

Wednesday 12 October 2022

(10.00 am)

Opening statement by MR BEER (continued)

MR BEER: I'm afraid we can't hear you at the moment.

SIR WYN WILLIAMS: I think you can now, I've just unmuted myself.

MR BEER: Thank you very much, sir, good morning to you. I know that your assessors both join online as well.

SIR WYN WILLIAMS: That's right, Mr Beer, and I'm also pleased to say that I have a live transcription feed so that I am well equipped.

MR BEER: Thank you, sir. I concluded yesterday afternoon by outlining a menu of four issues relating to training that I was about to cover. Can I turn to the first of them, the training need analysis and baseline competencies.

You will in due course be referred to a Training Needs Analysis for the Horizon rollout, Fujitsu, FUJ00001276. It was prepared in March 1997 by Stuart Kearns of Peritas. Now, the Inquiry did approach Mr Kearns for his involvement with the Horizon project and he was keen to assist. However, I'm saddened to say that Mr Kearns has recently passed away, so the Inquiry will not hear evidence from him.

The Training Needs Analysis was an important

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findings of that group and, importantly, what effect, if any, those findings had on the overall programme. That can be taken down.

The second issue, the adequacy of the training programme. The issue is whether the training programme was adequate in terms of the time allocated to it and the content of it. I hope it's uncontroversial to say that the effectiveness of training ought to be evaluated by the extent to which the trainees are able to perform the object of the training programme after its delivery.

Although that statement is, I hope, uncontroversial, it doesn't grapple with a couple of other issues. Firstly, it doesn't include a definition of the minimum standard to which the trainees should be trained. In other words, the definition of competence. It is secondly quiet as to the scope of the training itself, what will and will not be covered. So, in due course, you will need to consider and make findings on the minimum levels of competence that were necessary to use the Horizon System in order to assess the adequacy of the training provided.

The evidence going to that issue will be heard across both Phases 2 and 3 and, in respect of the adequacy of the training programme, I would at this stage only draw to your attention two concerns that were

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document that appeared to inform the design of the training programme thereafter. In particular, we will investigate how this analysis was carried out and how it was built on to develop the training programme. In particular, you will wish to investigate the views of the Post Office on the findings of the Training Needs Analysis. The Post Office carried out its own assessment of baseline competences after Peritas had completed the Training Needs Analysis.

Can we bring up, please, POL00039748. This is a memorandum dated January 1999 from Kathryn Cook to various people in the Post Office.

If we can zoom in on the bottom three paragraphs, please -- apparently not.

Thank you. In it, she refers to a developing debate within the business about concerns over the entry level of competence of those attending Horizon training events, ie that it may be low enough to prejudice their ability to make the most of ICL's training. In the memorandum, Ms Cook goes on to refer to the Post Office's work on improving conformance, to which I referred yesterday.

You will, in due course, hear evidence that Post Office went on to establish a Horizon Training Competencies Development Group. We will investigate the

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raised during the rollout of training: the first concerns the amount of content that was covered in the classroom sessions; and the second concerns training on balancing.

So as to the time available for training, can we bring up, please, POL00036992. You can see from the cover this is "Training Workbook 1". This document contains a series of ten training workbooks provided as a part of the training programme.

They were not intended, the ten workbooks, to be exhaustive, and if we turn ahead to page 6, no need to do so right now, in the penultimate paragraph the document says that it was not intended to cover every transaction and, in that respect, the user was referred to a separate Horizon user guide. You will likely, sir, be referred to the Horizon System User Guide at various points in the evidence in the Inquiry.

At this stage, I would simply refer on the transcript to POL00090227. That was a version of the User Guide in circulation in July 2000. It provided instructions on how to use the Horizon System.

That document, the User Guide, runs to 819 pages. The reason why I mention these documents together, the ten training workbooks and the 819-page User Guide, is to give an indication as to the scope of work that

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1 subpostmasters, counter managers and assistants could be  
2 expected to carry out once up and running on the Horizon  
3 System.

4 On the agreed training --

5 **SIR WYN WILLIAMS:** Can I just stop you for a second. The  
6 document that you put up hasn't been taken down from my  
7 screen. So I'd like to see you as well.

8 **MR BEER:** Thank you, sir.

9 **SIR WYN WILLIAMS:** That's fine now, Mr Beer.

10 **MR BEER:** Ah, good.

11 On the agreed training scheme, this material would  
12 be covered by a user awareness event in the weeks  
13 leading up to a migration, and a user training course in  
14 the days before it. The user training course would be  
15 a day and a half for subpostmasters, a day for counter  
16 assistants. You will hear that this was supplemented by  
17 written materials, supplemented by the Horizon helpdesk  
18 and supplemented by the Post Office's own support staff.

19 However, the training workbooks and the User Guide  
20 give a fair indication of the amount of work the  
21 training programme needed to address prior to migration.  
22 You will want, in due course, to consider whether there  
23 was sufficient time to cover all of this material in the  
24 time that I've mentioned.

25 The second point I referred to was the adequacy of

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1 managers to carry out accounting tasks such as  
2 balancing, notwithstanding changes already made.

3 Can we look at page 7 of this document, please.

4 Thank you. This is a letter from the Post Office's  
5 Bruce McNiven, director of the Horizon programme, to  
6 ICL Pathway's John Dicks. It is dated 10 August 1999.  
7 Mr McNiven sets out that the Post Office remained of the  
8 view that the training solution was inadequate, and this  
9 is in August 1999.

10 Notably, and one can see this from the second  
11 paragraph, the Post Office was concerned that it had to  
12 rely on its own HFSO resource to supplement training.  
13 "HFSO" stands for Horizon Field Support Officers, who  
14 were deployed by the Post Office to branches to assist  
15 with the migration to Legacy Horizon.

16 Acceptance Incident 218, to which I've just referred  
17 you, was subsequently passed through workshops and  
18 eventually resolved. This is an issue that you will  
19 wish to investigate with care. First, we will ask you  
20 to consider whether the Post Office's concerns about the  
21 adequacy of training on balancing were legitimate. If  
22 they were legitimate, secondly, we will ask you to  
23 consider whether they were adequately resolved. You  
24 will wish to investigate whether the final training  
25 provided to subpostmasters on the balancing issue was

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1 training in relation to balancing. This issue,  
2 balancing, became a particularly contentious one because  
3 the Post Office raised an Acceptance Incident in 1999  
4 regarding the quality of training.

5 Can we look, please, at POL00028357.

6 If we can see in the centre under "Description of  
7 Incident":

8 "Receipts and payments do not equal on the cash  
9 account. The receipts total is different from the  
10 payments total when printing off the cash account. This  
11 was originally thought to be a migration problem only  
12 however the fault has now been replicated on a cash  
13 account following the migration week."

14 Then if we can turn to page 4 of this document, and  
15 again look at incident 218:

16 "The Managers Training Course is not acceptable due  
17 to deficiencies in the accounting modules. In the live  
18 environment the training given did not equip the users  
19 to perform the completion of office cash accounts. This  
20 is a ['basic', I think that's meant to read]  
21 [Post Office Counters] function that is central to  
22 running and accounting for the [Post Office Counters]  
23 network."

24 So, in essence, the position was that the programme  
25 had failed properly to train subpostmasters and counter

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1 adequate.

2 Of course, you have already heard evidence from  
3 a number of subpostmasters on the quality of the  
4 training that they received as part your human impact  
5 hearings. Whilst that evidence will not be repeated in  
6 the Phase 3 hearings, it will, of course, be weighed in  
7 your mind when making findings on the issues of  
8 training.

9 This then leads to the third set of issues that  
10 arise from training, namely the collection and use of  
11 feedback. You will hear evidence in due course on how  
12 feedback was collected on the training programme. The  
13 documents suggest that training courses were tested in  
14 dry runs. Once the programme was rolled out,  
15 ICL Pathway had contractual obligations to obtain  
16 feedback from the trainees.

17 The feedback collected for the training course was  
18 important for at least two reasons: firstly, the  
19 feedback could and should feed into the parties'  
20 assessment of the effectiveness of the training  
21 programme. The identification of any perceived  
22 deficiencies in the training programme was important.  
23 It would enable the parties to investigate whether there  
24 was a deficiency. If there was, they could then  
25 implement changes to the training programme to rectify

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1 the deficiency.

2 The second reason why feedback was important was  
3 because the results were themselves used as a measurable  
4 key performance indicator, KPI to benchmark ICL  
5 Pathway's delivery of the training program.

6 Can we turn up, please, POL00028212 and can we turn,  
7 please, to page 85.

8 By way of reminder, sir, this is schedule A15 of the  
9 agreement between Post Office and ICL Pathway, which set  
10 out the former's contractual requirements.  
11 Paragraph 1.165.7 of the agreement sets out that the  
12 training program had to receive a:

13 "... positive rating of not less than 95% as  
14 a result of a training measurement questionnaire."

15 Therefore it was, of course, in ICL Pathway's  
16 interests for the results of the feedback to be  
17 positive.

18 You will need to explore whether feedback was  
19 adequately collected to identify any concerns about the  
20 training program. Accordingly, you will wish to hear  
21 evidence on the different methods that Peritas and  
22 ICL Pathway adopted to obtain feedback and to what  
23 extent these led to changes in the training programme.

24 That can be taken down. Thank you.

25 The fourth set of issues in respect of training

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1 Following the national rollout, the Post Office took  
2 over responsibility for training the network. The Post  
3 Office has provided a significant number of documents to  
4 evidence the designs for training courses and work  
5 materials provided. You will be referred to the  
6 pertinent documentation during the Phase 3 hearings so  
7 that you can examine the content of the training. The  
8 documentation suggests that training courses were  
9 designed to train new joiners to Post Office, part of  
10 which included training on Horizon. The design of these  
11 courses changed over the years and, in summary, the Post  
12 Office itself summarised the training it says it  
13 provided to subpostmasters as follows in a letter to the  
14 Inquiry. That's dated 14 April 2022.

15 They said, first, from 2001 to 2002, there was  
16 classroom-based learning, followed by 10 or 11 days of  
17 onsite training, followed by a further day of balancing  
18 support at the end of a trading period.

19 From 2003 to 2006, there were between five and  
20 ten days of classroom-based training, with between "five  
21 and ten days of onsite support ... depending on whether  
22 the classroom training was attended".

23 Thirdly, the Post Office said that, from 2005 to the  
24 rollout of Horizon Online, there were either five, eight  
25 or ten days of training on various modules, followed by

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1 that I wish to touch on now is that of testing

2 competence. This is again important for at least two  
3 reasons: firstly, it is obviously important to test the  
4 competence of trainees in order to determine whether  
5 they are able to use the system. In this respect, we  
6 would submit that the competence test should be a fair  
7 assessment of whether the trainee can use the system to  
8 carry out the functions of Horizon using the written  
9 information that would then be available to them.

10 Again, competence was again a key performance  
11 indicator to measure ICL Pathway's performance. I'm not  
12 going to turn it up again, but at paragraph 165.14 of  
13 the schedule that I've just shown you, it states that  
14 ICL Pathway were to ensure that 95 per cent of trainees  
15 completed training to an agreed level of competence. As  
16 such, it was in ICL Pathway's interests for  
17 subpostmasters to pass the competence test.

18 You will wish, therefore, to hear evidence on how  
19 competence was tested and the success rate of trainees.  
20 I would say at this point that a high pass rate of the  
21 competence test can show at least one of two things.  
22 First, it could show that the training course was  
23 functioning properly or, secondly, it could show that  
24 the competence test was too easy.

25 Turning, then, to Post Office training.

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1 six days of onsite training and support with a further  
2 one-day follow up of balance support.

3 From 2007, the Post Office says that it introduced  
4 follow-up telephone calls at intervals of one month and  
5 six months after a branch was taken over by a new  
6 subpostmaster, with a day-long site visit after  
7 three months after the branch was taken over.

8 Then, lastly, a new suite of training was provided  
9 for Horizon Online in 2010, following a modular  
10 approach.

11 You've already heard evidence from some  
12 subpostmasters, including Nichola Arch, Pauline Coates,  
13 Pamela Lock, Tahir Mahmood and Chris Trousdale, who were  
14 very critical of the training that they received or the  
15 lack of it. I have previously raised that one of the  
16 issues you must determine is what training the  
17 subpostmasters, in fact, received. It seems you can  
18 expect a conflict of evidence on the training that  
19 provided by the Post Office over the year, which  
20 conflict may require resolution.

21 In readiness for the Phase 3 hearings, the Inquiry  
22 has sent requests for witness statements under Rule 9 to  
23 a number of people it has identified as being involved  
24 in the Post Office's training programme. These range  
25 from the trainers themselves to middle managers, as well

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1 as to the senior management team.

2 We intend to call several witnesses from the Post  
3 Office to speak to the issues that I have mentioned, to  
4 enable you to make findings on what training was, in  
5 fact, delivered to subpostmasters.

6 This, of course, is not the only issue to resolve  
7 during this period. The same themes I identified in  
8 respect of rollout training continue, including: how  
9 were the baseline competences and training needs  
10 analysed? Were subpostmasters given sufficient time for  
11 training? Was the content adequate? How did the Post  
12 Office collect feedback and what did it do with it? How  
13 did the Post Office assess competence?

14 I would add one original point to this list which  
15 arises from the different nature of the training project  
16 for which the Post Office was responsible. The purpose  
17 of the rollout training was to see that those in the  
18 network were competent in using the Horizon System in  
19 readiness for rollout. The Post Office did not have  
20 a single block of training to roll out like ICL Pathway  
21 but had to maintain the network by training the new  
22 joiners. You will also wish to examine the extent to  
23 which refresher training was available to  
24 subpostmasters, who experienced difficulties operating  
25 the Horizon IT System.

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1 described as a type of business support. This was  
2 provided by the Post Office itself. This would clearly  
3 go beyond Horizon but would also necessarily need to  
4 cover the IT system as well. The other might be  
5 described as technical support for Horizon, which was  
6 provided by Fujitsu. These support services are  
7 a central player to this Inquiry; relevant to several of  
8 the broad themes you must consider. They clearly play  
9 central roles in the identification and rectification of  
10 bugs, errors and defects, to the oversight of Horizon  
11 and Fujitsu's technical competence. Their work also fed  
12 into the resolution of disputes, to audits and  
13 investigations, to civil and criminal proceedings and to  
14 the approach taken more generally to the scandal and to  
15 redress.

16 The Inquiry has received extensive documentation  
17 relevant to the advice and assistance issue. This  
18 includes written information said to have been  
19 distributed or made available to subpostmasters to  
20 assist with operating Horizon.

21 You will be referred to this documentation during  
22 the hearings and will wish to consider whether it  
23 provided adequate support. You will also want to  
24 investigate in evidence how such documentation was made  
25 available to subpostmasters. This documentation also

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1 There is, therefore, a significant volume of  
2 important issues to cover in respect of training,  
3 despite it only taking up six paragraphs in our list of  
4 issues. Of course, the issues on training can't be  
5 considered in isolation. They must be considered  
6 alongside the advice and assistance that was available  
7 to subpostmasters, an issue to which I will now turn.

8 The issues that you're asked to determine in  
9 relation of advice and assistance are found in section E  
10 under the "Horizon IT System" heading the list of  
11 issues.

12 The form of questions asked are very similar to  
13 those in relation to training: what advice and  
14 assistance was available to SPMs, managers and  
15 assistants in relation to Horizon? Who provided the  
16 advice and assistance and were they adequately  
17 experienced and qualified to do so? Was the advice and  
18 assistance available adequate? Did the advice and  
19 assistance available change or improve over the years  
20 and, if so, how?

21 Again, you will be asked to consider the current  
22 arrangements for advice and assistance but that will be  
23 considered as part of Phase 7.

24 The advice and assistance which you will consider  
25 can be divided in two linked groups. One might be

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1 covers extensive policies and procedures on how the  
2 services provided advice and assistance were supposed to  
3 operate. These documents change, sometimes frequently  
4 and sometimes materially. So, in this opening, I will  
5 summarise some of the key players within the support  
6 service and refer you to some important documents within  
7 the timeline.

8 This comes with two caveats. Firstly, you will, in  
9 due course, be referred to many more documents, some of  
10 which will be amended versions of the documents I'm  
11 going to refer to today. It wouldn't be proportionate  
12 or probably useful to go through all of those amended  
13 documents in this opening. Secondly, you will hear  
14 about the support services in more detail during the  
15 hearings. You have already heard evidence from  
16 subpostmasters on their experiences of the support  
17 services. In due course, you will need to consider the  
18 extent to which the support structure that's set out in  
19 the documentation was, in fact, delivered to  
20 subpostmasters.

21 So I will firstly briefly set out the support  
22 services provided by the Post Office before turning to  
23 Fujitsu and I'm going to spend significantly longer  
24 explaining the support services provided by Fujitsu,  
25 albeit this isn't an indication of relative importance.

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1 The Fujitsu technical support services clearly go  
2 centrally to the identification and rectification of  
3 bugs, errors and defects. Moreover, the technical  
4 nature of this topic means that more initial explanation  
5 of it would be helpful. You will, in due course, hear  
6 a significant amount of evidence on the advice and  
7 assistance provided by the Post Office, and you will  
8 need to consider carefully whether that was adequate.

9 So starting with the Post Office.

10 The Post Office has provided us with an extensive  
11 amount of documentation, which it says was provided to  
12 subpostmasters to support them using Horizon. These  
13 range from updates to quick reference guides on various  
14 transactions and processes. You will wish to consider  
15 if these provided adequate advice and assistance, either  
16 on their own or in conjunction with other support  
17 services.

18 The Post Office operated a support network. You  
19 will hear evidence of the work of field team advisers  
20 and field team leaders. The Inquiry has sent Rule 9  
21 requests to many involved throughout the tiers of  
22 network support and we intend to call some of them to  
23 give evidence. You will wish to investigate how the  
24 people on the frontline of support were trained and kept  
25 up-to-date on Horizon.

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1 This is a process definition for incident management  
2 in 2000. It describes the process that ought to have  
3 been followed if a subpostmaster experienced a technical  
4 issue with Horizon and called for support. Can we turn  
5 to page 5 of the document, please.

6 I'm just going to use this index to the document to  
7 set out the incident management process. So first line  
8 support was the subpostmasters initial point of contact,  
9 and Fujitsu's gateway to the remainder of the support  
10 service. This was carried out by the Horizon System  
11 helpdesk later called the Horizon Service Desk. It  
12 would seek to resolve basic queries and pass on those  
13 that it couldn't rectify to the second line support.

14 The second line support for software was provided by  
15 the System Management Centre, or SMC. This sought to  
16 resolve technical problems itself and acted as  
17 a gatekeeper and filter to third line support. The SMC  
18 was also involved in identifying system events that  
19 could indicate that a software problem had arisen.  
20 There was also another layer of second line support for  
21 hardware, which I don't cover in this opening.

22 Third line support was provided by four teams. The  
23 System Service Centre, or SSC, was central to the  
24 investigation and rectification of software problems in  
25 Horizon. The Management Support Team or Management

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1 Moreover, you will hear about the Post Office's own  
2 telephone support service, initially called the Network  
3 Business Support Centre, or NBSC, now referred to as the  
4 BSC. You will wish to investigate the same issues in  
5 respect of the NBSC, which service has previously been  
6 criticised in the evidence by subpostmasters. You will  
7 wish to hear evidence on how the NBSC and the Fujitsu  
8 support services operated together.

9 The Post Office and Fujitsu had agreed procedures in  
10 place to define the relationship between the helpdesk  
11 and the NBSC. You will wish to investigate how these  
12 two telephone services operate and whether they  
13 delivered a coherent and adequate service to  
14 subpostmasters.

15 Can I now turn to examine Fujitsu support services.

16 During the Inquiry, you will be faced with a large  
17 amount of documentation setting out the intended  
18 processes and procedures for support services.  
19 I reiterate that I only intend to show a very small  
20 sample of these documents in the opening to give  
21 an overview of the support services available and to  
22 raise some issues that you will wish to consider  
23 throughout.

24 For example, sir, can I ask to be brought up  
25 FUJ00079865. Thank you.

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1 Support Unit, MSU, monitored and managed reconciliation  
2 errors. The Reference Data Team focused on errors in  
3 the reference data on which Horizon relied. The  
4 Operational Services Division provided third level  
5 support to network and central system incidents. You  
6 will hear evidence on all of these teams during the  
7 Inquiry. I'm only going to cover the SSC and the MSU in  
8 the opening.

9 Fourth line support involved development teams that  
10 would make changes to the Horizon coding to resolve  
11 identified bugs, errors and defects.

12 I will turn to cover these levels of support now but  
13 it's important to note that these process designs  
14 shifted over time. For example, a new process  
15 definition was designed for the release of Horizon  
16 Online. The cross-reference to that is FUJ00080027.

17 Equally, incident management was not the only line  
18 of support. Fujitsu had a separate process of problem  
19 management, as it was called, and we can see that  
20 FUJ00079853. You will hear of these issues in full in  
21 the course of the Phase 3 hearings.

22 So first line support, the Horizon Helpdesk or, as  
23 it became known, the Horizon Service Desk. Fujitsu's  
24 first line of support was the system helpdesk or the  
25 service desk. Its functions were initially set out in

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1 FUJ00080489, which I would ask to be displayed:

2 FUJ00080489.

3 If we can go to page 6 of the document, please. The  
4 document describes the helpdesk as:

5 "... the single contact point for all technical  
6 problems arising with the ICL Pathway operating domain."

7 It was the initial mouthpiece of Fujitsu's support  
8 services and the gatekeeper to the higher lines of  
9 technical assistance. This is summarised at page 7,  
10 please -- just over the page -- under paragraph 3. If  
11 we can look at the second paragraph of paragraph 3,  
12 thank you, three lines in:

13 "The Horizon System Helpdesk staff will record  
14 details of the issue or request by ascertaining  
15 information from the customer regarding the nature and  
16 impact of the problem, the helpdesk operator will be  
17 able to resolve or diagnosis the problem during this  
18 initial telephone conversation. Should the operator  
19 fail to resolve the problem at this time, he will route  
20 the incident onto a second line support unit and inform  
21 the customers of the next expected action."

22 You will be referred to documentation that shows  
23 that a developing role of this element of first line  
24 support, in particular when the Horizon System Helpdesk  
25 became the Service Desk in 2005. Can we turn to

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1 capacity, and you have heard subpostmasters' evidence of  
2 poor service provided by the helpdesk. These are issues  
3 that you will wish to investigate carefully in due  
4 course. In particular, you will wish to examine the  
5 support available in respect of balancing and how to  
6 deal with discrepancies.

7 At this stage, can I ask to be brought up  
8 POL00029174. This is an audit dated 28 April 2000, you  
9 can see that in the top right. It's authored by Jan  
10 Holmes, you'll see that at the foot of the screen there.  
11 Can we turn forwards, please, to page 5 of the document,  
12 and look at paragraph 3.3.1 -- sorry, 3.1.1. Sorry, can  
13 we go over the page, please?

14 Thank you, Ms Holmes describes, under the heading  
15 "The Wednesday Peak":

16 "The fundamental problem facing the [helpdesk] is  
17 the weekly 'spike' of work on Wednesdays associated with  
18 Cash Accounts and Balancing. The fact that the work  
19 load on this day is anomalous with the remainder of the  
20 working week is providing a real challenge to OSD in  
21 balancing the need to meet [service level agreements]  
22 while operating within a sensible staffing model that  
23 takes account of the total call pattern over a week.  
24 OSD are looking at ways of alleviating the problem,  
25 especially as the key [service level agreements] under

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1 FUJ00080455.

2 There appears to be a problem with that. I'll  
3 summarise the document. It was a report setting out the  
4 requirements for the new Horizon Service Desk and, on  
5 page 6 of the document at paragraph 1.10, we would have  
6 seen that the change was introduced because the Horizon  
7 System Helpdesk was not considered to be fully compliant  
8 with the IT Infrastructure Library, or ITIL -- that's  
9 IT Infrastructure Library, or ITIL.

10 ITIL provides a standard for IT service and asset  
11 management and you will, in due course, wish to  
12 investigate the red alert referred to, after what you  
13 would have seen as the first set of bullet points, and  
14 the external review of the Horizon System Helpdesk,  
15 including how any shortcomings affected the advice and  
16 assistance available to subpostmasters.

17 The service helpdesk was kept under review and  
18 changes made to the service with the migration to  
19 Horizon Online. That was described at FUJ00080457. You  
20 will wish to investigate how the first line support  
21 developed, and importantly, whether that affected the  
22 availability or adequacy of the advice and assistance  
23 received by subpostmasters.

24 You have already heard about the concerns raised  
25 about the helpdesk during the rollout, as to its

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1 pressure are the prime targets of this weekly workload."

2 The audit went on to recommend that the NBSC --  
3 that's the Business Support Centre -- be positioned to  
4 as a gatekeeper to the helpdesk in an aid to reduce call  
5 volume and to implement interactive voice recognition.  
6 It was noted that:

7 "It would not be practicable to resource the  
8 [helpdesk] to meet the Wednesday spike since for the  
9 remainder of the week it would be impossible to retain  
10 the motivation and commitment of staff sitting."

11 We will investigate how these issues and  
12 recommendations were monitored.

13 Before moving on, can I draw your attention to one  
14 example of the "Wednesday Peak", as it's described,  
15 which is in Colin Baker's letter to the national  
16 executive council of the NFSP, that's NFSP0000020. So  
17 a letter dated, I think, 4 May, actually, rather than  
18 the 3rd, which I said. Mr Baker states that a balancing  
19 problem had arisen because of an error made by  
20 subpostmasters in completing stock reconciliation the  
21 week before. Mr Baker states in the first paragraph  
22 that this was a result of "poor advice":

23 "You may no doubt be aware that there were  
24 significant difficulties with Horizon balancing at some  
25 post offices yesterday. We are waiting for a definitive

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1 answer from [Post Office Counters Limited] on the  
2 problems encountered. However what we know so far is  
3 that a problem arose last Thursday morning in the  
4 uprating of stamps and, resulting from poor advice, some  
5 subpostmasters did not correctly complete the upgrading  
6 of stock reconciliation that day. That manifested when  
7 they tried to balance yesterday."

