

ROTA CHECK PROCEDURE

Duty Notes

The procedure for analysis of branches and production of fraud and conformance reports

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(Based on version 1 by Cathy Macdonald and Richard Allen)

Introduction to Rota Checks

A Rota check is a name used to describe any branch that has been, or should be investigated by the Fraud & Conformance team in Product & Branch Accounting. This document attempts to explain this procedure in full.

There are many aspects of everyday branch operations that we can check to understand a branch position at a moment in time.

This is an ongoing process, and as such modifications can be made to this procedure and this document at any time. This document can be accessed in the following location:

T:\Finance\Finance Product & Branch Accounting\Finance P&BA Branch\Branch Control & Performance\Duty Instructions\Rota Check Process.doc

Starting a Rota Check

Initially, a branch will be identified for a rota check for any of the following criteria:

- Requests by Contracts Advisors, Security
- Branches escalated by other teams in P&BA
- Branch identified as a problem office e.g. Cash concerns , reversals
- Random checking
- Watch list
- New Postmaster

When a branch is identified as requiring a rota check, the person responsible for performing the rota check must start a new SharePoint item. The SharePoint site for the fraud and conformance team is located at:

<http://platform-sp.intranet.point/sites/fraudconformance/Lists/Rota%20check%20recording/AllItems.aspx>

This can be copied and pasted into the address bar of Internet Explorer.

If you then click on *New /item* (see fig 1), you will be presented with a series of questions about the rota check, which can be answered by following the procedure detailed in this document.

If you are returning to a previous rota check, click on *filter* and then select criteria, like the FAD code, your name, or the date of the check to restrict the list.

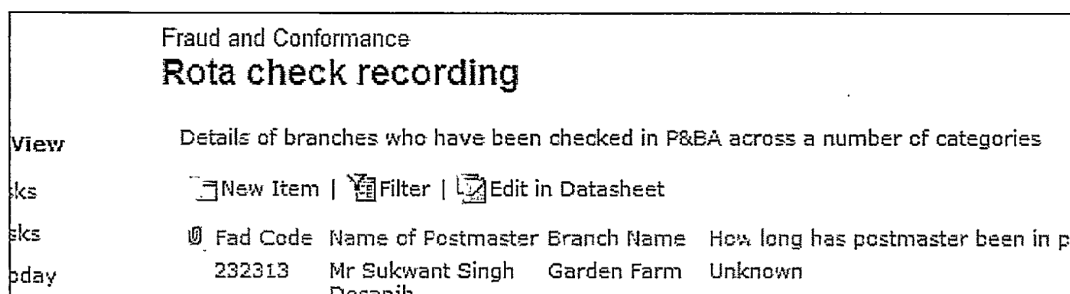


Fig 1. Rota check recording SharePoint site.

Please bear in mind that the SharePoint site has a 30 minute inactivity timeout enabled, which means if you don't click save at least once every 30 minutes, all of the data you have entered since you last saved will be lost. Most people that are new to Rota Checks can take well over an hour to complete one, and longer if there are issues to be raise, so plan accordingly.

Please also be aware that the SharePoint site is available to view by colleagues from around the business including Network and Security. Therefore details must be logged in a clear, concise and consistent manner whilst avoiding the use of jargon. The details you log may be need to be used several months later and must be easy to understand – remember that not everyone understands the reports that you are using , they will not always know how to tell if a branch is rolling a loss etc.

The Initial Questions

The first few questions can be answered from either the config database (See the appendix for the location of this) OR from the *Template* spreadsheet, which is located in

T:\Finance\Finance Product & Branch Accounting\Finance P&BA Branch\Branch Control & Performance\Branch Control\Rota Checks\Template.xls

Using *Template* is the recommended method for performing a rota check, and will be covered extensively in this document.

Fig 2. The Template Spreadsheet upon opening

If you already know an office FAD code, load up the *Template* spreadsheet, click the *Enter FAD Code* button, and type the FAD code into the box. Uncheck the "Full Check" tick box, and click the *Run* button.

Fig 3. Starting a new Rota Check with just config

A progress bar will be displayed, and after a few seconds, the locally stored data on the branch will be displayed. This includes a lot of information that is initially required. At this point you can fill in:

- Date of check (in format dd/mm/yyyy)
- Period of check
- Checked by (your name)
- FAD Code (the six digit version)
- Branch Name
- Number of Counter Positions
- Name of Postmaster
- How long has postmaster been in post
- Does the postmaster have more than one branch

Amongst others, but lets not get too far ahead.

Here is a little explanation on the less obvious of the criteria that needs to be determined before we go any further:

- **Intervention or Analysis** – This will default to Analysis for new rota checks, and unless you have a good reason to change it, it should probably be left on analysis. If you intend to contact the office, this should be marked as Intervention, and the *Details of Contact* field must be filled in after your contact with the office.
- **Reason for Checking** – The default is N/A, which should be sufficient for most Rota Checks (as you don't have a specific area to focus on), but if there is a specific area of concern, then this should be changed accordingly. New Postmasters have their own option in here.
- **Part or Full check** – Unless told otherwise, or if speed is important, a full check is recommended, as this will highlight most concerns about the office.
- **Number of Counter Positions** – This is also known as the number of Horizon Terminals, as horizon is the system that postmasters have to use to process all transactions and communicate with the wider post office network. This is an indication of the size of the post office, and can go some way towards explaining if they have a large amount of cash on hand.
- **How long has postmaster been in post** – Statistically, newer postmasters are more likely to behave fraudulently, and have issues with non-conformance.

At this point, it would be advisable to fill all of this data into SharePoint. Then we can draw in the other required data about the post office. The other things that can be filled in without further action are:

- **Other Branches linked to the postmaster** – If the postmaster does have more than one branch then inside template, you can click on the number of branches and the list will be displayed and copied to the clipboard. This information can then simply be pasted straight into the SharePoint site. If there are more than 10 branches, don't provide the list, just provide a total, e.g. "PM has 31 branches"

Horizon Terminals:	6		A	B
Postmaster Name:	Rymans Ltd		1	BACK PM Branch List
Start Date:	* More Than 5 Years (26/04/2001)		3	
Contact Number:	GRO		4	
#of PM Branches:	4 [Click to View List]		5	50010 Grays Inn
Branch Trading Group			6	54011 Lower Regent Street
Complete BT On Time			7	55009 Marylebone
			8	200546 London Road

Fig 4. Postmaster Branch List

- **Does the Branch have a BOI ATM** – This stands for Bank Of Ireland Automated Teller Machine, Essentially, does the branch have an ATM machine?
- **Is this a Lottery office** – Does the office deal with lottery transactions like scratchcards and winning tickets?

Please also remember to *save and close* periodically when using SharePoint to prevent data being lost

Fraud and Conformance

Rota check recording: New Item




 Save and Close |
  Attach File |
  Go Back to List

Fig 5. Remember to Save and Close!

Retrieving Additional data for Analysis

So far, all we have looked at are details of the branch that don't change frequently, if at all. The only way to get recent data is to download it from a database called Credence, which can be accessed at:

<http://polbox1.polmi.point:8080/InfoViewApp/logon.jsp>

You will receive a username and password for this system from Ashley Hall or Marie Pyatt. The username will be in the format `firstname.secondname`

Once you have logged on, you may get a blank screen with just a header:

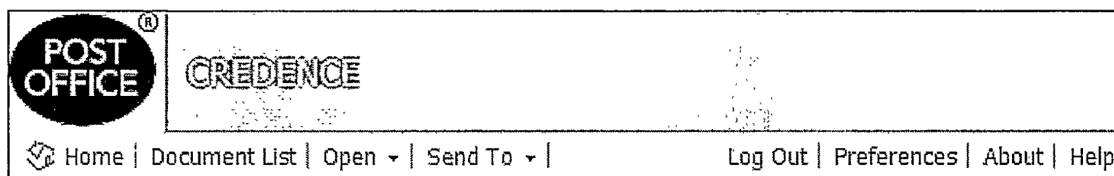


Fig 6. Credence header

In this case, just click on Home to get to the main screen. When you are on the main screen, which looks like this:

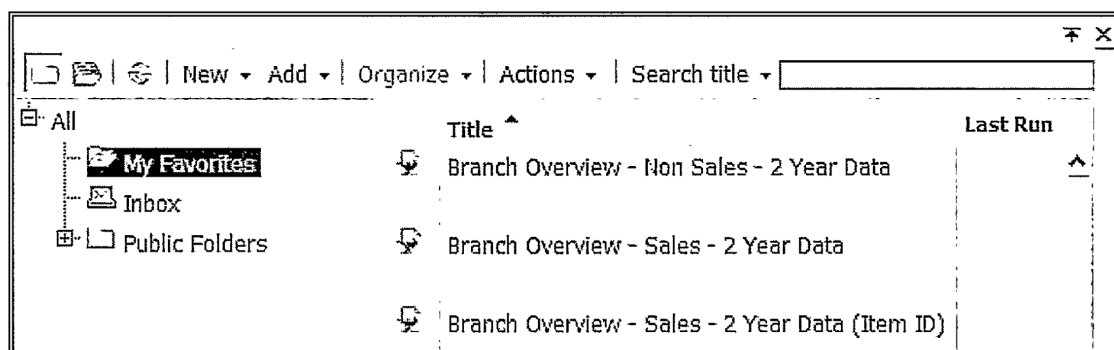


Fig 7. Credence Homepage

Click on *Public Folders* on the left hand side of the screen, then enter *Finance*, then *P&BA*, then *Branch Control*, and scroll down in the right hand side of the screen until you see an item called *ROTA CHECK*. (You may need to go to the next page by using the controls in the top right hand of the screen.)

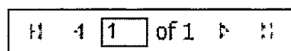


Fig 8. Page Controls

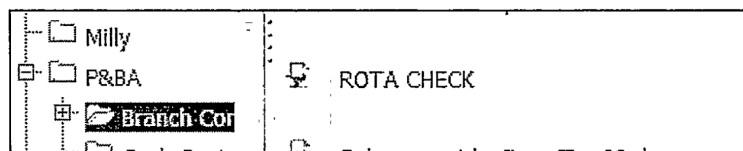


Fig 9. The ROTA CHECK Credence report

All of the items with this icon  are called *Credence Reports*, or *Credence Web Intelligence Reports*.

