



Review of the Creation and Management of Transaction Corrections in POLFS to Correct Accounting Errors in Horizon

REFERENCE		OWNER	<i>Martin Box</i>
VERSION	<i>1.0</i>	AUTHOR(S)	<i>Jo Shooter-Holt</i>
STATUS	<i>Baselined</i>	REVIEWERS	<i>Martin Box</i>
DATE	<i>10/02/2010</i>	APPROVERS	<i>Alison Bolsover Dawn Brooks</i>
OPS BASELINE NUMBER		SIGN-OFF	<i>Rod Ismay</i>
CLASSIFICATION	<i>In Strictest Commercial Confidence</i>		



Change Control

Version Number	Description Of Change	Date
0.1	New document	23/11/2009
0.2	draft	08/01/2010
0.3		22/01/2010
0.4		09/02/2010
1.0	Baselined	10/02/2010

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1. Introduction

From the Business Efficiency Programme a secondary programme has evolved called the Back Office Efficiency programme. It will help forward:five2eleven by realising P&BA's vision. The BOEP vision is to develop, deploy and embed "one touch" accounting with minimal intervention for branches, P&BA and Clients. This will be achieved by introducing modern product design principles as standard POL terms of business, that are consistently deployed, with slick data feeds" and offer robust controls.

This document details the triggers that lead to the creation, the different types of and the parameters around Transaction Corrections. Using this information the weaknesses within P&BA processing and management of Transaction Corrections are documented.

1.1 Methodology

Interviews were held with P&BA team leaders and experts in the areas where Transaction Corrections are created and managed.

Reviews and feasibilities for products were used for reference to assist with understanding. These included Client Interface, Cheques, Camelot and ATM reviews along with the POLFS Matching Routines document.

Data containing information for Transaction Corrections sent to Horizon was also analysed.

2. The Current Process

2.1 The Triggers that lead to Transaction Correction Creation

2.1.1 Transaction Corrections resulting from POLFS generating Open Items

When a transaction is carried out at the Branch through Horizon the electronic data is interfaced into POLFS. Each product has a specific table within POLFS called GL accounts. Many of these transactions have a system external to Horizon in the branch where the customer transaction takes place, e.g. ATM machines and Camelot terminals. In the case of Cheques and manual banking transactions a physical item is sent to be processed by an external company, e.g. EDS. This data is interfaced or uploaded into POLFS. Every night POLFS runs a series of routines that take all this data and matches up the Horizon transaction to the client data in the various GL accounts. Part of the role of the P&BA teams is to look at items that haven't matched called an open item and to take corrective action. Where an open item is found to be a branch error a Transaction Correction is created in POLFS and sent to the branch via Horizon to correct the error.

2.1.1.1 Table showing products where Transaction Corrections are created from matching routine in POLFS

Product
ATM's —(manual load with POL cash)
BOI
Hanco
Bank Machine
A&L
TRM
Cash in pouches

Corrections resulting from

2.1.2 Transaction external request

The other type of Transaction team receive a request to create a

Correction is when the product



2.1.2 Transaction external request

Currency in pouches
Personal Banking
MoneyGram
Cheques to EDS
Sodexo – Government services
Travellers Cheques
Camelot

Corrections resulting from

The other type of Transaction Correction is when the product team receive a request to create a Transaction Correction for the branch to correct an error found. These requests can come from the Client, the Cash Centres or the Branch itself via the NBSC helpline. For many of the teams who raise this type of Transaction Correction they are able to create a spreadsheet for many branches with the details needed and upload this into POLFS instead of creating the Transaction Corrections branch by branch.

2.1.2.2 Table showing products where Transaction Corrections are created by request

Product
Alliance and Leicester
AON Travel insurance
NS&I
On line banking
Currency Rems*
Cash Rems*
Cash from 3 rd parties
Debt/Credit card
DVLA
Post Office savings stamp
Stock
Unpaid Cheques
Paystation
AP transactions
Quantum
IPS
Postal Orders
First Rate Sell currency

2.1.3 Error Limits

Historically P&BA introduced a minimum value error limit as a balance against the volume of errors and head count reduction to prevent products going into a backlog situation. The values were determined by volume and net value rather than a more scientific analysis at branch level. There are two types of error limits, a manual limit which is imposed by the processing team and a limit written into the matching routine. Any errors found below the error limit is moved into a write off GL account for each product and written off at the end of the financial year.

2.1.3.1 Matching Routine Maintained Error Limit (Provided from the P&BA Write Off Manual)

Account	Value £	Write Off Account	Write off £ value – up to period 09	Write Off Value £ year 08/09
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			09/10	
FRES Pre order and Change	69.99	250127	24,867	-1,371
FRES Trav Chq	49.99	250726	75,756	179,499
MoneyGram sent received	40.00	250775	3,110	500,832
ATMs	40.00	250774	70,121	711,452
Personal Banking – Withdrawals and deposits	40.00	250776	6,517	35,127
Cash / Bureau In Transit	1.00	250111	1,482,907*	11,267.45

