

WORKING AGREEMENT

"FINAL"

Finance Service Centre and Network

.

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0. Document Control**0.1 Document History**

Versio n	Date	Reason
1.0	01/04/2009	Initial OLA agreed and implemented
2.1	12/08/2010	Review of whole document by Network and FSC
2.2	29/09/10	Reviewed and content agreed by Alison Bolsover, Andy Winn & Michael Haworth
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2.4	25/01/11	Updated to reflect new structure
2.5	14/02/11	Updated with Network write-off process
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2.8	08/08/12	Updated with revised Network write-off process
2.9		Review of WA
2.10	20/12/12	Review of WA

0.2 Abbreviations

Abbreviation	Definition
A&L	Alliance & Leicester
AP	Automated Payments
EDS	Electronic Data System
EFC	Electronic Filing Cabinet
NS&I	National Savings & Investments
OLA	Operating Level Agreement
FSC	Finance Service Centre
Rems	Remittances
TA	Transaction Acknowledgement
TC	Transaction Correction

CONTENTS

0.	Document Control	2
0.1	Document History	2
0.2	Abbreviations	3
1.	Executive Summary	6
1.1	Purpose	6
1.2	Rationale for OLA	6
1.3	Mutual Responsibilities	6
1.4	Profit & Loss consequence	7
1.5	Dependencies	7
2.	Introduction & Purpose	7
2.1	Overview	7
2.2	Timescales	7
3.	Operating Level Agreement	8
3.1	Transaction Corrections issued by FSC	8
3.1.1	Cheques to EDS (processing centre), Cash Rems & Unpaid Cheques	8
3.1.2	Bureau Rems, Camelot, DVLA, Government Services, Paystation, Postal Orders, Suspense, Quantum & Vouchers.....	8

3.1.3	Saving Stamps	9
3.1.4	Fraudulent Cash Cheques	9
3.1.5	Client related errors - A&L, ATMs (all types), First rate pre-order & travellers cheques, Moneygram, NS&I, Personal Banking underpayments & Travel insurance	9
3.1.6	Debit Cards	9
3.1.7	Automated Payments underpayments	9
3.1.8	Stock Transaction Corrections	9
3.1.9	Automated Payment Overpayments and Personal Banking Overpayments	10
3.1.10	Aged / Large volume / value Transaction Corrections	10
3.1.11	Acceptance of Transaction Corrections	11
3.1.12	Timescales - a quick reference guide	12
3.2	Enquiries between Branches and FSC (could be via NBSC helpline) or Network Support Admin Team 14	
3.2.1	Enquiries from Branches to FSC (could be via NBSC helpline) or Network Support Admin Team 14	
3.2.2	Enquiries from FSC to Branches	15
3.3	Branch Trading	16
3.4	Branch Discrepancies	16
3.4.1	Definition	16
3.4.2	Investigation	16
3.5	Settle Centrally	16
3.6	Dispute Process	18
3.6.1	Transaction Corrections	18
3.6.2	Transaction Corrections where there is insufficient time to investigate prior to Branch Trading roll over	18
3.6.3	Branch Discrepancies	19
3.6.3	Disputes Appeals	19
3.7	Debt Recovery Process	20
3.7.1	Debt Recovery timescales	20
3.7.2	Deductions from Remuneration to Settle Outstanding Debt	21
3.8	Losses and Write offs	21
3.9	Network Conduct Cases, Appeals and investigations	22
3.10	Measurement	23
3.11	Conformance & NBSC Helpline queries	24
3.11.1	Monthly Reporting	24
3.11.2	Knowledge Base	24
3.11.3	System Issues	24
3.11.4	NBSC Helpline queries to FSC	24
3.11.5	Branch Non-conformance	25
3.12	Opening Hours	25
3.12.1	Product & Branch Accounting	25
3.12.2	NBSC helpline	26
3.13	Review & day to day Relationship	26
3.13.1	Quarterly review	26
3.13.2	FSC Contacts	26
3.13.3	Changes	26
3.13.4	Day to Day Contacts	26

4.	Dependencies	28
4.1	National Federation of Subpostmasters	28
4.2	Clients & Joint Venture Partners	28
4.3	Suppliers	28
4.4	Cash, Bureau & Stock	28
5.	Appendices	28
a	FSC Write off Proces.....	19
b	Multiple Partner variation to main OLA.....	20
c	Crown Offices variation to Main OLA.....	22
d	Branch Standards	

1. Executive Summary

1.1 Purpose

To improve conformance and cut losses via agreed roles and responsibilities, standards and measures for Transaction Corrections, debt recovery, enquiries and conformance between FSC and Network. It initially commenced 1st April 2009 as an agreed OLA between Product & Branch Accounting, Network and Service Delivery. A decision was taken to separate the agreements with Network and Service Delivery, thereby resulting in the formulation of this document.