8 The helpline devised a workaround but, as we would  
9 read on in the letter, the backlog soon developed of  
10 100 calls by 3.30 pm that day. Mr Baker goes on in his  
11 letter to suggest that the helpdesk eventually advised  
12 subpostmasters not to wait to balance.

13 You will wish to investigate how incidents like this  
14 were handled by the support services generally.

15 That can come down, thank you.

16 You will hear evidence of a system known as  
17 PowerHelp, with a capital P and capital H. This was the  
18 system the helpdesk used to manage calls. It was  
19 an important system because it was the main gateway into  
20 the remainder of support services. The helpdesk was  
21 tasked with assigning a priority to each call.

22 Please could I ask that POL00000912 is brought up  
23 and can we turn to page 11 of this document, please.

24 This is part of the support services operations manual.

25 Can we zoom in on the table in the middle there, with

25

1 I should say that document can come down. Thank you.

2 As would be expected for first line support, it was  
3 intended that the helpdesk or service desk would be able  
4 to rectify some issues raised by subpostmasters without  
5 referring it up to the second line support. It's  
6 obviously important for each level of support not to  
7 refer up calls unnecessarily. To do so risks  
8 overloading the higher levels of support, drowning out  
9 the potentially more serious problems on which they  
10 should be focused.

11 The helpdesk had access to a resource known as Known  
12 Error Logs, also known as KELs. This was a searchable  
13 database maintained on an intranet and I'm going to  
14 shortly take you to an example of a KEL. It documented  
15 previously identified issues in Horizon that contained  
16 authorised workarounds or authorised further action  
17 where available. This was supposed to provide  
18 a resource to first line support to resolve calls  
19 themselves. You will wish to consider how effectively  
20 the first line support used the KELs database to resolve  
21 subpostmasters' technical problems more quickly and  
22 avoid overburdening upper lines of support.

23 Can I turn briefly to second line support, provided  
24 by the System Management Centre, the SMC. It had at  
25 least two core roles. The first was to act as

27

1 the "A", the "B" and the "C". Thank you.

2 The table here sets out a scale of the  
3 prioritisation for calls. The words obviously speak for  
4 themselves, but in summary, priority A was for issues  
5 preventing the branch from processing business.  
6 Priority B would involve a problem that restricted  
7 business but did not cause it to cease altogether.  
8 Priority C was for those cases where there was a problem  
9 but one that did not affect the trade of the business.  
10 Lastly, priority D was for internal problems not related  
11 to a Post Office.

12 I pause here to note that how service tickets were  
13 prioritised may be an issue that you will wish to  
14 consider. Mr Justice Fraser's finding in the Horizon  
15 Issues judgment at paragraph 493(1) that:

16 "Fujitsu routinely assigned non-critical Category C  
17 to matters that were really very important in their own  
18 right in any event, but of extreme importance to SPMs  
19 whose branch accounts were being directly affected."

20 His Lordship noted that category A and B priorities  
21 could attract contractual penalties for Fujitsu but he  
22 made no findings on whether that affected the  
23 prioritisation of calls. That's something you may wish  
24 to consider in the course of the Inquiry.

25 As would be expected for first line support --

26

1 a traditional second line of support and try to  
2 investigate problems that the first could not resolve.  
3 This is described in POL00000912 at page 11 where we see  
4 the responsibilities of the SMC.

5 Unsurprisingly, it was supposed to act on its own  
6 where a service ticket identified a problem for which  
7 there was an authorised workaround. The SMC had  
8 an important role in respect of these problems that did  
9 not involve a workaround. Again, unsurprisingly, it was  
10 to pass over to the SSC any new problem that had not  
11 been identified before. However, where the problem had  
12 occurred before and had been raised with the SSC, the  
13 SMC was only to link the new call to avoid the  
14 duplication of work.

15 Again, these may seem trivial matters but you may  
16 wish to investigate how the SMC acted as a filter for  
17 the SSC. As I will set out shortly, the SSC was a vital  
18 body of third line support designed to investigate  
19 potential systems.

20 You will hear from Mr Cipione on how the failure to  
21 filter calls properly affected the service the SSC was  
22 able to provide. In particular, in paragraph 15.1.3 of  
23 his report, Mr Cipione notes that:

24 "The fact that the SMC did not filter lower-level  
25 issues meant that the SSC was burdened with performing

28

1 this triage. This extra work delayed the SSC from  
2 addressing the true technical issues within the Horizon  
3 system."

4 There are indications that the SMC made improvements  
5 in filtering calls. The reference to that is page 10 of  
6 POL00029245. That's an issue that you will wish to  
7 investigate throughout the relevant period.

8 Can I draw your attention to a second role of the  
9 SMC, and that was to monitor Horizon for events that  
10 would indicate that a problem has arisen. Please can we  
11 bring up POL00029425.

12 This a KEL -- you can see this three lines from the  
13 top -- created by John Ballantyne -- you can see that  
14 against the word "Raised" on the fourth line -- on  
15 12 February 2010, again, "Raised: by John Ballantyne,  
16 12/02/2010". It's in relation to receipts and payment  
17 mismatches in Horizon Online. This is a standard form  
18 print of a KEL, something that you're going to become  
19 very familiar with over the next few months.

20 There is an alphanumeric reference at the top of the  
21 page, in this case "ballantj1759" so it starts with  
22 letters from the initial author's name followed by  
23 numbers.

24 At the foot of the screen, under the heading  
25 "Symptoms", the KEL states that a counter error event

29

1 themselves to interrogate the data upon which Horizon  
2 operated to determine whether a discrepancy was a user  
3 fault or a system fault. You will wish to consider how  
4 effective the SMC was in carrying out this role.

5 That can be taken down. Thank you.

6 Can I turn to third line support briefly. The  
7 System Support Centre, the SSC. Please could we look at  
8 POL00000912. Thank you.

9 This is the "CS Support Services Operations Manual",  
10 which describes the support services provided by, at  
11 that time, Pathway Customer Services. Can we turn to  
12 page 8, please, of the document.

13 The SSC is described at the top under paragraph 3 as  
14 being:

15 "Responsible for all support activities, and, in  
16 particular, it provides third line support for all  
17 applications in the Pathway estate."

18 Then if we look at paragraph 4.1, in the second part  
19 of 4.1, this document describes that:

20 "The aim of the SSC is to provide a support  
21 capability to Pathway that resolves technical problems  
22 in the minimum time and with the minimum amount of  
23 disruption to the service. The SSC aims to provide  
24 a centre of technical expertise for Customer Service,  
25 providing technical advice, guidance, and expertise

31

1 has been generated and it gives an example. You will  
2 see in this example that the figure after  
3 "totalReceipts" does not match the figure for  
4 "totalPayments". You can see three lots of text in  
5 under "Symptoms":

6 "totalReceipts=250016.45, totalPayments=-200016.45."

7 So the figure after "totalReceipts" does not match  
8 the figure for total payments.

9 If we scroll down the page, you will see under the  
10 heading "Problem", the problem section of the KEL states  
11 that this event was generated when there was a payments  
12 and receipts mismatch on a counter balancing report. It  
13 indicated that there was a software error or data  
14 corruption.

15 The KEL goes on to note that the event had been  
16 generated by a number of software faults previously.  
17 For present purposes, the key point here is under the  
18 "Solution". There is an instruction to the SMC, you can  
19 see that under the first part of the heading "Solution":

20 "SMC/counter eventing team: raise a B priority call  
21 and send to SSC if you see this event ..."

22 This demonstrates the role the SMC had in  
23 identifying from the Horizon System when bugs, errors or  
24 defects had manifested. This was an important role in  
25 circumstances where subpostmasters were unable

30

1 relating to all parts of the Pathway [service]."

2 Then if we go forwards to page 9 of the document,  
3 please. Amongst the list of responsibilities, if we  
4 just highlight number 7, please. One of the  
5 responsibilities of the SSC was to maintain the KEL  
6 database. Accordingly, it was incumbent upon the SSC to  
7 maintain KELs adequately to enable the first and second  
8 line support to act as a filter.

9 It is clear that the SSC was at the heart of the  
10 support services provided for Horizon. It's a highly  
11 relevant body for several issues that you will be  
12 required to investigate. In particular, it's central to  
13 the investigation and rectification of bugs, errors and  
14 defects in Horizon. Its work was, moreover,  
15 foundational to the advice and assistance that  
16 subpostmasters would receive. You will therefore wish  
17 to consider the adequacy of the operation and the  
18 services provided by this body with due care.

19 Can I turn to PiniCLs and PEAKs, and investigating  
20 bugs, errors and defects.

21 That document can come down, thank you.

22 You will hear about the systems that the SSC used to  
23 manage service tickets. The first iteration of that  
24 system was called PiniCL, which I referred to yesterday  
25 in relation to Phase 2. The second manifestation of the

32

1 system was called PEAK. The new PEAK system was  
2 explained in a user guide on 8 October 2004 -- to which  
3 you will be referred in due course, and which can be  
4 found at FUJ00079926, as a system used to record  
5 information of calls and other investigations into the  
6 relevant problem.

7 I referred you to a PEAK earlier in respect of  
8 training. The efficacy of the PinICL and PEAK system is  
9 important for two reasons: firstly, it was the  
10 centralised location for storing data relating to  
11 a service ticket, whether a call or evidence of  
12 an investigation. In that regard, the efficacy of the  
13 system would affect the quality of service provided to  
14 subpostmasters. Second, it was important for wider  
15 system issues. It was important to avoid duplication of  
16 PEAKs, duplicate PEAKs, or to identify linked problems  
17 using the system. These are issues that you will  
18 consider in due course.

19 An issue you will wish to investigate is how support  
20 services like the SSC investigated problems with the  
21 third-party software. You have heard that a fundamental  
22 building block of Horizon, Riposte, was provided by  
23 Escher. Can we look, please, to FUJ00083596 and can we  
24 go to the second page, please, and look at the email in  
25 the middle of the page. Thank you.

33

1 bugs that had the ability to affect balances. You will  
2 hear evidence on a bug that became known as the  
3 Callendar Square or Falkirk bug. This was an error in  
4 the Riposte system. It occurred when a subpostmaster  
5 tried to transfer from one stock unit to another. The  
6 sending unit would successfully record that the transfer  
7 had been sent but the receiving unit would not register  
8 the receipt.

9 That document can come down now, thank you.

10 This could result in the subpostmaster repeating the  
11 transfer, and whilst the transfer would appear to be  
12 unsuccessful, the sending stock unit would be depleted.  
13 This would, in turn, lead to a discrepancy. We can see  
14 evidence of this in POL00028984, being an email from  
15 Anne Chambers, that concerned the Callendar Square bug,  
16 which is described as having "been around for a years  
17 and affects a number of sites most weeks".

18 Mr Justice Fraser found that this bug started from  
19 the year 2000 and you will, in due course, be referred  
20 to PinICLs over number of years describing a problem  
21 with a Riposte log. What you will wish to know is why  
22 this problem was not addressed, and addressed earlier.

23 In summary, you will wish to investigate the role  
24 that the SSC played in identifying bugs, errors and  
25 defects, in advising subpostmasters on the same and then

35

1 This is an email exchange of 17 April 2001 between  
2 Gareth Jenkins and Brian Orzel. Mr Jenkins asked in the  
3 first email on a way of listing "current Escher-Dev  
4 PinICLs". We understand this to mean incidents that had  
5 been raised that required third or fourth line support  
6 from Escher in relation to Riposte.

7 Mr Jenkins wanted to go through those PinICLs to see  
8 which may be affected by upcoming releases, and he says:

9 "My belief is that many of them can be 'lived with',  
10 in which case they need to be downgraded to D (or at the  
11 highest C)."

12 Then back to the first page of the document, please.  
13 Mr Orzel responds with a list of the PinICLs, they're  
14 set out in the bottom part of the email and over to the  
15 next page, and states:

16 "As to the PinICLs themselves, I think that it makes  
17 good sense to postpone them from last-minute fix  
18 releases, but given the amount of money we pay for  
19 support, when we have a full regression cycle like  
20 (presumably) S10, I would want them ALL fixed, including  
21 the D priorities. No exceptions. Chris has the final  
22 say of course ..."

23 You will wish to investigate how potential bugs,  
24 errors and defects in Riposte were investigated and  
25 rectified. Mr Justice Fraser found that there were such

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1 in resolving them. You will hear from witnesses who  
2 explain the general processes described, but you will  
3 also wish to investigate actually how bugs, errors and  
4 defects were, in fact, resolved.

5 Can I turn to remote access.

6 The SSC had a significant role in another area of  
7 interest to the Inquiry, namely remote access. I will  
8 return to remote access when, in a moment, I deal with  
9 modifications.

10 I raise it now in respect of the SSC's use of these  
11 privileges, remote access privileges.

12 We will see -- it needn't be turned up now -- from  
13 POL00000912, that the SSC had access to the live system  
14 which, according to that document, "can be used to  
15 correct data on the system when it has been corrupted in  
16 some way".

17 That document goes on to describe a designed process  
18 for correcting, originating from an Operational  
19 Correction Request or an OCR.

20 The use of the OCR system and how it was controlled  
21 are both areas which you will wish to give careful  
22 consideration to, and you will be referred to what's  
23 called the Operational Change Process, known as OCP, as  
24 described in documents such as POL00029282.

25 The possibility of remote access was not limited to

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1 OCRs and OCPs, you will hear evidence of various ways  
 2 that teams at Fujitsu could access and could edit live  
 3 data and you will be referred to documented concerns  
 4 about the use of remote access.

5 Now, I'm going to give two examples. Firstly, can  
 6 we bring up FUJ00088036 and can we turn to the  
 7 introduction of this document, which I think is at  
 8 page 9 and enlarge that. Great, thank you.

9 This introduction explains the background to the  
 10 document and its purpose, and it was made, the document,  
 11 against a background of lack of audit and control  
 12 mechanisms on the administration of the live Horizon  
 13 estate. This is a document that you're going to wish to  
 14 consider as a whole carefully during the Inquiry. But  
 15 can I just highlight at the moment, please,  
 16 paragraph 4.3.2 of the document which is on page 15.  
 17 Under "Third line and operational support", it says:

18 "All support access to the Horizon System is from  
 19 physically secure areas. Individuals involved in the  
 20 support process undergo more frequent security vetting  
 21 checks. Other than the above controls are vested in  
 22 manual procedures, requiring managerial sign-off  
 23 controlling access to post office counters where update  
 24 of data is required. Otherwise third line support has:  
 25 "Unrestricted and unaudited privileged access

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1 "The design must define how the current method used  
 2 by SSC to access counters is prohibited. The BI2  
 3 release included a Microsoft supplied security hot fix  
 4 that closed off the security loophole being exploited by  
 5 the SSC. A new route has been supplied ..."

6 We needn't read on.

7 You will wish to investigate how the SSC and other  
 8 teams at Fujitsu had used remote access before this  
 9 report and as referred to in this report as the security  
 10 loophole being exploited by the SSC.

11 You will be interested to hear evidence on how such  
 12 remote access was managed following this design and  
 13 whether this document and the design that it introduced,  
 14 addressed the concerns identified in it.

15 Following on from that, the second document  
 16 involving remote access, to which I should draw your  
 17 attention, is FUJ00089756, this is a PEAK. It's PEAK  
 18 PC0208119. This was referred to Mr Justice Fraser in  
 19 the *Horizon Issues* judgment and, at the foot of the  
 20 screen that's now displayed, under "Impact Statement",  
 21 you will see that it says:

22 "1. SSC users affected have more access than is  
 23 required to database resources. This is contrary to  
 24 security policy."

25 Then 3:

39

1 (system admin) to all systems including post office  
 2 counters PCs ..."

3 Secondly:

4 "The ability to distribute diagnostic information  
 5 outside of the secure environment; this information can  
 6 include personal data (as defined by the Data Protection  
 7 Act), business sensitive data and cryptographic key  
 8 information.

9 "The current support practices were developed on  
 10 a needs must basis; third line support diagnosticians  
 11 had no alternative other than to adopt the approach  
 12 taken given the need to support the deployed Horizon  
 13 solution.

14 "There are however no automatic controls in place to  
 15 audit and restrict user access. This exposes Fujitsu  
 16 Services Pathway to the following potential risks:

17 "Opportunity for financial fraud;

18 "Operational risk -- errors as a result of manual  
 19 actions causing loss of service to outlets;

20 "Infringements of the Data Protection Act."

21 You will also wish to note in this document on  
 22 page 16, please, just over the page, under the first  
 23 bullet point in paragraph 4.7, which is at the bottom:

24 "The following security requirements are specified  
 25 for support of Pathway systems:

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1 "Perceived Impact: The customer is not aware of this  
 2 problem or change."

3 This PEAK goes on to state that SSC users had access  
 4 to a role called APPSUP with extremely powerful  
 5 privileges and, indeed, we'll find an email from Anne  
 6 Chambers that's been copied into the PEAK, stating "When  
 7 we go off piste we use appsup". The Inquiry has sent  
 8 Rule 9 requests concerning how remote access was used,  
 9 and we intend to call witnesses to speak to these  
 10 issues. Sir, you will wish to consider the extent of  
 11 the remote access privileges available to Fujitsu who  
 12 had access to them, and the adequacy of the audit and  
 13 security measures in place.

14 Can I turn to another third layer of third line  
 15 support -- that document can come down now -- the  
 16 Management Support Unit, MSU, which was tasked with the  
 17 identification and resolution of reconciliation  
 18 incidents. It was moreover responsible for identifying  
 19 and raising problem incidents where it detected a series  
 20 of similar reconciliation incidents.

21 Please could we turn to the "TPS Reconciliation and  
 22 Incident Management Procedure" at FUJ00001627. This  
 23 sets out the procedures for managing identified errors  
 24 in data or reconciliation.

25 The MSU was responsible for monitoring a series of

40

1 reports known as Transaction Processing Service  
2 Reconciliation Reports. We can see that at page 8 of  
3 the document -- maybe I mean page 9. Over the page,  
4 please, under "Introduction".

5 In summary, it consists of seven reports produced  
6 daily that would show reconciliation errors, such as  
7 receipts and payment mismatches. An error would, having  
8 been identified, lead to the MSU raising a business  
9 incident, which would be logged by the helpdesk. And  
10 you will hear in evidence reference to BIMS reports,  
11 which are Business Incident System Management reports,  
12 and also hear reference to the Manual Error Reports.  
13 These reports only concerned the symptoms of a problem,  
14 such as the fact of a discrepancy, rather than the  
15 causes.

16 The causes of the error were handled by different  
17 processes, of which you will hear, such as system  
18 incident logs, problem management, incident or defect  
19 management, and will be referred in evidence on how  
20 business incidents were handled. In particular, you  
21 will wish to examine the Business Incident Management  
22 System operated by Fujitsu and you will wish to  
23 investigate how such business incidents were managed  
24 individually and collectively.

25 Fujitsu's fourth line of support -- that document

41

1 come to in a moment.

2 The issues for you to consider are set out in issues  
3 18 to 28 of our list of issues. Some of the  
4 modifications you will hear about were designed to  
5 resolve known errors and issues with Horizon. Others  
6 enforced policy decisions informed by the approach that  
7 the Post Office wished to take, as regards the disputes  
8 procedure between it and its subpostmasters. You will  
9 wish to consider in both types of cases the specific  
10 factors that led to those changes taking place and  
11 whether adequate steps were taken to review the effect  
12 of those changes.

13 As part of that analysis, you will wish to consider  
14 how subpostmasters' feedback was accumulated and  
15 reviewed if at all, and if that was sufficient.

16 The most noteworthy modification provided by policy  
17 was the decision to remove the suspense account for  
18 disputed sums when subpostmasters rolled over from one  
19 trading period to the next. This was referred to as the  
20 IMPACT programme. Prior to 2006, when the programme was  
21 rolled out, subpostmasters were able to post cash  
22 discrepancies in a suspense account where discrepancies  
23 were found and to roll them over into a new trading  
24 period.

25 After conducting a feasibility study in the early

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1 can come down now, thank you -- was engaged where the  
2 third line had found evidence that may indicate a fault  
3 in the Horizon software itself or it could not otherwise  
4 establish why an incident occurred. That is described  
5 in FUJ00079425. You will wish to investigate how fourth  
6 line support operated to address identified systems in  
7 Horizon. A further issue to investigate is how fixes to  
8 Horizon were pushed out.

9 A meeting existed called the weekly Release  
10 Management Forum or RMF. The RMF is described as being  
11 responsible for determining what fixes to develop, and  
12 their associated risks, and whether to roll out a fix  
13 before a planned major software release. There is no  
14 need to turn it up but we can see that description at  
15 POL00000912, page 25.

16 Whilst this forum appears to have been designed to  
17 plan when fixes were made, the procedure goes on to  
18 provide for the options of emergency fixes being rolled  
19 out more quickly and we will, in due course, examine how  
20 these procedures were used in the rectification of bugs,  
21 errors and defects.

22 Before the break, can I turn to modifications. You  
23 will hear evidence on the modifications made to Horizon  
24 over the course of its lifetime, both as Legacy Horizon,  
25 as I've described it, and Horizon Online, which I will

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1 2000s, it was decided to remove this facility so that  
2 subpostmasters were required either to make shortfalls  
3 good with cash on the spot or to undertake to settle  
4 centrally in order to roll over. Subpostmasters were  
5 unable to continue trading unless they did those things.  
6 As such, as the result of the IMPACT programme, their  
7 choices, when faced with a discrepancy at the end of  
8 a trading period, were to make good the difference,  
9 settle the difference centrally or to cease to trade.

10 I will come on to address the limited mechanisms by  
11 which subpostmasters were subsequently able to dispute  
12 sums.

13 The IMPACT programme was authorised and supported by  
14 the incumbent Post Office finance director, Peter  
15 Corbett, and the business process architect was David  
16 Parnell. It had a very high approval within the Post  
17 Office itself. It was developed, as with other  
18 modifications made to Horizon with Fujitsu. The shape  
19 of the IMPACT programme was set out in a number of  
20 reports, including one entitled "Accounting & Cash  
21 Management Programme: Conceptual Design", at  
22 POL00038870.

23 In this document, under a section entitled  
24 "Accounting, Reconciliation and Settlement, including  
25 Debt Recovery and Branch Control", the key priorities

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1 described included:  
 2 "[i] Refocus on Debt Recovery (financial recovery of  
 3 money), target 95%  
 4 "[ii] Only 10% of discrepancies are actually debt  
 5 "[iii] Establish a central debt monitoring  
 6 environment to enable the identification of debt with  
 7 a high degree of accuracy ...  
 8 "[iv] To increase accounting control in branches."  
 9 As if the objectives were not clear enough, it was  
 10 further elaborated in a subsequent document called  
 11 "Branch Trading Reporting, Management and Control and  
 12 Transaction Management Conceptual Design", POL00038878,  
 13 that:  
 14 "By the end of a monthly trading period, branches  
 15 should be required to make good discrepancies between  
 16 Horizon generated cash and stock positions and the  
 17 actual physical position determined by branch office  
 18 staff. To help facilitate this, existing Horizon  
 19 facilities that permit branch staff to post cash  
 20 discrepancies to a cash suspense account will be  
 21 removed."  
 22 You will hear evidence to the effect that the reason  
 23 why this change was made was because of a sense that the  
 24 suspense account was being used to hide disparities. It  
 25 is obvious that, as a result of this modification,

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1 for you to give the shorthand writer a break and break  
 2 for ten minutes or so.

3 **SIR WYN WILLIAMS:** That's fine, Mr Beer. When you say  
 4 ten minutes or so, shall we realistically say 11.35,  
 5 15 minutes, for everybody to have a rest?

6 **MR BEER:** You're very generous, sir. Thank you.

7 **SIR WYN WILLIAMS:** Okay, fine. See you in 15 minutes.

8 (11.20 am)

9 (A short break)

10 (11.35 am)

11 **MR BEER:** Can you see and hear me?

12 **SIR WYN WILLIAMS:** All set.

13 **MR BEER:** Very good.

14 Can I turn to another type of modification, where  
 15 modifications were required because of issues or errors  
 16 in Horizon. You will hear about the so-called Ping Fix  
 17 and the Ping Fix project. These was considered by  
 18 Mr Justice Fraser. It was introduced in 2012 because of  
 19 the issues caused by the fact that the National Lottery  
 20 terminals were on one computer system operated by  
 21 Camelot but Horizon was the system being operated by  
 22 branches to sell Camelot products.

23 The Post Office had to issue a high volume of  
 24 transaction corrections to ensure consistency. In the  
 25 words of Mr Justice Fraser, the Ping Fix was about

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1 subpostmasters were put in a position where it was more  
 2 difficult to dispute shortfalls or discrepancies.  
 3 Indeed, that was the very point of the change being  
 4 made: to enable the Post Office itself to have greater  
 5 control over the accounting done within the branch. It  
 6 pushed subpostmasters into accepting by default the  
 7 discrepancies that appeared on Horizon.

8 I wish also to highlight the involvement of Gareth  
 9 Jenkins of Fujitsu in the IMPACT programme. He was  
 10 heavily involved in the development of the software  
 11 releases involved in the IMPACT programme. We can see  
 12 that at FUJ00085125. As you will see and hear later, he  
 13 was heavily involved in many of the issues to which this  
 14 Inquiry relates.

15 You will wish to consider the effect that this  
 16 change had on the ability of subpostmasters to dispute  
 17 any alleged shortfalls and to consider how appropriate  
 18 the change was in circumstances where there were  
 19 a number of errors, bugs and defects present. You will  
 20 want to investigate whether there were less draconian  
 21 options available to the Post Office to meet its  
 22 identified business needs, whilst allowing room for  
 23 challenging discrepancies at the end of a trading  
 24 period.

25 Sir, that's an appropriate moment, if it is suitable

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1 "remedying a deficiency in the functionality of  
 2 Horizon".