Double Click *ROTA CHECK* and after a short delay, you will be asked what context(s) you wish to use with the query. Select *EVENTS*, then after another short delay, you will be asked for either 3 or 5 pieces of information. The Location FAD code is the same FAD code we have been using so far, and the current business dates are provided on the Branch Detail sheet of Template. You may be asked for two sets of dates, with both a Start and an End date. If it requests a 10 week date, enter the 10 week dates from Template, if it doesn't specify the time period; enter the 3 month dates from template. (See overleaf)

7

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Reply to prompts before running the query.

✓ Enter Location FAD Code: 184320	
✓ Enter Business Date(Start): 23/09/2010 00:00:00	← 19/05/11 to 17/08/11
✓ Enter Business Date(End): 15/12/2010 00:00:00	← 06/06/11 to 14/08/11
✓ Enter 10 Wk Business Date(Start): 04/10/2010 00:00:00	← Period 05 2011
✓ Enter 10 Wk Business Date(End): 13/12/2010 00:00:00	← 17/08/2011

Fig 10. The Branch Data Periods from template.

Once these dates have been entered (there is no need to enter 00:00:00 on each one as well), click *Run Query*. This query will take several minutes to run (usually between 2 and 5 minutes), so it is recommended in the future to start this running, and then do the initial work of transferring the fixed branch information discussed in the previous section. Once the report has been generated, you may see a message like this:

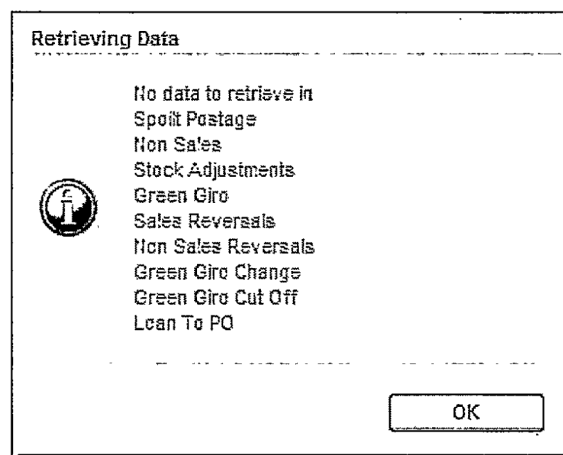


Fig 11. Data Retrieval Failure.

If it has that many items on it, it is unlikely to be worthwhile loading into *Template*, but if there are only a few listed items, then there shouldn't be significant problems. There is no reason for concern if *Loan To PO* has no data for example, but recognising which areas are required comes with experience, as these are variable based on the branch in question.

The final thing to do on *Credence* is download the report to your computer. This can be done by clicking the *Document* menu, then *Save to my computer as*, then *Excel*.

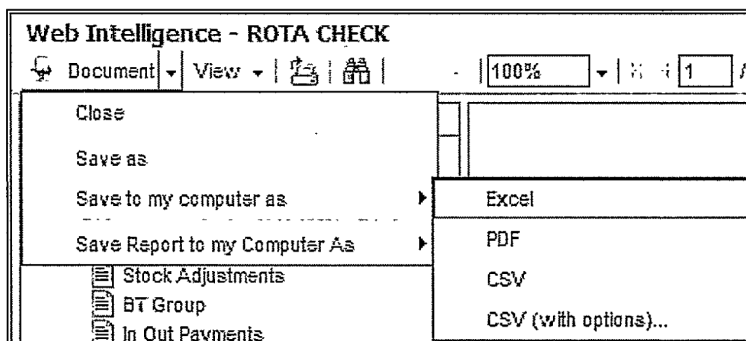


Fig 12. Saving Credence Report

Click *Save* in the dialog box presented, and save the file to the following location:

T:\Finance\Finance Product & Branch Accounting\Finance P&BA Branch\Branch Control & Performance\Branch Control\Rota Checks\FADCode\ROTA CHECK.xls

Where <FADCode> is the 6-digit FAD code of the branch. (If you only have a 5- or 4-digit code, lead it with zeros. E.g. 004123). This file can technically be saved anywhere, but in the current version of *Template*, it is a requirement that the file is named *ROTA CHECK.xls*.

After saving the file, it is important to log out of *Credence*, as the system reserves resources for logged in users, and it will not log you off automatically until 8pm.

Importing Additional Data into *Template*

Now we have a saved *Credence* download, we can import it into the *Template*. Open up the copy of template that you still have open, or load up a new one. (See the Appendix for the location of *Template*)

Click on the Enter FAD code button, and make sure that *Full Rota Check* is ticked. If you already have data loaded into the workbook, this will compliment it, rather than overwrite it. The data can be forcibly overwritten (for example, if you wanted to check another branch) by ensuring that *New Data* is selected.

Fig 13. Running a full Rota Check.

It will take about 30-40 seconds for *Template* to pull in all information.

When it has, the majority of summary information will be available on the *Branch Detail* sheet. If you are unfamiliar with the rota check procedure, or need reminding of the areas to highlight when performing a rota check, the *Information* button on the *Branch Detail* sheet will add comments to all of the relevant cells and sections. Before we get into great detail of the rota check, the next section is a quick guide to Excel, and the major and useful functions and utilities provided. If you are comfortable with spreadsheets, pivot tables, sheet navigation and autofilters, feel free to skip this next section, and continue on page 12.

Excel Function Overview

An Excel workbook (Such as *Template*, or *Config*, briefly touched on earlier), can consist of many worksheets. These worksheets are access through a series of named tabs at the bottom of the program. If the workbook contains a lot of worksheets (Usually just referred to as *sheets*), there can be too many to display at the bottom, and the user must scroll through these, using the controls on the left side of them.

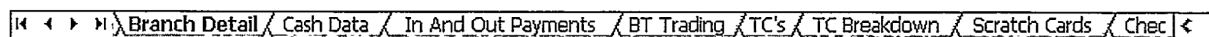


Fig 14. Workbook Tabs

The Branch Detail sheet is always the leftmost sheet, so clicking this arrow (M) will always display it on the tab list.

Let's take a closer look at one of these sheets that holds a lot of data. This is the *Stock Adjustments* sheet:

	A	B	C	D	E	F	G	H	I	J	K	L	M		
1	Stock Adjustments - Last 3 Months														
2															
3															
4		FAD	Date	Start Time	Stock Unit ID	Employee ID	Session	Transaction Mode	Code	Transaction Mode	Item ID	Item Long Name	Reversal Indicator	Quantity	Am
5	004003		17/05/2011	17:07:48	FF	DEM001	887802	16		Stock Adjustment - Positive	1	Cash	0	1	
6	004003		17/05/2011	17:07:48	FF	DEM001	887802	16		Stock Adjustment - Positive	2867	Second Class Stamp	0	-2	
7	004003		17/05/2011	17:25:56	FF	DEM001	887807	16		Stock Adjustment - Positive	1	Cash	0	-1	
8	004003		17/05/2011	17:25:56	FF	DEM001	887807	16		Stock Adjustment - Positive	32659	Stamp Special 76p	0	5	
9	004003		18/05/2011	16:13:51	FF	DEM001	887814	16		Stock Adjustment - Positive	1	Cash	0	1	
10	004003		18/05/2011	16:13:51	FF	DEM001	887814	16		Stock Adjustment - Positive	21	Other Stamps Ordinary	0	-1	
11	004003		18/05/2011	18:08:41	A	YUE001	48677	16		Stock Adjustment - Positive	8103	Postal Order Stock	0	-3	
12	004003		25/05/2011	15:59:20	FF	DEM001	278880	16		Stock Adjustment - Positive	1	Cash	0	-1	
13	004003		25/05/2011	15:59:20	FF	DEM001	278880	16		Stock Adjustment - Positive	35828	RSF 1st Large 100gms	0	3	
14	004003		25/05/2011	16:10:53	FF	DEM001	278886	16		Stock Adjustment - Positive	1	Cash	0	1	
15	004003		25/05/2011	16:10:53	FF	DEM001	278886	16		Stock Adjustment - Positive	21	Other Stamps Ordinary	0	-1	

Fig 15. An Example of the Stock Adjustments Worksheet.

As you can see, there are several points of data in this list, and this is organised into columns and rows. A column is headed by a letter, and stretches the entire height of the page, and a row is headed by a number and stretches the length of the page. Where a single column and row meet is called a cell. This cell's reference is given by the column letter and the row number. In Fig 15 above, the cell A3 is selected. There are millions of individual cells on this worksheet, but most of them are empty. Each cell usually contains a single point of data. Whereas all the data combines to form a worksheet, the area enclosed in the thick black border with the red column heading is called a table (or more correctly, a sub-table).

The example in Fig 15 is a typical occurrence of the *Stock Adjustments* worksheet. In a large branch, this will go down for several hundred rows, In the *Green Giros* worksheet, there can be in excess of six thousand rows! We could analyse this data by hand, but it makes far more sense to filter it for the criteria that we require.

Autofilters

If we decide that a certain employee requires investigation on the stock adjustments he has performed, we can use an autofilter to filter this data. If you select any cell in the area you wish to filter (an autofilter will apply to all data in the section above, if you were to select any cell in the range B4:N89), then click the Data menu option (at the top of the screen), then click filter, then autofilter.

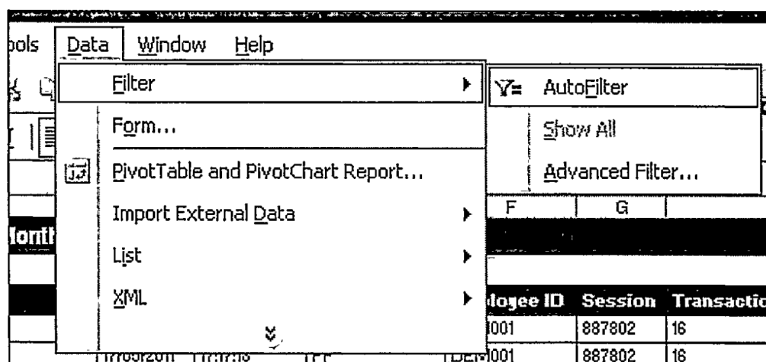


Fig 16. Where to find the Autofilter Option

This adds small down arrow buttons (▼) to each of the column headers in the sub-table, and when you click on this arrow, a list of all unique items in that column will be displayed, as well as some advanced features such as *Sort Ascending*.

