUE
TO SYSTEM ERROR

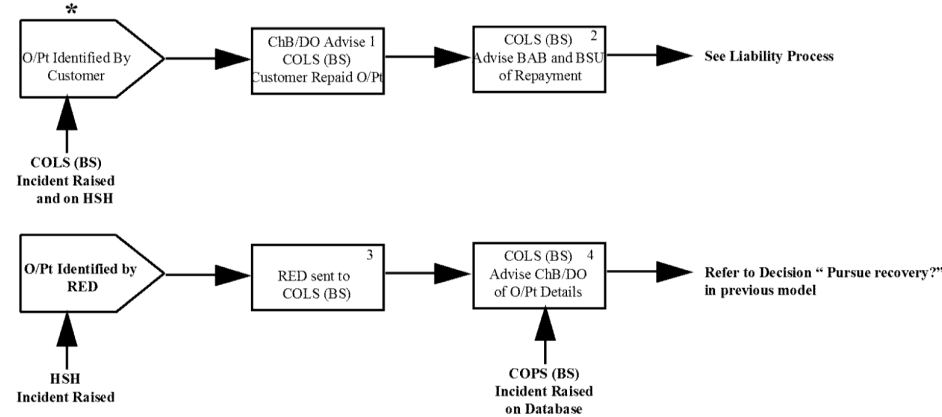


ICL Pathway
BA
POCL

Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

OVERPAYMENT DUE
TO FALLBACK ERROR



* Likely if the customer is contacting the DSS they are VO to repay.

* The amount returned to Pathway in the liability process will include any cost to the DSS of collecting the amount on Pathway's behalf.

ICL Pathway
BA
POCL**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

8 ICL Pathway Reconciliation Resolution

Reconciliation resolution within ICL Pathway is managed by the Customer Service Business Support Unit (BSU). All reconciliation incidents involving individual transaction errors that occur within the ICL Pathway domain are recorded on the Reconciliation Exception Database (RED). The BSU is responsible for opening, resolving, clearing and closing RED incidents.

The normal trigger for reconciliation resolution is the receipt within the BSU of a Horizon System Helpdesk (HSH) raised reconciliation incident (event 1 on the following process diagram). Secondary triggers (event 2 and 3 on the following process diagram) include reconciliation incidents reported by ICL Pathway Fraud Management and reconciliation incidents resulting from Transcash deposits (currently raised if/when a deposit is shown on the ICL Pathway Bank Statement).

DN: Process improvement opportunity for post offices to raise HSH reconciliation incidents when Transcash deposits are made - the potential process improvement needs to be impacted by POCL and ICL Pathway.

DN: Process improvement opportunity for ICL fraud management to raise HSH reconciliation incidents to replace the current paper-based process.

The BSU depends on other organisations for the provision of resolution information and in some cases for the application of corrective actions. The achievement of the reconciliation SLA depends on the timely delivery of the supporting “services”, which are summarised in section 8.3.

DN: Internal ICL Pathway SLAs for the “supporting services” need to agreed in preparation for Release 2.

A generic process model of the ICL Pathway reconciliation resolution is shown below. This is followed by a textual description of the process model, information on the organisations that provide supporting services to the BSU and information on the lower-level processes.

The use of RED incident reports to communicate the reporting adjustments used to compensate for DSS rejected transaction records is not included in this document - see Part 6 for detail.

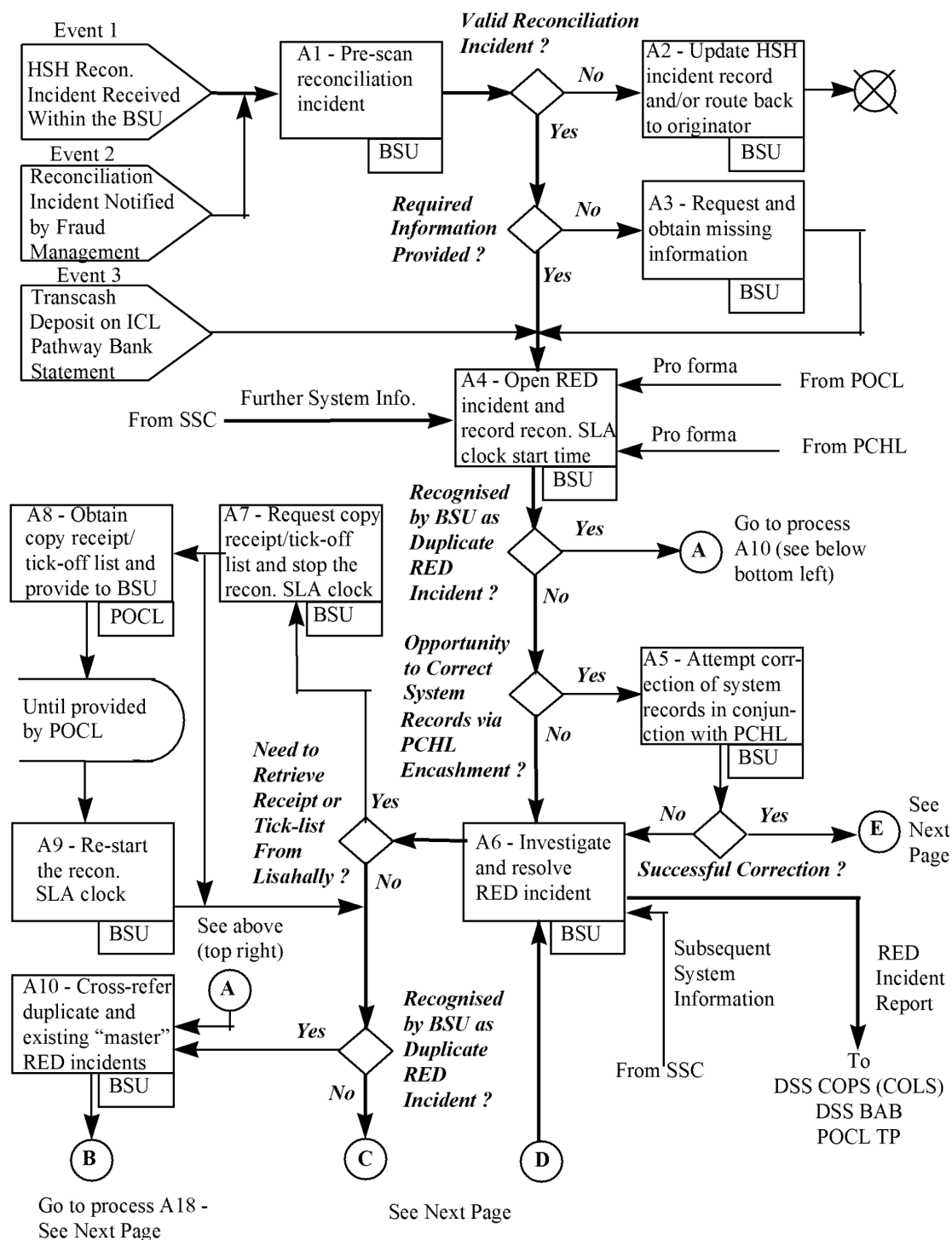
8.1 Generic Process Models of ICL Pathway Reconciliation Resolution

(See following pages)

ICL Pathway
BA
POCL

Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)