3 A feasibility study carried out in contemplation of  
 4 what eventually became the Ping Fix was firmly in  
 5 development by March 2009. We can see that from  
 6 FUJ00091215. At that time, the process for identifying  
 7 any errors was that the Post Office Products and Branch  
 8 Accounting would "compare the data coming from Horizon  
 9 with the direct feed they have from Camelot. Where they  
 10 differ, then the transaction corrections are issued to  
 11 the Branch to rectify the situation, since it is  
 12 expected that the Camelot feed is more reliable than the  
 13 data received from the Branch".

14 This was carried out manually with individuals  
 15 reviewing the transactions. The exercise resulted in  
 16 an extremely high volume of transaction corrections  
 17 being issued to correct the position.

18 This is just one example but you will wish to  
 19 consider whether this need to check manually all  
 20 transactions against Camelot for accuracy should have  
 21 alerted the Product and Branch Accounting Team and the  
 22 Post Office to the fact that Horizon data was not  
 23 infallible and, if these issues were chalked up to being  
 24 a matter of user error, whether this should have  
 25 resulted in a particular training programme being

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1 carried out, rather than an extremely high volume of  
 2 transaction corrections.  
 3 Can I turn to Horizon Online. The biggest  
 4 modification or change over the course of the lifetime  
 5 of the system was the migration from Legacy Horizon to  
 6 Horizon Online, in 2010. As you will recall, the  
 7 structure of the legacy system meant that data had to be  
 8 held at the branch itself, pending a connection to the  
 9 Horizon databases. This was done with software known as  
 10 Riposte. From 2006, the Post Office and Fujitsu were  
 11 already in discussions to develop what was described as  
 12 an HNG-X migration strategy and were negotiating the  
 13 basis on which to proceed.

14 We can see that at FUJ00002012. Over the subsequent  
 15 years, the two parties worked together to develop what  
 16 would become Horizon Online's first iteration, HNG-X.  
 17 You will hear evidence as to what the Post Office's  
 18 requirements for acceptance amounted to -- that's at  
 19 POL00032999 -- and consider whether these ensured  
 20 Horizon Online functioned adequately. As I will come on  
 21 to address in a moment, you will also wish to consider  
 22 whether the Post Office had the relevant information to  
 23 make a decision as to whether to accept Horizon Online.

24 Things did not start well for Horizon Online. The  
 25 high volume rollout had to be suspended because of the

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1 Penelope Thomas, dated 22 June 2010, was that the  
 2 Horizon Online application was duplicating transaction  
 3 records. In FUJ00097058 she wrote:

4 "The HNG-X application does not identify or  
 5 'discard' duplicated records and thus duplicated  
 6 transactions are appearing in the ARQ returns."

7 She went on to say that:

8 "Further analysis identified on 22 June that  
 9 approximately one-third of all ARQ returns generated  
 10 under the HNG-X application have duplicated transactions  
 11 included."

12 At the time that her report was written, the  
 13 presence of this issue had not been communicated to the  
 14 Post Office and she highlighted that there was a need to  
 15 identify cases that have progressed to prosecution and  
 16 to identify whether duplicate records were included.

17 When Ms Thomas sent this report to Fujitsu  
 18 colleagues, Gareth Jenkins commented:

19 "In summary, any detailed analysis of the finances  
 20 of a Branch which is done with duplicate transactions  
 21 without realising that there are duplicates (and so  
 22 removing them) will give incorrect results."

23 FUJ00097046.

24 When Ms Thomas asked whether she should inform her  
 25 counterpart at the Post Office of this issue, she was

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1 failures to migrate, and you will hear evidence as to  
 2 whether this could have been avoided and the reasons why  
 3 it happened.

4 On 19 February 2010, Alan D'Alvarez, who you will be  
 5 hearing from in the Phase 2 hearings, sent an email to  
 6 other Fujitsu employees informing them that there had  
 7 been a failure to migrate all 19 of the post offices  
 8 that were supposed to migrate that day. That's  
 9 FUJ00098168. This was described as being a "Major  
 10 Incident". In a follow-up email, Mr D'Alvarez informed  
 11 his colleagues that a senior member of the Post Office  
 12 team, Mike Young, was "extremely angry and running  
 13 around looking for someone to shoot".

14 A few days later, on 24 February 2010, Mark Burley,  
 15 the HNG-X programme manager at the Post Office, wrote to  
 16 Marilyn Stoddart of the NFSP to inform her that 144 post  
 17 offices had migrated to the new system, but the  
 18 migration of the next 100 had to be paused. That's  
 19 NFSP00000061.

20 He explained that some of the branches that had  
 21 migrated had had problems, including being unable to use  
 22 the system at all for some of the day.

23 There were further issues identified by Fujitsu  
 24 after Horizon Online went live. One of those, as  
 25 summarised in a note produced by Fujitsu employee

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1 told:

2 "Please do not make any communication on this issue  
 3 with [Post Office] for the moment. We've been looking  
 4 at this today and are waiting to determine if a proposed  
 5 work around is adequate."

6 FUJ00097046.

7 The reason given for holding off was given by Guy  
 8 Wilkerson, who stated:

9 "I'd hate to have the Post Office raise this as  
 10 an issue with HNG-X Acceptance Board on Tuesday."

11 We're sending Rule 9 requests to those responsible  
 12 for taking these decisions on behalf of Fujitsu. They  
 13 will speak to the critical issue of what was  
 14 communicated to the Post Office and when. You will need  
 15 to consider whether, where Fujitsu knew that there was  
 16 an issue, adequate steps were being taken to bring this  
 17 to the Post Office's attention or, alternatively,  
 18 whether Fujitsu acted to protect its own reputation and  
 19 its own commercial interests.

20 Later in 2010, the Post Office carried out its own  
 21 review of Horizon and that's both Legacy Horizon and  
 22 Horizon Online. Rod Ismay, the head of Product and  
 23 Branch Accounting, was asked to carry out a review of  
 24 the data integrity of Horizon and Horizon Online by Dave  
 25 Smith, the managing director at that time.

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1 On 2 August 2010, Mr Ismay produced a document  
2 entitled "Horizon -- Response to Challenges Regarding  
3 Systems Integrity". We can see that POL00026572.

4 Mr Ismay described the paper as being "compiled as  
5 an objective, internal review of POL's processes and  
6 controls around branch accounting". It's unclear on  
7 what basis it was asserted to be objective. In its  
8 introduction, it was acknowledged that there had been  
9 coverage in the national media that Members of  
10 Parliament had shown an interest in certain cases and,  
11 in the executive summary, Mr Ismay stated:

12 "The allegations to which we are responding follow  
13 on from cases where thousands of pounds were missing at  
14 audit. We remain satisfied that this money was missing  
15 due to theft in the branch -- we do not believe the  
16 account balances against which the audits were conducted  
17 were corrupt."

18 He relied on "the extensive controls" that Post  
19 Office had in place in support of that assertion, along  
20 with the training and the support that was in place.

21 Critically, he stated:

22 "The integrity of Horizon is founded on its tamper  
23 proof logs, its realtime backups, and the absence of  
24 'back doors' so that all data entry or acceptance is at  
25 branch level and is tagged against the login ID of the

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1 loss/gain. So POL can't do this but Fujitsu can."

2 You will hear evidence from individuals who were  
3 there at the time about what was known within the Post  
4 Office about the ability of Fujitsu to enter such values  
5 remotely and we'll hear evidence from individuals with  
6 experience of working at Fujitsu. You will wish to  
7 consider how this fact impacted on the Post Office's  
8 confidence in its data integrity.

9 That can come down now, thank you.

10 Turning back to Mr Ismay's 2010 paper, as I've  
11 already said, he relied on number of factors in support  
12 of his assertion that Horizon's data integrity was no  
13 cause for concern.

14 One factor he relied upon was the "Court Decisions"  
15 as he called them, that had found in the Post Office's  
16 favour. He highlighted three, as he called them,  
17 "landmark" cases. The first of these was the Clevelleys  
18 case in 2001. In that case, the subpostmistress was  
19 dismissed in 2001 soon after Horizon was introduced.  
20 Her lawyers produced a report showing how Horizon could  
21 have caused an error. The Post Office settled this case  
22 for £187,000 because it did not have the transaction  
23 logs to "refute" the claim.

24 The learning point from this case, as it was  
25 summarised, was to ensure that the Post Office had

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1 user. This means that ownership of the accounting is  
2 truly at branch level."

3 Of course, as you know from the common issues  
4 judgment of Mr Justice Fraser, in fact Fujitsu had  
5 direct access to the branch databases. This was  
6 something that Lynne Hobbs, another Post Office  
7 employee, highlighted in 2010 in response to the report  
8 being circulated.

9 Can we look, please, at POL00088956. Can we look at  
10 the second page of that document, please, and the email  
11 underneath "My reply to Mike and Rod", thank you. She  
12 says:

13 "I'm happy with the report and just have one  
14 observation.

15 "I found out this week that Fujitsu can actually put  
16 an entry into a branch account remotely. It came up  
17 when we were exploring solutions around a problem  
18 generated by the system following migration to HNG-X."

19 She described how this was resolved for Fujitsu to  
20 remotely enter a value into a branch account to  
21 reintroduce the missing loss or gain:

22 "One solution [this is the last part of that email],  
23 quickly discounted because of the implications around  
24 integrity, was for Fujitsu to remotely enter a value  
25 into a branch account to reintroduce the missing

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1 transaction logs to back up its own allegations.

2 The second case referred to was the Castleton case  
3 in 2004, named after the subpostmaster involved, Lee  
4 Castleton, and you will recall that you've already had  
5 read evidence from Mr Castleton and his daughter, Millie  
6 Castleton, which was summarised to you during the human  
7 impact hearings.

8 Mr Castleton was made bankrupt as a result of the  
9 proceedings taken against him. Mr Ismay commented that  
10 that case "appeared to have put a stop to allegations".

11 The third case referred to by Mr Ismay was Alderley  
12 Edge in 2010. In that case, the subpostmaster pleaded  
13 guilty to false accounting, having been initially  
14 charged with theft. The judge in the case was noted as  
15 stating that he "had issues with the proof of size of  
16 the loss", and went on to state "there are issues  
17 relating to the Post Office computer system which I do  
18 not feel able to judge".

19 Mr Ismay said that critics had "focused on these  
20 comments rather than the fact that Mr Darlington had  
21 pleaded guilty".

22 Overall, he summarised that "the record of  
23 prosecutions does [not] support the assertion that  
24 subpostmasters have been guilty rather than Horizon is  
25 faulty".

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1 Sorry, I'll read that again:

2 "The record of prosecutions does support the  
3 assertion that the subpostmasters have been guilty  
4 rather than Horizon is faulty."

5 You may wish to consider whether the success of  
6 prosecutions mounted on the basis of Horizon was  
7 something that was capable of pointing towards the  
8 successful functioning of the computer system or, on the  
9 other hand, whether it contributed to the institutional  
10 belief of the Post Office that Horizon was invaluable.

11 Mr Ismay's report contained an appendix with input  
12 from Fujitsu. The author of that appendix was Gareth  
13 Jenkins. You will wish to consider whether individuals  
14 like Mr Ismay, who were charged with the task of  
15 examining the integrity of Horizon on the Post Office's  
16 behalf, had themselves sufficient technical expertise.

17 As to the input sought from the subpostmasters  
18 themselves about Horizon Online, you will hear evidence  
19 on how issues were raised with the NFSP which were then  
20 relayed to the Post Office and you will wish to consider  
21 whether this and any other input sought, was sufficient  
22 in the circumstances.

23 Can I turn to knowledge of bugs and errors.

24 It is settled that there were bugs, errors and  
25 defects in the Horizon IT System that had the potential

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1 of the entire system.

2 You may consider that a series of bugs may do so,  
3 particularly if they have been present for a long period  
4 of time and especially if they had laid undiscovered for  
5 substantial periods of time.

6 Bugs, errors and defects feature throughout the list  
7 of issues and will be central to all of the phases. If  
8 I can refer briefly to the list of issues to delineate  
9 the particular questions you're asked to consider, and  
10 on which to make findings. We do not wish to suggest  
11 that these issues can be confined to one phase. It's  
12 likely that you will hear evidence on these matters  
13 throughout the hearings.

14 The first group concerns bugs, errors and defects,  
15 and relates to knowledge. This is at paragraphs 49(A),  
16 (B) and (E) of your list of issues, and paragraph 49  
17 invites you to make findings on the state of knowledge  
18 or various people and bodies. You will also wish to  
19 consider the mechanisms that were in place to monitor  
20 Horizon to find and rectify such bugs, errors and  
21 defects. Those issues are captured in paragraphs 184 to  
22 201 of the list of issues and will be dealt with in both  
23 Phases 3 and 6. You will also hear evidence relevant to  
24 various parties' knowledge of bugs, errors and defects  
25 when you consider the pursuit of civil and criminal

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1 to cause and did cause discrepancies or shortfalls in  
2 subpostmasters' branch accounts or transactions or  
3 otherwise undermine the reliability of Horizon  
4 accurately to process and to record transactions.  
5 Mr Justice Fraser found at least 12 such bugs, errors  
6 and defects in Legacy Horizon and 13 in Horizon Online.

7 The fact that an IT system would have bugs, errors  
8 and defects is not surprising. Indeed, it is likely  
9 that Horizon would not have been a headline grabbing  
10 project if the Post Office had not used data produced by  
11 it to pursue prosecutions and civil claims. However,  
12 you will, of course, still wish to examine the issue of  
13 the nature of the bugs, errors and defects within the  
14 Horizon System. In particular, you will wish to address  
15 the core questions of who knew what and when.

16 The answer to these questions are of fundamental  
17 importance to the Inquiry and will guide your views on  
18 culpability for the decisions to pursue subpostmasters  
19 in civil and criminal courts. You will, of course, wish  
20 to bear in mind what the relevant people or bodies knew  
21 about specific bugs at various points. But you will  
22 also wish to consider what was known about the overall  
23 totality of bugs, errors and defects because, speaking  
24 hypothetically, a single bug that caused minor  
25 discrepancies may not call into question the integrity

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1 proceedings based on the data produced by Horizon.

2 Therefore, we do not intend to deal with knowledge  
3 of bugs and errors in full during the Phase 3 hearings;  
4 it is a theme that will run throughout the Inquiry.  
5 However, you, will hear a significant amount of evidence  
6 on the nature and extent of various bugs during Phase 3.

7 We are also investigating, by way of Rule 9  
8 requests, what knowledge various teams within Post  
9 Office and Fujitsu had on bugs throughout the levels of  
10 management providing training, giving support, or  
11 resolving disputes. We will consider how that  
12 information filtered through to other parts of the  
13 organisations and beyond, in later phases, principally  
14 Phase 6.

15 Your Inquiry is investigating all of the bugs that  
16 were found by Mr Justice Fraser to have the potential to  
17 cause discrepancies in branches or affect the integrity  
18 of data within Horizon. Moreover, your Inquiry will  
19 investigate other potential bugs, errors and defects in  
20 Horizon that were not dealt with in the *Horizon Issues*  
21 judgment. You will wish to consider who knew what and  
22 when about all of those bugs, errors and defects, both  
23 individually and collectively.

24 It would be neither helpful nor proportionate for me  
25 to describe each of these bugs. I have already

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1 discussed one of them, the Callendar Square bug, but  
 2 I introduce four other bugs that you will hear evidence  
 3 on in due course, namely the data tree failure  
 4 discrepancies, phantom transactions, receipts and  
 5 payments mismatch bug and the suspense account bug.

6 So, firstly, the data tree failure discrepancies  
 7 bug.

8 This was bug Number 10 in Mr Justice Fraser's  
 9 technical appendix. A data tree is a hierarchical  
 10 structure of data comprised of units called nodes, which  
 11 contain data. There is a single root node, which is  
 12 linked to other nodes, referred to as its children.  
 13 Each child node may have further children connected to  
 14 it. This creates a tree structure.

15 Legacy Horizon would use a data tree when using  
 16 an office snapshot as part of the balancing processes.  
 17 From the rollout of Legacy Horizon until at least the  
 18 IMPACT programme, the system would prepare the snapshot  
 19 by scanning the Riposte message store for relevant data,  
 20 such as stock levels.

21 The design was that it would build the data tree by  
 22 returning data from the various nodes in its structure.  
 23 The defect we are concerned with here refers to  
 24 a failure in Legacy Horizon to build the data tree  
 25 properly. The failure to build the data tree was not

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1 the amount of money involved.

2 The documentation states that this particular data  
 3 tree failure was resolved by a software release.  
 4 However, Legacy Horizon continued to use data trees for  
 5 snapshots and balancing. Mr Justice Fraser found  
 6 evidence of similar reported issues in 2007, which your  
 7 Inquiry will consider. You will wish to investigate who  
 8 knew what and when about the potential for data tree  
 9 build discrepancies.

10 Can I turn to the second issue, the second bug,  
 11 phantom transactions.

12 The issue of phantom transactions was labelled as  
 13 bug 15 by Mr Justice Fraser, who made findings in  
 14 respect of a series of incidents around 2001. The name  
 15 of the bug, in fact, neatly describes the problem.  
 16 Subpostmasters complained that Horizon was logging  
 17 transactions by itself and without any input from  
 18 a user. This led to a number of investigations by the  
 19 SSC into several branches.

20 Can we please bring up FUJ00086682. This is PEAK  
 21 PC0066391, and can we look at the entry at the foot of  
 22 the page, at 13.09. That's it, thank you.

23 This summarises some of the investigations made by  
 24 the SSC and you'll see from that that the conclusion is  
 25 that there were four suspected potential causes of

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1 identified by Legacy Horizon itself, so the snapshot was  
 2 completed with missing data.

3 Can we bring up, please, FUJ00086553. This is PEAK  
 4 PC033128 and it concerns a discrepancy that had been  
 5 identified at the Dungannon branch and was linked to  
 6 discrepancies at two other branches. Can we turn to  
 7 page 3 and, at the foot of the page, please -- yes,  
 8 under the entry 4 July 2000 at 10.40, "Root cause of  
 9 stock unit integration problem":

10 "Data trees have been failing to build fully, and  
 11 the system has not been detecting this. Consequently,  
 12 discrepancies in the balancing have been occurring. In  
 13 the case of Dungannon a whole Payments node was missing.  
 14 There have been a number of calls relating to this kind  
 15 of issue."

16 Therefore, in this case, Horizon had failed to  
 17 return data from a payment node when carrying out  
 18 a snapshot for the Dungannon branch. It had a dramatic  
 19 effect in that it failed to collect payments amounting  
 20 to £43,000. Mr Justice Fraser found that this had the  
 21 potential to affect branches if the subpostmaster chose  
 22 to roll over from the snapshot and make good the  
 23 discrepancy. You will wish to consider whether  
 24 subpostmasters would have identified bugs like this  
 25 where the discrepancies were not so stark, in terms of

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1 phantom transactions. That's in the last three lines on  
 2 this page, and over on to the next page. It reads:

3 "There are four suspected potential causes of  
 4 phantom transactions, namely:

5 "Faulty screen or keyboard: resolution is to swap  
 6 them out.

7 "Faulty screen power supply: resolution is to swap  
 8 it out.

9 "User error: resolution is for users to follow  
 10 correct procedures.

11 "External environmental influence: trying to detect  
 12 and identify using ComTEst and system performance  
 13 monitoring."

14 Could I just turn back to "User error". You might  
 15 consider that user error cannot be a cause of a truly  
 16 phantom transaction. Rather, user error is an answer or  
 17 an explanation that points back to the user suggesting  
 18 that they have entered the transaction, perhaps  
 19 unintentionally. It's not really described properly as  
 20 a phantom transaction. One can see how it would be very  
 21 difficult for a subpostmaster to show that a recorded  
 22 transaction was a phantom transaction, rather than  
 23 a mere erroneous miskey by them.

24 However, in some cases, it seems that ICL Pathway  
 25 support services would make it impossible for some

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1 subpostmasters. I will refer you, without asking for it  
2 to be brought up, by way of example, FUJ00082401, which  
3 is another PEAK, PC0065021. This was referred to in the  
4 Horizon trial. A subpostmaster called the helpdesk to  
5 complain about phantom transactions. He had raised this  
6 complaint before but his service ticket had been closed,  
7 unjustifiably in his view.

8 But a new set of investigations started and, as part  
9 of those investigations, a Royal Mail engineer attended  
10 his branch on 1 May 2001. The PEAK records that Romec,  
11 that's the engineers, "have been to site today and have  
12 fitted shielding cabling and suppressors". That was to  
13 address the concern of a potential environmental cause.  
14 Some branches had protective equipment installed to  
15 block interference that could be caused by other  
16 electronics.

17 The note goes on to say:

18 "Romec engineer advises that he has witnessed  
19 further phantom transactions whilst on site."

20 That, of course, provided important corroboration to  
21 the subpostmaster's account, ie that whilst the engineer  
22 was on site he witnessed phantom transactions occurring  
23 before his eyes.

24 Further investigations ensued, but the master call  
25 ended by stating:

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1 that was balanced by gains in other stock units.

2 It can be illustrated by way of example, in this  
3 case, a subpostmaster who operated two stock units for  
4 two counters. They transferred £1,000 of physical cash  
5 from one counter to the other but forgot to record this  
6 on Horizon. In this case there would be a £1,000  
7 discrepancy between Horizon figures and the actual cash  
8 for both stock units, one a loss and one a gain.  
9 However, the overall branch would be in balance because  
10 the loss and the gain cancelled each other out in the  
11 local suspense account.

12 The receipts and payments mismatch bug arose in that  
13 context. Where a subpostmaster tried to roll over a new  
14 stock unit into a new trading period and Horizon Online  
15 detected a discrepancy, the system would ask if it  
16 wanted to post the discrepancy to the local suspense  
17 account. The subpostmaster could post the discrepancy  
18 at that point or could press "Cancel".

19 If they pressed "Cancel" at this point, two things  
20 happened. Firstly, the discrepancy on the branch's PC  
21 would be set to zero and would, in effect, be lost.  
22 This would only affect the local PC and would not affect  
23 the back-end accounting system. Secondly, the  
24 subpostmaster would be taken back to a prior screen  
25 where they could do one of three things: print or review

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1 "Phantom transactions have not been proven in  
2 circumstances which preclude user error. In all cases  
3 where they have occurred, a user error relate cause can  
4 be attributed to the phenomenon."

5 Decoding the language slightly, that must be  
6 erroneous. In particular, other service tickets refer  
7 to the hardware as being able to cause phantom  
8 transactions and, of course, in this case, a Royal Mail  
9 engineer saw the phantom transaction evolve in front of  
10 their eyes.

11 You will wish to consider the extent to which  
12 phantom transactions were properly and independently  
13 investigated and, again, consider who knew what and when  
14 about these nebulous potential defects.

15 Can I turn thirdly to the receipts and payments  
16 mismatch bug. This was a bug in Horizon Online and was  
17 the first numbered in the *Horizon Issues* judgment. It  
18 arose in certain circumstances where a subpostmaster  
19 tried to deliver a discrepancy into the local suspense  
20 account. I will briefly cover the local suspense  
21 account again. In summary, one could post losses or  
22 gains in a stock unit, into the local suspense account,  
23 prior to rolling over into a new trading period. This  
24 was helpful to branches with more than one stock unit.  
25 This is because an individual stock unit may have a loss

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1 the trial balance of the stock unit again; reattempt to  
2 roll over the stock unit; or cancel the attempt to roll  
3 over the stock unit.

4 If the subpostmaster attempted the trial balance  
5 again, it would not show the discrepancy. This is  
6 because the local data with the discrepancy was set to  
7 zero. If the subpostmaster attempted to roll over again  
8 without cancelling, the stock unit would roll over with  
9 the corrupted local file showing a zero discrepancy.  
10 This created a receipts and payments mismatch. There  
11 was no explicit warning to a subpostmaster that this had  
12 occurred.

13 You will, in due course, hear evidence on how  
14 Fujitsu sought to identify when these issues had arisen  
15 by monitoring Windows Events, and you will wish to  
16 consider how effective the exercise was and what was  
17 communicated to subpostmasters regarding these issues.

18 Can I turn, lastly, to the suspense account bug.

19 This was number 3 in the *Horizon Issues* judgment.  
20 It was again concerned with the local suspense account  
21 and existed from 2011, being identified in 2013. In  
22 essence, the bug cause subpostmasters to see losses or  
23 gains in the local suspense account that simply had not  
24 arisen -- did not arise -- in the current trading  
25 period.

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1 Fujitsu's support services concluded that this was  
 2 caused by a change to an archiving strategy in 2011,  
 3 which had itself been implemented to address another  
 4 problem. Fujitsu found that the change affected some  
 5 branches that deleted stock units, which had unresolved  
 6 discrepancies posted to the local suspense account.  
 7 Those losses and gains to the local suspense account  
 8 were not deleted. Therefore, when the same trading  
 9 period arose in the following year, the loss or gain  
 10 posted in the local suspense account the year before  
 11 would be put into the current day.

12 By way of illustration, a hypothetical branch posted  
 13 a loss of £1,000 into a local suspense account from  
 14 stock unit AA, as I'll call it, in trading period 9 in  
 15 2011. It then deleted stock unit AA. When it came to  
 16 balance the trading period 9 in 2012, Horizon Online  
 17 would erroneously enter the £1,000 into the local  
 18 suspense account for 2012.

19 This problem was not identified by Fujitsu in the  
 20 first year, 2012. It became aware of the issue in 2013,  
 21 when a subpostmaster complained through the Horizon  
 22 service helpline. To carry on my working example, if  
 23 the hypothetical branch tried to balance in trading  
 24 period 9 of 2013, Horizon Online would continue to show  
 25 the local suspense account with the £1,000 loss from

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1 I just wanted you to tell me.

2 **MR BEER:** Sir, you look as you always do.

3 **SIR WYN WILLIAMS:** Thank you.