Start Tin	Stock Unit	Employee	Sessio	Transa
17:17:18	FF	Sort Ascending	887802	16
17:17:18	FF	Sort Descending	887802	16
17:25:56	FF	{All}	887807	16
17:25:56	FF	{Top 10...}	887807	16
17:25:56	FF	{Custom...}	887807	16
16:13:51	FF	AHA005	887914	16
16:13:51	FF	DAL003	887914	16
18:08:41	A	DEM001	48677	16
15:59:30	FF	DTH001	278880	16
15:59:30	FF	FRA002	278880	16
16:18:53	FF	MMA001	278886	16
16:18:53	FF	MZA001	278886	16
16:18:53	FF	PBE001	278886	16
17:47:44	FF	RK0001	278945	16
17:47:44	FF	VJE001	278945	16
17:47:44	FF	VJE002	278945	16

Fig 17. Choosing an employee to filter by.

So, we have decided to look at this employee in detail. If we click on his ID code in the drop down list, all other ID codes will be hidden from us, to give the following table:

Stock Adjustments - Last 3 Months	Date	Start Tin	Stock Unit	Employee	Sessio	Transaction Mode	Item	Item Long Name	Reversal Indicat	Quant	Amou
21 004003	08/06/2011	12:04:34	PS	AHA005	9142	16	Stock Adjustment - Positive	6683	PD Phonocard E5	0	-10
22 004003	22/06/2011	16:55:49	PS	AHA005	95269	16	Stock Adjustment - Positive	1	Cash	0	-10 89
36 004003	22/06/2011	16:55:49	PS	AHA005	95269	16	Stock Adjustment - Positive	6712	Universal Album	0	10 89
80 004003	27/07/2011	17:15:48	PS	AHA005	102390	16	Stock Adjustment - Positive	1	Cash	0	10.2
81 004003	27/07/2011	17:15:48	PS	AHA005	102390	16	Stock Adjustment - Positive	30654	Olympic&Paralympic PP	0	-10.2

Fig 18. Stock Adjustments filtered by User ID for user AHA005

Notice how the down arrow in the header of the *Employee ID* column has turned blue, and the row headers have also turned blue, to indicate that there is an autofilter in place and some of the data is hidden.

We can apply more specific autofilters too. Say for example, we were only interested in transactions that took place in July by this user, we can filter the *Date* column to only show dates after June. If you click the down arrow next to *Date*, then select *(custom)*, you will be presented with the dialog box in Fig 20.

Date	Start
Sort Ascending	12:04:34
Sort Descending	12:04:34
{All}	16:50:49
{Top 10...}	16:50:49
{Custom...}	16:50:49
08/06/2011	17:15:48
22/06/2011	17:15:48
27/07/2011	17:15:48

Fig 19. Selecting the custom filter option

Custom AutoFilter

Show rows where:

Date

is greater than or equal to 01/07/2011

And Or

Use ? to represent any single character
Use * to represent any series of characters

OK Cancel

Fig 20. Choosing criteria to filter by

To understand this, just start reading at the top of the box, and stop reading at the point you stopped entering data. Fig 20 reads: "Show rows where Date is greater than or equal to 01/07/2011." This essentially means "Show all dates in July and all following months".

These criteria are much more powerful and flexible than this, but this was just an overview.

Pivot Tables

As you have seen, this Template workbook can hold an enormous amount of data, and the key skill required of anyone using it is getting to the relevant data quickly. Autofilters do this well, but they always hide data. Pivot tables have the ability to place all of the summary data in full view, and the filtered detailed data just a double click away. They are slightly more complicated to set up and use, however. This is essentially how a pivot table works:

Product	Date	Amount	Period	Deb	Cred	Caused By
Camelot	01.09.2010	£2,810.00	2010 P06	Debit	Branch	
Camelot	01.09.2010	-£2,812.00	2010 P06	Credit	Branch	
Cash Rems To Branch	01.09.2010	-£5.00	2010 P06	Credit	Other	
AON	05.08.2010	£5.00	2010 P05	Debit	Branch	
Bureau	23.07.2010	£4.51	2010 P04	Debit	Branch	
Camelot	30.06.2010	£86.00	2010 P04	Debit	Branch	
Camelot	30.06.2010	-£726.00	2010 P04	Credit	Branch	
Camelot	09.07.2010	£28.00	2010 P04	Debit	Branch	
Camelot	08.07.2010	£612.00	2010 P04	Debit	Branch	
Camelot	15.06.2010	£0.01	2010 P03	Debit	Branch	
Camelot	02.06.2010	-£0.01	2010 P03	Credit	Branch	
DVLA	11.06.2010	-£200.00	2010 P03	Credit	Branch	
Suspense	15.06.2010	-£1,500.00	2010 P03	Credit	Branch	
Online Banking	13.05.2010	-£130.00	2010 P02	Credit	Branch	
AON	09.04.2010	£8.00	2010 P01	Debit	Branch	
Bureau	12.04.2010	£1,500.00	2010 P01	Debit	Branch	
Bureau	29.04.2010	£897.14	2010 P01	Debit	Branch	
AON	04.12.2009	£8.00	2009 P09	Debit	Branch	
Bureau	15.12.2009	-£897.10	2009 P09	Credit	Branch	
Cash Rems From Branch	21.12.2009	£200.00	2009 P09	Debit	Branch	
Cash Rems From Branch	18.12.2009	£10.00	2009 P09	Debit	Branch	
Bureau	24.11.2009	£32.91	2009 P08	Debit	Branch	
Cash Rems From Branch	18.11.2009	-£10.00	2009 P08	Credit	Branch	
Cheques To EDS	23.11.2009	£36.30	2009 P08	Debit	Branch	
A&L - Manual Withdrawal	16.09.2009	-£117.00	2009 P06	Credit	Branch	
AON	18.09.2009	£3.00	2009 P06	Debit	Branch	
Bureau	10.09.2009	£75.38	2009 P06	Debit	Branch	
Bureau	21.07.2009	£1132	2009 P04	Debit	Branch	
DVLA	13.07.2009	-£82.50	2009 P04	Credit	Branch	
AON	18.06.2009	£16.00	2009 P03	Debit	Branch	
Camelot Fastpay	29.05.2009	-£40.00	2009 P02	Credit	Other	
Suspense	15.05.2009	£25.00	2009 P02	Debit	Branch	
Suspense	19.05.2009	-£25.00	2009 P02	Credit	Branch	
A&L - Manual Deposit	01.04.2009	-£374.24	2009 P01	Credit	Branch	
Camelot	01.05.2009	£287.50	2009 P01	Debit	Branch	
Camelot	01.05.2009	£12.50	2009 P01	Debit	Branch	
Cash Rems From Branch	21.04.2009	£20.00	2009 P01	Debit	Branch	
Cash Rems To Branch	09.04.2009	-£5.00	2009 P01	Credit	Other	
Suspense	21.04.2009	£104.00	2009 P01	Debit	Branch	
Suspense	21.04.2009	-£104.00	2009 P01	Credit	Branch	

Volume of Errors Caused by Branch vs Errors Caused By "Other"			
Period	(All)		
Count of Amount			
Caused By		Total	
Branch		37	
Other		3	
(blank)			
Grand Total		40	

Volume and Value of TC's issued per Product			
Period	(All)		
Product	Count of Amount	Sum of Amount	
A&L - Manual Deposit	1	-£374.24	
A&L - Manual Withdrawal	1	-£117.00	
AON	5	£40.00	
Bureau	7	£1,624.16	
Camelot	10	£298.00	
Camelot Fastpay	1	-£40.00	
Cash Rems From Branch	4	£220.00	
Cash Rems To Branch	2	-£10.00	
Cheques To EDS	1	£36.30	
DVLA	2	-£282.50	
Online Banking	1	-£130.00	
Suspense	5	-£1,500.00	
(blank)			
Grand Total	40	-£235.28	

Fig 21. How pivot tables work. (Taken from the Transaction Corrections Page)

In essence, the table on the left hand side is the original data, where the two pivot tables on the right hand side use that data to generate summary overviews. The top pivot table is very simple, as it just shows totals of the two listed causes in "Caused by", whereas the bottom pivot table shows a list of all unique products, the total of the amounts for those products and how many of each that there are.

If we take a simpler example, based on our previous *Stock Adjustments* data, we can use the pivot table to access the original data by double clicking a data cell in the pivot table.

In Fig 22, if we were to double click on the highlighted cell for *cheques*, it would create a new sheet and put the data that is exclusively relevant to *cheque* stock adjustments in it. Essentially, the *cheque* data has been autofiltered with a single double click! The results of this are shown in Fig 24.

Vol & Val of Stock Adjustments by Product		
Item Long Name	Count of Amount	Sum of Amount
Cash	38	£4,310.52
Cheque	15	-£4,628.35
Olympic&Paralympic PP	1	-£10.20
Other Stamps Ordinary	8	-£55.62
PO Phonecard £10	1	£10.00
PO Phonecard £5	1	£15.00
POL Cheque	2	£0.00
Postal Order Stock	5	£0.00
[blank]		
Grand Total	71	-£358.65

Fig 22. An example Pivot Table, with a cell highlighted

Item ID	Item Long Name	Reversal Indicator	Quantity	Amount
1	FAD			
2	004003 40764 14:39:16 A	DAL009	697764	16 Stock Adjustment - Positive
3	004003 40744 11:43:04 ZZ	VJE001	578190	16 Stock Adjustment - Positive
4	004003 40743 15:01:59 BB	VJE002	578080	16 Stock Adjustment - Positive
5	004003 40738 17:30:35 BUR	RK0001	684825	16 Stock Adjustment - Positive
6	004003 40732 10:00:39 BUR	NMA001	683688	16 Stock Adjustment - Positive
7	004003 40732 08:03:08 BUR	NMA001	683671	16 Stock Adjustment - Positive
8	004003 40732 09:02:30 BUR	NMA001	683686	16 Stock Adjustment - Positive
9	004003 40731 12:41:05 BUR	NMA001	683518	16 Stock Adjustment - Positive
10	004003 40730 12:29:04 BUR	RK0001	683263	16 Stock Adjustment - Positive
11	004003 40725 16:57:20 BUR	NMA001	682637	16 Stock Adjustment - Positive
12	004003 40723 18:19:43 BUR	RK0001	682312	16 Stock Adjustment - Positive
13	004003 40715 15:05:31 CD	FRA002	977571	16 Stock Adjustment - Positive
14	004003 40715 11:34:13 JU	DTH001	271178	16 Stock Adjustment - Positive
15	004003 40694 16:19:33 EE	PBE001	663049	16 Stock Adjustment - Positive
16	004003 40695 11:39:13 FF	DEM001	279545	16 Stock Adjustment - Positive

Fig 23. The results of double clicking the cell in Fig 22.