2.1.3.2 Manual Limits (Provided from the P&BA Write Off Manual)

Account	Value £	Write Off Account	Write off £ value – up to period 09 09/10	Write Off Value £ year 08/09
Camelot	0.99	250725	6,388.07	59,701
DWP errors	50.00	250172	10,118	74,958
A&L errors	50.00	250720	20,523	791,273
Agent Debtors in customer accounts	20.00 debit 5.00 credit	250511	26,941	82,790
Unpaid Cheque postage loss	25.00	250712	61,705	92,937
Personal Banking Unpaid	25.00	250704	6,517	110,439
P&BA Cheque Control	25.00	250701	2,167	8,126
Northern Ireland and Cheques to EDS	69.99	250710	13,702	34,375
Bureau in Transit / Vouchers on hand	69.99 (99.99 for closed branches)	250111	Part of 1,482,907 as above	11,267
AP products	29.99	250797	467	17,524
AON Travel	1.00	250721	0	482,730
DVLA NI	9.99	250721	-	-
DVLA	29.99	250721	394	161,765
FRES Bulk purchases, returns, margins and commission	69.99	250105	-3,715	42

* This figure is made up of £828k Cash Centre 559501 balance that had been there since POLFS went live Cash services team could not explain the value, £516k+ is due to currency stuck in pouches and the rest is small value write off and write back and maintained errors, £91k was for cash on hand at closed branches written off against provision.

2.2 After the Transaction Correction has been issued

2.2.1 Failed Transaction Corrections

The reporting and Analysis team receive a weekly file from Fujitsu that details all the Transaction Corrections sent from POLFS to Horizon. This report shows the status of each Transaction Correction. On a monthly basis this data is used to create a report of all the Transaction Corrections that are not resolved. Reasons why a Transaction Correction are rejected by Horizon or don't get through the interface are:-



- The Branch is closed. When it is decided to close a branch the details are sent to the Reference data team in the form of the OBC22 process. All branches when first closed are categorised as a C2 on the form this means temporary closed, until Fujitsu and Network Change decide that the branch will be permanently closed, a C1 category. The Reason why POLFS can still issue Transaction Corrections to a category C2 branch is because the temporary status does not feed through. Closed branch Transaction Corrections are transferred to the manual TP6 process and becomes part of the Former Agents debt team processes.
- The value of the Transaction Correction is not within parameters of product. As part of the reference data for each product within Horizon there are parameters which dictate the value and multiples of that value of the product, e.g. £5 scratch cards can only be in multiples of 5. These parameters are also applied to Transaction Corrections coming through to Horizon.
- The product is not valid. This is a reference data issue where the flag to allow Transaction Correct mode for that product in POLFS has not checked.
- Crowns settled centrally. Only single agent branches should be allowed to settle a Transaction Correction centrally, which means deferring payment, but occasionally a Crown Office will do this.
- The wrong flag is chosen when creating the Transaction Correction. When a Transaction Correction is created it is assigned a flag of N meaning new or E meaning evidence has been provided. There is also an H and W flag. The H flag means on hold and if this is picked the Transaction Correction will not be sent to Horizon and will stay in the system. The W flag represents the 'blocked' or disputed Transaction corrections that originally had an N flag.
- Horizon allows branch to roll over to next trading period without accepting all Transaction Corrections. There is an anomaly in Horizon that when a multi terminal branch has two or more terminals completing a transaction simultaneously the branch is able to roll over to the next trading period without accepting all the Transaction Corrections. This is not a widely known or occurring problem.

2.2.1.1 Table of Rejected Transaction Corrections 09/10

Rejection reason	Nº TCs
Branch Closed	112
WrongValue	67
Product not valid	54
Crown settled centrally	10
Horizon allowed roll over without settling TC	Unknown but minimal

2.2.2 Non conformance and Branch investigation

The Fraud and Conformance team purpose is to look for high value Transaction Corrections and for patterns of errors that may mean the branch is being fraudulent or needs extra help to understand particular transactions that it is persistently non-conforming. The P&BA settlement teams will escalate branches and some further investigation will be done. In some cases the conformance team will escalate a



branch to the field support team and request a special audit. The reason behind the top 20 worst loss incurring Crown offices will be investigated and reported to the Crowns Senior Finance Manager, Finance Analysts (BDM Area 1 & 2), Compliance Risk Reporting, and Finance Reporting Officer. The conformance team are constrained to investigate only the top 20 branches due to the complexity of the investigations and level of resource within the team. The work this team undertakes adds value by preventing further loss through non conformance and prevention fraud.

2.2.3 Blocking transaction corrections

Blocking a Transaction Correction is when a postmaster disputes that the discrepancy is the branch error and whilst the dispute is investigated further a flag is applied to the Transaction Correction to stop any further action being taken e.g. chasing the postmaster to pay the discrepancy amount. A Transaction Correction that has had evidence provided and hence an E flag against it cannot be blocked unless it is settled centrally first. This means that the majority of blocked Transaction Corrections have been closed in the original GL account associated with the product and sit in the settle centrally GL which is either the responsibility of the current or multiple agents' debt teams. The way blocked Transaction Corrections are managed differ depending on where they sit. W flagged blocked Transaction Corrections are picked up by the Reporting and Analysis team and reported to the product team leader to close. Single agent blocked Transaction Corrections that end up in the current agents' debt GL are reported to the product team leaders to investigate and close. Blocked Transaction Corrections for multiple agents are picked up and investigated by the Conformance and Branch Investigation team. The reason for this is because the team has a good working relationship with the branches head office.