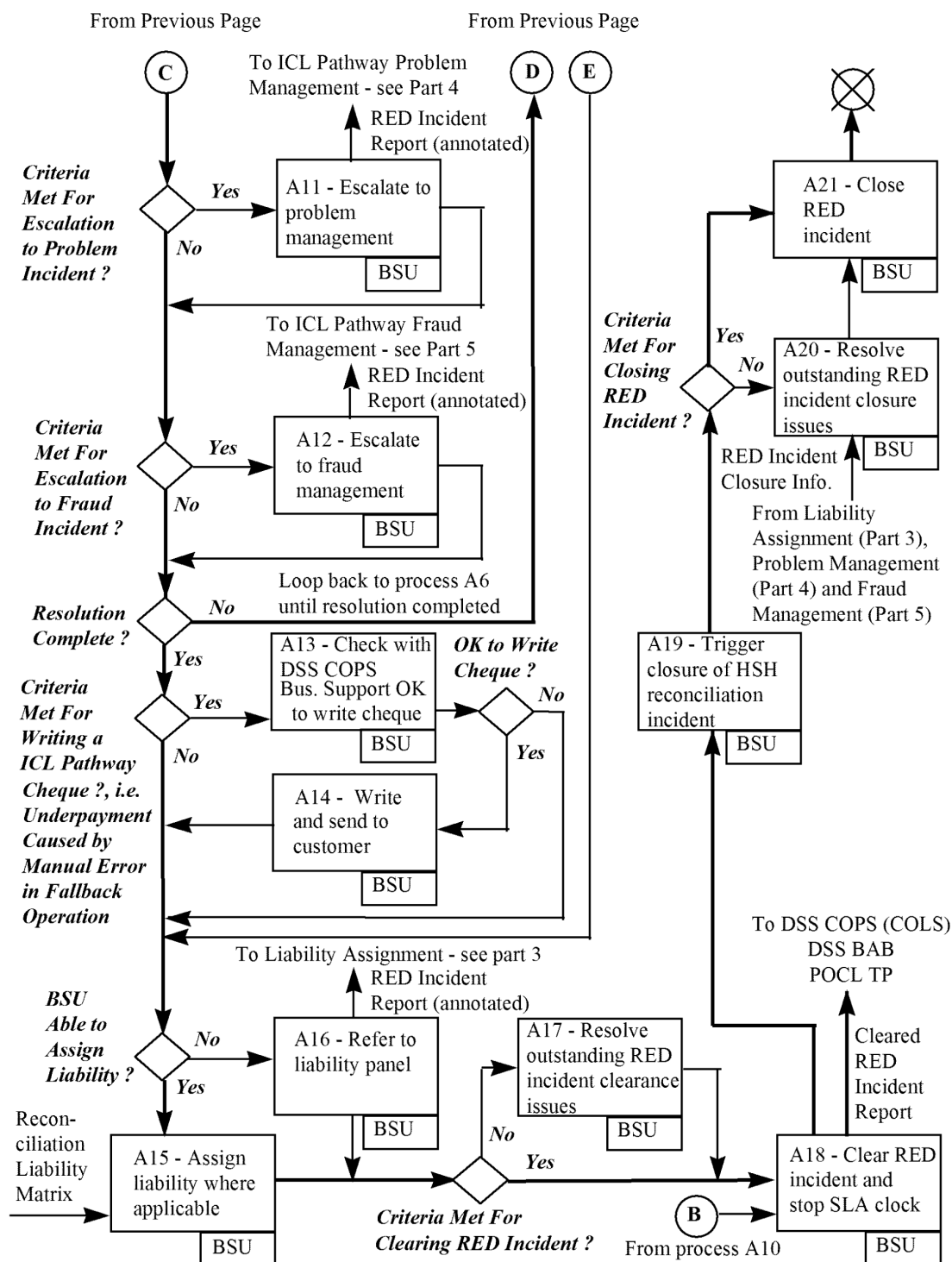
Ref: CS/PRD/0003
Version: 2.0
Date: 14/09/98



ICL Pathway
BA
POCL

Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98



ICL Pathway
BA
POCL**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98**8.2 Overview of Generic Process Model of ICL Pathway Reconciliation****8.2.1 Normal resolution and exceptions**

The generic model caters for all types of reconciliation incident handled by ICL Pathway. The bold arrows on the model show how resolution is normally progressed. The lighter arrows show how exceptions are handled.

8.2.2 Resolution triggers (events 1, 2 and 3)

The normal trigger for reconciliation resolution is the receipt of a HSH raised reconciliation incident within the BSU (event 1 on the process model). Part 1 Reconciliation Incident Management describes the different types of reconciliation incidents raised by the HSH and how they are routed to the BSU. Secondary triggers (event 2 and 3 on the process model) include reconciliation incidents reported by ICL Pathway Fraud Management (paper-based communication at Release 1c) and RED incidents raised by the BSU in response to a deposit being shown on the ICL Pathway Transcash Account Bank Statement.

8.2.3 Pre-scan and related actions (process A1, A2 and A3)

HSH raised reconciliation incidents and incidents notified by ICL Pathway Fraud Management are pre-scanned to check whether they are valid and to check whether the required information has been provided. Invalid reconciliation incidents are routed back to the originator with an explanation. Missing information is requested from the originator.

8.2.4 Opening of the RED incident and preliminary actions (process A4)

All valid reconciliation incidents communicated to the BSU are recorded on the RED. The opening of an incident on RED includes the recording of the reconciliation SLA clock start time. Any incidents recognised by the BSU as being duplicates are cross-referred to a “master” RED incident (the incident already recorded on RED) and the duplicate RED incident progressed to clearance. The opportunity to resolve the reconciliation incident by correcting the system records via a dummy encashment at the PCHL is considered at this point.

8.2.5 Correction of system records via PCHL encashment (process A5)

In exceptional situations, e.g. a lost transaction observed by the post office, it may be possible to correct the system records by performing an encashment at the PCHL - see section 8.5 for further information. There is a limited “window of opportunity” for performing the corrective action. If the corrective action is successful the incident is progressed to clearance. If unsuccessful the incident is investigated and resolved in the normal way.

8.2.6 The Resolution Loop (process A6, A7, A8, A9, A10, A11 and A12))

The resolution processes operated by the BSU need to accommodate a wide range of reconciliation incidents. Incidents may have been caused by system or manual errors and each incident has a unique set of characteristics. Investigation is carried out to identify the intended transaction, e.g. Authorised Payment = £x, the actual transaction, Encashment = £y, and the difference £x-£y. Investigation also identifies other transaction information, e.g. customer NINO, post office FAD code, etc. Resolution involves progressing, in conjunction with others, correction of the ramifications of the system or manual errors within the ICL Pathway domain.

A RED incident report is circulated to DSS (COLS), DSS BAB, POCL TP and Service Management at the beginning of the resolution activity. This describes the nature of the incident.

ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

Subsequent RED reports are circulated, at the discretion of the BSU, during resolution. Finally a Cleared RED Incident Report is issued.

A number of questions are asked throughout resolution. The questions relate to the need to retrieve receipt information, the need to filter duplicate incidents and the need to escalate to Problem Management or Fraud Management. The SLA clock is stopped if there is a need to recover copy receipts or tick-off lists (a list of receipts issued by a specific post office during a cash account period) from Lisahally. The SLA clock is re-started when the required receipt information is provided to the BSU.

The BSU updates the HSH reconciliation incident record with summary information during resolution to enable the HSH to provide progress information if requested.

8.2.7 Actions after resolution is completed but before clearance (A13, A14, A15, A16, and A17)

ICL Pathway has the authority to write and issue cheques to correct customer underpayments caused by manual errors in fall-back operation. A check with DSS COLS (Business Support) is included to avoid duplicate payment, e.g. the DSS may have already made a corrective payment in response to direct customer communication with a DSS office.