This new sheet can be deleted safely with no repercussions to the rest of the worksheet. To delete the sheet, right click on it, and choose delete. (Fig 24) A warning about data being potentially useful will pop up, but this can be ignored.

Any of these data cells from Fig 22 can be double clicked on to generate a new sheet full of information, and if you double click on the very bottom right cell, labelled *Grand Total*, the entirety of the original data will be shown.

Selection Criteria

When a range is selected in Microsoft Excel, the current Sum or Count of that information is shown in the bottom right hand corner of the screen. You can right click on these to change them to whatever you like.

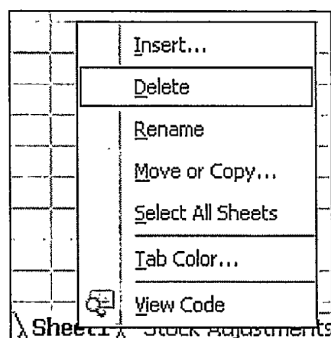


Fig 24. The option to delete a sheet

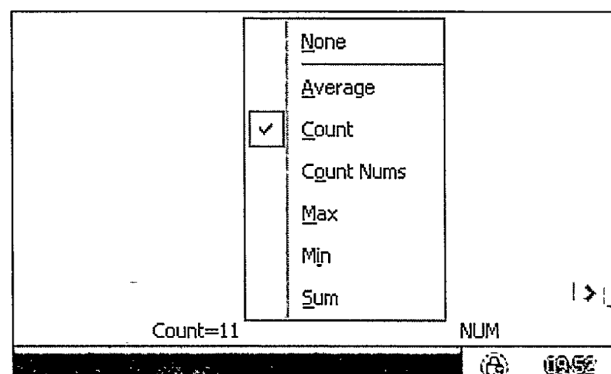


Fig 25. The alternative selection criteria.

Navigating *Template*

Most of the information required by a rota check is summarised on the Branch Detail sheet of Template. In most cases, these cells can be clicked on to view the specific information. If you are in a specific sheet, cell A1 can be clicked on to return to the *Branch Detail* sheet, and there will be links to the next and previous detail sheets for the rota check. For example, if you are on the *Green Giro Details*, the next link will show *Sales Reversals*, and the previous link will show *Missing Green Giros*.

If any cell is highlighted in blue, then it should be recorded in the rota check.

Occasionally, there will be data hidden off to the side of a sheet, usually a pivot table. This data can be very valuable in explaining the situation, and it is recommended to scroll a short way to ensure you know where all the data is.

There is also a small section at the bottom of the *Branch Detail* sheet which allows verbose analysis of the data, arranged in a readable format. This is not readable from within template but it has been designed so that it can easily be copied and pasted into SharePoint.

Sales Reversals	1110 Total, for -£0.00, 245 by PBE001	Copy and Paste to Rota Check Recording	Green Giros	Green Giros 135 Total, 23 by RKO001
Non-Sales Reversals	7 Total, for -£1,777,454.98, 3 by RKH001, 3 by RKO001		Sales Reversals	Sales Reversals 1110 Total, for -£1,777,454.98
Stock Adjustments	83 Total, for -£358.65, Max = £3,500.00, 31 by DEM001		Non-Sales Reversals	Non-Sales Reversals 7 Total, for -£1,777,454.98
Postage Rem Ins/Outs	[Click for Data]		Stock Adjustments	Stock Adjustments 83 Total, for -£358.65
Spoilt Postage	26 Total, for -£248.64, 6 by FRA002		Rem Ins	Rem Ins 2500 of First Class Letters
Cash Analysis	[Click Here]		Rem Outs	Rem Outs 4230 of Stamp Specimens
TC's	179 Total, for £66,155.51		Spoilt Postage	Spoilt Postage 26 Total, for -£248.64
			TC's	Transaction Corrections 179 Total, for £66,155.51

Fig 26. The bottom of the template sheet, with the copy and pasteable cells on the right,

When this data has been pasted it will look like this:

Sales Reversals
1110 Total, for -£0.00, 245 by PBE001, 179 by AHA005, 153 by RKO001, 104 by DEM001, 80 by MMA001
483 for 'Cash', totalling £86,230.49
...

Fig 27. The editable text output of the Sales Reversals Copy/Paste cell, shown above.

Maintenance

The Template needs data to run. Some of this data can be processed very quickly if it is in the correct format. There are two buttons at the top of Template:

Go Faster this Week	Maintenance
Enabled	Cash and Cheques Data is 2 Day(s) Old

Fig. 28 The Go Faster and Maintenance buttons.

The go faster button required almost no interaction. You click the button, click yes, then wait 20 seconds, and it will allow Template to keep processing in 30-40 seconds instead of in excess of 50,

The Maintenance button is documented exhaustively in *T:\Finance\Finance Product & Branch Accounting\Finance P&BA Branch\Branch Control & Performance\Duty Instructions\Rota Check Maintenance Procedure.doc*

A More complete manual for Template.xls is available in *T:\Finance\Finance Product & Branch Accounting\Finance P&BA Branch\Branch Control & Performance\Duty Instructions\Template Spreadsheet.doc*

A Full Rota Check

At this point we should already have several points filled in on our SharePoint sheet, but let us reiterate them here so all the data is in the same place.

It is wise to use the Bold, Italic and Underline features of SharePoint to highlight specific data. This can also be of assistance drawing your attention to the points that you thought were worth highlighting when you compose your summary of findings.

- **Date of Check** – Required to compare branch states across a range of dates. After several rota checks on a single branch have been completed over a period of months, patterns and continuing issues will start to emerge.
- **Period of Check** – This field should automatically default to the period of the date when the rota check is started, but this should be verified with the period displayed in *Template* at the start of a new period.
- **Checked By** – When performing a new rota check, you should select your name from the drop down list. This is used for monitoring individual performance.
- **FAD Code** – This should be recorded as the SIX digit number. If you have a seven digit FAD code, the last digit can be omitted. If you have a four or five digit FAD code, this needs to be prefixed with additional zeros to make it a six digit number. E.g. 4003 should be entered as 004003.
- **Branch Name** – The Branch name can be found in either *Template* or in the *Config* database, by searching for the FAD code (Press Ctrl+F to open up the *Find* window in most applications, after selecting the FAD code column)
- **Intervention or Analysis** – Use the drop down box to select either Intervention or Analysis
 - ⇒ Intervention – Select this option if you need to contact the office. If you select this option you must also fill in the *Contact with Postmaster* section, including the name of the people you spoke with and the dates, times and phone numbers called, as well as a summary of the conversation
 - ⇒ Analysis – Select this option if you do not need to contact the office. For example if you are analysing a new postmaster to see if they have any conformance issues.
- **Reason for Checking** – The primary focus of this criterion is for cases where intervention is required, but this can also be used to provide extra information for analysis, if a specific focus is required, or if you are performing a part check. If you are investigating a new postmaster, then select *New Postmaster* from the list.
- **Part or Full Check** – A Full check is where the majority or entirety of the office is to be checked, whereas a part check is just for a few selected areas
- **Number of Counter Positions** – This is also known as the number of Horizon Terminals, as Horizon is the system that employees have to use to process all transactions and operations within their duty. This information is on the *Branch Detail* page of *Template*, or can be found in *Config*.
- **Name of Postmaster** – This can be recovered from the *Branch Detail* sheet of *Template*, from *Config*, or from *POL-SAP*. The details of recovery from *POL-SAP* are discussed in the respective section, but the *POL-SAP* information is considered to be inferior to the *Config* source.
- **How long has Postmaster been in Post** – This can also be recovered from the *Branch Detail* sheet of *Template*, or from *Config* or *POL-SAP*. Again, this process of recovery is detailed in the section on *POL-SAP* data recovery.
- **Does the postmaster have more than one branch** – This is listed in the *Branch Detail* sheet of *Template*, or can be found by applying an autofilter to the postmaster column of *Config* for the postmaster's name.
- **Other Branches linked to the postmaster** – This should be entered into SharePoint as a list of FAD Codes and Branch names, headed by the total number of branches linked to this postmaster. If the postmaster has more than one branch (and less than 500), you can click on the cell holding the number of postmaster branches in *Template* to be taken to a new sheet with this information already presented in the correct format. Select and copy and paste this information to SharePoint, and include a header with the total number of branches.

IF THE POSTMASTER HAS MORE THAN 10 BRANCHES, JUST STATE THE TOTAL IN SHAREPOINT, do not include a full list.

- **Branch Trading Group** – This information is provided in *Template*, as well as being available in *Credence*. The procedure for downloading this information from *Credence* is beyond the scope of this document, but it will have been included in the *ROTA CHECK.xls* file that you downloaded.
The branch trading group specifies which timetable they should keep to. Groups A and B are general offices, C includes some Multiple Partners and the Northern Ireland Crown offices. Group D includes some other Multiple offices, other Crown offices, and MVL branches.
- **Does the branch complete their BT on time** – Do they file their Branch Trading report on the period end date? *Template* will currently provide this information on the *Branch Detail* sheet, specifying if they are on time. If they have “never submitted a report on time” you should go to the *Branch Trading* sheet, and check the dates that they completed their statements against the dates they were supposed to be submitted. If a branch is a few days late, there is not usually cause for concern, but if they are more than 3 days late, this may indicate either a training issue, or that they are reluctant to balance, and this needs to be detailed in the rota check and specified in your summary of findings.
All branches should complete their Branch Trading according to their Branch Trading group, and the postmasters have a contractual obligation to submit this on time, and he should show whether or not they have a gain or a loss in his office.
It can help to check General Ledger 539590 for recent discrepancies, paying particular attention to discrepancies around the time of the BT dates. The process for accessing General Ledgers is detailed in the sections on *POLSAP*.
- **Does the branch have a BOI ATM** – This information is on the *Branch Detail* sheet of *Template*, or can be found in *Config* or *POL-SAP* General Ledger 627047 for ZJ or RV (BOI or Branch postings)
This can explain high cash holdings
- **ATM Details – Compare RV/ZJ figure + report time** – Every day, the branch should enter the total amount of dispensed notes from the ATM machine into horizon. This should be done at 16:30 ideally, but we allow for a time range of 16:30 – 19:00, and any non-conformance should be noted.
We also need to compare the RV (Branch figure) with the ZJ (BOI figure) to ensure that they are the same amount every day and there are no discrepancies.
This information is not included in *Template* yet, and must be accessed from GL 627047. The process to retrieve this is detailed in the section on *POLSAP*.
A high value KC entry that shows on a Monday's posting date should net to nil by the Tuesday. It is also worth noting that some branches may not submit weekend and bank holiday entries immediately. This can go some way to explain mismatches.
- **Is this a Lottery Office** – Not all branches carry out Lottery transactions; this information is available in the *Branch Detail* sheet of *Template*, or from *Config*. If they are not allowed to carry out lottery transactions, it should be noted in the SharePoint if there are any transactions involving the lottery or scratchcards.
- **Does the branch complete next day accounting** – Each morning the branch should enter the value of their lottery transactions into Horizon for the previous day. If the branches were to follow this rule, it would significantly reduce the volume of Lottery TC's. Lottery TC's are one of the highest volumes of Transaction Corrections across the network.
Every day a file is received from Camelot and is posted into *POLSAP*; this data is matched with the Horizon data entered by the branch, and any exceptions are shown in Open Items. This is in GL 627010, and the process of accessing this is detailed in the section on *POLSAP*.
- **How many scratchcards are on hand** – Branches can hold a maximum of 12 packs of scratchcards. The packs all have different volumes, and this is managed by Security, who maintains an active list of the current scratchcards and the maximum scratchcards that a branch can have. The current volume should not exceed the maximum volume, and both of these values are on the *Branch Control* sheet of *Template*. If the current volume of scratchcards exceeds the maximum, the cell will turn blue. This data can also be retrieved from *RIS* on *POLSAP*, but this is not discussed in this document. The process can be found in the *Rota Check Maintenance Procedure* document located in the *Duty Instructions* folder.