2.2.3.1 Volume and Value of Blocked Transaction Corrections for period 9 09/10

Age	Vol. single agents	£K single agent	Vol. multiple agent	£K multiple agent	W flagged Vol	W flagged £K
91 – 1 year	44	58	61	84	8	8
60 – 90 days	19	49	17	41	7	7.9
Under 60 days	62	366	23	1	8	0.8
Total	126	473	101	126	23	16.7

2.2.4 Crowns

All debit transaction corrections are a loss to POL unless the contra credit or branch discrepancy is also found. There is no distinction between the differing Branch types at investigation and creation level. Once in Horizon the branch type depends on what the branch manger can do with the error. Crowns have to accept Transaction Corrections into their Losses and Gains ledger which is reported monthly to their Regional Support Advisors. The Crown Losses Review details the issues around Crown losses and the relationships with Crown Account Manager and Regional Support Advisors.

2.2.5 Multiple and Single agent Branches

When a Transaction Correction is received by a Multiple agent branch they can either make good, which means they will take out the value of credit or replace the debit into the holdings themselves or they can assign to nominee, this means that a statement will be sent to the head office of the multiple agent, e.g. MacColls who will settle all the outstanding amounts for it's branches then deal with the branch accordingly. Once assigned to nominee the value of the Transaction Correction sits in the multiple agent's debt team GL accounts to manage. More details of the process to produce statements and manage to debt can be found in the Multiple Agents Debt Review.



Single agent branches can also make good a Transaction Correction or if it's over £150 in value they have the option to Settle Centrally, this means they defer payment and can roll over into the next trading period. Once settled centrally the Transaction Correction sits in the Single agent debt GL account to manage. More details of the process to recover this debt can be found in the Current Agents Debt Review

2.2.6 High Value Transaction Correction Authorisation Signature Requirement

As part of the Transaction Correction creation process a high value authorisation series of signatures has been introduced. This is a form that goes with the evidence and is signed by the level of manager dictated by the value. Between £10k and £29.99K the team leaders' signature, £30K to £49.99K Senior managers signature and over £50K requires the head of P&BA to sign. These forms are then filed with the paperwork. The reason for creating this extra check step was two fold; firstly to prevent large credit Transaction Corrections being issued, then a long period for the debit to be issued, which then might get disputed and blocked. The second reason being to ensure that branches are not hit by a large value Transaction Correction which is subsequently found to not be proper to that branch.

3 Conclusions and Recommendations

3.1 Investigation and Creating Transaction Corrections

There are several ways to create a Transaction Correction in POLFS.

The manual option is used by teams that don't raise many Transaction Corrections. These teams spend time investigation errors and enquiries that don't result in a Transaction Correction.

The automated option creates Transaction Correction individually but carries data across into fields from the original open item.

Teams that are driven by requested Transaction Corrections are able to use a spreadsheet to upload bulk branch details. This saves time and effort.

- Recommendation 1 – Conduct a feasibility to look at an all encompassing issues logging system for P&BA.
 - Benefit – Reduced input time into POLFS, increased accuracy and automation of text sent to branches and so a consistent, professional approach and image. Visibility of all work that P&BA teams are involved in that doesn't end in a Transaction Correction. Better audit trail of information if the Transaction Correction is disputed by the branch.

Camelot uses a process of rolling up or amalgamating all errors incurred by a branch over a period and issues one Transaction Correction to the branch. They send a spreadsheet with details of the errors to the branches to help them reconcile with their paperwork. This is not a popular method and there is a feeling that branches find it difficult to understand the evidence.

The reason for using this method is because there are too many errors to handle on an individual basis without doubling the resource requirement or getting into a backlog situation.

- Recommendation 2a – For all instances of Camelot errors sent to branches make the evidence clearer to aid consistency.
- Recommendation 2b – When Ping has been introduced and errors reduced for Camelot, re-visit the process and consider going back to handling errors on an individual basis
 - Benefit - Less complaints from branches and better working relationship with the network



- Recommendation 3 – Present a Change Proposal Document and Business Case to illustrate that deploying additional agency resource to investigate errors within the maintained error limit, write off values for the impacted products would be reduced.
 - Benefit - The value in the write off accounts for maintained error 09/10 up to period 9 was £422K*. If additional agency staff were employed for a limited period of time for the purpose of investigating and solving these errors, the value recovered is likely to outweigh the cost of the agency staff and reduce the value written off.

(*minus the cash& currency figure which is not due to maintained error limit)

NB. It is anticipated that BOEP will produce the required CPD and Business Case documentation on approval of this recommendation.

Fujitsu send a file containing all the Transaction Corrections sent to Horizon, the data shows all the information the branch received, this includes the text.

Analysis of the Fujitsu file found c2000 Transaction Correction were found to have no contact number within the text out of 40K issued between August and October 09 which is circa 5%. In some cases this is because the branches are instructed to address any disputes in writing.