In normal circumstances the BSU assigns liability in accordance with the agreed pre-defined "Reconciliation Liability Matrix" - see Part 3 Liability Assignment (currently under construction).

For RED incidents that have customer payment or settlement implications, clearance is dependent on verbal agreement with DSS BAB and/or POCL TP. Any clearance issues are resolved by the BSU before the incident is formally cleared on the RED.

8.2.8 Clearance of RED incidents (A18)

When the RED incident clearance criteria are met the BSU:

- stops the reconciliation SLA clock;
- changes the status of the incident on the RED to "cleared";
- issues a Cleared RED Incident Report to DSS (COLS), DSS BAB, POCL TP and Service Management.

The normal RED clearance criteria are:

- reconciliation incident details defined;
- resolution actioned by ICL Pathway (where ICL Pathway has authority to resolve, e.g. fall-back underpayment payment errors) or progressed to the agreed "DSS hand-over point" (where ICL Pathway does not have authority to resolve, e.g. automated payment errors corrected by the DSS using information provided on the Cleared RED Incident Report);
- liability assigned in accordance with the pre-defined Case Law and Resolution Liability Matrix;
- verbal agreement to clear the incident obtained from DSS BAB or POCL TP (Development Assurance) if the reconciliation incident has customer payment or settlement implications.

In exceptional situations RED incidents may also be cleared if:

ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

- the reconciliation incident has been accepted by ICL Fraud Management and is on hold pending a fraud investigation;
- ICL Pathway Problem Management (in conjunction with DSS Problem Management) have accepted that the reconciliation incident is part of a larger problem which is being resolved by Service Management, ICL Pathway, DSS or POCL problem management authorities;
- the reconciliation incident is not covered by the pre-defined Case Law and Reconciliation Liability Matrix and has been referred to the Tripartite Liability Panel. (Refer to Part 3 Liability Assignment)

8.2.9 Triggering closure of HSH reconciliation incidents (A19)

Following clearance of the RED incident the BSU triggers closure of the HSH reconciliation incident.

8.2.10 Closure of RED incidents (A20 and A21)

When the RED incident closure criteria are met the BSU changes the status of the RED incident to “closed”.

Some RED incidents pass directly from clearance to closure. These include:

- reconciliation incidents that are covered by the pre-defined Reconciliation Liability Matrix and have been handed over to the DSS for resolution, e.g. correction of automated payment errors, correction of fall-back over-payment errors; . (Refer to Part 3 Liability Assignment)
- reconciliation incidents that have been resolved by ICL Pathway, require no further action and have no customer payment, settlement or liability implications, e.g. correction of system records via PCHL encashment.

Other RED incidents remain in the cleared state until confirmation of resolution has been received. They include:

- reconciliation incidents that have been resolved by ICL Pathway writing and issuing a cheque - these are closed when the ICL Pathway Bank Statement shows that the cheque has been cashed;
- reconciliation incidents that have been escalated to Fraud Management, Problem Management or the Tripartite Liability Panel - these remain in the cleared state until notification of complete resolution is provided to the BSU and any closure issues are resolved.

8.3 Supporting Services Provided to the BSU, Roles, Responsibilities and Dependencies

The following describes the supporting services provided to the BSU.

8.3.1 ICL Pathway Horizon System Helpdesk (HSH)

The reconciliation support service provided by the HSH includes:

- raising HSH reconciliation incidents in response to valid telephone calls from the DSS, POCL, post offices, and ICL Pathway organisations - see Part 1 Reconciliation Incident

ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

Management;

- capturing an agreed set of information within the HSH reconciliation incident record during the initial telephone call - failure to capture the required information will delay resolution;
- including the word “RECON” at the beginning of the HSH reconciliation incident record text;
- routing HSH reconciliation incidents to the SSC for onward routing to the BSU - system constraints currently prevent reconciliation incidents being routed directly to the BSU.

8.3.2 ICL Pathway System Support Centre (SSC)

The reconciliation support service provided by the SSC includes:

- routing of HSH raised reconciliation incidents to the BSU;
- providing system information to support the opening of a RED incident and subsequent investigation and resolution;
- routing of cleared reconciliation incidents back to the HSH for closure.

8.3.3 ICL Pathway Problem Management

(Refer to Part 4 Interactions Between Service and Problem Management)

The reconciliation support service provided by ICL Pathway Problem Management includes:

- notifying the BSU with relevant information (detail tba) relating to pure system incidents that have unexpectedly caused “transaction record level” reconciliation implications;
- notifying the BSU with relevant information (details tba) relating to pure system incidents that have unexpectedly caused “file level” reconciliation implications;
- receiving RED incident reports from the BSU (annotated to describe a wider issue or a perceived adverse trend);
- receiving RED incident reports from the BSU in situations where a customer has reported “No Payment Available”; or the customer has refused to accept a payment,
- resolving “No Payment Available” incidents, or situations where the customer has refused to accept a payment, in conjunction with ICL Pathway technical and operations authorities;
- providing information to enable closure of RED incidents when RED incident closure has been put on hold pending problem resolution.

The raising of HSH reconciliation incidents in response to the first two bullets is at the discretion of the BSU. File level reconciliation implications require the ongoing involvement of Problem Management and require the SSC to provide additional information that identifies the individual records contained within the affected file.

8.3.4 ICL Pathway Fraud Management

(Refer to Part 5 Interactions with Fraud Management)

The reconciliation support service provided by ICL Pathway Fraud Management includes:

**ICL Pathway
BA
POCL****Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

- notifying the BSU of reconciliation incidents identified during fraud investigation;
- receiving RED incident reports from the BSU (annotated to describe an apparent fraud issue);
- providing information to enable closure of RED incidents when RED incident closure has been put on hold pending fraud investigation.

8.3.5 Liability Panel

(Refer to Part 3 Liability Assignment)

8.3.6 DSS BAB

The reconciliation support service provided by DSS BAB includes:

- receiving RED incident reports;
- where appropriate agreeing clearance of DSS related RED incidents.

8.3.7 POCL TP

The reconciliation support service provided by POCL TP includes:

- receiving RED incident reports;
- where appropriate agreeing clearance of POCL related RED incidents.

8.3.8 DSS COLS

The reconciliation support service provided by DSS (COLS) includes:

- receiving RED incident reports;
- fall-back underpayment errors,
providing the BSU with the go ahead to write and issue a cheque or an instruction to not write a cheque - COLS Business Support will know whether the DSS has already made an “emergency” payment to correct an underpayment payment situation and will therefore be able to prevent duplicate corrections of underpayments;
- for fall-back overpayment errors,
receiving the RED incident clearance report and communicating the fall-back overpayment error to the relevant DSS authorities - two situations exist:
 - the ICL Pathway investigation confirms that an overpayment was made during fall-back operation;
 - a customer makes a deposit to the ICL Pathway Transcash account;
- for automated underpayment or overpayment errors,

receiving the RED incident clearance report and communicating the underpayment or overpayment error to relevant DSS authorities.

8.3.9 POCL Service Management

The reconciliation support service provided by Service Management includes:

- receiving requests from the BSU for:
 - post office receipt information during the current cash account period,

ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

-
- copy receipts or tick-off lists from Lisahally after the end of the current cash account period;
 - providing receipt and tick-off list information to the BSU to enable resolution of reconciliation incidents.

ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

8.4 Link Between RED Incidents and Resolution Actions

The following table provides a link between the reconciliation incident types shown in Part 1 Reconciliation Incident Management (Section 8.7) and the actions required to resolve the RED incident. The resolution actions are defined in section 8.6.