- Does the branch hold cheques at site – When a branch accepts a cheque as a method of payment, or settles a TC to cheque, these cheques are considered to be *held at site*. The value will remain here until it is *remmed out to IPSL* (This may appear as EDS, as these were the former contractors). Sometimes a branch may adjust between cash and cheque and in the majority of cases this is done because the incorrect method of payment was accepted at the time of the transaction. A branch acting fraudulently may use the cheques at site facility to increase or decrease their generated cash holdings, which in turn may result in extra cash being dispatched to the office, or simply as a way of hiding a loss – a fictitious cheque.

Phone calls are regularly made by P&BA agents to branches holding cheques at site for extended periods of time. This has helped to prevent high value frauds in this area. Template will attempt to perform a rudimentary analysis on the cheque data to determine how often cheques are held at site, but this is just to give an indication of the state of cheques at site. In the *Cheque Data* sheet, there is a graph which can be analysed for the following:

- ⇒ The cut off for rem outs is 3:30pm (15:00). If the cheque has been received before this time, there is no need for the branch to hold it overnight. If it is after this time, then there is usually no cause for concern.
- ⇒ Is there a regular pattern
- ⇒ Does a peak in cheque holdings correspond with a drop in cash holdings?
This can indicate that the cheque may be fictitious.
- ⇒ Does the branch always have a value in Cheques at Site?
- ⇒ Does the same or a similar value reappear consistently?
- ⇒ Is the value steadily increasing and then fall to nil at Branch Trading date, and then reappear?

If the answer to any of these last five questions is yes, this should be noted in your report.

- Does the branch dispatch cheques on time – This can be found on *Template* in the *Cheques to EDS* sheet. This can be accessed by clicking on the cell next to the *Dispatch on Time* cell if there is any data to show. Further in-depth analysis can be performed on General Ledger 553040 in *POLSAP*, although this excludes Northern Ireland branches. Branches must rem out their cheques at site every day, Monday to Thursday. These cheques are processed by IPSL, and a file which is summarised at branch level is posted into GL 553040. This received value shows as a KC entry, and it should match the Horizon entry for the same date.

There are several legitimate reasons as to why there could be a mismatch, but if there is an item that is a few weeks old, the cheque team should be informed. If a branch has continuous discrepancies it could be a non conformance issue.

Be aware that a branch may rem out a fictitious cheque, which leaves the loss with the Post Office until a TC is issued, and the branch may balance if audited. Watch for activity around branch trading time.

- Postmasters own unpaid cheques – If any unpaid cheque TC's have been issued to the branch, these will be highlighted in blue on the Branch Detail sheet of *Template*, and are also visible in the *Transaction Corrections* sheet. If there are any, this must be verified with customer line items on *POLSAP* to verify that the postmaster in question is responsible for them, and then the branch must be escalated. It is a clear indication that there are problems with cashflow for the postmaster.
- Green Giros cut off correctly – Green Giros should be cut off at the close of play on Wednesday. If a branch is not cutting off on Wednesday, this should be noted in the report. Record details of non conformance, such as dates, times, and stock units. This information can be found summarised on the *Branch Detail* sheet of *Template*, but can be view in full by clicking that cell.
- Missing Green Giro Enquiries – Santander receive a file detailing the volumes and values of cashed Green Giros by Client Accounting Week. This data is verified by the paper cheques received by Santander. Where there is a discrepancy between the two, a missing green giro report is generated and processed by the Santander team. The enquiry is then forwarded to the branch that provides either a copy of the GG listing, or the A4 Summary sheet. Branches may have missing green giros legitimately, because they have not followed cut off procedures, they have sent them in the incorrect pouch, or they believe that they shouldn't send them with the report, instead sending them monthly to coincide with branch trading periods. Any of these cases make it obvious that further training is needed, and the other alternative is fraudulent activity.

This data is summarised on the *Branch Detail* sheet of *Template*.

- **Green Giro Details** – This is located in the *Green Giro* and *Green Giro Detail* tabs of *Template*. In the *Green Giro* tab, we are looking for a year-on-year decline of the use of green giros, and if the branch has more this year than last, this should be noted. We are also looking for any sudden peaks and troughs, as this can also be an indicator of fraud.

In *Green Giro Details*, we are looking for any occurrences where several have been processed within a minute by a single employee, or if more than 5% of the total volume are more than £449.99 (The maximum value), or any whole number values. This last criteria is less indicative of fraud, and can only be checked manually, or by using the excel formula `=IF(<REF>=INT(<REF>),<REF>,"")` (Where <REF> is the adjacent *Amount* cell) in the blank space next to amount, and autofilling it to the last cell. Autofilling is easily done by clicking on the cell's handle, which is the black square in the bottom right hand corner of a selection. Please also note that there may be more Green Giros in the winter.

- **Reversals** – All branches occasionally have to reverse transactions at some time. Reversals can indicate:
 - ⇒ Isolated incorrect entry being rectified
 - ⇒ Lack of knowledge of a transaction or product
 - ⇒ Attempt to cover up fraudulent activity

The sheets for *Sales Reversals* and *Non Sales Reversals* follow the same process, but typically, there should be about 60-80% less Non Sales reversals. The summary of this information is available on the *Branch Detail* sheet, and all large values or high quantities are available in the Copy/Paste section to be pasted into SharePoint directly.

In the Reversals sheets, any reversals showing against cash or cheque can be added up and will balance against products. If any products have high values or quantities these should be noted. Particularly, lottery, Green Giro, MVL/V11, and E-Top Up reversals (e.g. Orange or Vodafone topups)

Additionally, Council client type reversals could indicate a vulnerable customer being targeted.

Note anything that is unusual for the Branch or branch type.

Anything in the category Other Stamps Ordinary can safely be ignored. This usually occurs when a branch puts retail transactions through the Horizon system, then reverses them later and puts them through the shop till, in post offices that have a shop attached. This is something that the Post Office accept happens, but it is not an official process.

- **Stock Adjustments** – These are also summarised and in a copy/paste friendly format on the *Branch Detail* sheet of *Template*, and they can also be viewed in the *Stock Adjustments* sheet. There is a cache of pivot tables to the right of the sub table if you scroll across which can make the information more digestible. Stock Adjustments are closely monitored by the Mails & Stock team and they will often suggest branches for full rota checks.

If there are frequent cash/cheque adjustments, this could be a training issue, as the staff are likely to be selecting the wrong method of payment.

They may also be putting themselves in financial risk if they finish to cash but accept a cheque as payment. If the cheque then goes missing, the customer has no requirement to provide a replacement as they have a receipt for cash, and the branch will need to stand for the loss.

Look out for stock adjustments taking place at period end and then adjusting back up to a week later, as this could be hiding a loss.

- **Postage Rem Ins/Outs** – This is available in the *Non-Sales* sheet of *Template*, and is summarised on *Branch Detail*. If you click on *Postage Rem Ins/Outs* in *template*, it will take you to a normally hidden sheet which just contains postage information. We are looking for high volumes of stock remmed in, then remmed out without being sold, or excessive rem outs with few or no rem ins.
- **Spoilt Postage** – This is summarised on the *Branch Detail* sheet of *Template*. Look out for excessive claims in relation to the branch size or location. For example, it is reasonable to expect a branch on a high street to have more claims than a branch in a village.
- **Rolling loss & Discrepancies – Including Crowns** – This will be detailed in full in the *POLSAP* section, as it requires analysis of *POLSAP* data.
- **Current Debt & Debt Trend** – This will also be covered in the section on GL Account like items in *POLSAP*.

Cash Analysis is more complicated and requires visual aides, and is detailed in full in the next section.

Transaction corrections are similarly complicated. The *Additional Information* section is exclusively for anything else that you find concerning or out of the ordinary, and the *Summary of Findings* is self-explanatory.

This concludes the time consuming part of the rota check. The following information is on specific analysis and data retrieval from *POLSAP*.

Cash Analysis

The monitoring of generated cash (Horizon derived figure based on all transactions processed by the branch) is a proven process of detecting fraud within Post Office branches.

When analysing the branch, you need to consider

- Size of the Branch – Number of counter positions – larger branches have more counters, deal with more transactions and therefore have a higher generated cash value
- Whether it has an ATM – Branches need to put the ATM figure into Horizon, and this can lead to a much larger cash graph
- Weather Conditions – In the north of Scotland or remote islands they may hold on to cash during the winter months
- Bank Holidays – Extra cash may be delivered in advance of bank holidays, and Northern Ireland has different holidays to the rest of the UK.
- Winter Fuel Payments

We look at the in and outpayments of an office and ensure that the cash balance can cover a one week's outpayments.

The majority of cash graph trends and patterns are discussed on the next page, but there are two particular graphs which can assist in highlighting the techniques used in analysis.