1.2 Rationale for Working Agreement

- 1.Preventing losses - stopping recurrence by timely and clear notification to the right parties and pro-active intervention.
- 2.Improving debt recovery - better chance of recovery when you identify it earlier
- 3.Owning and managing budgets - budget holders will feel more control and opportunity to act
- 4.Clarifying standards for FSC staff - to improve responses through pace and narration
- 5.Clarifying standards and responsibilities for Network.

1.3 Mutual Responsibilities

- FSC will provide timely and informative notice of the issue.
- Network will produce and communicate to individual branches a Branch Scorecard on a monthly basis.
- Network will take prompt and constructive corrective action and ensure branches respond accordingly..
- All parties shall work to learn from past issues to prevent future recurrence.
- 95% of individual errors and issues will be reported within 3 months of the date of the transaction, where it is within FSC's control to do so.

1.4 Profit & Loss consequence

- If timescale met, default is for all losses / write offs to be charged to Network and to Product budgets
- If timescales not met, default is to charge to FSC budgets
- In the event of dispute, and only as last resort, Finance Analysis to mediate on whose budget

1.5 Dependencies

FSC will work with clients and suppliers to improve the timeliness of their data to Post Office Ltd to enable further improvement to the timescales for issuing of Transaction corrections. This is also subject to the authorisation of business cases to employ agency resource within FSC.

Production of the Branch Scorecard by Network, is dependent on receiving the data from FSC in a timely manner.

2. Introduction & Purpose

2.1 Overview

This Working Agreement is between FSC and Network . It covers all branch types, with appendices attached to cover the Crown branches and Multiple Partners.

The agreement is for the interaction with Post Office Branches, with regards to Transaction Corrections, Debt recovery, response to queries and branch conformance.

All parties will use reasonable endeavours to ensure that the timescales highlighted in the operating level agreement are met.

2.2 Timescales

The Working Agreement will commence October 2010 and will be used as a living document, that can be updated at any time if needed, following agreement by both parties at the scheduled monthly liaison meetings.

3. Working Agreement

3.1 Transaction Corrections issued by FSC

The following section sets out the standard timescales for the issuing of Transaction Corrections to Branches, by FSC.

Note: If there is a fraud investigation at any branch, this could delay the Transaction Corrections being issued. This means the timescales detailed above are unlikely to be met.

3.1.1 Cheques to EDS (processing centre), Cash Rems & Unpaid Cheques

95% of Transaction Corrections will be issued within 1 month of the transaction date, with the exception of missing cheques, this allows for late despatch / delivery.

In the case of missing cheques, on occasions these need to be queried with the Client or Customer. In these cases the Branch will be contacted within 3 months, to be aware of the potential issue and its value, and for the branch to provide the relevant information. 95% of these Transaction Corrections will be issued within 6 months.

3.1.2 Bureau Rems, Camelot, DVLA, Government Services, Paystation, Postal Orders, Suspense, Quantum & Vouchers

These areas are matched over a Branch Trading period and therefore 95% of the Transaction Corrections will be issued within 2 months of the transaction date.

3.1.3 Saving Stamps

Product now discontinued

3.1.4 Fraudulent Cash Cheques

These are alerted to FSC by the Santander, following their checks and investigations. 95% of Transaction Corrections will be issued within 4 months of the transaction date.

3.1.5 Client related errors - A&L, ATMs (all types), First rate pre-order & travellers cheques, Moneygram, NS&I, Personal Banking underpayments & Travel insurance

If a difference needs to be queried with a Client then the Branch will be contacted within 3 months, to be aware of the potential issue and its value, and for the branch to provide the relevant information. The issue will then be queried with the Client. 95% of Transaction Corrections will be issued within 6 months.

3.1.6 Debit Cards

This is dependant on when we receive the chargeback from the bank, following their checks. 95% of Transaction Corrections will be issued within 6 months of the transaction date.

3.1.7 Automated Payments underpayments

95% of Transaction Corrections will be issued within 1 month of the enquiry being received by FSC.