During the analysis of the long text of the Transaction Corrections there were many other issues which made the task very difficult. E.g. the text 1 field was very inconsistent in teams approach, some use a reference number some use the name of the product

3.1.1 Table showing some examples of poorly constructed Transaction Correction text (taken from the Fujitsu file)

Date	Text 1	Text 2
18/12/2009	-----	Notes, - Our investigations have revealed that thecheque card guarantee rules have not been adheredto i.e. no guarantee card number endorsed on thereverse of the cheque. Therefore In Pounds40 needs to be recovered fromMiss [REDACTED] by yourself.Ref, 38/PB/16 [REDACTED] [GRO]
18/12/2009	GREEN GIRO	An enquiry form for Missing DWP Cheques was sentto your office, you have not provided any evidencesas requested in the letter sent to you.Telephone disputes cannot be taken and must bemade in writing and sent to Chesterfield.
17/12/2009	11422464-1	THIS TC WILL INCREASE YOUR STOCK OF ELDERLY FREEDOM PASSES BY 50 TO CORRECT FOR STOCK SENT 8 MAY NOT REM'D INPLEASE PRESS STOCK WO TO ACCEPTALSO PLEASE READJUST STOCK AS REQUIREDIF ANY QUERY PLEASE CALL [REDACTED] [GRO] THANK YOU
17/12/2009	A&L DEP	Please do not query this TC until you havereceived the corresponding paperwork, and thenonly in writing ad I am unable to deal withtelephone disputes.Invalid account number or Non A&L deposit enteredon daily record wk 35 2009 Evidence will be posted out to you and should bereceived within the next couple of days.100.00 creditIssued [REDACTED] [GRO]
17/12/2009	CAMELOT	THIS TRANSACTION CORRECTION HAS BEEN ISSUED FOR THE DIFFERENCEBETWEEN CAMELOT ACTIVATIONS AND REMS ENTERED INTO HORIZONFOR SCRATCHCARDS.SCRATCHCARDS HAVE BEEN OVERSTATED BY In Pounds320.00 FROM 04.12.09 TO 09.12.09. THIS TRANSACTION CORRECTION WILLDECREASE YOUR STOCK OF SCRATCHCARDS.THANKYOU [REDACTED] [REDACTED] TEL [REDACTED] [GRO] DIFFERENCE BETWEEN CAMELOT ACTIVATIONS AND HORIZON REM IN FOR SCRATCHCARDS.



- Recommendation 4 – On a monthly basis, P&BA Admin Section report back to team leaders the ‘fitness’ of the text within the Fujitsu Services Transaction Correction report, particularly identifying poorly written and missing information. P&BA team leaders to tackle individuals when poor Transaction Corrections are created
 - Benefit – Branches will receive meaningful information and have less reason to dispute errors. Reduce double handling and recovery time.

For some products like ATM and A&L, paperwork evidence is sent to the branch after the Transaction Correction has been created. Evidence from clients often has to be requested which is sent in hard copy format by post. Some branches do receive evidence electronically but this is only done if the branch requests it and is an exception rather than a rule.

- Recommendation 5 – Complete an exercise led by the P&BA Change Team to set up a database of all branches, including agency postmasters that are willing to receive Transaction Correction evidence by email instead of by post. This to also include clients that could send data electronically but don’t currently do so.
 - Benefit – The Transaction Correction is clearer to the branch and they don’t have to wait for paperwork to arrive in the post. A more professional approach. Reduction in business mail cost, using period 6 data the postage cost for sending postal evidence is c. £1K per month

The reasons for introducing a management authorisation of high value Transaction Corrections are valid, the implementation of the process appears to have lost some of the purpose. A more robust process is needed that ensures the authoriser has checked for contra errors. This is likely to involve changes to POLFS to achieve this

- Recommendation 6a – The P&BA change team work with P&BA team leaders to re-establish the current authorisation process with changes that ensure steps are followed and all checks are made before sign off.
- Recommendation 6b – BOEP to produce a feasibility to help address the issues with the lack of contra error notification.
 - Benefit – Will encourage the right management behaviours and allow cross team interaction. High value credit Transaction Corrections will not be issued without consideration to the debit. Branches will not receive high value Transaction Corrections in error.

3.2 After the Transaction Correction has been issued

During the review it became apparent that because the majority of blocked Transaction Corrections are sitting in the Debt teams GL accounts it was the belief that the responsibility to manage and close them sat with the debt team leaders.

- Recommendation 7 – Include within the Process Management Working Group a robust process that ensures those accountable and responsible for resolving the disputed Transaction corrections are measured and seen to be taking action.
 - Benefit – Reduce the time taken to resolve disputes and demonstrate a professional process to branches so Transaction Correction are not forgotten about. In period 9 09/10 £599K of blocked Transaction Corrections was sitting in the debt GL accounts, £142K of this was over 91 days old.



The Conformance and Fraud team look for branch debit or credit Transaction Corrections that cancel each other out, i.e. contra. These might have been created by different teams and be in different weeks due to the different timescales the products operate at. There are sometimes instances where a branch will make good a credit and take the cash out of the holdings but will settle centrally the debit and owe POL. An authorisation process was introduced to prevent high value Transaction Corrections being sent without the contra as detailed in recommendation 6 above.

The Conformance team provide value in identifying potentially fraudulent branches and persistent non conformance offenders. As long as a team exists that's purpose is to investigate Transaction Corrections once created the vision for One Touch Accounting will never be realised.

The over riding weakness is the feeling that the teams are working in 'silos'. The product team's priority is to clear there GL's and then have other teams picking up Branch issues.