4 **MR BEER:** Can I turn to the resolution of disputes between  
 5 Post Office and subpostmasters. This is part of  
 6 issue 41 to 48, and the issues you will be asked to  
 7 consider are: what practices and procedures were in  
 8 place during the relevant period, regarding disputing  
 9 shortfalls, discrepancies and transaction corrections;  
 10 who was responsible for conducting the investigation  
 11 into the disputed sums and what their qualifications  
 12 were for the role that they were performing and whether  
 13 they were adequate; the factors that influenced the  
 14 scope of the enquiries and the conclusions that were  
 15 reached, including whether financial considerations  
 16 played a role; and whether there were circumstances  
 17 where authorisation was given to place disputed items  
 18 into a central suspense account and, if so, whether the  
 19 procedure should have been adopted as a matter of  
 20 course.

21 Later in the Inquiry, in Phase 7, you will consider  
 22 whether the current procedures for disputing shortfalls,  
 23 discrepancies and transaction corrections are adequate.

24 At its core is this question: were subpostmasters  
 25 given a fair procedure for disputing sums of money that

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1 trading period 9 of 2011. You will hear evidence in due  
 2 course on Fujitsu's investigation of this problem, which  
 3 it found affected 14 branches. You will hear evidence  
 4 on how the 2012 discrepancies were dealt with at the  
 5 time. You will wish to consider how long this bug  
 6 occurred, being caused by an intended fix to  
 7 an archiving strategy, and why it was not identified  
 8 earlier. You will wish to investigate who knew what and  
 9 when about those problems.

10 In the last few minutes I have summarised four bugs  
 11 from a list of 25 identified by Mr Justice Fraser. You  
 12 will hear evidence, I repeat, on more bugs, errors and  
 13 defects in due course. This summary, however, gives  
 14 a flavour of the varied ways in which the integrity of  
 15 Horizon could be called into question. You will wish to  
 16 consider what the relevant parties did with the  
 17 knowledge that they did have about these bugs, errors  
 18 and defects, both collectively and individually.

19 I now turn to the issue of the resolution of  
 20 disputes between the Post Office and subpostmasters.

21 **SIR WYN WILLIAMS:** Mr Beer, before you do that, could you  
 22 just tell me whether I look any differently on the  
 23 screen, in terms of colouring, et cetera, because some  
 24 of the lights have just gone out in my house. It  
 25 doesn't matter if I look as I started this morning but

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1 the Post Office claimed were owed to it? You will wish  
 2 to consider in answering the questions I've just listed  
 3 the evidence that you have heard in the human impact  
 4 hearings of individual accounts on how the disputes  
 5 process was handled. You will also hear evidence from  
 6 employees of the Post Office and Fujitsu, who played  
 7 a role in evaluating the validity of individual cases.

8 I'm going to outline a number of separate issues as  
 9 part of this part of the opening: first, the contractual  
 10 obligations that subpostmasters had and the  
 11 Post Office's general policy on losses; second, what it  
 12 meant to select "settle centrally" at the end of  
 13 a trading period; third, what transaction corrections  
 14 were and the process for disputing them; fourth, the  
 15 role of investigation; and, fifth, I'll finally touch  
 16 briefly on the role of audits.

17 So, first, contractual obligations and policies on  
 18 losses.

19 The starting point for dispute resolution is what  
 20 the Post Office considered its contractual position to  
 21 be. At its core was the position that the subpostmaster  
 22 was liable for any shortfalls or discrepancies showing  
 23 as a loss in his or her branch. This position was  
 24 maintained on the basis that, if it appeared on the  
 25 system and was not subject to a transaction correction,

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1 then a loss existed. This loss had to be accounted for  
2 by the subpostmaster and it had to be made good.

3 These positions were firmly routed in the Post  
4 Office's policies and practices towards subpostmasters.

5 Turning, for example, to the Post Office's "Losses  
6 Policy -- Overarching (Branches)" of 2006, if we can  
7 look at POL00030562 and turn to page 5, we can see, if  
8 you scroll down, please, at the foot of the page under  
9 "Section 2 -- Liability":

10 "In general, agents are liable for all losses,  
11 including counterfeits, under their contractual  
12 responsibility. DMB staff [that's directly managed  
13 branch staff] are covered by the conduct code."

14 This particular expression of the policy is from  
15 2006 but it reflects the general position.

16 You will also recall that this was the Post Office's  
17 firm position in the Group Litigation. You will hear  
18 evidence as to what this deep-seated position meant when  
19 it came to challenging the shortfalls showing on the  
20 Horizon System.

21 That document can come down.

22 As part of Phase 4, which I will come to later, you  
23 will go on to consider the civil actions taken against  
24 subpostmasters to recover these losses and will consider  
25 the Post Office's decisions to prosecute individuals for

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1 so, in due course, you will have his evidence on what  
2 his guidance note was intended to achieve but we can  
3 understand a little from the document's plain English.

4 There's a section which says: "What happens when you  
5 'settle centrally'. This stated:

6 "If you have a loss or gain in your branch and  
7 choose to 'settle centrally', this means that you accept  
8 the loss or gain and your branch is returned to  
9 balance", and then placed in brackets, "(unless you  
10 follow the dispute process)."

11 The guidance went on to say that once "settled  
12 centrally" has been selected the loss is transferred to  
13 the "customer account". It then said:

14 "The customer account is managed by Product and  
15 Branch Accounting, and we then start the debt recovery  
16 process to recover the outstanding amounts."

17 In other words, unless you raise a dispute, the Post  
18 Office's debt recovery process is instantly engaged.  
19 From that moment onwards, the shortfall was treated as  
20 a debt owed by the subpostmaster.

21 The guidance plainly discouraged subpostmasters from  
22 trying to dispute discrepancies. Under a heading  
23 "Resolving branch discrepancies", Mr Winn wrote:

24 "It is your responsibility to resolve branch  
25 discrepancies. If you believe a transaction correction

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1 theft and false accounting, on the basis of the data  
2 shown on Horizon. These positions, again, were all on  
3 the basis that the Horizon data showed an actual loss  
4 that had to be accounted for. It's the thread that runs  
5 through the entirety of this Inquiry.

6 I turn secondly to consider the meaning of "settle  
7 centrally".

8 The real sting in the tail to the principle that  
9 subpostmasters were responsible for losses shown on  
10 Horizon was the obligation imposed on them to accept  
11 those losses at the end of a trading period. As found  
12 by Mr Justice Fraser in the common issues trial and as  
13 I mentioned a moment ago, it is accepted that, following  
14 the IMPACT programme under Legacy Horizon,  
15 a subpostmaster had two options at the end of a trading  
16 period: settle centrally or make good the discrepancy  
17 with cash. There was no option to indicate that  
18 an amount was disputed on the Horizon System itself.

19 You will hear evidence about the process by which  
20 disputes were raised by subpostmasters when a shortfall  
21 or discrepancy arose.

22 By way of example, in 2009, the branch improvement  
23 and liaison manager, Andy Winn, issued guidance on what  
24 "settle centrally" meant. That's at POL00032558. The  
25 Inquiry has sent a request for evidence to Mr Winn and

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1 is needed to resolve the discrepancy you should contact  
2 the appropriate department in Product and Branch  
3 Accounting via the NBSC."

4 As I have already explained, the NBSC, the Network  
5 Business Support Centre, was the Post Office's telephone  
6 support service. So the same team that was supposed to  
7 offer advice and assistance was charged with resolving  
8 disputes between the subpostmaster and the Post Office.

9 The guidance went on to inform subpostmasters that  
10 they could make written submissions if their disputed  
11 discrepancy was not allowed and:

12 "... the debt recovery process will then be  
13 suspended pending a written response."

14 To be clear, the debt recovery process was not  
15 suspended pending the determination or subject to any  
16 formal written appeals process. It was said to be  
17 suspended pending a written response. The written  
18 response, it can only be assumed, would be sent from the  
19 relationship manager to whom letters were to be  
20 addressed when raising a dispute.

21 As you have heard, many subpostmasters felt that the  
22 process for disputing a discrepancy lacked any kind of  
23 transparency or due process and you may wish to consider  
24 whether the process set out in the guidance note,  
25 alongside the further evidence that you will consider,

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1 enabled subpostmasters to have any real chance at  
2 successfully disputing a discrepancy.

3 Can I turn to transaction corrections. You have  
4 heard me mention the term "transaction corrections"  
5 a number of times already. They were the method by  
6 which the Post Office could remedy discrepancies on  
7 Horizon that it accepted to be inaccurate. I have  
8 already mentioned the incidences involving Camelot  
9 transactions. As set out in the guidance produced by  
10 Mr Winn, they could be requested by subpostmasters  
11 should they wish to dispute a discrepancy.

12 A number of issues with the process of issuing  
13 transaction corrections were documented over the years  
14 and I'm going to use one of the reviews of a transaction  
15 process as an example.

16 In October 2007, a document entitled "Transaction  
17 Corrections Process Review for Agency Branches" was  
18 issued by the Post Office. That's at POL00039024. It  
19 explained that the Product and Branch Accounting Team's  
20 objective was to balance the ledgers between clients and  
21 Post Office branches. It acknowledged that:

22 "... how if any discrepancies are found during the  
23 process of matching the [client] data, a transaction  
24 correction is issued to the relevant Post Office to  
25 rectify the account. This usually has a financial

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1 centrally. This delays the process in recovering any  
2 outstanding monies, and can be used as a deliberate  
3 delaying tactic in order to delay making payment."

4 It is important to note two points. First, of  
5 course, that the subpostmaster had no option but to  
6 settle centrally or make the discrepancy good at the end  
7 of the month in order to continue trading. Secondly,  
8 the delay that would have been experienced on account of  
9 this system, in respect of debt recovery, would have  
10 been a matter of weeks, yet the key concern appears to  
11 have been the delay in recovery, rather than in  
12 ascertaining whether the subpostmaster was in fact  
13 correct. It was also felt that having to refer the  
14 dispute to a team outside of Product and Branch  
15 Accounting was further contributing to the delay. The  
16 report recommended that this referral to an outside team  
17 be removed, and any dispute be returned to the person  
18 who had issued the correction.

19 The third issue to be raised was the timeliness of  
20 recovering debt. While this was the subtext of the  
21 second concern voiced, it was also the more explicit  
22 concern of the third issue voiced on transaction  
23 corrections. It was felt, according to the report, that  
24 the need to issue "a piece of paper" to recover debts  
25 from subpostmasters when they had elected to settle

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1 impact on the branch, either by the subpostmaster having  
2 to make good any shortfall in cash ..." and then it  
3 continued.

4 The document went on to identify issues with the  
5 process for issuing transaction corrections. They  
6 included, firstly, the timeliness of transaction  
7 corrections. The document highlighted that in some  
8 cases it had taken two years for transaction corrections  
9 to have been issued to subpostmasters. It stated that:

10 "This leaves the subpostmaster feeling frustrated  
11 that they are being notified to rectify a mistake that  
12 they may not remember, or where the evidence has been  
13 destroyed that would support a dispute to the  
14 transaction."

15 The Inquiry may agree that this is an entirely  
16 understandable reaction as to why postmasters might feel  
17 that way.

18 Secondly, however, the process for disputing the  
19 transaction correction was subject to criticism on the  
20 basis that it appeared to be too lenient to  
21 subpostmasters. It says in the document:

22 "The current process for disputing transaction  
23 corrections allows the subpostmaster to challenge the  
24 error at every stage of the process, even after pressing  
25 the button on the Horizon System to settle the debt

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1 centrally was "resource hungry" and caused further  
2 delay. It also described how subpostmasters had the  
3 opportunity to delay the recovery of debt for 27 days if  
4 they settled centrally.

5 It's clear from this document that, notwithstanding  
6 the ability to dispute a transaction correction, the  
7 Post Office viewed any discrepancy or shortfall in the  
8 form of a loss showing on Horizon as a debt, and that  
9 the dispute process merely delayed the recover of that  
10 debt.

11 After this review in 2007, the process of  
12 transaction corrections was changed. As of 2011, the  
13 process was captured in a slide show at POL00039038. It  
14 needn't be displayed. The process remains similar to  
15 what it was before, but the need to refer the dispute to  
16 another team was removed. As I've explained, the first  
17 part of the process was comparing Horizon data with that  
18 of the Post Office's clients. The general position was  
19 that the Horizon data was assumed to be incorrect where  
20 it did not match the client's data, and a transaction  
21 correction was issued accordingly. We will be asking  
22 witnesses whether the same deference was accorded to  
23 subpostmasters and if not, why not.

24 It appears from this document that some  
25 subpostmasters referred to in this context are called

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1 "multiple". I pause there as I wish to suggest that you  
 2 may wish to consider whether language used to describe  
 3 people involved had any impact on how they were  
 4 perceived by those tasked with assisting and  
 5 investigating them. Where a subpostmaster was issued  
 6 with a transaction correction which they disputed, they  
 7 could gather evidence in order to dispute it. In  
 8 response, having been referred back to the person who  
 9 issued the transaction correction, that person had three  
 10 options: one, agree the dispute and issue a reversal  
 11 transaction correction; two, disagree the dispute and  
 12 the transaction correction would stand; or 3, request  
 13 more evidence from the branch.

14 As a result of this process, the person who issued  
 15 the original transaction correction, a member of the  
 16 Product and Branch Accounting Team had a great deal of  
 17 power in assessing whether a transaction correction  
 18 should stand. They were ultimately able to decide  
 19 whether to permit the subpostmaster's challenge or to  
 20 refuse it. It was in their discretion to decide whether  
 21 to give it the postmaster the opportunity to further  
 22 substantiate their case and, as set out in Mr Winn's  
 23 document, an appeal could be made to Mr Winn -- the same  
 24 Mr Winn who suit the settle centrally guidance. At that  
 25 stage, the subpostmaster was supposed to submit the

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1 communicated to the NBSC teams, then the operatives  
 2 could contact Fujitsu to see if there were any  
 3 identifiable issues with the function of Horizon in that  
 4 particular branch. You'll hear evidence about how the  
 5 NBSC dealt with these issues being raised and how they  
 6 communicated with the Products and Branch Accounting  
 7 team in relation to debt recovery. You will also  
 8 consider evidence about how the Post Office ultimately  
 9 decided to resolve the complaints and whether the  
 10 process was transparent and fair.

11 I will not deal with this now as there are differing  
 12 accounts as to how this worked in practice, and the  
 13 Inquiry is still in the process of gathering evidence on  
 14 the issue.

15 If no dispute was made to the NBSC or using the  
 16 transaction correction process, then the assumption was  
 17 that a debt existed and was to be repaid to the  
 18 subpostmaster. This seems to have been the case even  
 19 where the application of basic common sense would have  
 20 dictated that something had gone terribly wrong.

21 Picking just one example of this, can we look at  
 22 POL00004403.

23 In this case, the branch which had been issued with  
 24 a number of transaction corrections relating to the  
 25 National Lottery (that's the Camelot issue to which

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1 appeal in writing with "all the evidence available."

2 We have asked Mr Winn about the appeal process that  
 3 he oversaw, and you will hear evidence about that in due  
 4 course.

5 As part of this area of investigation, you will wish  
 6 to consider whether the transaction correction process  
 7 worked as it should, whether it was accessible to  
 8 subpostmasters and whether it was a fair procedure, and  
 9 you will hear evidence on the issue on whether, in  
 10 practice, it required to a postmaster to defend  
 11 a transaction correction.

12 Can I turn to investigations that were carried out  
 13 by the Post Office in order to resolve a dispute that  
 14 had arisen between a subpostmaster and the Post Office,  
 15 and can I consider two forms of investigation. First,  
 16 where a dispute was made in relation to a discrepancy to  
 17 the NBSC or made clear their dispute in writing; second,  
 18 where a dispute was not made through the official  
 19 channels but which surfaced as part of the debt recovery  
 20 process.

21 I'll come to the use of audits in due course.

22 However, for the purposes of Phase 3, our attention will  
 23 be on disputes that arose before the audits occurred or  
 24 which arose independently of them.

25 Turning to the first scenario, if a dispute was

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1 I have already referred) raised a point. In an email of  
 2 8 February 2007, a member of the debt recovery section  
 3 of the Products and Branch Accounting team, Jacqueline  
 4 Whitham -- you'll see her name at the top of the page --  
 5 gave an overview of the problem. She summarised in the  
 6 second paragraph that while a transaction correction for  
 7 the lottery had been issued for a credit of £22,778.40,  
 8 that credit had been "eaten up" or eaten into by a  
 9 lottery transaction correction which was a debit for  
 10 £34,028.

11 You will note that these transaction corrections,  
 12 some of which we know were issued up to two years after  
 13 the transactions to which they relate, are for extremely  
 14 significant sums of money, and they would be large sums  
 15 of money given that this branch in question was not  
 16 a particularly large one and was run by a family, like  
 17 many post offices.

18 If we look further down the page, under the --  
 19 that's it, thank you -- we can see that the email before  
 20 was sent by a Neil Barnard, who visited the branch to  
 21 investigate the discrepancies that existed, and in this  
 22 email Mr Barnard is requesting advice. We can see that  
 23 from that last paragraph on the screen there:

24 "Although I have no previous knowledge of the  
 25 branch, it would appear that the branch has been naive

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1 in accepting all of the above without question and  
2 without any supporting evidence. As things stand, they  
3 will end up paying half of their remuneration back to  
4 cover these repayments, which would certainly affect the  
5 viability of the branch."

6 The obvious question is why this absurd position had  
7 not been picked up before. Looking further back in the  
8 email chain, which I won't do now, we can see that  
9 Mr Barnard was asked to investigate because the branch  
10 was already repaying an existing debt when a new debt  
11 was added to what was owed.

12 In the chain, we can see that a Mr Brian Trotter,  
13 who held the position of contract service manager, had  
14 sent an email requesting that Mr Barnard look into the  
15 position. We've sent a Rule 9 request to Mr Trotter, so  
16 in due course you will hear his evidence as to what the  
17 general practice was in cases like this.

18 In this particular case, the email sets out what he  
19 thought. He said:

20 "I think this warrants further investigation. Can  
21 you contact the branch advise [sic] that because a debt  
22 is already being repaid, this debt will need to be  
23 settled in full immediately. If the branch is not in  
24 a position to repay, I may have to consider their  
25 contractual position."

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1 You will also consider the mechanisms by which the  
2 Post Office kept track of what the audits revealed and  
3 whether they took action in response. For example, in  
4 October 2004, a confidential report was written on  
5 branch auditing for the sixth period of the 2004/05  
6 financial year. Can we look at that, please. It's  
7 POL00047544.

8 In the first line of the executive summary at the  
9 foot of the page, it was identified that a loss from  
10 cash accounts from the first six months of the year  
11 amounted to £2.8 million from approximately 1,000  
12 audits. Of that £2.8 million of loss, £1.9 million was  
13 as a result of audits carried out in just 20 branches.  
14 In the context of puzzling over how this could be, the  
15 report observed:

16 "Although in some of these cases, there were  
17 indicators of errors being made which would be rectified  
18 by an error notice, there is also a significant risk  
19 that the losses identified in most of these cases will  
20 not be [covered]. It is also a concern that in spite of  
21 the size of the amounts of discrepancies,  
22 a precautionary suspension was not made in 35% of these  
23 cases."

24 The assumption appears to be that even though it  
25 seems as though errors have been made, the Post Office

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1 We can infer that what Mr Trotter refers to as the  
2 "contractual position" means the potential to terminate  
3 the subpostmaster's appointment and so, even before an  
4 investigation has been carried out, Mr Trotter's  
5 position appeared to be that the subpostmaster's  
6 position may be vulnerable if they do not repay the debt  
7 in full. And so stepping back as part of your  
8 enquiries, you will wish to consider whether putting the  
9 onus on subpostmasters to dispute discrepancies or  
10 transaction corrections was fair or appropriate and, as  
11 part of that, you will wish to take into account the  
12 balance of power as between the Post Office and  
13 subpostmasters, together with each of those parties'  
14 access to relevant information, as to the veracity and  
15 accuracy of the losses that were shown.

16 I turn briefly to mention audit, which you will  
17 consider as part of Phase 4 of the Inquiry. You have,  
18 of course, also heard evidence during the human impact  
19 hearings as to how subpostmasters felt they were treated  
20 by the auditors and how experienced the people carrying  
21 out the audits were. You will hear further evidence  
22 about audits, how they were carried out, and you will in  
23 particular -- and when they were carried out -- and you  
24 will wish to consider whether the process was fair and  
25 whether it was adequate.

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1 is significantly out of pocket. It also seems to be  
2 a concern that suspensions were not made as a rule,  
3 simply on the basis of the size of the discrepancy  
4 identified in the branch.

5 Turning if we can to the foot of page 2, a table  
6 begins and we're going to look at this over the next  
7 page. The following table details the 20 audits  
8 undertaken in 2004/05 that have revealed losses in  
9 excess of £25,000.

10 Thank you. And if we look at that and if we just  
11 scroll down, we see a list of all of the branches where  
12 losses were found in excess of £25,000. In some cases,  
13 specific reasons were given, including "System issues  
14 relating to bureau claimed" and in other instances  
15 simply "£59,000 declared shortage not made good" or  
16 "Cash figure inflated". There doesn't appear, at least  
17 in this report, to have been any appetite to get to the  
18 bottom of the reason why these losses may have been  
19 found.

20 You will hear further evidence on the approaches  
21 taken by the Post Office, both on a general level and in  
22 respect of individual audits. You will wish to consider  
23 whether they were conducted effectively and fairly and  
24 in the knowledge of the fact that Horizon was not  
25 infallible.

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1 That's all I wish to say at the moment about Phase 3  
2 of the Inquiry. Can I turn to the Inquiry's remaining  
3 phases.

4 I have spent a great deal of time addressing  
5 Phases 2 and 3 of the Inquiry because those are the  
6 phases that will be heard over the coming months. The  
7 Inquiry has disclosed a great deal of documents and  
8 witness statements covering those phases and we will  
9 continue to do so.

10 However, over the course of the next year, you will  
11 be hearing evidence relating to Phases 4 to 7. Phase 4  
12 will address action taken against subpostmasters and  
13 others. It will address policy making, audits and  
14 investigations, civil and criminal proceedings,  
15 knowledge of and responsibilities for failures in  
16 investigation, and disclosure.

17 Phase 5 will address the issues of redress, access  
18 to justice, the Second Sight review and report, the  
19 Complaint Review and Mediation Scheme, the conduct of  
20 the Group Litigation, and responding to the scandal and  
21 compensation schemes.

22 Phase 6 will address governance, the monitoring of  
23 Horizon, contractual arrangements, internal and external  
24 audit, technical competence, stakeholder engagement,  
25 oversight and whistleblowing.

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1 it's not obvious to you from what I've said already,  
2 that this part of my opening is less detailed and more  
3 light touch, as the Inquiry is still very much in the  
4 evidence gathering stage.

5 So litigation and appeals, the Group Litigation.  
6 I turn first to the Group Litigation that led to various  
7 judgments of Mr Justice Fraser. Those findings are what  
8 the Inquiry uses as the starting point for its own  
9 investigations and the bedrock upon which we direct our  
10 enquiries.

11 The catalyst that led to the commencement of the  
12 Group Litigation was the formation of the Justice for  
13 Subpostmaster Alliance, referred to as the JFSA, who had  
14 their first meeting in November 2009. At that first  
15 meeting as we heard during the human impact phase,  
16 involved some 30 subpostmasters. It grew significantly  
17 under the leadership of Alan Bates, who campaigned and  
18 who continues to campaign for fair compensation for  
19 subpostmasters.

20 The JFSA was instrumental in the Mediation Scheme  
21 that was set up in 2012 that I will mention in a moment.  
22 It was the JFSA who managed to secure the services of  
23 a law firm, and to obtain funding to bring claims in  
24 2015. Claims were eventually made by 555 individuals,  
25 the vast majority of whom were subpostmasters, but some

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1 Phase 7 will address current practice and procedure  
2 and the recommendations for the future.

3 You will hear from a wide range of witnesses from  
4 the Post Office, from Fujitsu, from subpostmasters, for  
5 the NFSP, from Government, from Second Sight, from  
6 investigators, from lawyers, and other senior and legal  
7 political figures. You will also hear from Duncan  
8 Atkinson, King's Counsel, an expert who has been  
9 instructed by the Inquiry to assess the Post Office's  
10 investigations and its prosecutions' policies and  
11 practices, and to analyse certain cases that you have  
12 selected.

13 In opening these phases today, I will identify,  
14 broadly chronologically, some of the key milestones in  
15 respect of advice and investigation that cut across  
16 Phases 4 to 6. Each of the events that I will address  
17 today played their own part in defining or challenging  
18 the approach that was taken by the Post Office and by  
19 the Government, including by or on behalf of senior  
20 executives and ministers towards subpostmasters, their  
21 attitude towards appeals, towards litigation, and  
22 towards compensation.

23 However, first, I'll briefly remind you, sir, of the  
24 various strands of litigation and criminal appeals that  
25 are the backdrop to these issues. I should say that if

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1 of which were crown employees.

2 These individuals sought to have the claims brought  
3 together and managed under a Group Litigation Order,  
4 a GLO. As you know, GLO is ordered where there are  
5 common issues of fact and law across a large number of  
6 claims. In these instances, the Civil Procedure Rules  
7 in this country acknowledge that it makes sense for  
8 those claims to be managed together and for special  
9 arrangements to be made to manage the litigation  
10 proportionately, such as the selection of test claims,  
11 as opposed to hearing evidence relating to each claim  
12 individually and separately.

13 On 22 March 2017, Senior Master Fontaine made a GLO  
14 and the claims proceeded to be managed together with  
15 Mr Justice Fraser as the managing judge.

16 Over the course of the Group Litigation,  
17 Mr Justice Fraser produced six judgments in total. Most  
18 of these related to procedural issues rather than going  
19 to the substance of the claim.

20 The critical substantive judgments are the third and  
21 sixth of the judgments referred to as the "Common Issues  
22 Judgment" and the "Horizon Issues Judgment"  
23 respectively.