3.1.8 Stock Transaction Corrections

Branches must report a stock surplus or shortage to the NBSC helpline and follow the standard process. 95% of the Transaction Corrections will be issued within 3 months of the date the surplus or shortage is reported.

If a Branch does not follow this process for shortages then the Transaction Correction will not be issued. The same applies to any expected Transaction Corrections for incorrect stock adjustments.

3.1.9 Automated Payment Overpayments and Personal Banking Overpayments

These have to be queried with the Client and Customer. A Transaction Correction will only be issued if the Client and Customer agree. 95% of these will be issued within 2 years.

3.1.10 Aged / Large volume / value Transaction Corrections

FSC will ensure that significant or widespread issues with regard to aged, high volume, high value will be communicated to the Network and Service Delivery in advance of the Transaction Corrections being issued.

- Aged - If Transaction Corrections are to be issued outside the timescales set out in this document and it affects more than 10% of the Network, the FSC relationship manager will contact Network Change & Internal Engagement Team in advance of them being issued. This team will then work with the rest of Network line management, including the NFSP Liaison Manager to understand what communication support and action is required.
- High Volume - If the volume of Transaction Corrections for an individual product is 25% more than usual volumes, the FSC relationship manager will contact Network Change & Internal Engagement Team in advance of them being issued.
- High Value - If the value of a Transaction Correction is more than £10,000, FSC or Cash Services will have a conversation with the branch involved and the Network in advance of issue, unless one of the following applies:
 - a) A compensating Transaction Correction is issued at the same time.
 - b) The amount can be seen in suspense.
 - c) A compensating Transaction Correction or branch discrepancy has been accepted previously.
 - d) Evidence has been sent to the branch in advance of transaction correction.

3.1.11 Acceptance of Transaction Corrections

Branches will ensure that all Transaction Corrections are accepted within their Branch Trading period. It is recommended that they are looked at / investigated within 1 week of receipt. Refer to section 3.6 for any disputes and if this affects Branch Trading. FSC will not issue aged / high volume / high value Transaction Corrections on the Monday / Tuesday prior to Branch Trading, without prior branch agreement. If a Transaction Correction does arrive on Branch Trading day, the branch has to action it before they can roll their branch trading period. The branch however, can still dispute in line with section 3.6. If a branch receives compensating Transaction Corrections, they must settle these both in the same way, either both make good or both settle centrally.

3.1.12 Timescales - a quick reference guide

Transaction Correction Type	Expected first contact with Branch	Expected Timescale for issue of TC
Santander	Within 3 months	Within 6 months
ATMs (All types)	Within 3 months	Within 6 months
Automated Payment overpayments	Within 1 month	Within 2 years
Automated Payment underpayments	Within 1 month	Within 1 month
Bureau rems	Within 2 months	Within 2 months
Camelot	Within 2 months	Within 2 months
Cash remittance	Within 1 month	Within 1 month
Cheques to EDS (processing centre)	Within 1 month	Within 1 month
Cheques to EDS - Missing	Within 3 months	Within 6 months
Debit Cards chargebacks	Within 6 months	Within 6 months
DVLA	Within 2 months	Within 2 months
First Rate pre-order	Within 3 months	Within 6 months
First Rate travellers cheques	Within 3 months	Within 6 months

Fraudulent Cash Cheques	Within 4 months	Within 4 months
Government Services	Within 2 months	Within 2 months
Moneygram	Within 3 months	Within 6 months
National Savings & Investments	Within 3 months	Within 6 months
Drop & Go	Within 2 months	Within 2 months
Personal Banking overpayments	Within 1 month	Within 2 years
Personal Banking underpayments	Within 3 months	Within 6 months
Postal Orders	Within 2 months	Within 2 months
Quantum	Within 2 months	Within 2 months
Stock	Within 3 months	Within 3 months
Suspense	Within 2 months	Within 2 months
Travel Insurance	Within 3 months	Within 6 months
Unpaid Cheques	Within 1 month	Within 1 month
Vouchers	Within 2 months	Within 2 months
Note: Fraud Investigations are likely to delay any of these timescales		

3.2 Enquiries between Branches and FSC (could be via NBSC helpline) , Network Change & Internal Engagement Team or Contract Deployment Support team.

The following section sets out the normal timescales for the response to enquiries to / from Branches and/or customer, by FSC.