Following on from the introduction of HNG later in 2010, there are planned developments such as Ping that will improve counter processes and data inputs into POLFS. This in turn will reduce the number of errors and improve the settlement process. Work has begun to address some of the ways of working issues. A Skills Matrix has been established; development of a P&BA Process Summary; establishment of Process Management Working Groups – see appendix 2 the draft Terms of Reference for Process Management.

The work on process management is a move in the right direction. The Terms of Reference is looking for cross team working and a cultural changes as well as documented processes with owners and best practice. However, there is a lack of how this will be measured and progress reported.

- Recommendation 8 – Develop and implement measures that demonstrate the process management improvements are making the right changes that positively impact internally and associated external processes
 - Benefit – P&BA will be able to demonstrate that the process management working groups are effective. Better relationships internally, no more working in 'silos', less frustration and better working with branches to resolve issues. Reduce double handling of information, identify problem branches quicker and reduce the number of Transaction Corrections issued. Problem branches identified earlier and so prevent higher losses and fraud.

When an agent branch receives a Transaction Correction there are 2 options how to resolve it. The make good option means that the branch is agreeing to accept the error and they will either take the surplus out of the holdings or put a loss back in. Transaction Corrections under £150 have to be made good. The only way of knowing if a branch has been putting the cash back is when a field support manager conducts and audit on the branch.

If a Transaction Correction is over £150, single agent branches have the option of Settling centrally, this allows the branch to roll over into the next accounting period but they can the pay the debt by debit/ credit card, cheque or arrange to have small amount deducted from their monthly pay.

- Recommendation 9 –Undertake a feasibility to ascertain the benefits of making Agency branches settle centrally for all (with a possible lower value limit) Transaction Corrections. The feasibility also to consider reduction of the current limit from £150. To prevent increased resource in the debt teams, the feasibility would have to include branch payment method options, e.g. direct debits.
- NB. This recommendation compliments the recommendations made in the Current Agents Debt Reviews to better manage repayment plans



- Benefit – When a branch makes good a Transaction Correction there is no evidence that the loss has been returned to POL. A branch could get into a position of owing POL a large amount and lose their branch if the field support team discover deliberate fraud. By settling Centrally POL knows it has recovered the loss and cases of fraud would be visible earlier and levels of former agents' debt reduced. Reduction in the costs of the Field Support and P&BA conformance teams.

3.2.1 Tables showing Transaction Correction figures for period 8 and 9 09/10

Period 9 Total vol. Transaction Correction issued; 10,438

	Vol.TC s	Net £	Credit £	Debit £	Nº of TCs < £150	Net £ TC's <£150	Debit £	Credit £
Multiple agents	1,805	103,536 credit	833,356	729,820	1,238	5077 Debit	21,887	16,809
Single agents	7,600	284,585 debit	1,426,149	1,710,734	5,788	16,585 Debit	100,018	£83,433

Period 8 Total vol. of Transaction Corrections issued; 11,141

	Vol. TCs	Net £	Credit £	Debit £	Nº of TCs < £150	Net £ TC's <£150	Debit £	Credit £
Multiple branches	1,378	47,761 credit	514,167	466,405	972	3,252 Debit	18,867	15,614
Single agents	8,664	101,866 debit	1,613,887	1,715,752	6,539	29,820 Debit	121,335	91,514

Appendix

Appendix 1 Table showing examples of Transaction Correction (extracted from the Fujitsu file)

Product	Date sent	Text 1	Text 2
AON Travel insurance	14/10/2009	AON TRAV INS TC	CREDIT TRANSACTION CORRECTION FOR In Pounds17.76 TO COMPENSATE THE In Pounds17.76 DEBIT THAT WAS ISSUED FOR AON TRAVEL INSURANCE POLICY 3048500421.THE RETURN DATE OF THIS POLICY WAS AMENDED FROM THE 28/09/2009 TO 27/09/2009 WHICH MEANT THAT THE CORRECT AMOUNT WAS CHARGED.PLEASE ACCEPT BOTH TRANSACTION CORRECTIONS TO CLEAR THEM FROM HORIZON.THANK YOU! GRO