24 It's helpful to set out, briefly, the key issues  
25 that were considered in each of those judgments. In the

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1 Common Issues Judgment they were: (i) the enforceability  
2 of some contractual terms in some of the contracts; (ii)  
3 whether the contract between subpostmasters and the Post  
4 Office formed a "relational contract" which implied  
5 a duty of good faith on both parties; and (iii) whether  
6 the Post Office was entitled to treat shortfalls in  
7 branch accounts showing on the Horizon System as a debt  
8 without further investigation.

9 It's fair to say that Mr Justice Fraser resolved all  
10 of these issues in favour of the subpostmasters'  
11 position, and this was a substantial blow to the Post  
12 Office's defence. You will be aware that following  
13 this, during the *Horizon Issues* trial, an unsuccessful  
14 application was made to Mr Justice Fraser to recuse  
15 himself.

16 Among Mr Justice Fraser's findings at this stage was  
17 that the Post Office, in demanding repayment of  
18 a shortfall shown by Horizon, had misstated the factual  
19 and legal liability of a subpostmaster to make good any  
20 losses. He described the Post Office's behaviour as  
21 "oppressive".

22 Turning, then, to the Horizon Issues Judgment, the  
23 key issues considered as part of this judgment were  
24 firstly the presence of bugs, errors and defects which  
25 were in fact present in the Horizon System, and over

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1 of Horizon accurately to process and to record  
2 transactions as alleged by the claimants.

3 Two. All the evidence in the *Horizon Issues* trial  
4 showed not only was there the potential for this to  
5 occur, but that it actually had happened, and on  
6 numerous occasions. This applied both to Legacy Horizon  
7 and also Horizon Online.

8 Mr Justice Fraser thirdly accepted the claimants'  
9 submissions that, in terms of likelihood, there was  
10 a significant and material risk on occasion of branch  
11 accounts being affected in the way alleged by the  
12 claimants by bugs, errors and defects.

13 Fourth, in his judgment, there was a material risk  
14 that such a shortfall in a branch's accounts was caused  
15 by the Horizon System during the years when both Legacy  
16 Horizon and Horizon Online were in use, which is 2000 to  
17 2010, and then 2010 to 2017 respectively.

18 There was a material risk -- fifthly -- for errors  
19 in data recorded within Horizon to arise in data entry,  
20 in transfer, or in processing of data in Horizon, in  
21 both Legacy Horizon and in Horizon Online.

22 Importantly, Mr Justice Fraser also found first that  
23 the Post Office had access to the causes of the alleged  
24 shortfalls in branches, including whether they were  
25 caused by errors, bugs or defects in Horizon, albeit

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1 what time. Secondly, whether Legacy Horizon or the  
2 first iteration of Horizon Online, was robust. Third,  
3 whether Fujitsu were able remotely to access a branch's  
4 data and inject or alter the data remotely. Fourth,  
5 whether adequate records were kept to substantiate the  
6 losses claimed. Fifth, whether adequate investigations  
7 took place to identify and remedy errors, bugs and  
8 defects.

9 Mr Justice Fraser's judgment in this regard was  
10 again highly critical of the Post Office's conduct. He  
11 found that there were numerous bugs, errors and defects  
12 in Horizon which were capable of causing, and in fact  
13 did cause, shortfalls in Post Office branches. He found  
14 that the evidence he had heard established 25 different  
15 bugs with the potential to impact upon branch accounts,  
16 with evidence of actual lasting impact having occurred  
17 as a result of 22 of them.

18 Horizon itself did not alert subpostmasters to the  
19 existence of any such bugs, errors or defects he found.  
20 His conclusions included the following: first, it was  
21 possible for bugs, errors and defects of the nature  
22 alleged by the claimants to have the potential both (a)  
23 to cause apparent or alleged discrepancies or shortfalls  
24 relating to subpostmasters' branch accounts or  
25 transactions, and also (b) to undermine the reliability

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1 that they would also rely on Fujitsu to undertake any  
2 investigations; and secondly, that Fujitsu had the  
3 ability and facility to insert, inject, edit or delete  
4 transaction data or data in branch accounts, to  
5 implement fixes in Horizon that had the potential to  
6 affect transaction data or data in branch accounts, or  
7 to rebuild branch transaction data, all without the  
8 knowledge or consent of the subpostmaster in question.

9 If Fujitsu injected a transaction into a branch  
10 account this "would look as though the subpostmasters  
11 had done it."

12 That's paragraph 1004 of his judgment.

13 He concluded that Legacy Horizon was "not remotely  
14 robust. The number, extent and type of impact on the  
15 numerous bugs, errors and defects that I have found in  
16 Legacy Horizon makes this clear."

17 That's paragraph 975.

18 HNG-X was slightly more robust, but still had  
19 a significant number of bugs, errors and defects,  
20 particularly in the period 2010 to 2015.

21 The litigation was settled shortly after the Horizon  
22 Issues Judgment was handed down, and I'll come to speak  
23 about that settlement in a moment.

24 It is worth noting that whilst some of these issues  
25 touched upon the conduct of Fujitsu, Fujitsu was not

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1 itself a party to the litigation. It is of course  
2 a Core Participant in this Inquiry, and we will be  
3 investigating much more fully the role that Fujitsu  
4 played, including in respect of the evidence that was  
5 and was not relied upon in the litigation.

6 In terms of the settlement, the Group Litigation was  
7 brought to an end by a Deed of Settlement dated  
8 10 December 2019. The Deed of Settlement made clear  
9 that none of its terms were to be construed as an  
10 admission of liability, and that the terms of the  
11 settlement were to be "in full and final settlement" of  
12 all of the claims made by the claimants, save for claims  
13 brought for malicious prosecution, which was defined in  
14 some narrow terms.

15 By clause 2.1 of the settlement, the Post Office  
16 agreed to make settlement payments which, in aggregate,  
17 amounted to £57.75 million. Of that sum, £15 million  
18 was earmarked for the legal costs of the solicitors and  
19 barristers who had acted for the claimants in the Group  
20 Litigation. £42 million was paid over "by way of  
21 damages, litigation funding, after-the-event costs or  
22 other costs or other relief claimed in the action."

23 However, as has been widely reported, only  
24 £10.5 million of that £42 million was shared between the  
25 claimants as compensation for the losses which they

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1 relation to legal representation. You stressed the need  
2 for progress on the Group Litigation Scheme, and address  
3 other aspects of that scheme, such as interim payments,  
4 and, finally, your update also addressed the Overturned  
5 Historic Convictions Scheme and the need for an  
6 independent person or panel to determine claims and  
7 resolve disputes. And you have recently announced, sir,  
8 as you know, a further hearing on 8 December of this  
9 year at which to monitor progress.

10 As part of Phase 5 of the Inquiry, you will examine  
11 the extent to which the Post Office has delivered on its  
12 commitments, and the extent to which the schemes provide  
13 an adequate means for affected subpostmasters, managers  
14 and assistants to obtain financial redress for the  
15 wrongs that they have suffered.

16 Sir, I'm about to turn to the CCRC and the criminal  
17 appeals. Might that be an appropriate moment to break  
18 for lunch?

19 **SIR WYN WILLIAMS:** Of course, yes. We will begin again at  
20 2.00 pm.

21 **MR BEER:** Thank you very much, sir.  
22 (12.58 pm)

(The Short Adjournment)

24 (2.00 pm)

25 **SIR WYN WILLIAMS:** Thank you.

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1 claimed in the litigation. A very substantial  
2 proportion of the settlement payment was swallowed up in  
3 litigation funding and other costs.

4 Most, if not all, of the claimants received a sum by  
5 way of compensation that was substantially less than the  
6 alleged losses which they had claimed in the Group  
7 Litigation.

8 You, sir, have already begun your investigation into  
9 the various compensation schemes that have been put in  
10 place since then, namely: the Historical Shortfall  
11 Scheme; secondly, a scheme referred to as the Overturned  
12 Historic Convictions Scheme, which was established to  
13 provide interim and final payments for subpostmasters  
14 convicted on the basis of evidence generated by Horizon,  
15 and whose convictions have been quashed; and, thirdly,  
16 a scheme called the Group Litigation Scheme, which is  
17 under development to provide further compensation for  
18 all the claimants in the Group Litigation who are not  
19 eligible for compensation under the overturned historic  
20 convictions scheme.

21 You have expressed concerns about the progress  
22 that's being made in this respect, and on 15 August  
23 issued a progress update which addressed delays in  
24 determining certain aspects of the HSS and the  
25 amendments that should be made to it, including in

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1 **MR BEER:** I was turning to the CCRC and criminal appeals.

2 The CCRC is a statutory body with the power to refer  
3 criminal cases to the Court of Appeal Criminal Division,  
4 where it considers that there is a real possibility that  
5 a conviction may be overturned. In March 2021 the Court  
6 of Appeal considered 42 convictions that had been so  
7 referred, following the judgments by Mr Justice Fraser.

8 As you know, there were two grounds of abuse of  
9 process that were pursued before the Court of Appeal as  
10 grounds of appeal: first, that the defendants could not  
11 have a fair trial; and, secondly, that his or her trial  
12 was an affront to the conscience of the court.

13 The Court of Appeal, having considered the judgments  
14 of Mr Justice Fraser and the individual circumstances of  
15 the cases before the court, held that the failures in  
16 investigation and disclosure were such as to mean that  
17 a fair trial was not possible in any of the cases where  
18 Horizon data had been essential to the prosecution.  
19 That constituted all but three of the appeals before it.

20 Moreover the court found that:

21 "The failures of investigation and disclosure were  
22 ... so egregious as to make the prosecution of any of  
23 those cases an affront to the conscience of the court."

24 So in all but three cases the appellants'  
25 convictions were quashed. Further appeals have

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1 consequently taken place in respect of more  
2 subpostmasters and others who were convicted, and  
3 further convictions have been quashed and continue to be  
4 quashed.

5 With that criminal and civil litigation in mind the  
6 key milestones in advice and investigations that I will  
7 address over the remainder of today, although no doubt  
8 there will be others in due course, are as follows:  
9 firstly, the Helen Rose Report, a 2013 report by the  
10 Post Office's security fraud analyst, which touched on  
11 Horizon integrity issues.

12 Secondly, the Second Sight Interim Report, a 2013  
13 report by forensic accountants, which, on an initial  
14 review, did not identify systemic issues with Horizon,  
15 but which identified bugs and was critical of the Post  
16 Office's handling of its investigation.

17 Thirdly, the Clarke Advices, namely advice from  
18 Simon Clarke, a barrister at the Post Office's  
19 solicitors, Cartwright King, again in 2013. A first  
20 significant advice addressed to the reliance on Gareth  
21 Jenkins as an expert witness in Post Office prosecutions  
22 will be considered and a second advice concerning the  
23 need to record and retain information.

24 Fourth, the Second Sight Report itself, which was  
25 finally completed on 9 April 2015, and which, amongst

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1 article, she referred to problems with Horizon. In the  
2 same year, two Members of Parliament reported their  
3 constituents' concerns about Horizon to the Minister of  
4 Postal Affairs, who in turn forwarded their letters to  
5 the managing director of the Post Office.

6 You, sir, will wish to investigate those early  
7 reports and examine the response to them.

8 As I have already discussed in relation to Phase 3,  
9 this will include the August 2010 report by Mr Ismay  
10 entitled "Horizon -- Response to the Challenges  
11 Regarding Systems Integrity".

12 The Inquiry will investigate why little appears to  
13 have been done in the intervening period before the  
14 reports, the eight reports, and advices which I now turn  
15 to address.

16 First, the Helen Rose Report. On 12 June 2013,  
17 Helen Rose wrote a report in respect of Horizon Issues  
18 at the Lepton Branch. We needn't turn it up but that's  
19 POL00030214. Helen Rose was a Post Office security  
20 fraud analyst who was looking into a transaction  
21 correction at the branch because the postmaster had  
22 denied reversing a transaction for £76.09 and who had  
23 involved a forensic accountant as he believed his  
24 reputation was in doubt.

25 The report included the contents of a series of

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1 other things, was critical of the access that was  
2 provided by the Post Office to documents that were  
3 considered necessary for the purposes of that  
4 investigation.

5 Fifth, various advices from Brian Altman King's  
6 Counsel in the period 2013 to 2015, which addressed the  
7 review being carried out by Cartwright King, which  
8 addressed advice in relation to mediation, advice on the  
9 Post Office's prosecution role and advice on the  
10 charging of theft and false accounting.

11 Sixth, advice from Jonathan Swift, now Sir Jonathan  
12 Swift, and Christopher Knight in 2016, that formed  
13 a review on behalf of the then chairman of Post Office,  
14 Tim Parker, concerning the steps taken in response to  
15 complaints by subpostmasters.

16 Seventh, various advice given by Mr Altman in the  
17 period from 2016 onwards, which followed the Swift  
18 review, addressing Post Office's criminal prosecutions  
19 and advice on the judgments of Mr Justice Fraser and  
20 their implications for the safety of convictions.

21 Then eighth, advice from various legal professionals  
22 in respect of the Group Litigation.

23 Of course, the story of wide scale and executive  
24 level knowledge can be traced further back than these  
25 reports. In 2009, in Rebecca Thomson's Computer Weekly

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1 emails between Ms Rose and Gareth Jenkins, whom I've  
2 already mentioned and we will come to again shortly,  
3 because, in addition to having significant input into  
4 the Horizon system as an employee of Fujitsu, he was  
5 also an expert witness used in the Post Office's  
6 prosecutions of subpostmasters.

7 During the course of her investigation, on the  
8 30 January 2013, Gareth Jenkins had stated in an email  
9 to Ms Rose that "It isn't clear what failed" in respect  
10 of the Lepton Branch, and an email from Ms Rose on  
11 13 February 2013 included the following important  
12 sentence:

13 "I know you are aware of all the Horizon integrity  
14 issues."

15 Whilst Ms Rose concluded that the system in that  
16 case had behaved as it should, she expressed concerns  
17 that:

18 "We cannot clearly see what has happened on the data  
19 available to us and this in itself may be misinterpreted  
20 when giving evidence and using the same data for  
21 prosecutions."

22 The recommendation was change the logs so that  
23 "system created reversals are clearly identifiable".

24 As I will come to explain, the content of those  
25 underlying emails and Ms Rose's report was later seen to

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1 be significant by Simon Clarke, the barrister at  
2 Cartwright King solicitors, who was concerned about the  
3 conduct of the Post Office's prosecutions.

4 Second, then, the interim report of Second Sight.  
5 In May 2012, following intervention by James Arbuthnot,  
6 now Lord Arbuthnot, the Post Office agreed to engaged  
7 a firm of forensic accountants to review Horizon.  
8 Following discussions involving the Post Office's senior  
9 manager, Lord Arbuthnot and Alan Bates and Kay Linnell  
10 of JFSA, Second Sight Support Services Limited, which  
11 I'm going to call "Second Sight", were appointed to  
12 carry out the review. The investigators were  
13 Ian Henderson and Ron Warmington.

14 It's worth noting at this stage, for reasons that  
15 will become clear in due course, that a paper was issued  
16 by the agreement of the Post Office and the JFSA called  
17 "Raising Concerns with Horizon", which sought to  
18 reassure subpostmasters. That's POL00000218. It was  
19 signed by the Post Office on 17 December and included  
20 the following paragraph:

21 "In order to carry out the Inquiry, Second Sight  
22 will be entitled to request information related to  
23 a concern from Post Office Limited and if Post Office  
24 Limited holds that information, Post Office Limited will  
25 provide it to Second Sight."

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1 produced in July 2013, it was observed that "whilst in  
2 no way minimising the potential importance of the cases  
3 under review, this level of response suggests that the  
4 vast majority of subpostmasters and branches are at  
5 least reasonably happy with the Horizon System".

6 That observation was repeated by the Post Office and  
7 others in the years that followed and the Inquiry will  
8 investigate why so few individual subpostmasters came  
9 forwards at that time.

10 Second Sight conducted what were called Spot  
11 Reviews. That is because the investigators considered  
12 that it would not be it efficient or cost effective to  
13 examine all of the issues raised by subpostmasters or  
14 covered in the Post Office case files. Instead the  
15 investigators will conduct a "fast track" review of the  
16 information available in order to identify the key  
17 issues that were relevant to the remit of the  
18 investigation.

19 Each issue was then dealt with as a Spot Review.  
20 A case with multiple issues would give rise to multiple  
21 Spot Reviews, each of which would be dealt with on  
22 an individual basis.

23 The reports issued by Second Sight were issued in  
24 a way that maintained the anonymity of each individual  
25 subpostmaster.

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1 The remit of the investigation was defined in Second  
2 Sight's Interim Report, which is POL00029650, as  
3 follows:

4 "... to consider and to advise on whether there are  
5 any systemic issues and/or concerns with the Horizon  
6 System, including training and support processes, giving  
7 evidence, and reasons for the conclusions reached."

8 It was agreed that Second Sight's report would:

9 "... report on the remit and if necessary will  
10 contain recommendations and/or alternative  
11 recommendations to Post Office Limited relating to the  
12 issues and concerns investigated during the Inquiry.  
13 The report and recommendations are to be the expert and  
14 reasoned opinion of Second Sight in the light of the  
15 evidence seen during the Inquiry."

16 Second Sight had been asked to investigate  
17 47 individual cases that had been submitted to either  
18 the JFSA or to the office of Lord Arbuthnot and which  
19 had been highly critical of the Horizon System and, in  
20 many cases, the way that the Post Office had dealt with  
21 the matters reported.

22 After notifying the wider Post Office Network about  
23 the proposed investigation, an additional 14 cases were  
24 accepted for investigation.

25 At the outset of Second Sight's report, which was

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1 Second Sight noted early on in the interim report  
2 that the Post Office's responses to the Spot Reviews  
3 were long and highly technical documents which in some  
4 cases presented counter assertions based on the standard  
5 operating procedures and controls, rather than "tangible  
6 evidence" of what had actually happened.

7 The interim report addressed four spot reviews. In  
8 respect of whether defects in Horizon caused some of the  
9 losses for which subpostmasters and their staff were  
10 blamed, Second Sight said there was still much work to  
11 be done to investigate, but they were able to conclude  
12 that, in one of the four cases, "although the Horizon  
13 System operated as designed, the lack of timely,  
14 accurate and complete information presented to the  
15 subpostmaster was a significant factor in his failing to  
16 follow the correct procedure".

17 That's POL00029650, at page 5.

18 In another, the Post Office made changes to the  
19 relevant standard operating procedures just a few days  
20 after the subpostmaster was suspended and Second Sight  
21 noted that it is possible that if that change in  
22 procedures had been implemented earlier, many of the  
23 problems would not have occurred.

24 During the course of their investigation, the Post  
25 Office had disclosed to Second Sight the existence of

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1 "defects" in Horizon that had impacted some 76 branches.  
 2 This included, firstly, the receipts and payments  
 3 mismatch problem, that was said by the Post Office to  
 4 have impacted 62 branches; secondly, the local suspense  
 5 account problem, which was said by the Post Office to  
 6 have affected 14 branches; and, thirdly, one other  
 7 single bug in the Horizon software.

8 The report from Second Sight detailed a wide range  
 9 of frequently reported issues. Their conclusion in this  
 10 regard was pointed, stating -- and this is the same  
 11 reference, page 7 at paragraph 7.3:

12 "We can't help concluding that had POL investigated  
 13 more of the 'mysterious shortages' and problems reported  
 14 to it, with the thoroughness that it has investigated  
 15 those reported to it by Second Sight, POL would have  
 16 been in a much better position to resolve the matters  
 17 raised, and would also have benefited from process  
 18 improvements."

19 The authors noted that the investigation division in  
 20 the Post Office was not contractually required to  
 21 enquire into matters where crime was not suspected.  
 22 They noted other issues, such as complaints by  
 23 subpostmasters that they were only provided with a full  
 24 copy of their contract with the Post Office when the  
 25 Post Office commenced litigation against them or

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1 an appropriate level with the Post Office.

2 Fifth, the lack of an effective outreach  
 3 investigations function with the Post Office resulted in  
 4 the Post Office failing to identify the root cause of  
 5 problems and missing opportunities for process  
 6 improvements.

7 Sixth, the end of the trading period processes could  
 8 be problematic for individual subpostmasters,  
 9 particularly if they were dealing with unresolved  
 10 transaction corrections. The lack of a suspense account  
 11 option meant it was difficult for disputed transaction  
 12 corrections to be dealt with in a neutral manner.

13 On the day that the interim report was published,  
 14 the Post Office announced the creation of a Mediation  
 15 Scheme. Its press notice, having quoted from the then  
 16 chief executive Paula Vennells, announced as follows,  
 17 this is CWU00000002:

18 "... the creation of a working party to work  
 19 collaboratively to complete the review of cases started  
 20 by Second Sight last year. This would examine the  
 21 themes identified by Second Sight and consider all cases  
 22 brought forward by the JFSA and MPs, together with any  
 23 new themes which emerge from these cases."

24 On 26 August 2013 the Post Office made a further  
 25 announcement and created the initial Complaint Review

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1 recovery action against them.

2 The Interim Report's conclusions were preliminary  
 3 only, acknowledging that there was still much work to be  
 4 done. Nevertheless, the conclusions were as follows --  
 5 same reference page 8:

6 First, Second Sight had so far found no evidence of  
 7 system-wide, systemic, problems with the Horizon  
 8 software.

9 Second, they were aware of two incidents where  
 10 defects or bugs in the Horizon software gave rise to  
 11 76 branches being affected by incorrect balances or  
 12 transactions, which took some time to identify and to  
 13 correct.

14 Third, occasionally an unusual combination of  
 15 events, such as a power or communications failure during  
 16 the processing of a transaction could give rise to  
 17 a situation where timely, accurate and complete  
 18 information about the status of a transaction was not  
 19 immediately available to a subpostmaster.

20 Fourth, when individual subpostmasters experienced  
 21 or reported problems, the Post Office's response could  
 22 appear unhelpful, unsympathetic or simply fail to solve  
 23 the underlying problem. The lack of a user forum or  
 24 similar facility meant that the subpostmasters had  
 25 little opportunity to raise issues of concern at

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1 and Mediation Scheme, the objective of which was to  
 2 "address the concerns raised by some subpostmasters  
 3 regarding cases which they feel require further  
 4 resolution".

5 A working group, comprising the Post Office, JFSA  
 6 and Second Sight was established to develop and monitor  
 7 the scheme and Sir Anthony Hooper, a former Court of  
 8 Appeal judge, was appointed as the independent chair.

9 The scheme received 150 applications before the  
 10 deadline for applications expired on 18 November 2013.

11 There are a number of aspects of the interim report  
 12 that will become important parts of your investigation.  
 13 One of these is the interim finding by Second Sight that  
 14 they had so far found no evidence of system-wide,  
 15 systemic problems with the Horizon software. The  
 16 Inquiry will examine to what extent that finding was  
 17 used or misused by the Post Office and others to support  
 18 or justify their actions against subpostmasters and then  
 19 in litigation.

20 Can I turn to the Clarke Advices.

21 By July 2013, the Helen Rose Report and the  
 22 Second Sight Interim Report had been completed and it  
 23 became clear that there were issues with the disclosure  
 24 that had been given in criminal prosecutions. Simon  
 25 Clarke, a barrister at Cartwright King Solicitors,

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1 became concerned about the conduct of the prosecutions.  
 2 On 8 July 2013, Mr Clarke advised on the need to conduct  
 3 a review of all Post Office prosecutions so as to  
 4 identify those who ought to have had the certain  
 5 material concerning problems with Horizon disclosed to  
 6 them, as well as a review of current cases where there  
 7 had been no disclosure when there ought to have been.

8 He indicated that the existence of bugs needed to be  
 9 disclosed to defendants, where the test for the  
 10 disclosure was met, and he set out the scope of the  
 11 exercise to be conducted.

12 That exercise has been referred to as the CK --  
 13 referring to Cartwright King -- the CK Sift Review and  
 14 that reviewed all cases conducted since 1 January 2010.

15 The Inquiry will, in due course, ask to what extent  
 16 this exercise was truly independent and whether it was  
 17 sufficient in its oversight.

18 On 15 July 2013, Mr Clarke wrote an advice on the  
 19 continuing use of Gareth Jenkins as a prosecution  
 20 witness. The advice was entitled:

21 "Advice on the use of expert evidence relating to  
 22 the integrity of the Fujitsu Services Limited Horizon  
 23 system."

24 I wonder whether we could turn that up.  
 25 POL00006798, thank you.

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1 that would drive the reader to the conclusion that there  
 2 must not be any bugs.

3 Can we turn to page 13 of the advice, please.

4 At paragraph 37 in his "Conclusions", Mr Clarke  
 5 asked "What does all this mean?" He answered his  
 6 question, quote:

7 "In short, it means that Dr Jennings [that's  
 8 Mr Jenkins] had not complied with his duties to the  
 9 court, the prosecution or the defence. It is pertinent  
 10 to recall the test under which a prosecution expert  
 11 labours [that's his word]: '... an expert witness  
 12 possessed of material which casts doubt upon his opinion  
 13 is under a duty to disclose the fact of the solicitor  
 14 instructing him, who in turns has a duty to disclose  
 15 that material to the defence. The duty extends to  
 16 anything which might arguably assist the defence.  
 17 Moreover, it is a positive duty."

18 His footnoted reference is to a decision of the  
 19 Court of Appeal in *Ward*.

20 In paragraph 38, Mr Clarke advised as follows:

21 "The reasons as to why Dr Jenkins failed to comply  
 22 with this duty are beyond the scope of this review. The  
 23 effects of that failure however must be considered.

24 I advise the following to be the position:

25 "[1] Dr Jenkins failed to disclose material known to

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1 I'll introduce it in summary first.

2 Mr Clarke explained in the advice that the Royal  
 3 Mail Group and Post Office had relied on Mr Jenkins or  
 4 "Dr Jenkins" or "Dr Jennings", as he is referred to by  
 5 Mr Clarke, for many years, and had provided many expert  
 6 statements in support of prosecutions, that it had  
 7 negotiated with and arrived at joint conclusions and  
 8 joint reports with defence experts and that he had  
 9 attended court to give evidence on oath at criminal  
 10 trials. Five recent examples were selected by  
 11 Mr Clarke.