Increases in the branch may have been caused by unusually high rem ins, or the office may not be remming out enough money or no money at all. Decreases work in the same way, with high rem outs, and remming in low amounts or none at all. Anything that does not follow the cash holdings needs further investigation. Fig 29 shows a regular pattern of rem ins on the same day every week and for the same value.

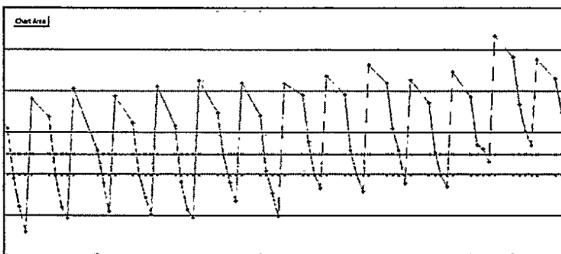


Fig 29. Weekly Rem Ins and Rem Outs.

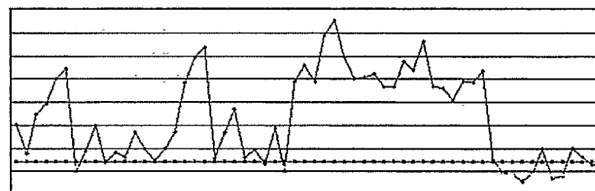


Fig 30. Example of possible housekeeping, transferring to the loss system.

Housekeeping (Shown in Fig 30) is where amounts are held in the suspense account. Losses and gains can affect a branch's cash holdings. Declaration discrepancies can be a *surplus* or a *loss*.

If this graph is compared with *Non Sales*, (which is found as a tab in *Template*), it may be the case that there is a reference to the Loss System, Local suspense or similar. If the discrepancy has been *settled centrally* or *assigned to nominee*, then it is not an issue.

There may also be individual reasons for the branches cash holdings to increase or decrease. Check the branch's location on Google™ Maps.

Further Investigation – Cash Check

This check on a branch will show if they are holding too much cash or not. Pick the most recent week, then:

- Take the cash balance the night before the first rem in of the week
- Sum the total amount remmed in for the seven days after. (e.g. From Wed > Tue, not Wed > Wed)
- Add the two figures together
- Take away the total amount remmed out over the seven days.
- Repeat for other weeks

If the end figures are **SIGNIFICANTLY** higher than the maximum weekly outpayments then the office has too much cash.

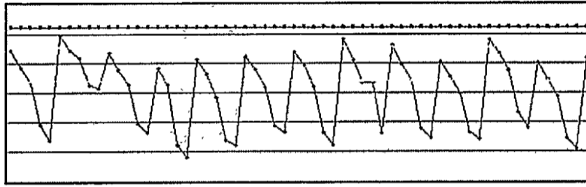


Fig 31. Larger Inpayments than Outpayments

Some branches have larger outpayments than inpayments, and they will have to rem in cash to cover this, the office should rem in enough to cover one week's outpayments (or just above).

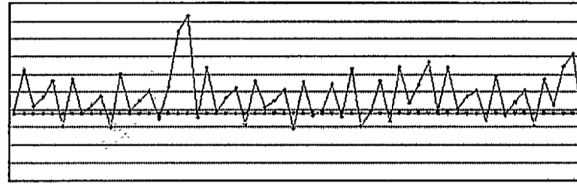


Fig 32. Larger Inpayments than Outpayments

When branches have larger inpayments than outpayments the branch should rem out the extra cash that they have acquired during the week, leaving enough to cover next weeks outpayments

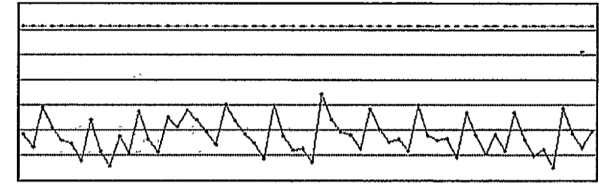


Fig 33. Follows a pattern

This branch follows a routine. This does not necessarily mean that the branch is or isn't fraudulent, but this behaviour should be noted in your cash analysis

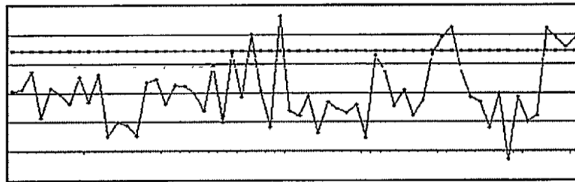


Fig 34. Erratic including negative and large values

The cash in this branch is erratic (it is impossible to predict and follows no pattern). There are negative values and high values, making this a suspicious branch.

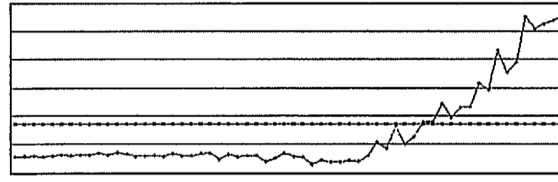


Fig 35. Sudden increase and continuing to increase

This branch would definitely need further investigation as the cash holdings have suddenly begun to increase and continues to increase.

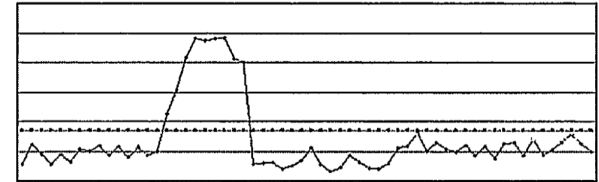


Fig 36. Sudden increase for a while then a return to normal

Even though there is a regular pattern, there would be cause for concern after a sharp increase or decrease.

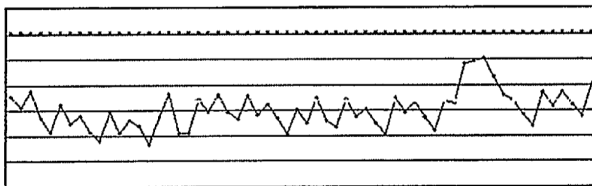


Fig 37. Low outpayments in a period

If this graph is cross-checked with the *In and Outpayment* tab on *Template*, it may be the case that there are low outpayments in this period.

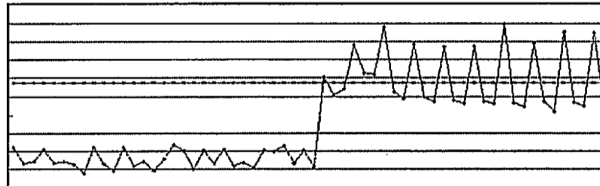


Fig 38. Introduction of an ATM

A sudden increase in cash holdings followed by a trend similar to the time before the increase can correlate with the installation of an ATM machine.

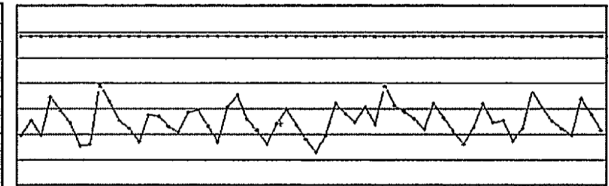


Fig 39. Transaction correction issued

If a branch has been issued a Transaction Correction, then this can affect their cash holdings. This can be compared with the *Transaction corrections* sheet on *Template*.

Accessing Data on POLSAP

After logging on to POLSAP, there is a menu bar at the top of the screen showing broad categories, and then detailed navigation down the left hand side of the screen.

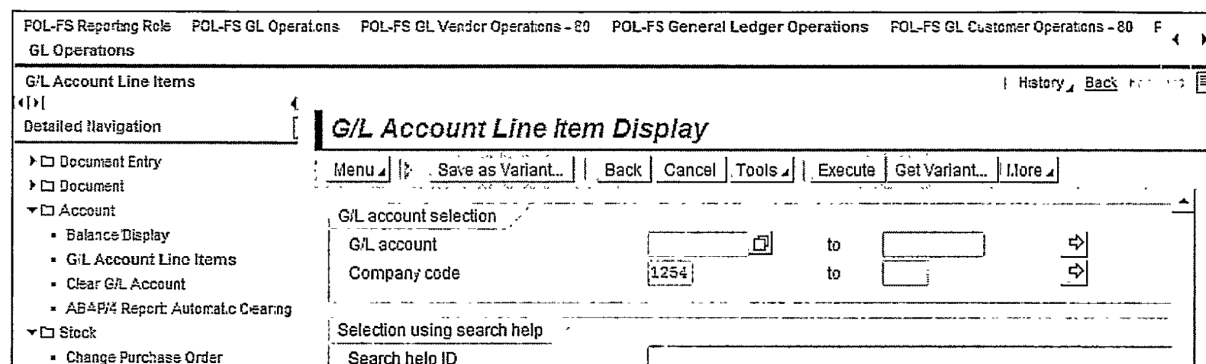


Fig 40. Navigating POLSAP

If a category is clicked on at the top of the screen, the options will change down the side of the screen. In our case, we will require access to the General Ledger, located at:

POL-FS General Ledger Operations > Account > G/L Account Line Items

We also need access to Customer Line items, which follows a slightly different system. If we click on *POL-FS GL Customer Operations - 80*, then the folders will appear as another row underneath the menu, rather than down the right hand side. This is subject to change, but it is important to be familiar with both systems.

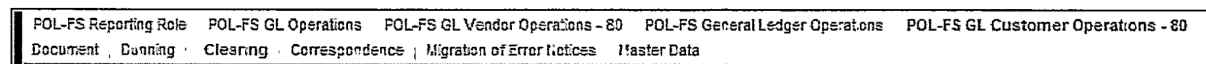


Fig 41. Second set of folders.

Customer Line Items is located at

POL-FS GL Customer Operations - 80 > Clearing > Customer Line Items

Sometimes, tables can be displayed in POLSAP, and it can also be useful to sort the table by date, (or other criteria) by selecting the *Doc ... Date* header, and clicking on *More...* then *Sort in Ascending Order*.

Item	Column Left	Column Right	Last column	More
First column				Ctrl+F5
Column Left				Ctrl+F2
Column Right				Ctrl+F3
Last column				Ctrl+F4
Display Document				Shift+F2
Change document				Ctrl+Shift+F8
Mass change				Ctrl+Shift+F9
Change settings				
Display check information				Ctrl+Shift+F7
Account master data				Ctrl+F10
Correction request				Ctrl+Shift+F10
Set filter				Ctrl+Shift+F2
Sort in ascending order				Ctrl+Shift+F5
Sort in descending order				Ctrl+Shift+F4

Fig 42. Sorting a POLSAP List

Customer Line Items

This section details how to recover the postmaster's name and start date from POLSAP. This can also be used to determine their debt to Post Office Limited.