3.2.1 Enquiries from Branches to FSC (could be via NBSC helpline), Network Change & Internal Engagement Team or Contract Support team

3.2.1.1 Underpayment of a Transaction

FSC will respond to the branch and issue a Transaction Correction within 1 month of the enquiry being received in FSC.

3.2.1.2 Overpayment of a Transaction

FSC will follow up with the Client / Customer on behalf of the Branch, but these could take up to 2 years to resolve (it could be a customer only has an annual statement and does not check them) and are dependant on the Client / Customers agreement. If the Client / Customer does not agree then the branch will be held liable and payment will be requested.

3.2.1.3 Telephone Enquiries from Branches

FSC will respond to all telephone enquiries, within 2 working days of receipt in FSC, this may be an update on the query or a resolution. This could be 6 working days from the original enquiry if the enquiry has been through NBSC and / or Branch Support Teams. There is currently no call logging process, therefore, this is an aspirational target.

3.2.1.4 Transaction Correction enquiries

The number to contact for Transaction Correction queries will be included on the relevant Transaction Correction. This will be someone in FSC or the NBSC helpline number, who will be able to assist. NBSC and FSC will respond to all telephone enquiries, within 2 working days, this may be an update on the query or a resolution.

3.2.2 Enquiries from FSC to Branches

FSC will at times ask Branches to provide information to assist in the investigation process, e.g. a cheque listing. The branch will provide these within 1 week.

3.3 Branch Trading

Branches will complete their Branch Trading on the stated date for their Branch Trading Group. In exceptional circumstances this can be completed on the following day. Consequences of branch not completing their Branch Trading on time may mean that the data is archived. If this is the case, the branch may be held liable for any costs incurred in restoring this.

If there is any problem in completing Branch Trading, Branches are instructed to seek advice from the NBSC helpline ()

3.4 Branch Discrepancies

On Completion of Branch Trading, Branches may have a Branch Discrepancy;

3.4.1 Definition

When Branch Trading is completed Horizon will calculate the expected cash position, using the transactions completed through Horizon. The Branch will then count the actual cash in the branch and declare this. A branch discrepancy is where there is a difference between these two values, either a cash shortage or surplus.

3.4.2 Investigation

It is the responsibility of the branch to investigate and understand the cause of this discrepancy. The Branch may then contact the NBSC helpline () and advise that a Transaction Correction is expected. This needs to be specific to include the product / transaction type, date and value.

NBSC helpline will then report these to the relevant team in FSC for action.

3.5 Settle Centrally

Meaning – choosing the option to “Accept and Settle Centrally” signifies acceptance of a loss or gain within a branch unless the dispute process is instigated. “Settle Centrally” does not prohibit further investigation which might offset all or part of the loss/gain accepted earlier, but this is a branch’s responsibility to initiate.

The Settle Centrally process adjusts the system derived cash position to align to the declared total of cash, foreign currency, cheques and value stock within the branch. The shortage or surplus "settled centrally" is transferred to a sub-postmaster's "Customer Account".

The Customer Account is managed by FSC. Outstanding amounts are resolved through the debt recovery process

3.6 Dispute Process

Post Office Ltd acknowledges the potential financial impact and stress that may be caused by unexpected Transaction Corrections or Branch Discrepancies. An effective dispute process is essential to ensure that settled centrally debts are not recovered from agents without reasonable time to investigate, challenge and resolve individual amounts.

There are two routes by which an agent might instigate the dispute process: -

3.6.1 Transaction Corrections

- Branches should contact the Transaction Correction issuer within 7 days of acceptance at branch to challenge the evidence provided to support the Transaction Correction. NB Where time permits prior to Branch Trading, branches should challenge prior to acceptance.
- If the challenge is accepted in full or part at this stage, a compensating Transaction Correction will be issued to close the dispute.
- On receipt of supporting information the issuing team will suspend the debt recovery process, if the Transaction Correction was settled centrally, until a response has been made. Written submissions to the specific team will receive a written response, within 10 working days, in line with Business standards. It is recommended that written submissions be sent using a priority service.

3.6.2 Transaction Corrections where there is insufficient time to investigate prior to Branch Trading roll over.

- Branches should contact NBSC (GRO) and request further time to investigate and present supporting information. A reference number will be provided.