ATM	18/12/2009	BOI ATM RETRACT	BOI ATM RETRACT THIS TRANSACTION CORRECTION IS BASED ON INFORMATION PROVIDED BY THE WINCOR NIXDORF HELPDESK REGARDING A BANK OF IRELAND RETRACT OF 80.00 THE RETRACT OCCURRED ON THE FOLLOWING DATE 80.00 ON THE 13.11.2009 PLEASE ACCEPT THIS TC IMMEDIATELY THANK YOU [REDACTED] GRO
ATM	16/12/2009	HANCO ATM	HORIZON / HANCO ATM MISBALANCED WEEKS 19, 20 / 2009WK19 HORIZON 30.07.09 = 0.00 HANCO 30.07.09 = 30.00 CREDIT HORIZON 04.08.09 = 350.00 HANCO 04.08.09 = 440.00 = 90.00 CREDIT WK 20 HORIZON 06.08.09 = 350.00 HANCO 06.08.09 = 380.00 = 30.00 CREDIT HORIZON 12.08.09 = 10.00 HANCO 12.08.09 = 30.00 = 20.00 CREDIT THEREFORE 170.00 CREDIT TO ACCEPT AND BALANCE ACCOUNT [REDACTED] GRO HANCO DISPENSED = 18740.00 HORIZON 18.08.09 = 3520.00 HANCO 18.08.09 = 3620.00 HORIZON UNDERSTATED THEREFORE 510.00 CREDIT TO ACCEPT A
Cash in pouches	18/12/2009	*CIP DL	THIS TRANSACTION CORRECTION HAS BEEN ISSUED TO CORRECT THE AMOUNT OF 40.00 POUNDS SHOWN IN YOUR SUSPENSE ACCOUNT AS CASH IN POUCHES AWAITING COLLECTION. THE REM HAS BEEN COLLECTED BUT NOT SCANNED OUT OF YOUR HORIZON SYSTEM. PLEASE PRESS ACCEPT THEN MAKE GOOD CASH IN POUCHES THIS WILL CORRECT THE SUSPENSE ACCOUNT ONLY. PLEASE NOTE THAT YOU DO NOT HAVE TO PUT ANY MONEY IN AND THIS TRANSACTION CORRECTION WILL NOT AFFECT YOUR BALANCE [REDACTED] GRO
Currency in pouches	18/12/2009	*BIP MAL	THIS TRANSACTION CORRECTION HAS BEEN ISSUED TO CORRECT THE AMOUNT OF 50.77 POUNDS SHOWN IN YOUR SUSPENSE ACCOUNT AS CURRENCY IN POUCHES AWAITING COLLECTION. THE REM HAS BEEN COLLECTED BUT NOT SCANNED OUT OF YOUR HORIZON SYSTEM. PLEASE ACCEPT THEN MAKE GOOD CURRENCY IN POUCHES. DO NOT SETTLE CENTRALLY. THIS WILL CORRECT THE SUSPENSE ACCOUNT ONLY. PLEASE NOTE THAT YOU DO NOT HAVE TO PUT ANY MONEY IN AND THIS TRANSACTION CORRECTION WILL NOT AFFECT YOUR BALANCE [REDACTED] GRO
Personal Banking	17/12/2009	PB 186 424 6	A BARCLAYS PERSONAL BANKING CHEQUE ENCASHMENT FOR 50.00 DATED 27.11.09 HAS BEEN ENTERED ONTO HORIZON AS BARCLAYS PERSONAL BANKING BUT ALSO REMMED OUT AS CHEQUES TO PROCESSING. THEREFORE 50.00 TO BE MADE GOOD. THE EVIDENCE IS BEING SENT BY POST. THANK YOU [REDACTED] GRO
Personal Banking	15/12/2009	PB	AS DISCUSSED BY TELEPHONE A LLOYDS TSB PERSONAL BANKING MIXED CASH AND CHEQUE DEPOSIT TO THE VALUE OF 100.00 CASH AND 220.00 CHEQUE WAS TAKEN ON 18.11.09 BUT ENTERED INTO HORIZON AS 320.00 CASH IN ERROR. THEREFORE 220.00 TO CLAIM. THANK [REDACTED] PERSONAL BANKING [REDACTED] GRO
MoneyGram	14/12/2009	MGM	14.12.09 TC issued to clear surplus in the office caused by MGM received transaction completed but customer not paid out on 10.12.09. Thank you [REDACTED] GRO
Cheques to EDS	18/12/2009	CHQS TO EDS	ISSUED DUE TO BCB'S DATED 03/11/09 TOTAL 59.56 NOT REMMED OUT ON THAT DATE BUT WAS STOCK ADJUSTED ON 25.11.09. THEREFORE 59.56 CREDIT. DETAILS HAVE BEEN SENT IN THE POST TO YOU TODAY, PLEASE LOOK AT THESE WHEN THEY ARRIVE AND IF YOU HAVE ANY QUERIES YOU CAN CONTACT ME ON THE NUMBER BELOW. [REDACTED] GRO
Sodexo – Government services	17/12/2009	LC 627090	PLEASE CHECK ALL DAILY TRANSACTIONS ENTERED INTO HORIZON FOR ASYLUM SEEKERS AGAINST SODEXHO SITE RECEIPTS TO AVOID THE ISSUE OF TRANSACTION CORRECTIONS. THIS TRANSACTION CORRECTION HAS BEEN ISSUED FOR THE DIFFERENCE BETWEEN HORIZON AND SODEXHO DAILY TRANSACTIONS SODEXHO TRANSACTIONS DATED 02.11.2009 TOTAL VALUE 7087.85 HORIZON TRANSACTIONS DATED 02.11.2009 TOTAL VALUE 6939.07 DIFFERENCE 148.78 PLEASE ACTION THIS TRANSACTION CORRECTION IMMEDIATELY. SELECT ACCEPT NOW AND MAKE GOOD CASH. THANK YOU. [REDACTED]