12 Mr Clarke identified that the Helen Rose Report and  
 13 the Second Sight Interim Report had both raised concerns  
 14 concerning bugs. He then referred to a conversation on  
 15 27 June between the Post Office and Cartwright King,  
 16 which identified that some within the Post Office had  
 17 been aware of bugs affecting up to 30 offices. On  
 18 28 June 2013, Mr Jenkins confirmed that he had told  
 19 Second Sight about two bugs during the course of their  
 20 investigation. That's the receipts and payments  
 21 mismatch and the local suspense account bugs.

22 Mr Clarke highlighted that expert statements had  
 23 been provided by Gareth Jenkins in criminal proceedings,  
 24 all attesting to the robustness and integrity of Horizon  
 25 and expressed in terms and were phrased in such a way

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1 him but which undermines his expert opinion. This  
 2 failure is in plain breach of his duty as an expert  
 3 witness.

4 "[2] Accordingly, Dr Jenkins' credibility as  
 5 an expert witness is fatally undermined; he should not  
 6 be asked to provide expert evidence in any current or  
 7 future prosecution.

8 "[3] Similarly, in those current and ongoing cases  
 9 where Dr Jenkins has provided an expert witness  
 10 statement, he should not be called upon to give that  
 11 evidence. Rather, we should seek a different,  
 12 independent expert to fulfil that role.

13 "[4] Notwithstanding that the failure is that of  
 14 Dr Jennings and, arguably, of Fujitsu Services Limited,  
 15 being his employer, this failure has a profound effect  
 16 on [Post Office Limited] and [Post Office Limited]  
 17 prosecutions, not least because by reason of Dr Jenkins'  
 18 failure, material which should have been disclosed to  
 19 defendants was not disclosed, thereby placing [Post  
 20 Office Limited] in breach of their duty as  
 21 a prosecutor."

22 Next:

23 "By reason of that failure to disclose, there are  
 24 a number of now convicted defendants to whom the  
 25 existence of bugs should have been disclosed but was

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1 not. Those defendants remain entitled to have  
2 disclosure of that material notwithstanding their now  
3 convicted status."

4 He then turns in brackets to the review.

5 Next:

6 "Further, there are also a number of current cases  
7 where there has been no disclosure where there ought to  
8 have been. Here we must disclose the existence of the  
9 bugs to those defendants where the test for disclosure  
10 is met."

11 Lastly:

12 "In an appropriate case the Court of Appeal will  
13 consider whether or not any conviction is unsafe. In  
14 doing so they may well inquire into the reasons for  
15 Dr Jenkins' failure to refer to the existence of bugs in  
16 his expert witness statement and evidence."

17 End of quotes.

18 That advice was given to the Post Office in  
19 July 2013, eight years before the *Hamilton* appeals. It  
20 was not disclosed until November 2020. The Inquiry will  
21 seek to establish why the issues raised in the advice  
22 and the advice itself, which was so important to the  
23 Court of Appeal's subsequent findings, were not  
24 disclosed earlier by the Post Office.

25 Meetings had been taking place between the Post

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1 conference call, which I understand to have taken place  
2 on the morning of Wednesday 31st July, it became unclear  
3 as to whether and to what extent material was either  
4 being retained centrally or disseminated. The following  
5 information has been relayed to me:

6 "i. The minutes of a previous conference call had  
7 been typed and emailed to a number of persons. An  
8 instruction was then given that those emails and minutes  
9 should be, and have been, destroyed: the word 'shredded'  
10 was conveyed to me.

11 "ii. Handwritten minutes were not to be typed and  
12 were to be forwarded to POL's Head of Security.

13 "iii. Advice had been given to POL which I report  
14 as relayed to me verbatim [then in italics]:

15 "'If it's not minuted it's not in the public domain  
16 and therefore not disclosable.

17 "'If it's produced it's available for disclosure --  
18 if not minuted then technically it's not.'

19 "iv. Some at POL do not wish to minute the weekly  
20 conference calls."

21 That information was clearly of concern to Mr Clarke  
22 and so he wrote the shedding advice.

23 That advice contained trenchant criticisms. He made  
24 it clear that there was a duty to record and to retrain  
25 material but could not be abrogated. He explained that

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1 Office and Cartwright King in July of that year, 2013,  
2 to consider issues relating to Horizon and the  
3 prosecution of offences. Mr Clarke had advised that  
4 there ought to be a single central hub to act as the  
5 primary repository for all Horizon-related issues.  
6 Participants were apparently informed that they should  
7 bring all Horizon-related issues that they had  
8 encountered into that meeting. Minutes were to be taken  
9 at the meeting. They were to be centrally retained and  
10 disseminated to those who required the information.

11 At some point between the conclusion of a conference  
12 call on 31 July 2013 and a subsequent advice that he  
13 wrote, it became unclear to Mr Clarke as to whether and  
14 to what extent material was either being retained or  
15 centrally disseminated in accordance with those  
16 instructions.

17 Information was relayed to Mr Clarke, and we can see  
18 that in his subsequent advice. Can we look at  
19 POL00006799. This is a separate advice called the duty  
20 to record and retain material, sometimes referred to as  
21 the shredding advice.

22 Can we turn over the page, please, and look at  
23 paragraph 5. He refers to the conference call to which  
24 I've referred, and says:

25 "At some point following the conclusion of the third

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1 to do so would amount to a breach of the law and, in the  
2 case of solicitors and counsel, serious breaches of  
3 their respective codes of conduct. Mr Clarke advised  
4 that where such a decision was taken, partly or wholly  
5 in order to avoid future disclosure obligations, it may  
6 well amount to the crime of conspiracy to pervert the  
7 course of justice.

8 Further, that if contrary advice was given, his own  
9 advice would itself become disclosable.

10 Mr Clarke set out in strong terms that the only  
11 proper way forward was for the conference calls to be  
12 minuted properly, these minutes to be centrally retained  
13 and made available to all those who properly required  
14 access to them.

15 Further, he emphasised that individual investigators  
16 with knowledge were bound by both a duty to record and  
17 to retain information and to inform the prosecutor, the  
18 Post Office, about it. He emphasised the need for  
19 a mechanism to permit the collation of all Horizon  
20 related bugs, defects, complaints, queries and Fujitsu  
21 remedies arising from all sources into one location.

22 His conclusion was that any advice to the effect  
23 that, if material is not minuted or otherwise written  
24 down it doesn't fall to be disclosed, was wrong, and  
25 represented a failing fully to appreciate the duties of

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1 fairness and integrity placed upon a prosecutor's  
2 shoulders.  
3 The Inquiry will seek to establish what it was that  
4 the Post Office had destroyed and look into whether  
5 there was a culture of not recording information, of  
6 document destruction and of withholding important  
7 information from disclosure. It will also, of course,  
8 look into who was aware of Mr Clarke's advice, or the  
9 effect of it, or any of its contents, and what they did  
10 with that knowledge and what subsequent action was taken  
11 on the basis of it.

12 That can come down from the screen.

13 Can I return to the Detica report.

14 Meanwhile, Detica, a subsidiary of BAE Systems, had  
15 been carrying out an investigation and on 1 October 2013  
16 published a report called "Fraud and Non-conformance in  
17 the Post Office; challenges and Recommendations".  
18 That's POL00029677.

19 This followed a pilot which looked at the data that  
20 was available to security teams relating to branch  
21 activities and transactions and the quality of  
22 information and processes shared by the central teams.  
23 It also conducted a detailed data analysis of branch  
24 behaviour. The report had been commissioned by the Post  
25 Office's head of security, John Scott, and its legal and

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1 a failure of governance.

2 Can I turn to the Second Sight Report. By the  
3 summer of 2014, on 25 July, Second Sight issued what was  
4 entitled "Briefing Report -- Part One". That dealt  
5 with, first, the general information about the Post  
6 Office, its branches and the role of subpostmasters;  
7 a description of the training and support functions as  
8 well as the Post Office audit and investigation  
9 processes; an overview of the Horizon System and  
10 associated equipment; an introduction to the application  
11 of double entry accounting in Horizon; a description of  
12 significant branch operating and reporting procedures  
13 and the associated processing of transactions;  
14 an outline of the treatment of losses and surpluses;  
15 an analysis of typical errors.

16 Second Sight then issued a first version of their  
17 "Part Two" report on 21 August 2014, which recognised  
18 that a number of issues were still under investigation.  
19 The Post Office provided a response to it on  
20 22 September 2014.

21 The Inquiry will hear about some important events  
22 which occurred shortly before the final report was  
23 published. Before I address the substance of the final  
24 report, it's necessary to detail some of those events as  
25 they provide an important context.

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1 compliance director, Susan Crichton.

2 The Detica report was acknowledged to have taken  
3 place against the backdrop of wide-ranging changes  
4 within the Post Office, which included public discontent  
5 amongst subpostmasters relating to the Horizon System  
6 and the review of Horizon by Second Sight. The report  
7 identified a number of shortcomings that were said to  
8 pose serious risks to the financial performance of the  
9 business.

10 This included, amongst other things, findings that  
11 "Post Office systems are not fit for purpose in a modern  
12 retail and financial environment", expressing a concern  
13 about the difficulty in recording information from  
14 multiple transaction systems. The cross-reference to  
15 that is POL00029677, page 37, at paragraph 7.2.2.

16 It also criticised the investigations process,  
17 stating there needed to be "a concept of quality,  
18 control and rigour in the investigation process", same  
19 reference page 41, paragraph 7.4.1.3.

20 Pausing there, all of the events that I have so far  
21 addressed occurred in 2013. As part of Phase 6 of the  
22 Inquiry, we will be looking at what was going on at  
23 executive level and at board level in that period, and  
24 in the period that followed, to address the problems  
25 that were being raised and the extent to which there was

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1 By December 2014, Radio 4's Today Programme had  
2 a segment on Horizon. The programme first heard from  
3 Jo Hamilton who explained what had happened to her, and  
4 that she would love to see all of the subpostmasters'  
5 names cleared and would love to see them have some of  
6 their money back.

7 Next came Lord Arbuthnot, who spoke powerfully about  
8 the problems that the Mediation Scheme was facing. He  
9 said that the Post Office were trying to "sabotage that  
10 very mediation scheme that they set up and they're doing  
11 it in secret".

12 A significant part of his complaint was that, in his  
13 view, Second Sight had shown their independence and Post  
14 Office were trying to overcome their recommendations.  
15 He said that he had "lost faith in Post Office's  
16 determination to see it through to a proper end".

17 In response, Mark Davies, the communications  
18 director for the Post Office, emphasised what he said  
19 was a small number of people who said they'd had  
20 problems with Horizon and -- a phrase which I'll be  
21 coming back to -- the review had "found no evidence at  
22 all of any systemic problems with the Horizon System".

23 In words that would attract some further notoriety,  
24 Mr Davies said that he was sorry if people have "faced  
25 lifestyle difficulties, lifestyle problems as a result

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1 of their having been working in Post Office branches".

2 As part of this Inquiry, the strategies adopted by  
3 the Post Office in response to this emerging scandal and  
4 who was responsible for the formulation of those  
5 strategies and the development of them, will be  
6 investigated.

7 The Today Programme interview was followed shortly  
8 thereafter by a meeting of the Business Innovation and  
9 Skills Select Committee on 3 February 2015. In that  
10 committee, Ian Henderson of Second Sight told MPs that  
11 the Post Office was obstructing the work of Second  
12 Sight. This was denied by the then CEO of the Post  
13 Office, Paula Vennells.

14 It was also at this committee meeting that the  
15 General Secretary of the National Federation of  
16 subpostmasters, George Thompson, said, amongst other  
17 things, that the NFSP "represents 7,000 subpostmasters  
18 ... if there was a systemic problem ... we would be  
19 absolutely inundated" and, a little later "Over the  
20 15 years, the Horizon System has been fantastically  
21 robust".

22 On 10 March 2015, it was announced that the working  
23 group was to be wound up. According to Second Sight,  
24 this was the day before they were due to circulate  
25 a draft of the report to all members of the working

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1 relating to a small number of Post Office employees  
2 working at the Bracknell office of Fujitsu in 2008; and,  
3 third, detailed transactional records relating to the  
4 items held in Post Office's suspense accounts and to  
5 disputed transactions in a number of third-party client  
6 accounts held by Post Office.

7 In respect of the legal files, Second Sight  
8 explained that they could not properly test the Post  
9 Office's assertion that there was "no reason to conclude  
10 that any original prosecution was unsafe".

11 They were told that reviewing individual  
12 investigative and prosecution files didn't fall within  
13 their terms of reference.

14 We now know, of course, that the assertion that  
15 there was no reason to conclude that any original  
16 prosecution was unsafe -- something that Second Sight  
17 wanted to investigate further -- was fundamentally  
18 wrong.

19 In respect of access to the emails, Second Sight  
20 explained that the Post Office had stated that it wasn't  
21 possible for unauthorised remote access to transaction  
22 data to have occurred at the Fujitsu office in Bracknell  
23 and that it needed further evidence properly to research  
24 this.

25 Again, we now know that Post Office's assertion

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1 group and the same day that Second Sight were notified  
2 that their contract was being terminated by the Post  
3 Office.

4 Your Inquiry will be looking at what factors led to  
5 the failure of the Complaints Review and Mediation  
6 Scheme.

7 Returning to the Second Sight Report, an updated  
8 version of the "Part Two" report was finally completed  
9 on 9 April 2015. That's POL00029849.

10 The "Part Two" report was highly critical of the  
11 Post Office's conduct in respect of providing access to  
12 information. You'll recall that when I addressed the  
13 Interim Report, I highlighted that a document called  
14 "Raising Concerns with Horizon" had sought to reassure  
15 subpostmasters confirming that Second Sight would have  
16 access to all of the documents that it needed.

17 However, the investigators explained at the  
18 outset -- that's paragraph 2.1 -- that they had  
19 experienced significant difficulty in obtaining access  
20 to a number of documents that they considered to be  
21 necessary for the purposes of their investigation. They  
22 fell into the three categories: first, the complete  
23 legal files relating to investigations and criminal  
24 prosecutions commenced by Post Office that related to  
25 the applicants; second, the complete email records

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1 regarding remote access -- again, something that Second  
2 Sight wanted to investigate -- was wrong.

3 In respect of transaction data, Second Sight  
4 highlighted that the Post Office had client accounts  
5 with business partners such as the Royal Mail, Bank of  
6 Ireland, HMRC, DWP, DVLA and others, where significant  
7 unreconciled balances existed centrally, which may  
8 represent transactions from individual branches that  
9 should have been credited back to individual branch  
10 accounts. They were unable to investigate this without  
11 the relevant information being provided to them by the  
12 Post Office.

13 Can we turn up Second Sight's conclusions in respect  
14 of access to information. They're at POL00029849, and  
15 can we turn to page 49 of that document, please.

16 Over the page, please, and go down to the bottom  
17 under "Conclusions", at paragraph 26.1. Their  
18 conclusions, 26.1:

19 "When we started our work on these important matters  
20 in July 2012, we believed there was a shared commitment  
21 with Post Office to 'seek the truth' irrespective of the  
22 consequences. This was reflected in us being provided  
23 with unrestricted access to highly confidential and  
24 sensitive documents, including legal advice relating to  
25 individual cases. This position was recognised and well

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1 received by other stakeholders, including the [Right  
2 Honourable] James Arbuthnot MP and the JFSA.

3 "26.2. However, as time progressed, and  
4 particularly in the last 18 months, it has been  
5 increasingly difficult to progress our investigations  
6 due to various legal challenges by Post Office. There  
7 have been considerable delays in receiving responses to  
8 requests for information and legal issues have been  
9 raised, such as Data Protection and Legal Privilege, as  
10 being the reason various documents could no longer be  
11 provided to us."

12 Over the page, please:

13 "26.3. We found that types of document previously  
14 provided to us without restriction, were no longer being  
15 provided. Some of these documents were also not being  
16 provided to Post Office's in-house team of  
17 investigators.

18 "We can only conclude that this represented a policy  
19 decision by Post Office at a senior level, possibly  
20 based on legal advice. We consider this regrettable,  
21 particularly in the light of assurances previously  
22 provided to ourselves, MPs and the JFSA."

23 In the light of those damning remarks, the "Part  
24 Two" report stated that the limitation in the scope had  
25 significantly restricted Second Sight's ability to

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1 subpostmasters, in respect of how to deal with  
2 discrepancies. They identified issues with the  
3 helpline, noting that a frequently recurring response by  
4 the helpline was, in response to shortfalls, "don't  
5 worry about it, it will all sort itself out" and found  
6 that, in many instances, the bigger shortages seemed to  
7 have arisen as a result of "errors made while trying to  
8 correct earlier errors".

9 The report was critical of the audit trail available  
10 to subpostmasters, the conduct of Post Office  
11 investigators and the conduct of prosecutions.

12 It is perhaps not a coincidence that many of these  
13 themes were also repeated in evidence that you heard  
14 during the human impact hearings, when you heard from  
15 subpostmasters who made very similar complaints. As  
16 your Inquiry proceeds to these later phases, you will  
17 have to consider whether these issues were taken  
18 seriously by the Post Office at the time.

19 One significant issue that was raised by Second  
20 Sight, that I have already touched on, was that  
21 applicants reported that Horizon transactions appeared  
22 to have been entered or stock balances changed, when the  
23 branch was closed, and no one had access to any of the  
24 Horizon terminals. Second Sight noted that the Post  
25 Office had stated that it had not been and never had

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1 complete its investigation.

2 There were other significant disputes between the  
3 Post Office and Second Sight, as to the remit of their  
4 investigation, including, first, Second Sight's concerns  
5 regarding the contract between the Post Office and  
6 subpostmasters, which they considered placed  
7 subpostmasters in a difficult position, forcing them to  
8 make good losses with inadequate information.

9 Secondly, the transfer of risk between Post Office  
10 and subpostmasters, with changes to business processes,  
11 such as the introduction of new products and services,  
12 adding to the risks.

13 Thirdly, a lack of improvement in what was called  
14 the "error repellency" of Post Office's business  
15 systems, which meant that measures to address errors  
16 with Horizon, which could have avoided and mitigated  
17 problems, were not being introduced.

18 Despite acknowledging the limitations of its  
19 investigations, which resulted from this difference of  
20 opinion as to remit and scope, Second Sight nevertheless  
21 identified a number of what they called commonly raised  
22 issues. These included commonly raised issues, for  
23 example, with ATMs, foreign currency transactions and  
24 National Lottery syncing.

25 Second Sight also identified issues with training

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1 been possible for anyone to access branch data and to  
2 amend live transactional, cash or stock data, without  
3 the knowledge of subpostmasters or their staff.

4 As I have mentioned, one applicant had given  
5 evidence relating to a facility at the Bracknell office  
6 of Fujitsu, where he alleged that it was demonstrated to  
7 him that it was possible to alter Horizon transaction  
8 details without the knowledge of subpostmasters. The  
9 Post Office was said to have denied that it is possible  
10 to "amend branch data remotely". Second Sight  
11 identified several apparent inconsistencies in this  
12 account but noted the restrictions in their ability to  
13 investigate it further.

14 They concluded that their "current, evidence based  
15 opinion, is that Fujitsu/Post Office did have, and may  
16 still have, the ability to directly alter branch records  
17 without the knowledge of the relevant subpostmaster".  
18 That's the same reference at page 6. So it is that in  
19 previous 2015, where Second Sight identified remote  
20 access as a significant issue.

21 I have already referred to evidence that in 2010,  
22 certain Post Office employees were aware that Fujitsu  
23 had remote access. We know from contemporaneous emails  
24 that there was a great deal of discussion about this at  
25 a senior level in the Post Office in early 2015.

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1 Cross-reference to that is POL00024091.  
2 However, remote access was a matter that appears to  
3 have been denied by the Post Office, right up until  
4 partway through the Group Litigation. The Inquiry will  
5 ask how it was that it took so long to admit it.

6 A section of the report addressing "error and fraud  
7 repency and Horizon's fitness for purpose" was also  
8 highly critical of the Post Office. The author said  
9 that in not fully investigating errors made at the  
10 counter, even where it was obvious that some of those  
11 errors have been systematically repeated in a branch or  
12 even across a network, the Post Office "seems not to  
13 have taken ownership of finding ways to reduce or manage  
14 those errors".

15 On fitness for purpose, Second Sight's report  
16 identifies two different approaches. I wonder whether  
17 we could draw up the conclusions at the previous  
18 reference, POL00029849, this time at page 43 and it's  
19 paragraph 21.21 -- so you need to go down a little bit,  
20 thank you.

21 "Is Horizon fit for purpose?"

22 "In trying to answer this question we recognise  
23 that, in the vast majority of cases, Post Office's  
24 Subpostmasters operate their branches year after year  
25 with minimal reported problems. For them, [Horizon]

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1 telecommunications failures and the system's resultant  
2 restart and recover procedures, it was at that moment  
3 that an otherwise repairable situation had often turned  
4 into a catastrophe. For them, and in those specific and  
5 limited circumstances, Horizon could not be described as  
6 'fit for purpose'."

7 As to whether there were systemic issues, Second  
8 Sight said "when looking at the totality of the 'Horizon  
9 experience' we remain concerned that, in some  
10 circumstances, Horizon can be systemically flawed from  
11 a user's perspective and Post Office has not necessarily  
12 provided an appropriate level of support."

13 Whether or not the Second Sight Report can be  
14 described as finding systemic issues is a matter of  
15 significant debate. I have already highlighted the  
16 comments of the Post Office and the NFSP to the media  
17 and to Parliament, prior to the publication of the  
18 Second Sight Report. On 29 June 2015, the Parliamentary  
19 Under-Secretary of State for Business, Innovation and  
20 Skills, George Freeman, said during a Parliamentary  
21 debate:

22 "Second Sight produced two independent reports --  
23 one in 2013 and the other earlier this year -- both of  
24 which found that there was no evidence of systemic flaws  
25 in the system. That is an important point that I would

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1 appears (subject to our observation in paragraph 4.6  
2 above) to be 'fit for purpose'.

3 "References here to 'the Horizon System' are mainly  
4 focused on 'Horizon On Line' which evolved from the  
5 original Horizon application and was deployed in 2010.  
6 Our comments encompass not only the system itself but  
7 also supporting provides and procedures. However, some  
8 comments received relate to earlier versions of the  
9 system, a number of enhancements having been made  
10 following user experience and feedback.

11 "For the system to be considered fully 'fit for  
12 purpose' for all users, it would, in our opinion, need  
13 to accurately record and process, with a high degree of  
14 error repency, the full range of products and  
15 services offered by the Post Office, whilst providing  
16 a clear transactional audit trail allowing easy  
17 investigation of any problems and errors that arise.  
18 The cases that we have reviewed demonstrate that this  
19 design objective has not always been achieved."

20 If we can go forward to paragraph 21.27, please,  
21 thank you.

22 "Where such a person, who was either unsuitable,  
23 inexperienced or inadequately trained [they're talking  
24 about some subpostmasters there], was faced with  
25 problems, perhaps associated with hardware or

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1 like to reiterate in response to the shadow Minister's  
2 point: there is no evidence of systemic flaws in the  
3 system."

4 That's POL00030475 at page 6.

5 The role of Government and, in particular, what is  
6 now the Department for Business, Energy and Industrial  
7 Strategy, in responding to the emerging scandal, will  
8 therefore form a significant part of your Inquiry. Your  
9 Inquiry will also look into the breakdown in cooperation  
10 between the Post Office, Second Sight and others, it  
11 will investigate the levels of knowledge of such issues,  
12 such as remote access and systemic problems and will  
13 identify any failures in this regard.

14 After the break, sir, could I turn to the role of  
15 external lawyers and legal advice, again broadly  
16 chronologically, starting with advice from Mr Altman,  
17 King's Counsel, in 2013 and 2014.

18 **SIR WYN WILLIAMS:** Of course. What time shall we be  
19 starting up again?

20 **MR BEER:** Using earlier as a precedent, sir, 3.15.

21 **SIR WYN WILLIAMS:** All right, fine.

22 (2.59 pm)

(A short break)

23 (3.15 pm)

24 **MR BEER:** Thank you very much, sir.

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1 I was turning to advice from Brian Altman King's  
2 Counsel, in 2013 and 2014. Mr Altman had advised the  
3 Post Office over a considerable period of time,  
4 including representing the Post Office in the Court of  
5 Appeal in criminal appeals. He was formerly the most  
6 senior prosecution barrister in England, known as the  
7 First Senior Treasury Counsel. For the purposes of  
8 opening, I will begin on 2 August 2013, that's after the  
9 Helen Rose Report, the Interim Report of Second Sight  
10 and the Clarke Advice.

11 On 2 August 2013, Mr Altman provided advice on  
12 Cartwright King's current processes in a document  
13 entitled "Interim Review of Cartwright King's current  
14 processes". No need to display it but it's POL00006801.  
15 He advised that the approach that was being taken by  
16 Cartwright King and counsel appeared to be  
17 "fundamentally sound", but suggested that the Post  
18 Office may wish to consider the geographical limit of  
19 the review, which was limited to Cartwright King cases,  
20 and English Cartwright King cases, and the temporal  
21 limit that had been applied. This had been limited to  
22 a period of only three years.

23 He also advised that they should consider the extent  
24 to which non-disclosure by Gareth Jenkins was the only  
25 issue potentially forming any grounds of appeal or

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1 mediation. I wonder whether we could look at  
2 POL00006769. This is a note of a consultation with  
3 Mr Altman on the 9 September 2013, and I just want to  
4 look at one part of it, it's on page 3 of the document.  
5 It's the fourth paragraph from the top, starting "BA  
6 advised", "BA" meaning Mr Altman.

7 So the fourth paragraph in:

8 "[Mr Altman] advised considerable caution in  
9 relation to mediation cases involving previously  
10 convicted individuals (Seema Misra has already indicated  
11 an intention to be within the scheme). The concern is  
12 that lawyers acting for those individuals may be using  
13 the scheme to obtain information which they would not  
14 normally be entitled to in order to pursue an appeal."