- Supporting information to support any dispute must then be presented in writing via Special Delivery to The Current Agents Accounting Team (Debt recovery), GRO GRO within 7 days quoting the above reference number.
- The Current Agents Accounting Team will then present to the issuing team who will suspend the debt recovery process, if the Transaction Correction was settled centrally, until a written response has been made. FSC will provide an update on the query or a resolution, within 10 working days.
-

3.6.3 Branch Discrepancies

- The resolution of branch discrepancies is the responsibility of the branch.
- If the agent believes a transaction correction is required they should contact the appropriate department in FSC via NBSC (GRO). Supporting information should be presented and resolution then follows the transaction correction process. It is recommended that this be sent using a priority service. FSC will provide an update on the query or a resolution, within 10 working days.

3.6.3 Disputes / Appeals

- If the agent believes that the supporting information provided to FSC adequately supports their dispute but the dispute has not been allowed they should make a written submission to: -
The Relationship Manager

GRO

- The debt recovery process, if settled centrally, will be suspended pending a written response.
- A written response will be provided, within 10 working days, in line with Business standards.
- All correspondence will be included on the EFC for the Network to be able to view.

Where a dispute is subsequently not upheld, a branch then becomes liable for the settled centrally debt and no repayment will be made for any debt made good.

3.6.4 Transaction Acknowledgements (TAs)

If an agent wishes to dispute a TA issued to their branch they should contact NBSC and the process on the attached document followed.



TA dispute-enquiry
draft process.doc

If the agent believes that the supporting evidence adequately supports their dispute but the dispute has not been allowed, then they should follow the process detailed above in section 3.6.3.

3.7 Debt Recovery Process

3.7.1 Debt Recovery timescales

- Week 0 - Branch Trading
- Week 1 - Request for Payment issued.
- Week 2 - Reminder Letter issued
- Week 4 - <£1,000 debt - recovered via next pay run after Contract Advisor sign off.
- Week 4 - £1,000 + debt report to Contracts Advisor.
- Week 4-6 - Contracts Advisor agrees method of payment for debt > £1,000.

Recoveries or payments made through pay will be impacted by payroll cut off timings.

3.7.2 Deductions from Remuneration to Settle Outstanding Debt

- Deductions from remuneration should be the final option; attempts to obtain payment by cheque or credit/debit card should be made first.
- Ideally only one deduction from remuneration is permitted to be running at a time - if more than one is exceptionally allowed this is subject to the criteria below i.e. maximum of 12 months repayment period and 25% maximum of remuneration overall. Where a branch has a deduction from remuneration in place, alternative methods of payment should be sought to settle further outstanding debt.
- Maximum time for paying by deduction from remuneration is 12 months.
- Maximum amount per month that can be enforced to be paid by deduction from remuneration is 25% of the branch remuneration.
- Should the debt not fit within the deduction from remuneration guidelines, i.e. amount too large, a mix of payment methods should be considered, for example, collect a lump sum up front by cheque or credit/debit card and the remainder by deduction from remuneration.
- Under no circumstances should a deduction from remuneration in excess of £1,000 be set up without the branch being contacted verbally and reasonable attempts being made to obtain a contact number for the Subpostmaster, if they are absent from the branch.



Guiding Principles for Debt Management
Debt Recovery InstalProcess Chart and Nc

3.8 Losses and Write offs

- If timescales have been met by FSC then default is for all losses to be charged to Network and to Product budgets
- If timescales have not been met by FSC, default is to charge to FSC budgets
- If postings originate from Horizon as in the case of Crown office losses / gains and Transaction corrections and retail line write off, these will automatically be charged to the Network

- If FSC makes a decision on disputes, then the default is to charge to FSC budgets
- Aged debt outside of the current financial year should be charged to FSC budgets.
- In the event of dispute, and only as last resort, Finance Analysis to mediate on whose budget
- FSC will operate the attached write off process to ensure that all steps have been followed before write off.

Please see Appendix A for full write off process.

3.9 Network Conduct Cases, Appeals and investigations

FSC will provide an accurate summary of the Transaction Corrections, issued, accepted and outstanding within 2 working days of the request being made by the Contract, Appeals or Investigation Manager, on an office-by-office basis.

FSC will provide an accurate summary of outstanding debt held in the settled centrally account for a branch within 2 working days of the request being made by the Contract, Appeals or Investigation Manager.

FSC will provide an accurate summary of any other debt, that FSC were aware of, for a branch within 2 working days of the request being made by the Contract, Appeals or Investigation Manager.