First Rate pre order	26/11/2009	PREORDPCT 1009523	DEAR POSTMASTER FIRST RATE EXCHANGE SERVICES HAS NOTIFIED POCL THAT A FOREIGN CURRENCY PREORDER HAS BEEN HANDED OUT TO THE CUSTOMER BUT CANCELLED ON HORIZON ORDER IS PCT1009523 148.75 CREATED 30/09/09 AND CANCELLED 01/10/09 FIRST RATE HAS NOW CHARGED POCL FOR THE CURRENCY AND THIS DEBT HAS BEEN PASSED ON TO YOU THANK YOU [REDACTED] GRO
Travellers cheques	17/12/2009	TC BUYBACK	ENCASHED TRAVELLERS CHEQUE ERROR NIL ACCOUNTED FOR ON HORIZON ON 03.08.2009 1000 USD TRAVELLERS CHEQUES ACTUALLY RECEIVED AT FIRST RATE TRAVEL SERVICES [REDACTED] GRO
	16/12/2009	TC SALE	TRAVELLERS CHEQUE SALES ERROR 01.12.2009 800.00 SHOWN ON HORIZON NO TRAVELLERS CHEQUES ACTUALLY SCANNED-SOLD ACCORDING TO FIRST RATE TRAVEL SERVICES RECORDS [REDACTED] GRO
Camelot	18/12/2009	CAMELOT	AS DISCUSSED, THIS IS A SCRATCHCARD TRANSACTION CORRECTION FOR In Pounds 120.00 CREDIT. THANK YOU REBECCA KINSEY [REDACTED] GRO
	17/12/2009	CAMELOT	NATIONAL LOTTERY PRIZE PAYMENTS AS DISCUSSED 701.00 CREDIT. THANK YOU A. HEATH [REDACTED] GRO
	14/12/2009	CAMELOT	A NATIONAL LOTTERY CREDIT FOR ONLINE SALES FOR In Pounds 1575.00. THANK YOU REBECCA KINSEY
	16/12/2009	CAMELOT AUTO TC	THIS TRANSACTION CORRECTION HAS BEEN ISSUED FOR DIFFERENCES BETWEEN ACTIVATIONS ON YOUR CAMELOT TERMINAL AND REM-IN CLIENT MADE TO YOUR HORIZON SYSTEM FROM 12TH NOVEMBER UP TO YOUR BRANCH TRADING OF 9TH DECEMBER 2009. A TC FOR 3200 STOCK CREDIT IS ISSUED TO AMEND YOUR STOCK HOLDINGS. ANY ADJUSTMENT YOU MAKE AFTER ACCEPTING THIS TC WILL AFFECT YOUR CASH. FOR ANY FURTHER ASSISTANCE PLEASE CALL THE HELPLINE ON 0845 6011022. PLEASE ACCEPT THIS TC INTO YOUR LOTTERY STOCK UNIT
Alliance and Leicester	18/12/2009	H16564756	A&L ONLINE BANKING H16564756 TXN DATE 01/12/09 AMOUNT 900.00 ISSUED BY [REDACTED] GRO
	18/12/2009	A&L MANUAL CO OP	Please do not query this TC until you have received the corresponding paperwork, and then only in writing as I am unable to deal with telephone disputes. A Co-op cheque has been claimed on horizon as a withdrawal. A&L will send the cheque to the correct section and a compensating Claim will be issued in due course. Evidence will be posted out to you and should be received within the next couple of days. Issued by [REDACTED] GRO
	17/12/2009	GREEN GIRO	Green giro received by A&L but not included in figures on horizon. Evidence will be posted out to you and should be received within the next couple of days. If you wish to query the evidence please call [REDACTED] GRO
	16/12/2009	ALCDOP222H FA	As per your enquiry raised with NBSC. On txn date 08/10/09 a customer paid 3818.77 GBP to their A&L account but this was entered as 5818.77 GBP in error. Therefore 2000.00 GBP to credit office shortage. Customer Ref, 560373740028633918 Ref, ALCDOP222HFA/H10110/HFTel, [REDACTED] GRO Client Enquiries
NS&I	18/12/2009	NSIOP2026J WA	Automated products total for week 37 was incorrect. 04/12/2009 an NS&I investment account deposit of 160.00 was scanned in error as customer withdrew a warrant. In this way an overpayment was reported by the office via N.B.S.C which has been debited from the client. Therefore 160.00 to credit.ref.jw/nsiop2026jwa/horizon 10542Tel, [REDACTED] GRO N.b any possible credit due to the warrant not being processed will be dealt with by NS&I.
	18/12/2009	NSIUP4212S HSA	ON THE 17/08/09 AN NS&I DEPOSIT TRANSACTION FOR In Pounds 40.00, PRN 207763802 WAS ENTERED IN THE CUSTOMER'S BOOK CORRECTLY. HOWEVER THE TRANSACTION WAS NOT ENTERED ON HORIZON. THEREFORE In Pounds 40.00 DEBIT. REF, NSIUP4212SHSA/CASE4713. TEL [REDACTED] GRO
		EEQ 783	to correct online banking error reported by NS&I ref.EEQ 783 for transaction dated