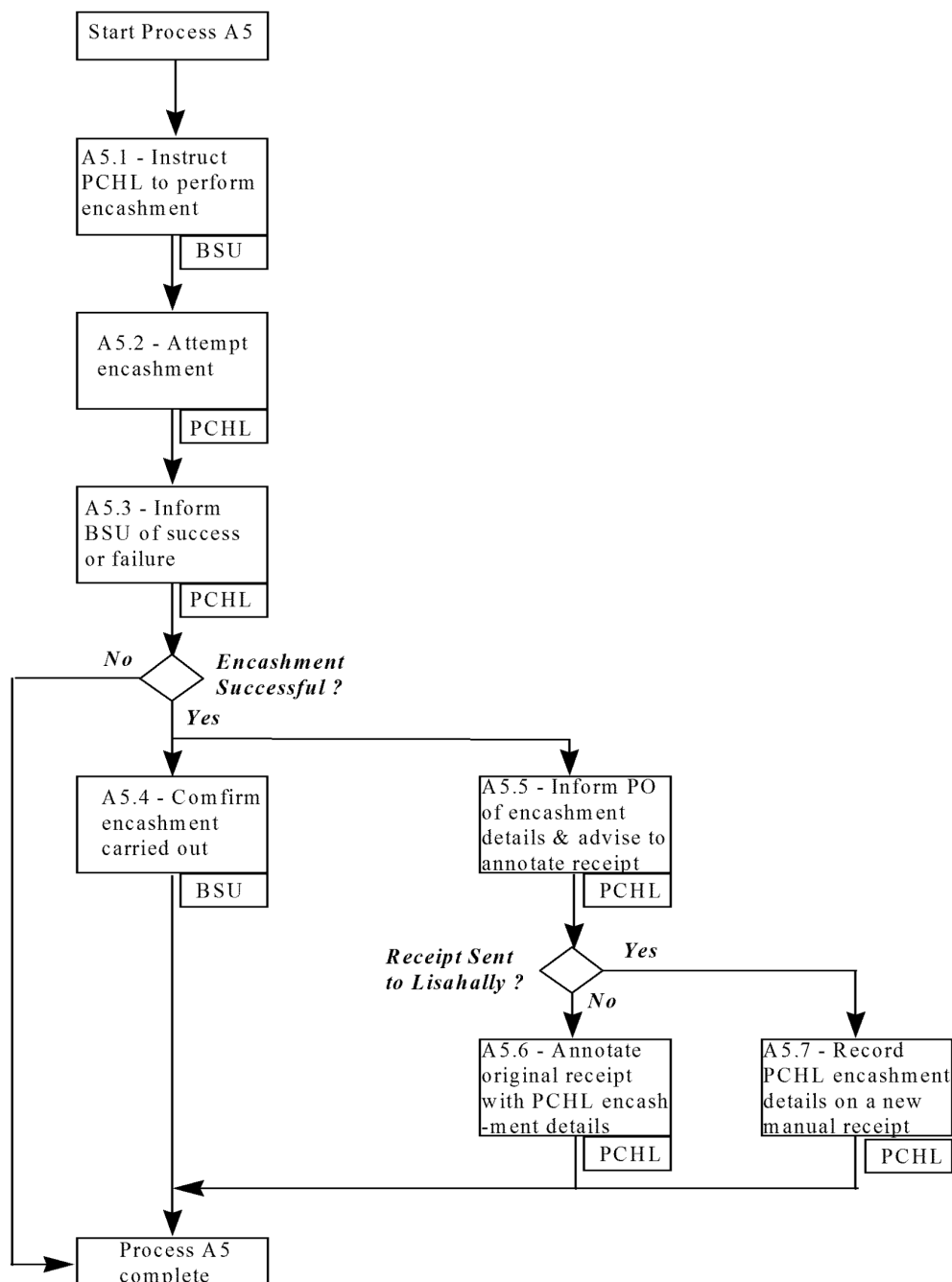
From	RED Incident Type	Resolution action (see section 8.6)
DSS ITSA	<ul style="list-style-type: none"> DSS office reported customer payment error DSS identified PAS exception BAB identified reconciliation incident 	1, 5a, 5b, 6a, 6b, 7, 8. 1, 2, 4, 9, 10, 11. 1, 2.
POCL TP	POCL observed reconciliation incident	1, 2, 3.
Payment Card Help Line	<ul style="list-style-type: none"> Fall-back payment query Operator error during remote encashment 	1, 13, 14. 1, 3, 16.
Post Office	<ul style="list-style-type: none"> Operator error during normal encashment Receipts missing from BES report (possible lost transaction) 	1, 3, 12. 1,3
ICL Pathway Customer Service	<ul style="list-style-type: none"> 10 Day Report Unmatched Encashment 	1,2,4,9,10,11

ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date: 14/09/98

8.5 Attempt Correction of System Records in Conjunction With PCHL (expansion of process A5 - see section 8.1)



ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

8.6 Resolution Actions (expansion of process A6 onwards)

The following defines the resolution actions that follow the investigation carried out by the ICL Pathway Business Support Unit during process A6 - see section 8.1. All identified resolution activities have been included for completeness. However, some may never occur or only occur in very exceptional circumstances.

Ref	BSU investigation result	Subsequent resolution actions (ICL Pathway BSU)	Subsequent actions (other organisations)
1	ICL Pathway systems and processes shown to be OK - no fault found.	<ul style="list-style-type: none"> • Update RED and HSH incident records. • Distribute clearance RED incident report. • Clear and close RED incident. 	
2	Duplicate encashment identified within ICL Pathway systems, e.g. one AP more than one E.	<ul style="list-style-type: none"> • Update RED and HSH incident records. • Assign liability. • Distribute clearance RED incident report. • Clear and close RED incident. 	<ul style="list-style-type: none"> • DSS (COLS) advise ChB CSU that overpayment exists. • POCL/DSS adjust settlement.
3	<p>“Hidden” duplicate encashment identified, e.g. one AP, first encashment record lost, second encashment recorded, i.e. customer paid twice.</p> <p>Note: This situation arises when it is too late to recover, i.e. the opportunity to use process A5 (see section in 8.5) has past.</p>	<ul style="list-style-type: none"> • Update RED and HSH incident records. • Assign liability. • Distribute clearance RED incident report. • Clear and close RED incident. 	<ul style="list-style-type: none"> • DSS (COLS) advise ChB CSU that overpayment exists. • POCL/DSS adjust settlement.
4	Failed stop or expiry identified in ICL Pathway systems.	<ul style="list-style-type: none"> • Update RED and HSH incident records. • Assign liability. • Distribute clearance RED incident report. • Clear and close RED 	<ul style="list-style-type: none"> • POCL/DSS adjust settlement.

ICL Pathway
BA
POCL

Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

		<ul style="list-style-type: none"> incident. 	
5a	Confirmed that the “no payment available at post office” incident raised via ITSA was caused by an ICL Pathway system error, e.g. AP in PAS but not in BES. Also ITSA raised HSH recon. incident record shows that the DSS has already issued a stop and taken action to pay the customer.	<ul style="list-style-type: none"> Update RED and HSH incident records. Contact HSH and request HSH recon. incident be escalated to ICL Pathway Problem Management. Clear RED incident report. Await confirmation from ICL Pathway Problem Management that problem has been resolved. Close RED incident. 	<ul style="list-style-type: none"> ICL Pathway Problem Management ensure that the ICL Pathway system records are left in a suitable state.
5b	As above but ITSA raised HSH recon. incident does not confirm that the DSS has issued a stop and taken action to pay the customer.	<ul style="list-style-type: none"> Contact DSS COLS Business Support and either confirm that the DSS have already issued a stop and corrected the payment or request that they do so. Update RED incident and await confirmation from COLS Business Support. Then proceed as described in 5a above. 	As 5a above.
6a	Confirmed that the “customer rejected payment at the post office” incident raised via ITSA was caused by an ICL Pathway system error, e.g. corrupted AP in BES. Also ITSA raised HSH recon. incident record shows that the DSS has already issued a stop and taken action to pay the customer	As 5a. above.	As 5a above.
6b	As above but ITSA raised HSH recon.	As 5b above.	As 5a above.

ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

	incident does not confirm that the DSS has issued a stop and taken action to pay the customer.		
7	Confirmed that the “customer queried underpayment” incident raised via ITSA was caused by an ICL Pathway system error, e.g. corrupted AP encashed (outward leg system error).	<ul style="list-style-type: none"> • Update RED and HSH incident records. • Assign liability. • Distribute clearance RED incident report. • Clear and close RED incident. 	<ul style="list-style-type: none"> • DSS (COLS) communicate information on clearance RED incident report to ChB CSU. • ChB/DO correct underpayment using an alternative method of payment. <p>Note: ChB / DO may have corrected the underpayment before the clearance RED incident report is distributed.</p>
8	Confirmed that the “customer queried overpayment” incident raised via ITSA was caused by an ICL Pathway system error, e.g. corrupted AP encashed (outward leg system error).	As 7 above.	<ul style="list-style-type: none"> • DSS (COLS) communicate information on clearance RED incident report to ChB CSU. (COLS) advise ChB of the overpayment.
9	Confirmed that the DSS PAS exception incident raised by COLS via ITSA and/or the unmatched encashment incident raised by ICL Pathway BSU was caused by an ICL Pathway outward leg underpayment system error	As 7 above.	As 7 above.
10	As above but overpayment error.	As 8 above.	As 8 above.
11	Confirmed that the DSS PAS exception incident raised by COLS via	<ul style="list-style-type: none"> • Update RED and HSH incident records. 	

ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

	ITSA and/or the unmatched encashment incident raised by ICL Pathway BSU was caused by an ICL Pathway return leg system error.	<ul style="list-style-type: none"> • Confirm with the SSC that the return leg encashment information will be corrected. • Await confirmation from the SSC that the return leg encashment information has been corrected. • Distribute clearance RED incident report. • Clear and close RED incident. 	
12	<p>Confirmed that the post office committed an encashment but did not pay the customer, e.g. unintentional commitment.</p> <p>Note: the opposite to the above, i.e. failing to commit is corrected by process A5 (see section 8.5) if still within the “window of opportunity” or 3 above if outside.</p>	<ul style="list-style-type: none"> • Update RED and HSH incident records. • Contact COLS Business Support and request that they initiate a payment via an alternative method of payment. • Await confirmation that the DSS will pay the customer. • Assign liability. • Distribute clearance RED incident report. • Clear and close RED incident. 	<ul style="list-style-type: none"> • COLS Business Support advise ChB to correct underpayment.
13	Confirmed that an underpayment was made in fallback.	<ul style="list-style-type: none"> • Update RED and HSH incident records. • Confirm with COLS Business Support that it is OK to write a cheque. If yes write and issue a cheque. If no because the DSS has already corrected the underpayment via an alternative method of payment, take no further action. • Assign liability. 	

ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

		<ul style="list-style-type: none"> • Distribute clearance RED incident report. • Clear and close RED incident. 	
14	Confirmed that an overpayment was made in fallback.	<ul style="list-style-type: none"> • Update RED and HSH incident records. • Assign liability. • Distribute clearance RED incident report. • Clear and close RED incident. 	<ul style="list-style-type: none"> • (COLS) advise ChB of overpayment. • POCL/DSS adjust settlement.
15	Confirmed that incorrect information was passed across the ABED link.	<ul style="list-style-type: none"> • Update RED and HSH incident records. • Prepare and distribute a special report to POCL TP detailing errors and correct values. • Distribute clearance RED incident report. • Clear and close RED incident. 	<ul style="list-style-type: none"> • POCL amend their system records.
16	Confirmed that the PCHL committed an encashment but customer was not paid. Note: the opposite to the above, i.e. failing to commit is corrected by process A5 (see section 8.5) if still within the “window of opportunity” or 3 above if outside.	Treat as fall-back underpayment for the total amount, as 13 above.	
17	Other cases	Treat as special case, determine best way to resolve and add to known resolution list.	As requested by BSU.

ICL Pathway
BA
POCL**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

9 Post Office Reconciliation Resolution

The post office play the following roles in reconciliation resolution:

- Resolution of fall-back errors during the current cash account period, subject to restrictions - See Para R11 in section 6.5.1.
- Contributing to the correction of lost encashment transaction data - See section 8.5.
- Receiving the voluntary return of money via transcash - see below.

9.1 Offer By Customer To Return Money When Payment Errors Have Been Made In Fall-back (Transcash)

ICL Pathway will operate a Transcash account to receive, across post office counters, any voluntary return outside the cash account period of over-payments made in fall-back (but not in normal working). Before the end of the cash account period the post offices maybe be able to make corrections without the need to invoke formal reconciliation - see principle R11 in section 6.5.1.

Very few, if any, of these repayments are expected. The facility has been established to avoid any embarrassment if such a repayment is proffered.

The post office telephones the Payment Card Help Line (PCHL) to check that the repayment is for a fall-back encashment. Most of these will be for a fall-back encashment performed via the PCHL ("99" in positions 7 and 8 of the encashment transaction serial number). In these cases the PCHL will be able to confirm the correct amount from its records and enable the post office to verify the repayment amount by deduction from the amount shown on the customer's payment receipt.

For fall-back encashments where the amount was transcribed from the screen because the printer was not working, the PCHL will not have the data after two days and:

- if the original encashment was in the previous cash account period it advises the post office to run a BES transaction listing and check the amount there;
- otherwise (which should be very rare) the PCHL refers the inquiry to Pathway customer services where the correct amount is looked-up and telephoned back to the post office.

Accepting the repayment at the post office counter is based on the standard Transcash product, with no special stationery provided in view of the extremely low expected incidence. However, use of the standard Transcash form means that the amount receipted shows a 90p fee deducted, and procedures advise that the clerk should assure the customer that this will be adjusted centrally to credit the full amount.

NB: the above reflects normal practice for general-stationery Transcash.

The procedures held in the post office give the relevant Pathway Transcash account number and instructions for information (including the NINO and encashment transaction reference number) to be noted on the back of the in-payment slip. This slip will be returned by Girobank to ICL Pathway Customer Services and form the basis of the incident record on the RED.

ICL Pathway
BA
POCL

Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

Further action depends on how far any detection of overpayment has gone. POCL Transaction Processing in Chesterfield will be advised so that it can account for any discrepancy between ABED data and the relevant post office cash account entry, which may or may not already have been detected. DSS BAB will be notified via a RED incident report.

