

Privileged and Confidential

Second Sight Support Services Limited

HORIZON – SPOT REVIEW

Reference Number:	SR001	Issue Type:	Debit Cards – Cash Withdrawals and GIRO payments	Date:	04/10/2012 at 10:32 hrs
SPMR Name:	John ARMSTRONG	PO Branch:	Lepton	FAD:	1913204
Loss to SPMR?	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>	Current Status:	Awaiting response from POL	Category:	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input checked="" type="checkbox"/>
What the SPMR says happened					
<p>The SPMR reports that there were intermittent internet connectivity problems (also reported to Chesterfield) on 4 October 2012. Online payments and withdrawal transactions were sometimes successful but also failed on occasions. It is possible that Horizon was partially operating through its back-up (mobile phone) connection. Some card payments had to be attempted two or three times before being accepted. At approximately 10:32 a customer tried to pay his £76.09 BT phone bill with his LTSB card but was not successful. The customer then withdrew £80.00 cash and used this to pay the phone bill. The SPMR stamped the customer's phone bill to evidence receipt of the cash, returning change of £3.91. Several weeks later, the customer returned from holiday to find his phone had been cut off due to non-payment. The SPMR's examination of the Transaction Log showed that all components of the transaction had been reversed. The SPMR did not initiate those reversals nor did he receive any reversal notifications. The SPMR raised this as an issue with Chesterfield but was told that due to cost issues Horizon transaction data could not be requested. It was implied that the SPMR had stolen the money and he was told to make good the shortage. This meant that 2 people had paid the phone bill (the customer, who handed cash to the SPMR and the SPMR on instructions from Chesterfield). The SPMR was informed that he should have a surplus of £76.09 due to the reversal of the transactions. The SPMR disputes this conclusion, but the more important issue here is the automated, unreported, reversal of the transactions.</p>					
Investigative work done					
<ul style="list-style-type: none"> • Dialogue with the SPMR and with POL seniors in order to clarify the facts • Review of letter from P&BA dated 14 December 2012 • Review of Fujitsu XML-level data for October 4th 2012 					
POL Response					
PRELIMINARY CONCLUSIONS					
<ul style="list-style-type: none"> • The Horizon automated recovery process designed to deal with power and internet failures reversed a series of transactions without notifying the SPMR or reporting the actions performed on screen or elsewhere. The system also failed to notify the SPMR of the appropriate corrective actions. • The decision by P&BA not to examine the Horizon detailed transaction data on cost grounds delayed or denied the SPMR the opportunity to process the transactions correctly or understand what happened. 					