FSC to provide accurate details for Branch Trading balancing results, showing discrepancies committed on Horizon, for a branch for the previous 12 months prior to a given date (this may be the date of a suspension for example) within 2 working days of the request being made by the Contract, Appeals or Investigation Manager.

FSC to provide the date of last Branch Trading with response.

FSC and Contract, Appeals or Investigation Manager will agree a quicker timescales on a case-by-case basis for urgent requests.

3.10 Measurement

To measure this Working Agreement in its entirety would require a lot of resource. Therefore, this agreement will be measured on an exceptions basis. Any instances where the agreement has not been met will be reported, with the relevant information, to the following people.

Name	Area	Email Address
Alison Bolsover	FSC	GRO
Andy Winn	FSC	GRO
Tom Pegler	Crown Network	GRO
Julia Marwood	Chg & Internal Engagement	GRO
Michael Haworth	Chg & Internal Engagement	GRO
Gayle Peacock	Conformance Stds & Policy	GRO

The Relationship Manager will produce a monthly Working Agreement summary report, using a RAG status for reporting. plus YTD and period totals. This will be reviewed at the monthly liaison meetings held between Network Change & Internal Engagement and FSC Relationship Manager.

3.11 Conformance & NBSC Helpline queries

3.11.1 Monthly Reporting

FSC will provide a monthly report of Transaction Corrections to the Network. FSC will also provide a monthly worst branch report to the Network and Network Efficiency Programme.

3.11.2 Knowledge Base

FSC will provide regular updates to ensure that the Knowledge Base scripts held at the NBSC are up to date to deal with the incoming calls.

3.11.3 System Issues

FSC will request intervention/escalation from Service Delivery to deal with specific issues which have not been/can not be resolved via the usual route(s)/processes/procedures. Such issues will include (but are not limited to) missing, incorrect or corrupt data/files from external suppliers/customers, failure to follow agreed processes/procedures by external suppliers/customers, system failures that have not been resolved via the agreed processes or to the agreed timescales.

3.11.4 NBSC Helpline queries to FSC

FSC will respond to requests from the NSBC helpline within 10 working days of request.

3.11.5 Branch Non-conformance

Although the responsibility for conformance clearly sits with the Network, FSC will work with the Network, Crown offices and Multiple Partners to address conformance issues.

3.12 Branch Standards

Network will produce and communicate on a monthly basis to individual branches, a Branch Scorecard, which will detail performance against an agreed number of branch standards. This scorecard is sent to all agency branches, multiple partners and temporary subpostmaster companies. Network will also instigate intervention & corrective activity with branches in accordance with agreed criteria.

Details of this agreement are attached in Appendix D

3.13 Opening Hours

3.13.1 Finance Service Centre

FSC will be available to take phone calls between 8 am and 5pm, Monday to Friday (excluding Public holidays). They can also use the email address

GRO and someone from FSC will call them back, within 2 working days. This email address can also be used to arrange an out of hours call.

3.13.2 NBSC helpline

The NBSC helpline will be open from 6am until 11pm Monday to Saturday and 9am till 5pm on Sundays and Bank Holidays.

3.14 Review & day to day Relationship

3.14.1 Ongoing Working Agreement review

Performance against this Working Agreement will be reviewed on a regular basis at a meeting attended by representatives from FSC and Network. Feedback will be sought from all stakeholders prior to the meetings.

3.14.2 FSC and Network Contacts

- FSC will provide details of contacts within FSC at regular intervals, minimum annually.
- Network will provide details of contacts within the Network at regular intervals, minimum annually.

3.14.3 Changes

- FSC to provide details of any suggested changes to the Network in advance of implementation, to enable impact assessment by Network
- Network to provide details of any suggested changes to the FSC, in advance of implementation, to enable impact assessment by FSC
-

3.14.4 Day to Day Contacts

Name	Role	Area	Email	Telephone
Alison Bolsover	Branch Conformance & Liaison	FSC	GRO GRO	GRO
Andy Winn	Relationship Manager	FSC	GRO GRO	GRO

Paul Dann Jackie Whitham	Agents Debt accounting	FSC	GRO GRO	GRO	
Michelle Stevens	Former Agent Debt accounting	FSC	GRO		
Colette McActeer	Multiples & Crown Accounting, Fraud & conformance	FSC	GRO		
Tom Pegler	Crown Service & Efficiency	Network	GRO		
Julia Marwood	Network Change & Internal Engagement	Network	GRO		
Michael Haworth	Network Change & Internal Engagement	Network	GRO		
John Breedon	Agent Contracts deployment	Network	GRO GRO		
Gayle Peacock	Conformance Stds and Policy	Network	GRO GRO		
Shaun Turner	Branch Standards data analyst	Network	GRO GRO		
Neil Barnard	National Multiples non sales	Network	GRO GRO		

4. Dependencies

In order to deliver the levels / timescales in this agreement, the following dependencies need to be met.