Go to *POLSAP*, and navigate to *Customer Line Items*. Once there, click on the Customer account text box and an icon (🔍) will appear next to it. Click on this icon and a search window will appear. Enter the branch FAD code into the *search term* box, omitting any leading zeroes, and ending in a star (*). For example, if the branch FAD code is 004003, enter 4003*. Click Start Search, and a window like that shown in Fig 43 should appear.

Customer Number 1 (1)							
Search Criteria							
Search results: 12 Entries found							
SearchTerm	PostalCode	City	Name 1				
4003	E1 7BS	LONDON	BM POST HOUNSDITCH	BM POST HOUNSDITCH	7001362	00.00.0000	
4003	E1 7BS	LONDON	HOUNSDITCH	HOUNSDITCH	A090	00.00.0000	
400323	HG2 7LQ	HARROGATE	HELEN CHOWDHURY	HELEN CHOWDHURY	1006885	00.00.0000	
400323	HG2 7LQ	HARROGATE	STARBECK	STARBECK	P016	00.00.0000	
400329	NE3 3RX	NEWCASTLE UPON TYNE	MICHAEL DAVID RAISTRICK	MICHAEL DAVID RAISTRICK	1019644	00.00.0000	
400329	NE3 3RX	NEWCASTLE UPON TYNE	NORTH KENTON	NORTH KENTON	P017	00.00.0000	
400329F	NE3 3RX	NEWCASTLE UPON TYNE	LISA MICHELLE SENIOR	LISA MICHELLE SENIOR	1013622	08.05.2005	
400329F	NE3 3RX	NEWCASTLE UPON TYNE	MICHAEL RAISTRICK	MICHAEL RAISTRICK	1015526	31.01.2008	
400329F	NE3 3RX	NEWCASTLE UPON TYNE	THOMAS GEORGE BROWN	THOMAS GEORGE BROWN	1017846	26.11.2008	
400329F	NE3 3RX	NEWCASTLE UPON TYNE	ZUBEIR PATEL	ZUBEIR PATEL	1018650	22.09.2009	
400340	S66 7EZ	ROTHERHAM	SALISBURY ROAD	SALISBURY ROAD	P018	00.00.0000	
400340F	S66 7EZ	ROTHERHAM	DIANE L MASON	DIANE L MASON	1001773	12.11.2008	

Fig 43 The first half of the customer (PM) information...

Fig 43 ... The second half of this data

If an item is selected in this list, you can scroll across to the right to see the data by using the arrow keys on the keyboard (→). We are looking for the row that has the Branch Fad code in the first column and a seven digit number in the second to last column. The Postmaster's name will be in the fourth column (Labelled *Name*) on the same row, and their start date will be the finish date of the last postmaster to work there.

Please be aware that if a four or five digit FAD code is searched for, there could be several matching post offices displayed (in the above screenshot, there are four post offices all starting with 4003). Ensure that you focus on just one of these

If we were looking for *Newcastle upon Tyne* (FAD: 400329) for example, then we can see two entries with just the FAD code in the first column, and four entries with the *FAD code* suffixed with an *F*. The newest postmaster is therefore *Michael David Raistrick*, as he has no *Finish Date* (Shown in the Last Column). His start date is assumed to be the finish date of the last postmaster to leave. When the FAD code column is appended by an *F*, this means that the postmaster has finished, and the last column will show the date they have finished. In this case, the last person to finish is *Zubier Patel*, who finished on 22/09/2009. This is assumed to be the start date of the current postmaster.

Please note that this information will occasionally conflict with *Config*. If the PM Debt is required, the *CURRENT* postmaster must be selected, even if the name is different on *Template*.

Current Debt

To find the postmaster's debt, double click on the current postmaster's name, and their customer number will be inserted into the *Customer Account* field. Ensure that the *Company Code* reads *1254*, and click **Execute**. Now, one of two things will happen. Either the message **No items selected (see long text)** will be displayed at the very bottom of the page, or a table with the Postmaster's debt will open up.

Customer 1020131	
Company Code 1254	
Name Paul Francis Caslin	
City Knowsley	

...	Assignment	Documen...	Ty...	Doc..Date	S	...	*Amount in local cur.	LCurr	*Cimg doc.	Text
<input checked="" type="checkbox"/>		6000143059	BD	21.04.2010		<input checked="" type="checkbox"/>	3,091.73	GBP		Central (Hardship)
<input checked="" type="checkbox"/>		6500001024	RM	28.05.2010		<input checked="" type="checkbox"/>	391.73	GBP		Deduction from remun
<input checked="" type="checkbox"/>		6500005100	RM	07.09.2010		<input checked="" type="checkbox"/>	450.00	GBP		Deduction from remun
<input checked="" type="checkbox"/>		6500014187	RM	28.07.2010		<input checked="" type="checkbox"/>	450.00	GBP		Deduction from remun
<input checked="" type="checkbox"/>		6500015235	RM	28.09.2010		<input checked="" type="checkbox"/>	450.00	GBP		Deduction from remun
<input checked="" type="checkbox"/>		6500017130	RM	29.06.2010		<input checked="" type="checkbox"/>	450.00	GBP		Deduction from remun
<input checked="" type="checkbox"/>							900.00	GBP		
Account 1020131							**	900.00	GBP	
							***	900.00	GBP	

Fig 45. An Example of Current PM Debt

In this example, there is an initial debt of £3,091.73, and the branch is paying this off at £450 per month. The phrase *Deduction from Remunerations* means that the branch is paying off debt that they have claimed responsibility for. The Current Debt on the account should be noted as £900, and it should also be noted that this should be paid off in two months at the current rate of £450 per month.

Debt Trend

Sometimes, branches have debt trends which may reoccur over a period of time. We can look in *All Items* in Customer line items to see this debt.

Line item selection	
Status	
<input type="radio"/>	Open items
	Open at key date
<input type="radio"/>	Cleared items
	Clearing date
	Open at key date
<input checked="" type="radio"/>	All items
	Posting date

Fig 46. Selecting All Items

Running this report will show the branch's history of debt and any trends that have occurred. This type of non conformance is rare, but branches may start to increase the amount on each occasion if they are not being detected.

GL Account Line Items

This section can be used to find *Rolling Loss*, *Cheques to EDS*, and *ATM information*.

On *G/L Account Line Items*, enter the *GL Account* number that you wish to investigate (provided in the relevant section above, or in Appendix 3, and then click on Dynamic selections. Scroll to the bottom of the *Dynamic selections* window to reveal the box for *Profit Center*. Enter the Branch FAD code into this box.

The screenshot shows the 'G/L Account Line Item Display' window. At the top is a menu bar with options: Menu, Save as Variant..., Back, Cancel, Tools, Execute, Get Variant..., Hide dynamic selections, and More. Below the menu bar is a tree view on the left under 'GL A/C Master Record' with sub-items: Group account number, Created on, Created by, P&L statmt acct type, Account group, Trading Partner, Balance sheet account, and Mark for deletion. To the right of the tree view is a list of fields for dynamic selections: Assignment, Posting Date, Document Date, Document type, Posting Period, Posting Key, Business Area, and Profit Center. Each field has a corresponding input box and a right-pointing arrow icon. At the bottom of the window is a section titled 'G/L account selection' with two rows: 'G/L account' and 'Company code'. The 'Company code' field contains the value '1254' and has a right-pointing arrow icon. The 'G/L account' field is empty and also has a right-pointing arrow icon.

Fig 47. G/L Account Line Item display with Dynamic selections open.

You should also select an appropriate option from the *Line item selection* pane. The Type pane should just have *Normal items* ticked, and the layout should be CASH REMS. The Company Code should be 1254.

As before, if this is executed and ☒ No items selected (see long text) is displayed, then either there are no transactions of that type, or some information was entered incorrectly.

GL 539590 – Branch Snapshot Balance Discrepancies

This account shows discrepancies, and should be analysed for discrepancies around branch trading time. Ensure that *Open Items* and *Normal Items* are selected

GL 627047 – BOI ATM's

This is used to determine if the Branch has an ATM, and that they rem out the correct amount every day. Select *All Items*, and if the *No items selected* message appears, they don't have an ATM. If a table appears, ensure that all RV transactions match the ZJ transactions on the same date. Be aware that on Mondays a branch has to enter the weekend figures. This can result in high Monday values. Look out for these being remmed out later in the week, as the branch may be trying to increase cash rem ins.

GL 553040 – Cheques received in branched and remmed to IPSL, but not yet banked.

This is used for checking the *Dispatch of Cheques to EDS*. Ensure that all RV values equal the KC values, by selecting *Open Items*. If *No items selected* appears, then there are no problems.

GL 539591 – Local Suspense

This account shows the *Rolling Loss* of the Branch. Select *All Items*, and run the report. If *No items selected* appears then the branch has not used Local Suspense to balance at Branch Trading. Look out for values that are similar or increasing over a 3-6 month period.

GL 627010 – Unresolved Exceptions between Camelot and Horizon

Open Items will show all unresolved items not received by Camelot but remmed out from branch.

Transaction Corrections

A Transaction Correction will be issued by Post Office Limited to balance out deficiencies that the Branch has caused. There are a variety of possible reasons for TC's that have been issued, and these can be seen in Appendix 4.

All the TC's that have been issued for that branch are visible in *Template* in the *TC Breakdown* sheet.

Though TC's do not always represent fraudulent activities, there are checks that can help highlight genuine mistakes or cover ups.

Identifying Non-Conformance in Transaction Corrections

If there are a high volume of TC's, it could be caused by the fact that the branch is large, or is going through staff training. If they are over a period or if there is a pattern to when they were issued, this should be noted.

High value TC's can affect the cash holdings of a branch and can be used to cover fraudulent cash transactions. If there is a pattern, or a one off this should be noted. The department that issued the TC can help to explain the reason for its issue.

Branches that continually get TC's for the same product may be doing this to cover up fraudulent activity. It could also be a case of poor training or competence. Could the staff be making the same mistakes and miscalculating amounts?

TC's Year on Year can be analysed in the *TC's* sheet of *Template*. If a branch is issued considerably more TC's one year than another, is there a correlation with a new postmaster or other member of staff?