	15/12/2009		02.11.09.whereby 1448.37 pounds incorrectly entered into an INVAC account. Credit memo already sent by A.P.Team ref.CJ/NSIOP1988/NSI 4582 [REDACTED] 01246 542150
On line banking	02/12/2009	255832 PB	LLOYDS TSB PERSONAL BANKING CHEQUE ENCASHMENTFOR 100.00 DATED 18.10.09 ENTERED ON TO HORIZON AS PERSONAL BANKING AND ALSO REMMED AS CHEQUES TO PROCESSING. THEREFORE 100.00 INVOICE TO BE MADE GOOD [REDACTED] GRO
	18/12/2009	H16578112	to correct online banking error reported by you ref.H16578112for transaction dated 12.12.09 [REDACTED] GRO
Currency Rems	10/12/2009	553101PR	BUREAU236.42 POUNDS DEBIT THB AND AUD CURRENCY WAS SENT VIA SPECIAL DELIVERY, SJ862394110GB, TO YOUR OFFICE AROUND 16.10.9 BUT WAS NOT BOOKED IN POUCH NO 370206856764 PLEASE PRESS "ACCEPT" THEN "MAKE GOOD" IMMEDIATELY [REDACTED] BUREAU TEAM [REDACTED] GRO
Cash Rems	03/12/2009	539106 JS	TRANSACTION CORRECTION VALUE 500 POUNDS ISSUED TO REMOVE OUTSTANDING AMOUNT FROM REM SHORTAGE SUSPENSE ACCOUNT. PLEASE ACCEPT AND SELECT THE SETTLE CENTRALLY OPTION. YOUR SUSPENSE ACCOUNT WILL THEN BE ADJUSTED AUTOMATICALLY. THANK YOU JILL SOUTHERN [REDACTED] GRO
Cash from 3 rd parties	16/12/2009	D 3RD PARTY JSS	Cash Centre Reference 12933AW. For queries/disputes you must contact the Cash Centre. 20 Pounds issued for a shortage you sent in a PBNE/coin bag which was reported to the Cash Centre. Please select accept now and make good cash or assign to nominee if you are a franchise office. If this amount is in your surplus suspense dated around then redeem using F1, F13, F16, F6
Debt/Credit card	10/12/2009	DEBIT CARDS	Please accept this TC for a debit card transaction taken in your office on 25.11.09 for 38 pounds and 35 pence this will remove the Cash surplus. [REDACTED] GRO
DVLA	18/12/2009	DVLAOP1083 6SHSA	AS REPORTED VIA THE HORIZON HELP DESK. ON THE 12/11/09 A DVLA TRANSACTION, BARCODE 826909010744668868629134 FOR In Pounds 150.00 WAS SCANNED ON HORIZON. OWING TO A SYSTEM PROBLEM THE TRANSACTION WAS ALSO RECOVERED. THEREFORE In Pounds 150.00 CREDIT. REF, DVLAOP10836SHSA/H10352. TEL [REDACTED] GRO
Post Office savings stamp	17/12/2009	POSS JG	This TC is issued for post office saving stamps redeemed in Trading Period TP06 ending 07/10/09 for 80.00 pounds. Nil stamps have been received in Chesterfield however, 80.00 pounds have been claimed on horizon. To accept this TC please select the Accept and make good to cash option. Any problems with this please call the number below, or helpline. [REDACTED] GRO
MoneyGram	14/12/2009	MGM	14.12.09 TC issued to clear surplus in the office caused by MGM received transaction completed but customer not paid out on 10.12.09. Thank you [REDACTED] GRO
Stock	18/12/2009	SW	ref-tel call 18.12.09 - x50 in as monthly s/b weekly Please accept this TC invoice for the wypte student plus monthly to reduce the stock by a quantity of 50 [REDACTED] GRO
Unpaid Cheques	16/12/2009	UNPAID CHEQUES	As agreed in our telephone conversation a credit transaction correction is issued re 31/BAN/09 [REDACTED] GRO
	08/12/2009	PAYSTATION	THIS TRANSACTION CORRECTION RELATES TO YOUR PAYSTATION TERMINAL. BCS



Paystation		T.C	REFERENCE NO 61 FOR 5.00 POUNDS WAS SCANNED THROUGH YOUR HORIZON SYSTEM TWICE, ON 3.10.09 AND 5.10.09. THIS HAS RESULTED IN AN OVERPAYMENT THEREFORE CREDIT TRANSACTION CORRECTION ISSUED TO YOUR OFFICE FOR 5.00 POUNDS. THIS IS A CREDIT TO YOUR OFFICE FOR 5.00 POUNDS. A.P ENQUIRIES TEL: [GRO] REF, TM/ PAYSTATION BCS 61/ REPORT DATED 7.10.09
AP transactions	03/09/2009	EDFOP22KLA	REGARDING YOUR CALL TO NBSC. ON TRANSACTION DATE 23.07.09 CUSTOMER PAID 118.56GBP TO THEIR EDF ENERGY ACCOUNT, HOWEVER 188.56GBP WAS PUT THROUGH IN ERROR. THEREFORE 70.00GBP TO CREDIT THE OFFICE SHORTAGE. REF. EDFOP22KLA/H9659/KL TEL: [GRO] A.P CLIENT ENQUIRIES
	17/12/2009	CBOP149WSA	A 71.28 CREDIT TRANSACTION CORRECTION WAS ISSUED TO YOU AS A DEBIT IN ERROR BY AUTOMATIVE PAYMENTS. THEREFORE 142.56 TO CREDIT. REF WS/CBOP149WSA/259 TEL: [GRO] CLIENT ENQUIRIES.

Appendix 2 Terms of Reference for the Process Management Working Groups



C:\Documents and Settings\joanna.shoo