4.1 National Federation of Subpostmasters

Agreement to the principles of this Working Agreement must to be sought from the NFSP to the timescales in this document

4.2 Clients & Joint Venture Partners

Timescales for data feeds, enquiries and evidence requests must to be agreed with Client Banks, A&L, Bank of Ireland, Hanco, First Rate, Moneygram, NS&I, Camelot, DVLA, Post Office Ltd Banks, Quantum and the Passport Service to enable the timescales in this document to be achieved.

Failure by our Clients to deliver the requested information will be reported and dealt with on a case-by-case basis.

4.3 Suppliers

Timescales for data feeds, enquiries and evidence requests must to be agreed with EDS, Steria and Fujitsu to enable the timescales in this document to be achieved.

Failure by our Suppliers to deliver the requested information will be reported and dealt with on a case-by-case basis.

4.4 Cash, Bureau & Stock

Timescales for data feeds, enquiries and evidence requests must to be agreed with Supply Chain and Service Delivery to enable the timescales in this document to be achieved.

Failure to deliver the requested information will be reported and dealt with on a case-by-case basis.

5. Appendices

Appendix A

- FSC and Network write-off process



T:\Finance\Finance
Product & Branch Acc

Write-off Process -
Final Dec 2012 v 6.doc

Appendix B

Multiple Partners

Introduction

The Working Agreement is focused around the independent section of the Network but is largely valid to the Multiple Partners Network. This appendix identifies aspects where the working of the agreement varies in relation to the Multiple Partners.

In all sections in the main Working Agreement the words Subpostmaster would be replaced with Multiple Partner

3.2.1 Enquiries between Multiple partners and their branches and FSC (could be via NBSC helpline or Contract Support Team)

3.5 Settle Centrally is replaced by Assigning to Nominee for Multiple Partners

Meaning – choosing the option to “Assign to Nominee” signifies acceptance of a loss or gain within a branch unless the dispute process is instigated. “Assign to Nominee” does not prohibit further investigation which might offset all or part of the loss/gain accepted earlier, but this is a branch’s responsibility to initiate.

The Assign to Nominee process adjusts the system derived cash position to align to the declared total of cash, foreign currency, cheques and value stock within the branch. The shortage or surplus “assigned to nominee” is transferred to the Multiple Partners “Customer Account”.

The Customer Account is managed by FSC. Outstanding amounts are resolved through the debt recovery process

3.7 Debt Recovery Process

3.7.1 Debt Recovery timescales Cheques /BACS/CHAPS payments

Week 0 – Branch Trading

Week 2 – Invoice issued to partner

Week 5 - Payment Due
Week 8 - Reminder issued to partner
Week 10 - Escalation to Contract Advisor

3.11 Monthly Reporting

FSC will produce separate TC reporting summaries for each of the Multiple Partners. This will be provided to Network Intervention Team within agreed timescales, for issue onto the Multiple Partners.

3.14 Review & day to day relationship

FSC will identify named individuals to be the first point of contact for Multiple Partner account queries. The Multiple Partner will be advised of the named contact and kept informed of any changes.

FSC will support any Multiple Partners meetings as required at the request of the Network.

Network's Multiples Non-Sales Performance Mgr will own the operational non-sales performance relationship with the Multiple Partners.

3.13.4 **Appendix C**

Crown Offices

Introduction

The Working Agreement is focused around the independent section of the Network but is largely valid to the Crown Network. This appendix identifies aspects where the working of the agreement varies in relation to the Crown Network.

3.1.10 Aged / Large volume / value Transaction Corrections

Communications in relation to all these transaction corrections will be made to the Crown & Service Efficiency Team.

3.5 Settle Centrally

This function is not available for the Crown Network with losses and gains impacting POL Profit and Loss Accounts.

3.7 Debt Recovery Process

Not applicable.

Appendix D

Branch Standards

Branch Standards -
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