Finalising the Report

Contact with the Branch --- If a branch needs to be contacted, all details of the communication should be noted in the section. It is important to note who you spoke to, the date and time of the call, what was said and the end result of the conversation, including any promises made by the branch. If adding further information to an existing contact box, start a new section by adding the new date and time in bold text, and detailing the additional correspondence below.

Escalations----- If a branch needs to be escalated, the team that it should be escalated to should be specified along with any information that leads to the choice of that particular team. If there are several highly concerning points, it should be escalated to all relevant teams. It is recommended to speak to Cathy, Eleanor or Andy Moore about the branch before escalating it, however.

Additional Information ----- If anything is found during the course of a rota check that does not fit neatly into one of the other categories, or if there is something alarming that does not have its own text box, then details of this should be included here. This could include details of the postmaster's unpaid cheques, Lottery transactions, or anything in sales or non sales.

Summary of Findings ----- All concerning points found throughout the rota check should be summarised in this section. An overview of all checks performed should be included if anything concerning or unorthodox was found, and this should also include any concerns detailed in the Additional Information section.

Appendix 1 – Resource Locations

1. Template – *T:\Finance\Finance Product & Branch Accounting\Finance P&BA Branch\Branch Control & Performance\Branch Control\Rota Checks\Template.xls*
2. Config database – AKA *Configuration Management Snapshot* is located in:
T:\Finance\Finance Product & Branch Accounting\Finance P&BA Branch\Branch Control & Performance\intervention\Copy of Copy of Configuration Mgmt Snapshot.xls
This file most likely has a password – Eleanor should have the newest password.
3. SharePoint for Rota Checks –
http://iplatform-sp.intranet.point/sites/fraudconformance/Lists/Rota%20check%20recording/AllItems.aspx
4. SharePoint General – *http://iplatform-sp.intranet.point/sites/fraudconformance/default.aspx*
5. Credence – *http://polbox.polmi.point:8080/InfoViewApp/login.jsp*
6. POL systems – *http://ipp.sap.point:9900/irj/portal*
7. Rota Check on Credence – *Public Folders > Finance > P&BA > Branch Control > ROTA CHECK*
8. Template Documentation – *T:\Finance\Finance Product & Branch Accounting\Finance P&BA Branch\Branch Control & Performance\Duty Instructions\Template Spreadsheet.doc*
9. Rota Check Maintenance Procedure Documentation – *T:\Finance\Finance Product & Branch Accounting\Finance P&BA Branch\Branch Control & Performance\Duty Instructions\Rota Check Maintenance Procedure.doc*

Appendix 2 – Glossary

A&L.....	Alliance and Leicester see <u>Santander</u>
BOI	Bank of Ireland
Client Accounting Week...	The week from Thursday to Wednesday
Crown.....	Crown offices are directly managed by Post Office Limited
DMB.....	Directly Managed Branches. See <u>Crown</u> offices.
EDS.....	AKA HP. See IPSL
Financial Period.....	There are 12 per year, starting on a Monday.
General Ledger.....	Used for specific transactions. General ledgers can be accessed through POLSAP
GL.....	See <u>General Ledger</u>
IPSL.....	Responsible for processing all cheques for Post Office Limited. Run by Barclays. Formerly processed by EDS.
Multiples	Branches operated by multiple partners of the post office, such as WHSmith or ASDA. These branches are usually located on the Multiples premises.
MVL	Motor Vehicle Licensing
NI	Northern Ireland
POL.....	Post Office Limited
Santander.....	Responsible for Green Giro Processing. Formally controlled by Alliance & Leicester
TC.....	Transaction Correction

Appendix 3 – General Ledgers

539590.....	Branch Snapshot Balance Discrepancies
539591.....	Local Suspense
553040.....	Cheques received in branches (Excluding NI), remmed to IPSL, but not yet banked
627010.....	Stores unresolved exceptions between Camelot and Horizon.
627047.....	BOI ATMs (Exceptions between horizon data and client file)

Appendix 4 – POLSAP locations

General Ledger.....	<i>POL-FS General Ledger Operations > Account > G/L Account Line Items</i>
Customer Line Items.....	<i>POL-FS GL Customer Operations – 80 > Clearing > Customer Line Items</i>
RIS	<i>POL-FS GL Account Reporting – 80 > RIS > Call Self-Defined Analyses: Retail</i>

Appendix 4 – TC Types

TC TYPE	POSSIBLE REASONS FOR TC'S ISSUED
A&L	Manual – A&L Deposits and Withdrawals completed as Personal Banking. Co-Op cheques not entered / incorrect value entered on Horizon, Co-Op cheques not despatched to A&L. Automated – miss keys for both deposits and withdrawals, transaction corrections issued as a result of enquiries from branch and A&L. Green Giro – claimed for but not received by A&L, enquiry sent to branch but no response or evidence provided. Incorrect value claimed or incorrect addition.
AON Travel Insurance	Incorrect duration of cover entered on Horizon, policy sold at incorrect price e.g. holiday duration 1-3 Aug charged as two days cover required, TC issued for resulting mismatch between Horizon and AON.
ATM	Horizon and Client data mismatch. Information from ATM receipt entered on Horizon after cut off. Incorrect information from ATM receipt entered on Horizon.
Automated Payments	Payment by debit card, card is swiped but bill not scanned resulting in non-payment to client. Incorrect value scanned on Horizon, transaction not scanned or duplicated. Transaction reversed incorrectly, recovery procedure not followed. Cheques incorrectly despatched to Bank of Ireland. Payment by cheque for multiple transactions but only once scanned.
Bureau	Contents of pouch incorrect when received at Hemel, rem received at Hemel but not remmed out, pouch remmed out twice. Mistakes made when remis are entered manually. Resulting discrepancy should be held in Rem Suspense and redeemed when Transaction Correction accepted. TC's issued for discrepancies caused by Hemel will still be included in pack for reporting purposes.
Camelot	Correct accounting procedures followed but incorrect figures entered from Lotto summary to Horizon. (Cheque prize payment included for example). Correct figures entered on Horizon but transaction details not accounted for on same or next day. Scratch cards booked in and activated in different accounting week or incorrect value booked in.
Cash Rems from Branch	Pouch remmed in at Cash Centre, contents differ to amount stated on advice note. Resulting discrepancy should be held in Rem Suspense and redeemed when Transaction Correction accepted. Pouch despatched but not remmed out or remmed out twice.
Cash Rems Third Party	Contents of pouch sent from Branch to Cash Centre are incorrect; this is then forwarded from Cash Centre to a third party office. Resulting discrepancy should be held in Rem Suspense and redeemed when Transaction Correction accepted. TC's issued to branch who receive incorrect remittance will still be included in pack for reporting purposes.
Cash Rems to Branch	Pouch remmed in at branch, contents differ to amount printed on advice note. Pouch received in office but not scanned onto Horizon or scanned twice. Resulting discrepancy should be held in Rem Suspense and redeemed when Transaction Correction accepted. If incorrect pouch received is incorrect TC's issued will still be included in pack for reporting purposes.
Cheques to EDS	Mismatch between physical cheques received at EDS (Belfast CC) and Horizon, incorrect entry on Horizon or missing / too many cheques received at EDS. Any fault by EDS will not result in TC being issued.

Debit cards	Charge Back - fraudulent transaction, procedure not followed, identification details not recorded. Refunds - Transaction is reversed to cash value, not to zero as required. Resulting discrepancy entered in Emergency Suspense and TC issued to compensate
DVLA	Car Tax transaction duplicated, original not reversed. 12 month disc issued for 6 month payment or visa versa. Compensating TC may be issued if customer accepts mistake. Incorrect method of payment given but transaction not reversed. Rates increase but old rate accepted.
First Rate	Mismatch between Horizon entry and First Rate, figures not entered on Horizon, incorrect figures entered on Horizon. Counterfeit Travellers Cheques encashed.
Government Services	Asylum Seeker - TC's issued, office then supplies evidence to warrant a compensating TC. TC due to mismatch between values entered on Sodexo and Horizon. Passport - customer charged, even though of the age to receive 'free' passport. Customer charged twice.
Moneygram	Duplicate Send - PM thinks transaction has failed so duplicate without contacting Moneygram to check. Time-Out - Horizon 'Times Out', transaction not recorded on Moneygram System (Office should contact NBSC)
NS&I	Overpayments - withdrawal transacted as deposit. Mismatch between amount customer deposits and value entered on Horizon. NS&I will honour value entered in book.
Online Banking	A&L Online Banking value entered incorrectly on Horizon for both Deposits and Withdrawals.
Paystation	Once a certain volume or £500 approx of transactions completed the Paystation generates a Barcoded Summary, this information has to be entered on Horizon. TC's occur when there's a mismatch between Paystation and Horizon
Personal Banking	Cheque encashed but remmed out with bulk cheques, in effect claiming for the cheque twice. Cheque encashment entered on Horizon twice or omitted.
Postal Orders	Transaction voided for various reasons including change of mind by customer or printer jam, AP part not reversed at same time. Postal Order encashed but also returned to customer who then cashes it elsewhere. Postal Order encashed but also claimed as cheque and remmed out on Horizon.
Pre-Order	Horizon and 1st Rate mismatch. 2 part transaction, 1st part confirms order, 2nd takes customer details. If Cust changes mind transaction should be cancelled but PM's incorrectly use 'prev' key.
Robbery	Value held in Robbery Suspense, TC issued to clear value (if robbery related) without effecting balance.
Saving Stamps	PO Saving Stamps claimed on Horizon but physical stamps not received in P&BA. This may be due to stamps missing from pouch or pouch not received. Compensating credit TC issued when stamps are received or if P4555 has been completed.
Stock	Contents of pouch differ to that on advice note, Compensating value should be held in Rem Suspense. Value should be redeemed or will be redeemed automatically this is explained in Transaction Correction narrative. TC's issued for discrepancies caused by Hemel will still be included in pack for reporting purposes.
Suspense	Value held in Rem Shortages / Surpluses not authorised or not redeemed as per instructions on associated Cash / Bureau / Stock Transaction Correction.
Unpaid Cheques	Personal Encashments -incorrect guarantee card endorsed on reverse of cheque or cheque guarantee card number omitted. Product or bill paid is not cheque acceptable. No identifiable product / Client details on reverse of cheque and Branch cannot supply detail. Postmasters own cheque. Cheque not processed through EDS to timescale therefore POL cannot offset debt to Client.