ICL Pathway
BA
POCL**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98**10 Recovery of Payment Receipts From Lisahally**

Ref.	Reconciliation Resolution Principle	Action By
R23	<p>Where information from payment receipts is needed this will be obtained from a central point, initially in POCL Service Management:</p> <ul style="list-style-type: none">• copy payment receipts will be obtained from Paid Order Unit (POU) Lisahally and distributed by POCL Service Management to relevant parties;• where necessary (e.g. urgent need and no danger of alerting a suspect to a fraud inquiry) the central point may request payment receipt detail from post offices over the telephone (before the end of the cash account period);• POU Lisahally may be asked to check (“tick-off”) stored payment receipts for a post office for a cash account period against a system transaction list: <p>* this would be needed if the post office cash account BES entry did not match the ABED figures with no apparent explanation; this long stop check should be rare in Release 1c and should not be necessary (because of EPOSS and payment receipt recovery facilities) in Release 2;</p>	<p>POCL Service Management</p> <p>POCL Service Management</p>

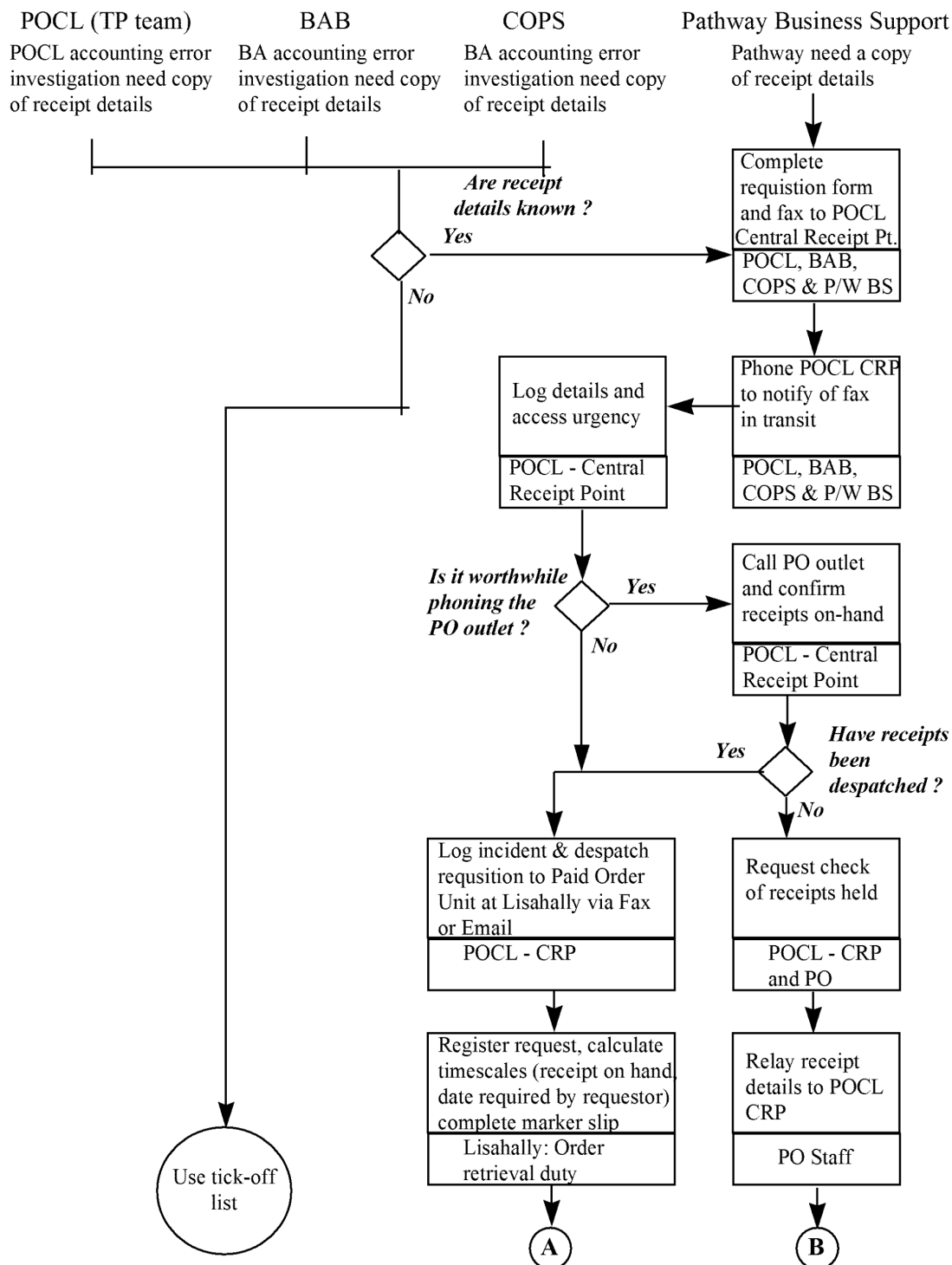
ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

Report
Settlement
Adjust

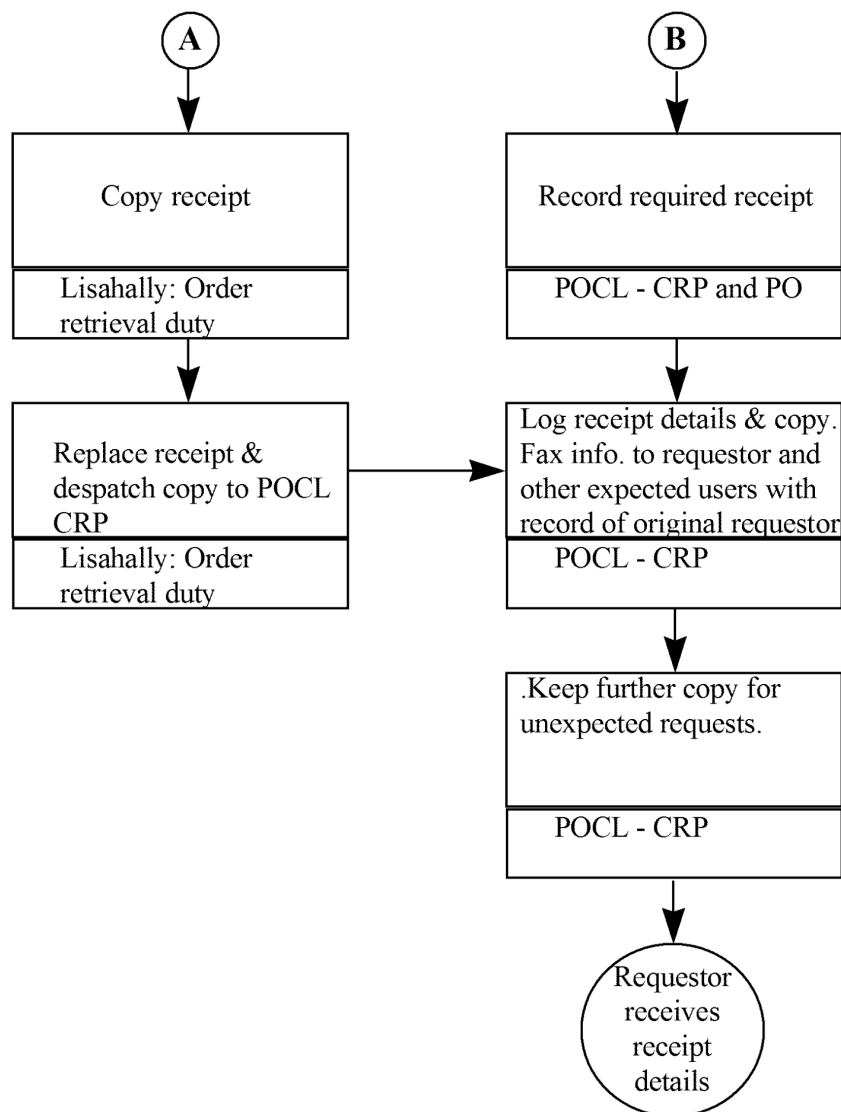
10.1 Recovery of Payment Receipts from Lisahally



ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date: 14/09/98



DN:(i) *Payment receipts may be removed from either POU Lisahally or (in exchange for a form including all pertinent details) a post office by BA fraud staff. It should be agreed with POU Lisahally that details remain available when payment receipts are removed. The information required will then be available to support the above process.*

(ii) *BA COBAP has not yet formally agreed this process with POU Lisahally.*

ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

Appendix A

Disputed Encashment - Repudiation.