15 The Inquiry will be looking at how the advice that  
16 was being given in relation to the approach to mediation  
17 and the subsequent Group Litigation, influenced or was  
18 influenced by advice that was given in relation to the  
19 criminal appeals. We know that Seema Misra's appeal was  
20 quashed on the grounds that her prosecution was both  
21 unfair and an affront to justice. But that didn't occur  
22 until 23 April 2021, some eight years later.

23 The Court of Appeal identified significant failings  
24 in her prosecution, including a failure to grant  
25 a defence request for Horizon data and wrongly placing

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1 whether the review should be broader.

2 Mr Altman raised the issue of a possible conflict  
3 with Cartwright King, essentially marking their own  
4 homework. But Mr Altman's advice in this respect, was  
5 "there is benefit in Cartwright King and its internal  
6 counsel identifying and engaging in the review of  
7 impacted cases, as they are familiar with their case  
8 files and intimate with the process".

9 He went on to say:

10 "But it seems to me it will be wise for me to dip  
11 sample some of their work in due course, and I may have  
12 to devise some criteria of my own for those cases I feel  
13 I should review personally."

14 He gave some other practical advice to Cartwright  
15 King in respect of the review that they were conducting.

16 It may become relevant that, as part of the advice,  
17 that Mr Altman considered two copy prosecution files,  
18 something that does not appear later to have been  
19 reflected in a submission to the Court of Appeal in  
20 *Hamilton*, namely that this advice considered a review of  
21 the process, though not the individual decisions in  
22 reviewed cases.

23 Now, Mr Altman's advice during this period was not  
24 confined to matters relating to the criminal appeals and  
25 instead it touched on other matters, including the

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1 of an article relating to the integrity of the system in  
2 a schedule of sensitive material. A question that will  
3 be asked is that: should she and others in a similar  
4 position have been provided with more information and  
5 earlier? If so, why wasn't she? What role did legal  
6 advice of this kind provide about exercising  
7 considerable caution in relation to mediation cases?

8 On 15 October 2013, Mr Altman provided his "General  
9 Review". That's POL00006803. He again advised that the  
10 Cartwright King review was fundamentally sound and that  
11 he had not detected any systemic or fundamental flaws in  
12 the review process or the evidence arising from it,  
13 albeit that that should be kept under review. One  
14 important aspect of this advice concerned the role of  
15 Gareth Jenkins, with Mr Altman agreeing that Mr Jenkins  
16 was "tainted and his position as an expert witness is  
17 untenable".

18 We know from the Horizon Issues judgment that Gareth  
19 Jenkins contributed to the evidence that was relied on  
20 in the Group Litigation, albeit the Post Office chose  
21 not to call him as a witness and thereby subject him to  
22 cross-examination.

23 The Inquiry will ask whether it was appropriate in  
24 the light of the advice received from both Mr Clarke and  
25 Mr Altman, to behave in this way, to approach the

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1 litigation in this way.

2 By late 2013 Mr Altman was also advising the Post  
3 Office on their investigative or prosecutorial roles.

4 On 19 December he provided written advice entitled  
5 "Review of Post Office Limited Prosecution Role", that's  
6 POL00006802. An earlier draft of this advice had been  
7 circulated by him and commented on.

8 In the advice, Mr Altman concluded that he had seen  
9 no evidence to suggest that Post Office exercised its  
10 investigations and prosecution functions in anything  
11 other than a well organised, structured and efficient  
12 manner, through an expert and dedicated team of in-house  
13 investigators and lawyers supported by Cartwright King  
14 Solicitors and their in-house counsel, as well as  
15 external counsel and agents when required.

16 He concluded that there was no good reason to  
17 recommend that the Post Office should discontinue its  
18 prosecution role. He did, however, make some  
19 recommendations for improvements.

20 This advice contained, at the end of it -- and we'll  
21 see this when we come to examine it -- a brief CV of its  
22 author, Mr Altman, by way of footnote, and recorded that  
23 he had been First Treasury Counsel and was, amongst  
24 other things, a recorder of the Crown Court and  
25 a Bencher of Middle Temple.

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1 is a less serious offence to that of theft is incorrect.  
2 Both offences are equal in law: both are offences of  
3 dishonesty and both carry the same maximum sentence ..."

4 The advice noted that Sir Anthony Hooper, meanwhile,  
5 had said that false accounting was a lesser charge than  
6 theft and that Second Sight were not incorrect to  
7 characterise it as such. The advice from Mr Altman was  
8 sought to ensure that the statement made to Second Sight  
9 to the contrary by the Post Office was "defensible".

10 Mr Altman's view is set out at POL00006588 at  
11 page 5. He says:

12 "If I may say so, the so-called 'equality' of the  
13 offences is an unnecessary and unprofitable focal point  
14 of attention. The other issues raised by the letter  
15 have greater force and are defensible."

16 His conclusions at page 7 were as follows:

17 First, both offences of theft and false accounting  
18 do involve dishonesty and do carry a maximum sentence of  
19 7 years' imprisonment.

20 The only argument that may be advanced to defend the  
21 statement is that it is accurate 'within the narrow  
22 context within which it was stated'.

23 Third, the point was that false accounting may be  
24 a lesser offence, and may often be a lesser offence in  
25 the context in which it is charged, so to argue that it

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1 The Inquiry will consider what role advice of this  
2 kind, presented in this way, had in the Post Office's  
3 subsequent conduct and whether advice of this kind  
4 provided the Post Office and its leadership with  
5 a comfort blanket.

6 Moving to 2015, on 8 March 2015, Mr Altman gave  
7 important advice to the Post Office, concerning the  
8 charging of theft and false accounting. That's  
9 POL00006588.

10 This was during the course of the investigation by  
11 Second Sight, just before their contract was terminated  
12 or ended, and the premise of the advice was that Second  
13 Sight were "beginning to advance arguments that [the  
14 Post Office] is abusing its prosecutorial role by  
15 charging subpostmasters with theft, when there is no  
16 evidence of it, in order only to pressure subpostmasters  
17 into pleading guilty to false accounting".

18 Cartwright King had advised that that suggestion,  
19 the suggestion that the offence of false accounting was  
20 a less serious to that of theft, was incorrect because  
21 they were both offences of dishonesty and both carried  
22 the same maximum sentence.

23 That position was communicated to Second Sight --  
24 see POL00040868 -- as follows:

25 "The suggestion that the offence of false accounting

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1 is not a lesser offence is not accurate; it all depends  
2 on the circumstances of the individual case.

3 Fourth, the statement was undermined by the fact  
4 that the seriousness or otherwise of any offence of  
5 theft or false accounting must always depend on its own  
6 facts, as is demonstrated by the many ways in which such  
7 offences may be committed, and how offenders may be  
8 sentenced for them.

9 What does not appear is a blunt and unequivocal  
10 statement to the effect that, where both theft and false  
11 accounting are charged for the same conduct, the charges  
12 of false accounting may be seen as less serious, which  
13 appears to be exactly the point that Second Sight and  
14 Sir Anthony Hooper were both identifying. Also not  
15 addressed is whether, in practice, an innocent person  
16 may be more likely to plead to what may be perceived as  
17 a less serious charge and whether barristers and  
18 solicitors are likely to advise their clients that false  
19 accounting is, in practice, less likely to result in  
20 a prison sentence.

21 Another significant strand of legal advice was  
22 provided in the form of a review conducted on behalf of  
23 the then chairman of the Post Office by this time, Tim  
24 Parker, on 8 February 2016. The reference is  
25 POL00006355.

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1 It was carried out by Jonathan Swift (then Queen's  
2 Counsel, now a High Court judge, and former First  
3 Treasury Counsel) together with a junior, Christopher  
4 Knight. I'm going to call this document the "Swift  
5 Review".

6 The purpose of the Swift Review was said to be to  
7 consider whether any further action could reasonably be  
8 taken by the Post Office to address the complaints by  
9 subpostmasters about their treatment. The review  
10 concentrated on four areas: first, criminal  
11 prosecutions; second, the Horizon System; third, the  
12 support provided to subpostmasters through training and  
13 helplines; fourth, the investigations into the  
14 circumstances of specific complaints, where a complaint  
15 had been made.

16 First, criminal prosecutions.

17 In respect of the safety of convictions and the  
18 disclosure of information, the Swift Review noted that  
19 none of the Second Sight Report identified systemic  
20 flaws in the Horizon System, likely to have caused the  
21 losses incurred at the relevant branches. Rather, it  
22 was said that operator errors at the counter was the  
23 usual cause identified by Second Sight, with the  
24 likelihood of those errors being exacerbated by problems  
25 in training and support.

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1 reasonably in its handling of disclosure issues, is  
2 a conclusion of some significance. We will investigate  
3 the basis of the conclusion. Was the Swift Review given  
4 sufficient disclosure by the Post Office, for example,  
5 in this regard? Was there information that this Swift  
6 Review was not provided with which might have altered  
7 the conclusion? Was too much reliance placed on the  
8 previous advice of Mr Altman and the Second Sight  
9 review?

10 In respect of the sufficiency of evidence, the Swift  
11 Review noted the allegation that the Post Office had too  
12 readily brought a charge of theft, with the aim or  
13 effect that a subpostmaster is pressurised into pleading  
14 guilty to false accounting, in the hope that the theft  
15 charge is dropped and because a theft charge would more  
16 readily enable the Post Office to recover its losses.

17 They noted one case, in which there was a guilty  
18 plea to false accounting in return for which a theft  
19 charge was not pursued, where certain documents in the  
20 prosecution file indicated that initial Post Office  
21 investigators could not find any evidence of theft,  
22 despite it being charged.

23 In this regard, the Swift Review relied on  
24 Mr Altman's advice of 8 March 2015, that I have already  
25 mentioned, where he has said that it was not a helpful

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1 From this, the authors of the swift report  
2 understood:

3 "There is no evidence that the Horizon System ... is  
4 responsible for the losses which have resulted in  
5 convictions."

6 That's paragraph 95.

7 The Swift Review observed that a considerable  
8 exercise had been undertaken by Cartwright King in 2013  
9 that was the subject of advice and oversight by  
10 Mr Altman. Mr Altman had considered both the process  
11 adopted by Cartwright King and their actual decisions in  
12 a sample of cases, to be reasonable and proportionate.  
13 The Swift Review also reviewed a small sample of reviews  
14 that had been conducted by Cartwright King.

15 The conclusion of the Swift Review in this respect,  
16 same reference, page 33, is:

17 "We are accordingly content that POL has acted  
18 reasonably in its handling of disclosure issues, arising  
19 in relation to past criminal prosecutions."

20 Following this conclusion, the Swift Review stated  
21 that it would be inappropriate for the Post Office to  
22 conduct a wider review of the safety of any particular  
23 conviction when that work was being carried out by the  
24 CCRC.

25 That conclusion, that the Post Office had acted

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1 question as to whether theft and false accounting were  
2 offences of equal seriousness. It also noted, for  
3 example, that the decision to plead guilty was a matter  
4 for the defendant alone, that the Post Office's position  
5 was that its prosecutorial decisions were always taken  
6 in accordance with the Code for Crown Prosecutors and  
7 that Cartwright King must have considered the evidence.

8 The Swift Review noted the Post Office's position  
9 that, because of these points and because of any review  
10 would be carried out with the benefit of hindsight, it  
11 would not be an appropriate course of action now to  
12 review prosecution files, to reconsider the sufficiency  
13 of evidence issue.

14 The authors of the Swift Review strongly disagreed.  
15 They stated, page 35, same reference:

16 "We do not agree. We have reached the view that  
17 this issue is one of real importance to the reputation  
18 of POL, and is something which can feasibly and  
19 reasonably be addressed now. It is clear that it is not  
20 an exercise which has been carried out so far, and  
21 Cartwright King were not asked to consider the  
22 sufficiency of evidence when undertaking their  
23 disclosure review. We do not think it is safe to infer  
24 that any advice Cartwright King gave on POL's position  
25 on any appeal must have involved a full evidential

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1 review. The allegation that POL has effectively bullied  
2 [subpostmasters] into pleading guilty to offences by  
3 unjustifiably overloading the charge sheet is a stain on  
4 the character of the business. Moreover, it is not  
5 impossible that [a subpostmaster] will have felt  
6 pressurised into pleading guilty to false accounting  
7 believing it to be less serious when they might not  
8 otherwise have done so; the phenomenon of false  
9 confessions is well known."

10 Your Inquiry will investigate how widely this part  
11 of the advice, in which strong advice was given, was  
12 shared and, if not, why not? It has been reported that  
13 the advice was not shown to the board of the Post  
14 Office, despite such trenchant criticism being made in  
15 the passage that I've just cited. We'll investigate  
16 those reports of how widely the advice was shared are  
17 correct and, if they are correct, why the advice was not  
18 shown to the board.

19 The Swift Review then looked at the criticism that  
20 had been levelled at the Post Office concerning its  
21 ability to conduct private prosecutions in the absence  
22 of specialist criminal expertise that the police has or  
23 the independent view that's supplied by the CPS.

24 This was dealt with briefly in the advice, which  
25 noted that Mr Altman had provided advice in this regard

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1 saw no basis to recommend further action be taken on the  
2 bugs that had been identified.

3 However, the Review raised concerns that the  
4 analysis that had so far taken place was "bottom up", in  
5 the sense that it started from and focused on the  
6 specific circumstances of the branch, rather than the  
7 top-down approach of searching for patterns of unusual  
8 behaviour in individual branches and across branches on  
9 a purely data-driven analytical basis, which might  
10 suggest a wider problem.

11 The review then looked at the consistent assurances  
12 from the Post Office and Fujitsu that transaction  
13 records and therefore branch balances could not be  
14 remotely altered without the knowledge of  
15 a subpostmaster.

16 The Swift Review considered a range of evidence,  
17 including the Second Sight Reports and the reports  
18 produced by Deloitte in May and June 2014, and it  
19 concluded as follows, this is POL00006355, at page 51:

20 "It seems to us that the Deloitte documents in  
21 particular pose real issues for POL. First, both the  
22 existence of the Balancing Transaction capability and  
23 the wider ability of Fujitsu to 'fake' digital  
24 signatures are contrary to the public assurances  
25 provided by Fujitsu and POL about the functionality of

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1 on 31 October 2013 and that a revised prosecution policy  
2 was awaiting approval.

3 The review made two recommendations in respect of  
4 criminal prosecutions. Firstly, that advice be sought  
5 from counsel as to whether the decision to charge  
6 a subpostmaster with theft and false accounting could  
7 undermine the safety of any conviction for false  
8 accounting, where the conviction was on the basis of  
9 a guilty plea, following which, and/or in return for  
10 which the charge of theft was dropped, and where there  
11 had not been a sufficient evidential basis to bring the  
12 theft charge.

13 Secondly, if such a conviction could be undermined  
14 in those circumstances, that counsel review the  
15 prosecution file in such cases to establish whether  
16 applying the facts and law applicable at the relevant  
17 time, there was sufficient evidential basis to conclude  
18 that a conviction for theft was a realistic prospect,  
19 such that the charge was properly brought.

20 The Swift Review accepted, when it considered the  
21 Horizon System on the basis of what the authors had  
22 seemingly been told, that the Horizon System works  
23 "effectively and accurately for the overwhelming  
24 majority of the time and, for the overwhelming majority  
25 of its users, is accurate", that's paragraph 119, and

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1 the Horizon System ... in the light of the consistent  
2 impression given that they do not exist at all, we  
3 consider that it is now incumbent upon POL to commission  
4 work to confirm the position insofar as possible ...  
5 Second, the Deloitte reports, or at least the  
6 information contained within them, may be disclosable  
7 under POL's ongoing duties as a criminal prosecutor."

8 As I have already observed, remote access was  
9 a matter that appears to have been denied by the Post  
10 Office until 2019, until part way through the Group  
11 Litigation, yet it was raised as a significant issue  
12 once again in this review, in February 2016. The  
13 chairman, Tim Parker, on behalf of whose review this  
14 took place, chaired the Post Office throughout the Group  
15 Litigation. The Inquiry will investigate what, if any,  
16 action was taken by him at this time.

17 In the light of these findings, the Swift Review  
18 recommended, first, that the Post Office consider  
19 instructing a suitably qualified party to carry out  
20 an analysis of the relevant transaction logs for  
21 branches within the scheme to confirm, insofar as is  
22 possible, whether any bugs in the Horizon System are  
23 revealed by the dataset which caused discrepancies in  
24 the accounting position of any of those branches.

25 That the Post Office, secondly, consider instructing

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1 a suitably qualified party to carry out a full review of  
2 the use of balancing transactions throughout the  
3 lifetime of the Horizon System, insofar as possible,  
4 independently to confirm from the Horizon System records  
5 the number and circumstances of their use.

6 Third, that the Post Office instruct a suitably  
7 qualified party to carry out a full review of the  
8 controls over and use of the capability of authorised  
9 Fujitsu personnel to create, amend or delete baskets  
10 within the sealed audit store throughout the lifetime of  
11 the Horizon System, insofar as possible.

12 Fourth, that the Post Office sought specialist legal  
13 advice from external counsel as to whether the Deloitte  
14 reports or the information with them, concerning  
15 balancing transactions and Fujitsu's ability to delete  
16 and amend data, should be disclosed to the defendants of  
17 criminal prosecutions brought by Post Office. This  
18 advice should also address whether disclosure should be  
19 made, if it hadn't been made, to the CCRC.

20 The Inquiry will seek to establish what action was  
21 taken as a result of that advice.

22 In terms of the support provided to subpostmasters,  
23 the Swift Review noted that complaints had been made  
24 regarding the training that subpostmasters had received,  
25 and allegations that the support provided through the

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1 entitled to treat only those who had applied to the  
2 scheme as raising serious or material complaints about  
3 Horizon and the Post Office's treatment of them.

4 The review considered the processes involved in the  
5 scheme and considered in detail a 10 per cent sample  
6 from those cases where there had not been a conviction.  
7 That limited sample was only 11 cases in total. The  
8 Swift Review was seemingly impressed by the work that  
9 had been carried out by the Post Office. In some  
10 respects, the Review was critical of the lack of  
11 assistance by subpostmasters in highlighting potential  
12 causes or time periods, or errors in the information  
13 that they had given. The review stated that it was  
14 extremely difficult for any third-party or the  
15 subpostmaster, with the passage of time, to review the  
16 records to identify precisely what went wrong.

17 They expressed surprise at how many of these cases  
18 involved -- to use the words of the authors -- blatant  
19 instances of false accounting rendering POL's task of  
20 assisting the subpostmaster in working out where  
21 problems had arisen very much harder, without an  
22 accurate reference point from which to work.

23 The Swift Review made only one recommendation in  
24 respect of the scheme. This concerned an issue which  
25 had been raised by Second Sight in relation to the

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1 NBSC was unhelpful and misleading. This was not  
2 a significant part of the review, it seems, because the  
3 authors acknowledged several limitations in the ability  
4 definitively to deal with each individual allegation.  
5 However, during the course of the investigation it had  
6 emerged that calls to the NBSC were recorded against the  
7 identity of the call handler and it was, therefore,  
8 possible for the Post Office to cross-reference  
9 complaints against the personnel files of call handlers.

10 They recommended as follows: first, that POL  
11 cross-reference specific complaints about misleading  
12 advice from NBSC call handlers with the possible  
13 employees who provided that advice and consider their  
14 personnel files, where available, for evidence as to the  
15 likelihood that the complaint may be well founded.

16 The authors did not make recommendations with regard  
17 to training and support on the basis that, rather than  
18 looking at past cases, this was an area that the great  
19 attachments of work could be done to improve the  
20 situation in future and that the Post Office had already  
21 accepted the need to do that work across all areas of  
22 the business and in detail.

23 In the final section of the Swift Review, concerning  
24 the independent Mediation Scheme, that part of the  
25 review proceeded on the basis that the Post Office was

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1 handling by the Post Office of unmatched credit balances  
2 in its own suspense account, in respect of third party  
3 clients, such as Santander or Bank of Ireland.

4 Second Sight had identified that, where there were  
5 significant sums in unmatched balances, it was possible  
6 that at least some of the money would reflect  
7 uncorrected transaction discrepancies, in particular  
8 branches.

9 The Swift Review found this was worthy of  
10 investigation and recommended that POL Commission  
11 forensic accountants to review the unmatched balances on  
12 POL's general suspense account to explain the  
13 relationship or lack thereof with branch discrepancies  
14 and the extent to which those balances can be attributed  
15 to and repaid to specific branches.

16 The Inquiry will be considering what information was  
17 provided to the Swift Review and, in particular, whether  
18 the authors were aware of all of the information which  
19 raised reliability issues, which I have mentioned over  
20 the course of the past day and a half.

21 If they were not provided with this information, was  
22 that intentional and who made the decision not to  
23 provide them with it? Why did the authors meet, amongst  
24 others, Gareth Jenkins, and what did they know of the  
25 concerns that had been raised concerning his

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1 credibility?

2 Importantly, the Swift Review was identified by Paul  
3 Scully, the relevant minister in 2020, as having  
4 concluded that "there were no systemic problems with the  
5 Horizon System".

6 The Inquiry will look into the extent to which that  
7 often repeated phrase was actually an accurate  
8 reflection of the Swift Review. You will hear about who  
9 saw the full report and when and, where it wasn't  
10 shared, why it wasn't shared.

11 Further advice from Mr Altman.

12 He was asked to advise the Post Office following the  
13 Swift Review, and this advice was dated 26 July 2016,  
14 entitled "Review of Post Office Limited Criminal  
15 Prosecutions". It's to be found at POL00006394. He  
16 reviewed eight individual cases that were apparently  
17 selected because they were high profile cases within the  
18 Group Litigation or CCRC cases.

19 Mr Altman concluded that those cases that fell  
20 squarely within the remit of his review were conducted  
21 in such a way that the allegation that Post Office had  
22 operated a deliberate policy to charge theft, when there  
23 was no or no sufficient evidence to support it, just to  
24 encourage or influence pleas of guilty to charges of  
25 false accounting is "fundamentally misplaced".

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1 The Inquiry will investigate how this advice fits  
2 with public comments that have been made by Sir Anthony  
3 Hooper, who was directly involved in the mediation  
4 process. He had expressed views most recently that he  
5 pointed out to the senior management of the Post Office  
6 that there was unlikely to be theft in the cases that he  
7 had seen because of number of factors, including, first,  
8 the previous good character of the postmasters  
9 concerned; secondly, the shortsighted nature of any  
10 theft, given that the subpostmasters would be liable to  
11 make up any shortfalls; and, thirdly, that there was  
12 nothing to suggest that they were stealing and no actual  
13 evidence of financial loss. For him, the more likely  
14 cause was that it was down to Horizon.

15 You will investigate how that advice to the Post  
16 Office sits with other advice that was obtained, which  
17 was supportive of the Post Office's approach to theft  
18 charges.

19 Mr Altman also provided an advice called "Advice on  
20 settlement", which addressed the risk to the safety of  
21 convictions if Post Office entered into settlement with  
22 any of the claimants in the Group Litigation. The  
23 advice, dated 17 July 2019 -- there's no need to turn it  
24 up, it's at POL00006401 -- was as follows:

25 1. Any admission of wrongdoing by the Post Office

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1 He stated:

2 "Not only is there no evidence of such a policy,  
3 there is positive evidence that such that each case was  
4 approached both by internal and external lawyers  
5 professionally and with propriety and, unquestionably,  
6 case specifically."

7 He went on:

8 "Not only have I found absolutely no evidence of the  
9 existence of any such policy, I have also not discovered  
10 any evidence in the cases that I have been invited to  
11 review that theft (or fraud for that matter) was charged  
12 without any proper basis to do so and/or in order only  
13 to encourage or influence guilty pleas to offences of  
14 false accounting."

15 Mr Altman also touched on the issue of whether it  
16 was inappropriate to use the criminal justice system as  
17 a means of enforcing repayment from offenders by  
18 charging and pursuing offences that will result in  
19 confiscation and compensation orders. His view was  
20 that, based on the Code for Crown Prosecutors, it was  
21 appropriate to consider, amongst other things, when  
22 selecting charges, the court's sentencing powers and the  
23 imposition of appropriate post-conviction orders and  
24 that, in the cases he reviewed, these considerations  
25 were properly made.

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1 to convicted Claimants was to be avoided "as is any  
2 public apology that risks misinterpretation or the  
3 implication of an admission of fault".

4 2. There was "a real risk of Post Office taking  
5 an approach which could be interpreted as incongruous  
6 with the processes it instituted as a prosecutor".

7 3. Settlement would invite critical scrutiny not  
8 only of Post Office's prosecution function but also of  
9 its prosecutorial decision making function during the  
10 pre-trial and trial processes.

11 "4. Settling or seeking to settle "may be viewed as  
12 a sign of weakness, a lack of confidence in both its  
13 civil and criminal cases by the convicted claimants, as  
14 well as the CCRC, who may then be encouraged to  
15 investigate 'the technical aspects' of the case heard  
16 the *Horizon Issues* Trial evidence and seek to appeal or  
17 to make a reference, which will potentially open the  
18 settlement agreement (or the rationale underlying it) to  
19 consideration or questioning by the Court of Appeal as  
20 part of any appeal/reference hearing."

21 5. There was, in Mr Altman's judgment, "some risk  
22 to the safety of convictions of including convicted  
23 claimants in any settlement agreement or package".

24 As I noted in respect of the earlier advice, the  
25 Inquiry will look at the role that advice of this kind

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1 from senior lawyers had on the strategy that was adopted  
2 by the Post Office towards mediation and settlement.

3 "Is it right to delay or avoid settlement because of  
4 the impact that it might have on a criminal appeal?" is  
5 the question that might need to be addressed.