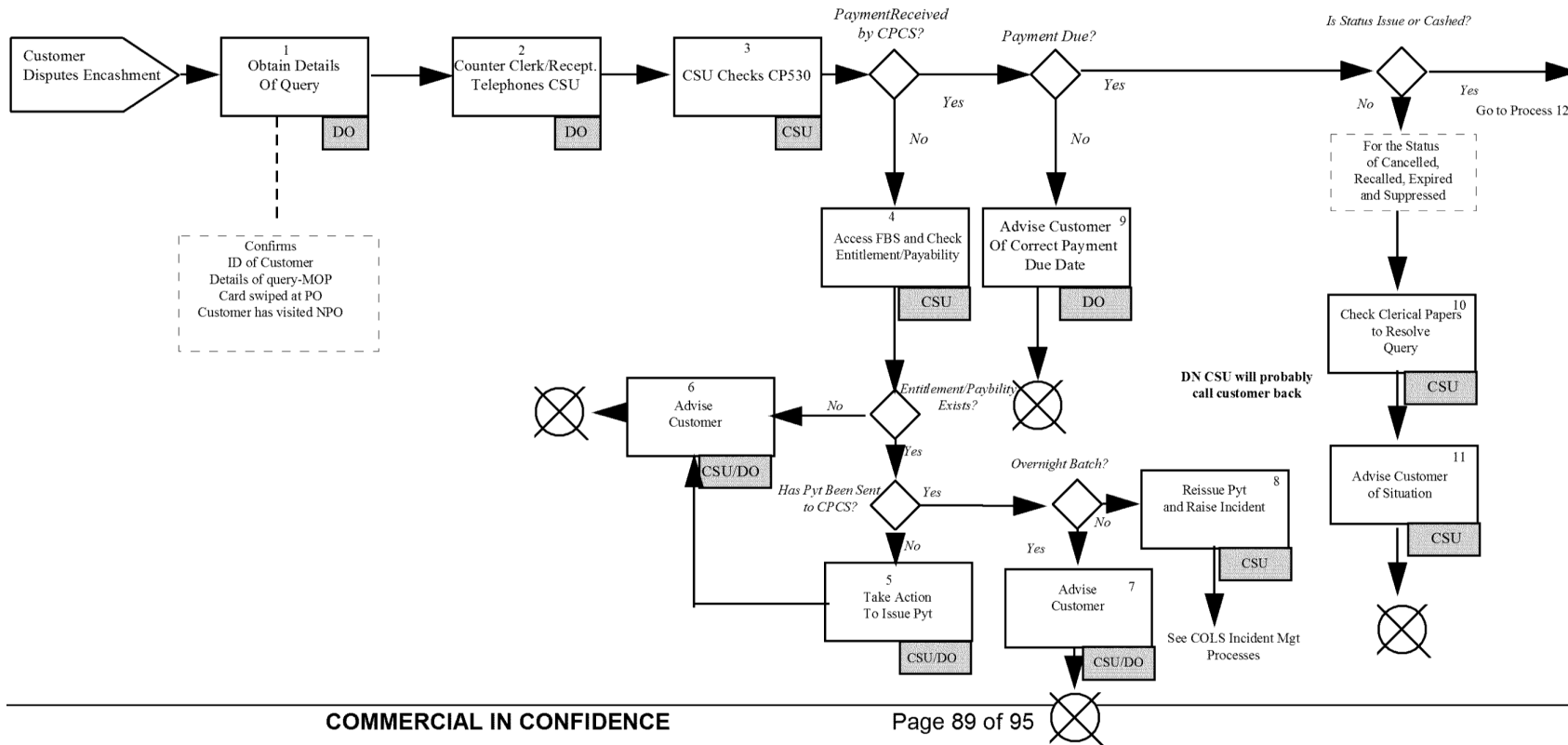
There may be instances when a customer disputes that they have received a payment that the system shows as having been encashed. The following process map covers the actions to be taken before initiation of fraud action, including eliminating system error and customer misunderstanding.

ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

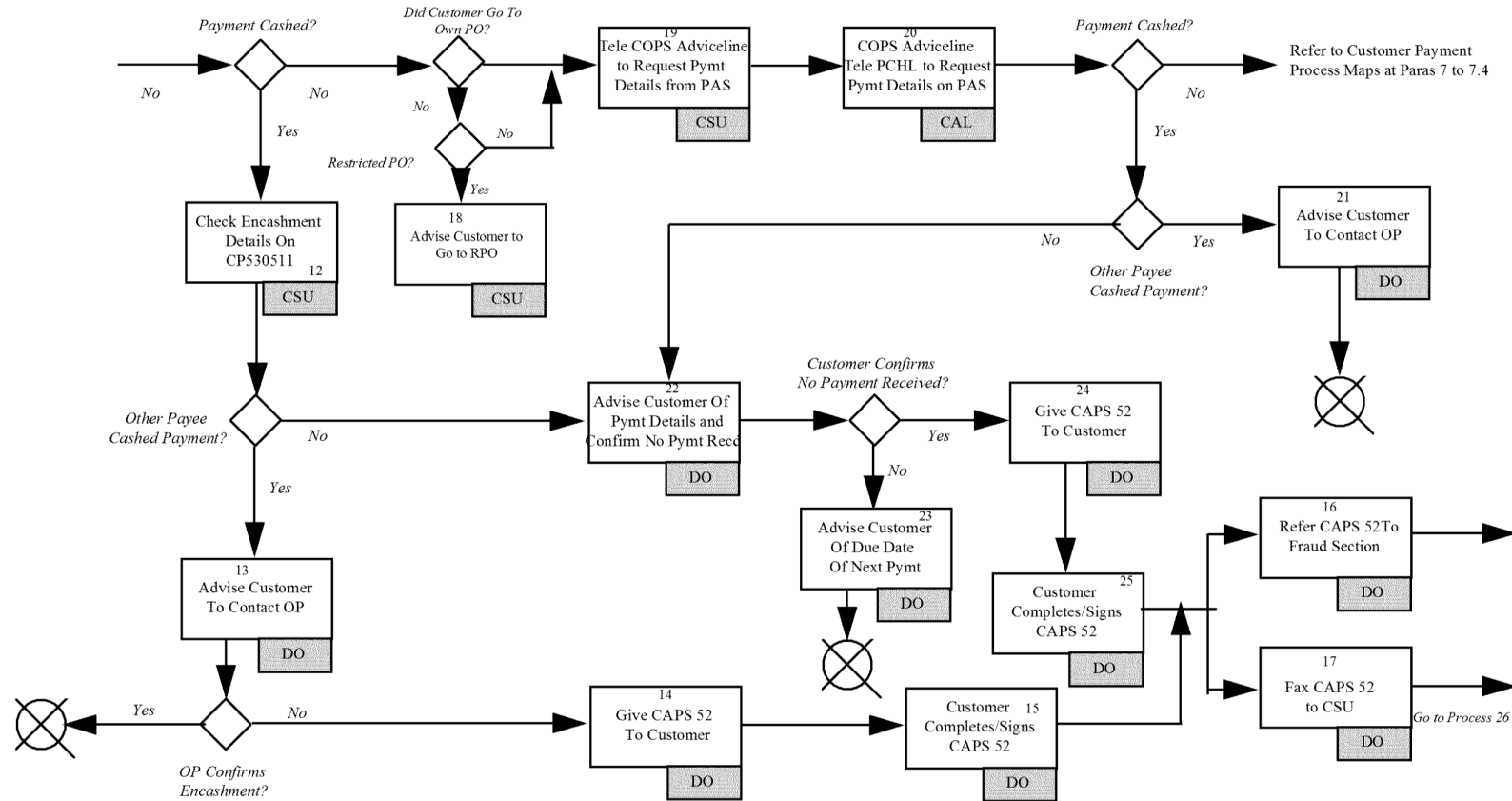
**DISPUTED ENCASHMENT/REPUDIATION
CUSTOMER at DO**



ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

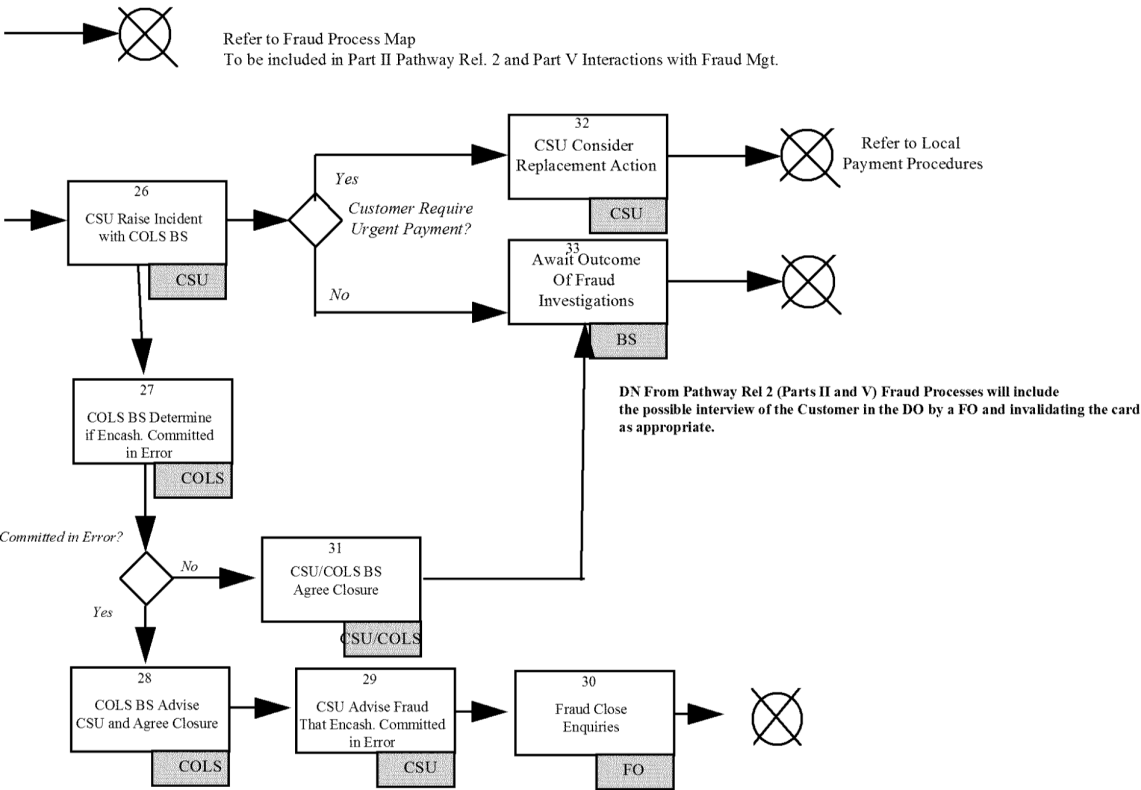
Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98



ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98



ICL Pathway
BA
POCL

**Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)**

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

Appendix B

Inactivated Cards

In cases where the card has not been activated either because of human error or loss of data, the customer will be told at the PO that no payment is available and offered a nil receipt.

The following process models detail, firstly how the PO activate the card and secondly how it is proposed to resolve the problem of the customer not being able to collect payment because the card is inactivated.

The post office have enhanced current procedures (including redesigning the screens to make the procedures easier to follow) to help, eradicate/reduce instances of inactivated cards. However the above instances could still occur when “activation data is lost”.

ICL Pathway
BA
POCL

Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

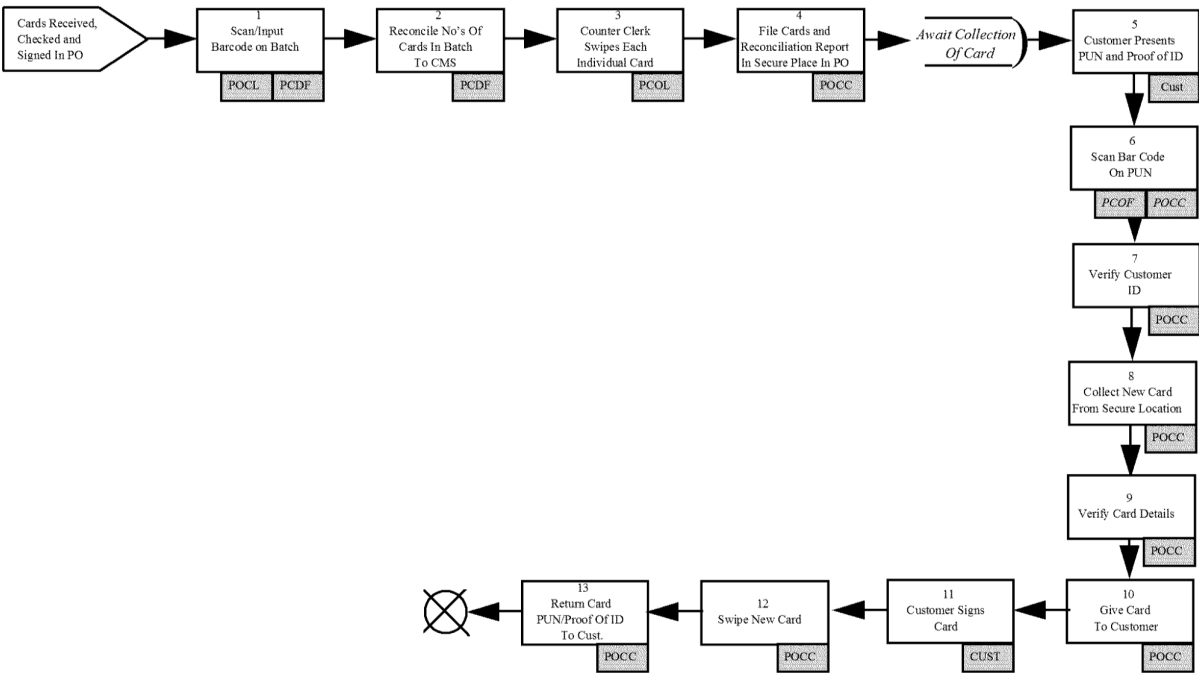
APPENDIX B

INACTIVATION
PROCESS

Note: For this particular incident we are interested in how inactivation arises and how to resolve the problem if it occurs and NOT in the exceptions such as faulty or missing cards from batch which are dealt with in generic card production and issue process models

PCDF = Pathway Card Distribution Facility. It is the counter element of CMS recording/reconciling distribution of cards. CMS holds PO and no's of cards issued.

POCC = PO Counter Clerk.



ICL Pathway
BA
POCL

Benefit Payment End to End
Reconciliation Process For ICL Pathway
Release 1c - PART 2 (Resolution)

Ref: CS/PRD/0003
Version: 2.0
Date 14/09/98

APPENDIX B

**INACTIVATION
PROCESS - RESOLUTION**

Refer to Local Pymt Procedures