6 Further advice was provided by Mr Altman on the  
7 Common Issues Judgment and the Horizon Issues Judgment.

8 In the latter advice, Mr Altman advised on the impact of  
9 Mr Justice Fraser's judgment on criminal convictions and  
10 resultant disclosure obligations. His advice was that  
11 appellants in the CCRC would have a high hurdle to  
12 overcome in respect of non-disclosure because they would  
13 have to show that it was material. At the end of his  
14 advice, Mr Altman noted that the apparent late  
15 concession in the litigation to entries having been  
16 "entered/edited/deleted negligently or dishonestly"  
17 remotely was a "startling concession" and requested  
18 further information in that regard.

19 Your Inquiry may investigate the extent to which  
20 those who were advising the Post Office were provided  
21 with sufficient information on which properly to advise.

22 It wasn't just Mr Altman or Sir Jonathan Swift who  
23 provided advice to the Post Office. There was, of  
24 course, a large legal team who represented and advised  
25 the Post Office in respect of the Group Litigation.

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1 that the "very strong advice" was for Mr Parker's review  
2 to cease, with some of the recommendations being  
3 implemented by the legal team to seek to preserve  
4 privilege.

5 Therefore, the Inquiry will investigate both the  
6 effect of the litigation strategy on the *Bates* claimants  
7 themselves but also on the wider impact that it had on  
8 the Post Office's response to the emerging scandal as  
9 a whole. In particular, you may wish to consider  
10 whether the strategy in the *Bates* litigation resulted in  
11 delays to the overturning of convictions or delays to  
12 changes in practice in respect of Horizon.

13 I've already set out the background to the  
14 substantive judgments by Mr Justice Fraser, upon which  
15 this Inquiry builds. He was critical of the Post  
16 Office's approach to the litigation. You will, in due  
17 course, be referred to a significant amount of expert  
18 and legal advice, much of which was previously  
19 privileged, that fed into the Post Office's decision  
20 making. In particular, you will be referred to the  
21 input that Fujitsu had into preparing for the *Horizon*  
22 *Issues* trial. Again, Gareth Jenkins emerges as a key  
23 player in this regard.

24 You will also read the advice that the Post Office  
25 received from legal professionals. You will read that

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1 Can I refer you to issues 178 to 181, sir, in the  
2 completed list of issues. Your Inquiry is tasked to  
3 determine whether the litigation strategy adopted by the  
4 Post Office was appropriate, in doing so, you will wish  
5 to consider the content of legal advice provided and the  
6 extent to which the Post Office relied upon it in  
7 adopting the strategy it did to the *Bates* litigation.

8 The Post Office was represented by Womble Bond  
9 Dickinson LLP, previously just called Bond Dickinson, in  
10 the Group Litigation. You will hear that the firm was  
11 retained to provide advice in relation to other aspects  
12 of the Post Office's response to the emerging scandal  
13 but I focus on the GLO action in this opening. Before  
14 I turn to discuss the litigation strategy in outline,  
15 I must touch on why it is important to address issues  
16 beyond the *Bates* case itself.

17 You will wish to consider out how that litigation  
18 strategy influenced or affected the Post Office's wider  
19 response to the emerging scandal.

20 In a letter at POL00006601 from Womble Bond  
21 Dickinson to the Post Office, summarising advice that it  
22 had given at a conference on 8 June 2016, it states that  
23 Tim Parker, the chairman of the Post Office, was  
24 continuing to consider the recommendations from the  
25 Swift Review, which I raised earlier. The letter says

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1 Womble Bond Dickinson provided advice to the Post Office  
2 on the potential for a group action in 2014, and then  
3 acted in the claims that arose, and that various leading  
4 counsel -- Queen's Counsel, as they then were -- and  
5 junior barristers, acted for the Post Office in this  
6 action. As you would expect for such significant  
7 litigation, the legal professionals provided advice  
8 regularly and on a great range of matters.

9 You will read evidence of advice provided to Post  
10 Office in steering group meetings, as well as in formal  
11 notes and conferences. This advice ranges from the  
12 merits of specific points of law as to how to approach  
13 key events in the litigation, such as disclosure. By  
14 way of example, Womble Bond Dickinson advised the Post  
15 Office on the merits of pursuing counterclaims in the  
16 GLO, recommending pursuing claims in debt for shortfalls  
17 but not damages for loss of profits arising from  
18 termination. That's POL00006618.

19 You will wish to consider the content of the advice  
20 received, the extent to which the Post Office relied on  
21 it and whether it was reasonable to do so. Accordingly,  
22 it will be necessary to consider broadly the merits of  
23 such advice. We do not suggest that you subject it to  
24 detailed unless and approve or criticise it because you  
25 either agree with it or disagree with it. The question

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1 must of course be much broader and ask whether the  
2 advice on which the litigation strategy was founded was  
3 within the range of what a reasonable practitioner might  
4 consider to be appropriate.

5 Moreover, you will wish to consider whether those  
6 legal professionals were being given sufficient  
7 information to advise the Post Office and Fujitsu.

8 One further point I should address is the recusal  
9 application that was made in the Group Litigation. As  
10 you are aware, an application for recusal is a serious  
11 matter where a party asks a judge to step down from  
12 hearing a claim, usually because of alleged actual or  
13 apparent bias. It is clear that the Post Office's legal  
14 team advised on concerns over Mr Justice Fraser's  
15 handling of the litigation, prior to knowing the result  
16 of the common issues trial. You will see an update note  
17 to Post Office following a case management conference in  
18 the *Horizon Issues* trial, which refers to the fact that  
19 the judge did not censure the claimants for a last  
20 minute change of position, stating this:

21 "... reinforced a growing concern that the judge is  
22 not willing to call out bad conduct by the claimants'  
23 lawyers even when it is blatant. We can only speculate  
24 why he acts in this way, but believe this stems from  
25 a fear of negative media comments and/or

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1 *Horizon Issues* trial, even if unsuccessful.

2 The Post Office sought further advice on this issue  
3 from a former President of the Supreme Court,  
4 Lord Neuberger, and Head of his Chambers, Lord Grabiner,  
5 in respect of the application for Mr Justice Fraser to  
6 recuse himself.

7 On 14 March 2019 Lord Neuberger provided an  
8 eight-page written advice entitled "*Bates and Others*  
9 *v Post Office Limited* Observations on Recusal  
10 Application".

11 That's at POL00006398.

12 Lord Neuberger advised that there were reasonable  
13 grounds for the Post Office to bring an application to  
14 recuse the judge, and that the Post Office "has little  
15 option but to seek to get the Judge to recuse himself at  
16 this stage".

17 Lord Neuberger is subsequently noted to have  
18 attended a Post Office Board Meeting and provided  
19 advice. That's POL00021562.

20 It was noted that Lord Neuberger could not represent  
21 the Post Office because he was formerly a member of the  
22 judiciary.

23 Shortly afterwards, Lord Grabiner is noted to have  
24 given strong advice in conference that the Post Office  
25 should pursue the recusal application.

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1 an acknowledgement that the Claimants do not have the  
2 best representation and so he is attempting to level the  
3 playing field."

4 Following the draft judgment in common issues, the  
5 Post Office's legal team gave initial advice that "the  
6 judge's approach is astonishing; it is unfair and  
7 unprecedented. With no hesitation, we strongly  
8 recommend lodging an appeal."

9 That's POL00022940.

10 Leading counsel subsequently advised on the  
11 prospects of success of an appeal, POL00023878, and also  
12 recommended that the Post Office consider making an  
13 application to seek the recusal of Mr Justice Fraser on  
14 the grounds of apparent bias.

15 You will be aware that the test for apparent bias is  
16 whether a fair-minded and informed observer, having  
17 considered the facts, would conclude that there was  
18 a real possibility that the judge was biased. If the  
19 answer was yes, the judge must cease sitting on the  
20 claim, irrespective of whether he was in fact biased.

21 This advice on recusal was given the day before the  
22 *Horizon Issues* trial was due to start. The issuing of  
23 a recusal application was described as "the nuclear  
24 option".

25 It was clear that it would cause delay to the

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1 That's POL00006397. No need to display the document  
2 at the moment.

3 Within the conference note, it says as follows in  
4 relation to what Lord Grabiner is said to have advised:

5 "Lord Grabiner explained that in his view if there  
6 is no recusal application made then the Post Office will  
7 lose the series of trials set up in this matter.

8 Without a recusal application, Post Office is stuck with  
9 this judge. An appeal on the law may correct some of  
10 the very significant errors in the Common Issues  
11 Judgment, but then the case will be sent back to this  
12 Judge who has demonstrable apparent bias against Post  
13 Office and hence the firm conclusion that Post Office  
14 will lose and the financial impact of that will be  
15 substantial. Recusal is therefore essential, and  
16 Lord Grabiner asserted that in the face of legal advice  
17 from Lord Neuberger that recusal should be applied for,  
18 and the quantum of damages that Post Office will pay out  
19 on a loss, then it was Lord Grabiner's view that there  
20 was a duty on Post Office to seek recusal.

21 Lord Grabiner stated that in his view, the Board of the  
22 Post Office had no option but to seek a recusal."

23 The note of the conference recorded Lord Grabiner  
24 advising that there were strong arguments in favour of  
25 an application for recusal; it was his strong view that

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1 recusal application was the right course of action; and  
2 that there was a "serious prospect of success" and "that  
3 this judge had done an unbelievable nonsense and  
4 demonstrated apparent bias".

5 The application for recusal was made midway through  
6 the evidence in the *Horizon Issues* trial. As a result,  
7 the hearing had to stop whilst the Post Office's  
8 application was determined. The application caused  
9 significant delay and disruption to the *Horizon Issues*  
10 trial and was subsequently rejected by  
11 Mr Justice Fraser.

12 The Post Office sought to appeal that decision.  
13 You'll be aware that the Post Office needed to obtain  
14 permission to appeal by showing that there was a real  
15 prospect of success, or some other compelling reason to  
16 hear the appeal. Lord Justice Coulson refused the  
17 application for permission to appeal, and delivered an  
18 unusually lengthy set of reasons for doing so. Those  
19 reasons were highly critical of the Post Office and  
20 stated that "the recusal application never had any  
21 substance".

22 Once again, the role of lawyers, some of them  
23 senior, the sufficiency of the information they were  
24 given, and the extent to which they were relied on  
25 informing the Post Office's litigation strategy will be

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1 remainder of the openings.

2 Can I take it that you were all -- and I'm  
3 addressing Mr Beer, but I'm talking to all the Core  
4 Participants who wish to make an opening -- are you  
5 still reasonably confident that we will complete all the  
6 openings by a reasonable time on Friday?

7 **MR BEER:** Sir, yes we are, because Mr Moloney, Mr Stein and  
8 Mr Henry have told me that their estimates have reduced  
9 somewhat from those that were originally given, and in  
10 any event we had, if you remember, the spare afternoon  
11 on Friday afternoon.

12 **SIR WYN WILLIAMS:** Yes. I raised it in particular because  
13 in our provisional timetable only 30 minutes was set  
14 aside for UKGI, but in writing at least, there's quite  
15 a long opening to be made by that party, so I just  
16 wanted to be clear that it could all be accommodated  
17 this week.

18 **MR BEER:** Yes. I don't think they've actually notified an  
19 expanded time estimate. Mr Mertens is just getting to  
20 his feet.

21 **MR MERTENS:** Yes, and thank you very much. We don't expect  
22 to be more than 30 minutes.

23 **MR BEER:** Fantastic. Thank you very much. Just one piece  
24 of house --

25 **SIR WYN WILLIAMS:** Sorry, I missed that, Mr Beer. The

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1 examined. I have only examined one of the issues that  
2 arises in this part of the Inquiry's list of issues.

3 Sir, that is I want to say about Phases 4 to 6.

4 Finally, and most likely around this time next year,  
5 the Inquiry will address current practices and  
6 procedures and recommendations for the future. By  
7 examining, in Phase 7, current practice, sir, you will  
8 be able to consider whether the Post Office, Fujitsu,  
9 the Department for Business, Energy and Industrial  
10 Strategy, and any other relevant organisations and  
11 individuals have learned from these experiences or, on  
12 the other hand, whether any further changes need to be  
13 made by way of recommendations by you.

14 Sir, that's all I intended to say. I say "all" --  
15 it was quite a lot. That's all I wish to say in opening  
16 the upcoming phases of the Inquiry to you, sir. I've  
17 said to other Core Participants that it was unlikely  
18 that I would finish before 4.10, and therefore it was  
19 unlikely that that you would call on them today, and  
20 therefore the subpostmaster Core Participants have  
21 arranged for their clients to start viewing tomorrow  
22 morning. I trust that wasn't out of order.

#### HOUSEKEEPING MATTERS

24 **SIR WYN WILLIAMS:** Not at all, Mr Beer. I'm very grateful  
25 for your opening, and I look forward to hearing the

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1 screen didn't move quickly enough.

2 **MR BEER:** I can repeat what Mr Mertens said. He got to his  
3 feet and said they are not going to be more than  
4 30 minutes, UKGI.

5 **SIR WYN WILLIAMS:** Fine. Right. Well, that solves the  
6 problem.

7 **MR BEER:** It does. Just one piece of housekeeping. Can  
8 I repeat, by way of parish notices to people, the need  
9 to ensure that they lodge with the Inquiry at  
10 "thecounsel@" email address any questions that they wish  
11 to ask, or wish us to ask, of any witnesses in this  
12 phase of the Inquiry 14 days before that witness gives  
13 evidence. We haven't received many questions set so  
14 far. Quite a few were received today, but they are  
15 obviously a little late. We could, on one view, think  
16 that that means nobody wants any questions asked, or  
17 that they don't want to ask any questions themselves.  
18 We don't think that's the case.

19 Can I therefore reiterate a plea that was sent out  
20 in an email last night from the solicitors to the  
21 Inquiry that such *pro formas* are received by 4.00 pm,  
22 14 days in advance of the day on which the witness gives  
23 evidence. It's not particularly for my benefit or the  
24 counsel team's benefit so we can spent longer thinking  
25 up our questions. It's so the Inquiry can notify

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1 witnesses of the documents to which they may be  
 2 referred, and in many cases provide them with the  
 3 documents in hard copy.  
 4 A number of the people concerned are of an older  
 5 generation, and do not have access to information  
 6 technology that allows them to view documents online.  
 7 We therefore have to print all of the documents to which  
 8 they might be referred, bundle them up in a convenient  
 9 way, and courier them to them.  
 10 Any days that are missing under 14 days interferes  
 11 with that process very significantly.  
 12 **SIR WYN WILLIAMS:** Well, clearly, Mr Beer, I want to endorse  
 13 what you've just said. I think I should note that  
 14 perhaps unusually, in a modern Inquiry, I am prepared to  
 15 countenance persons other than you and your team asking  
 16 questions.  
 17 I thought that to be appropriate in this particular  
 18 Inquiry, but for that to work, we need to stick rather  
 19 rigidly to the timescales that you're talking about,  
 20 otherwise I fear we will get into all kinds of  
 21 logistical problems.  
 22 So I endorse entirely what Mr Beer has said.  
 23 **MR BEER:** Thank you very much, sir. So 10.00 tomorrow,  
 24 please.  
 25 **THE CHAIRMAN:** Yes. See you all tomorrow at 10.00.

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1 **MR BEER:** Thank you.  
 2 **(4.10 pm)**  
 3 **(The hearing adjourned until 10.00 am the following day)**

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153/13 153/18 156/17 158/15 162/3 163/10 164/21</p>	<p>165/1 165/5 166/16 166/20 170/8 170/12</p> <p><b>which [183]</b></p> <p><b>while [4]</b> 23/22 79/20 84/6 131/7</p> <p><b>whilst [11]</b> 8/5 35/11 42/16 46/22 65/19 65/21 96/24 104/15 107/1 134/15 169/7</p> <p><b>whistleblowing [1]</b> 89/25</p> <p><b>Whitham [1]</b> 84/4</p> <p><b>who [59]</b> 7/13 12/13 13/24 14/15 36/1 40/11 50/4 52/8 55/2 57/14 58/15 60/21 63/7 63/13 66/13 67/3 70/8 71/10 72/6 79/18 81/8 81/14 81/24 84/20 85/13 90/8 91/13 91/17 91/18 91/22 97/19 98/18 101/2 103/4 103/20 103/22 105/2 113/4 115/14 118/10 120/13 121/8 124/3 124/7 124/19 125/4 131/15 134/22 154/13 155/1 156/22 157/8 159/3 160/14 161/20 161/22 161/24 168/12 171/4</p> <p><b>whole [3]</b> 37/14 62/13 163/9</p> <p><b>wholly [1]</b> 120/4</p> <p><b>whom [4]</b> 76/19 91/25 104/1 116/24</p> <p><b>whose [3]</b> 26/19 98/15 152/13</p> <p><b>why [22]</b> 4/23 9/2 35/21 42/4 45/23 50/2 70/7 78/16 80/23 85/6 88/18 103/12 107/8 115/21 117/21 140/5 149/12 149/17 156/23 157/10 162/15 165/24</p> <p><b>wide [6]</b> 90/3 102/23 109/8 110/7 112/14 122/3</p> <p><b>wide-ranging [1]</b> 122/3</p> <p><b>widely [3]</b> 97/23 149/10 149/16</p> <p><b>wider [7]</b> 33/14 106/22</p>	<p>146/22 151/10 151/23 162/18 163/7</p> <p><b>Wilkerson [1]</b> 52/8</p> <p><b>will [285]</b></p> <p><b>willing [1]</b> 165/22</p> <p><b>Windows [1]</b> 68/15</p> <p><b>Winn [7]</b> 74/23 74/25 75/23 77/10 81/23 81/24 82/2</p> <p><b>Winn's [1]</b> 81/22</p> <p><b>wise [1]</b> 138/10</p> <p><b>wish [86]</b> 2/5 7/19 7/24 9/20 10/1 10/18 13/22 15/22 17/14 17/23 18/4 18/7 18/11 18/22 22/11 22/20 23/3 23/4 25/13 26/13 26/23 27/19 28/16 29/6 31/3 32/16 33/19 34/23 35/21 35/23 36/3 36/21 37/13 38/21 39/7 40/10 41/21 41/22 42/5 43/9 43/13 46/8 46/15 48/18 49/21 55/6 57/5 57/13 57/20 58/12 58/14 58/19 58/22 59/10 59/18 60/21 62/23 63/7 66/11 68/15 70/5 70/8 70/15 72/1 76/23 77/11 81/1 81/2 82/5 86/8 86/11 86/24 88/22 89/1 103/6 119/19 137/18 162/4 162/17 163/9 164/19 165/5 170/15 171/4 172/10 172/11</p> <p><b>wished [1]</b> 43/7</p> <p><b>with [175]</b> 1/21 3/12 7/15 7/19 11/20 12/1 12/6 13/12 15/20 16/8 17/9 17/10 17/16 18/16 19/4 21/6 22/2 22/8 22/18 23/6 23/17 23/19 24/24 25/17 25/21 25/25 28/12 28/25 29/19 29/21 31/22 32/18 33/20 34/13 35/21 36/8 40/4 40/16 43/5 44/3 44/7 44/17 44/18 45/6 48/9 48/14 49/9 51/20 52/3 52/10 53/20 54/13 55/5 56/14 56/15 57/11 57/14</p>	<p>57/19 59/22 60/2 60/20 61/23 62/2 66/24 68/6 68/8 68/20 69/25 70/4 70/16 74/17 76/7 77/12</p> <p>78/4 80/17 81/4 81/6 82/1 83/3 83/5 83/6 83/11 83/23 86/13 92/14 94/15 94/16 100/2 101/5 101/14 103/1 105/17 106/5 106/20 107/5 107/19 107/20 107/21 109/14 109/23 109/24 110/7 111/1 111/3 111/9 111/12 111/22 112/15 112/23 113/5 114/7 114/8 115/8 115/22 118/15 120/16 121/10 123/5 124/20 124/22 126/14 128/5 128/21 128/23 130/8 130/10 130/16 130/23 130/25 131/1 131/2 133/25 134/13 134/24 134/25 136/16 138/3 138/7 138/8 139/2 140/4 140/15 142/4 142/15 145/3 145/23 147/6 147/12 148/6 148/10 149/24 150/6 153/14 154/4 154/12 154/16 155/15 156/13 156/21 156/23 157/4 158/5 159/2 159/16 159/21 160/6 161/21 163/2 164/25 164/25 166/7 168/8 172/9 173/2 173/11</p> <p><b>with it [1]</b> 13/12</p> <p><b>with' [1]</b> 34/9</p> <p><b>withholding [1]</b> 121/6</p> <p><b>within [24]</b> 2/16 16/5 16/6 23/22 29/2 44/16 46/5 55/3 58/13 60/8 60/18 95/19 114/16 122/4 127/12 139/11 143/22 152/6 152/21 153/10 157/17 157/20 165/3 168/3</p> <p><b>without [18]</b> 27/4 51/21 63/17 65/1 68/8 85/1 85/2 93/8 96/7</p>	<p>128/10 129/14 132/2 132/8 132/17 151/14 155/21 158/12 168/8</p> <p><b>witness [14]</b> 12/22 89/8 101/21 104/5 113/20 115/11 116/3 116/5 116/9 117/16 140/16 140/21 172/12 172/22</p> <p><b>witnessed [2]</b> 65/18 65/22</p> <p><b>witnesses [7]</b> 13/2 36/1 40/9 80/22 90/3 172/11 173/1</p> <p><b>Womble [4]</b> 162/8 162/20 164/1 164/14</p> <p><b>won't [1]</b> 85/8</p> <p><b>wonder [3]</b> 113/24 133/16 139/1</p> <p><b>word [3]</b> 29/14 115/11 119/9</p> <p><b>words [6]</b> 3/15 26/3 47/25 75/17 124/23 155/18</p> <p><b>work [25]</b> 2/21 4/25 5/20 11/4 15/11 17/19 23/17 23/18 28/14 29/1 32/14 52/5 108/10 110/3 111/18 125/11 128/19 138/11 146/23 152/4 154/19 154/21 155/8 155/22 173/18</p> <p><b>workaround [3]</b> 25/8 28/7 28/9</p> <p><b>workarounds [1]</b> 27/16</p> <p><b>Workbook [1]</b> 4/7</p> <p><b>workbooks [4]</b> 4/8 4/10 4/24 5/19</p> <p><b>worked [3]</b> 49/15 82/7 83/12</p> <p><b>working [10]</b> 23/20 55/6 69/22 111/18 112/5 125/1 125/22 125/25 127/2 155/20</p> <p><b>workload [1]</b> 24/1</p> <p><b>works [1]</b> 150/22</p> <p><b>workshops [1]</b> 7/17</p> <p><b>worry [1]</b> 131/5</p> <p><b>worth [2]</b> 96/24 105/14</p> <p><b>worthy [1]</b> 156/9</p> <p><b>would [105]</b> 3/24 4/18</p>
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W	Y			
<p><b>would...</b> [103] 5/11 5/14 8/23 10/6 10/9 10/20 13/14 15/2 15/3 17/5 19/12 20/10 21/1 22/5 22/13 24/7 24/9 25/8 26/6 26/25 27/2 27/3 29/10 32/16 33/13 34/20 35/6 35/7 35/11 35/12 35/13 41/6 41/7 41/9 48/8 49/16 58/7 58/9 60/24 61/15 61/18 61/21 62/24 64/20 64/25 67/6 67/9 67/15 67/21 67/21 67/22 67/22 67/24 68/5 68/8 69/11 69/17 69/24 76/18 78/13 79/8 79/9 81/12 83/19 84/14 84/25 85/4 87/17 96/1 96/10 106/8 107/12 107/20 107/21 108/23 109/15 109/17 111/20 115/1 120/1 120/9 124/4 124/5 124/23 125/18 126/15 134/12 135/25 139/13 146/21 147/15 148/10 148/11 156/6 159/10 160/7 161/11 161/12 164/6 166/17 166/25 170/18 170/19</p> <p><b>wouldn't</b> [1] 16/11 <b>wound</b> [1] 125/23 <b>writer</b> [1] 47/1 <b>writing</b> [3] 82/1 82/17 171/14</p> <p><b>written</b> [13] 5/17 10/8 15/18 51/12 76/10 76/13 76/16 76/17 76/17 87/4 120/23 141/4 167/8</p> <p><b>wrong</b> [5] 83/20 120/24 127/18 128/2 155/16</p> <p><b>wrongdoing</b> [1] 159/25</p> <p><b>wrongly</b> [1] 139/25 <b>wrongs</b> [1] 99/15 <b>wrote</b> [7] 50/15 51/3 75/23 103/17 113/18 118/13 119/22</p>	<p><b>year</b> [16] 12/19 35/19 69/9 69/10 69/20 87/6 87/10 89/10 99/9 103/2 111/20 118/1 133/24 133/24 135/23 170/4</p> <p><b>years</b> [15] 11/11 14/19 35/16 35/20 49/15 77/13 78/8 84/12 95/15 107/7 114/5 117/19 125/20 137/22 139/22</p> <p><b>years'</b> [1] 143/19 <b>yes</b> [8] 62/7 99/19 166/19 171/7 171/12 171/18 171/21 173/25</p> <p><b>yesterday</b> [5] 1/12 2/22 24/25 25/7 32/24</p> <p><b>yet</b> [2] 79/10 152/11</p> <p><b>you</b> [297]</p> <p><b>you'll</b> [6] 23/10 63/24 83/4 84/4 126/12 169/13</p> <p><b>you're</b> [6] 14/8 29/18 37/13 47/6 59/9 173/19</p> <p><b>you've</b> [3] 12/11 56/4 173/13</p> <p><b>Young</b> [1] 50/12</p> <p><b>your</b> [28] 1/8 3/25 8/4 8/7 24/13 29/8 39/16 58/17 59/16 60/15 60/18 63/6 75/6 75/8 75/24 86/7 98/8 99/4 112/12 126/4 131/16 136/8 136/8 149/10 161/19 162/2 170/25 173/15</p>			
	<p><b>Z</b></p> <p><b>zero</b> [3] 67/21 68/7 68/9</p> <p><b>zoom</b> [2] 2/13 25/25</p>			