

Message

From: Sarah Haywood [GRO]
Sent: 29/08/2014 14:29:46
To: Parsons, Andrew [/O=BOND PEARCE/OU=First Administrative Group/cn=Recipients/cn=ap6]
CC: Angela Van-Den-Bogerd [GRO]; Phil Bowdery [GRO]
Mark A Wood [GRO]
Subject: RE: Confidential & Legally Privileged. Second Sight Briefing Report - Part Two [BD-4A.FID20472253]
Attachments: _DOC_29236793(1)_ATM Related Questions from Second Sight on 29th July 2014 (3) (Autosaved).docx

Dear all,

Apologies I didn't have the comments in balloons to comment on. Please see the attached latest version containing comments SH7R6 & SH10R9.

Transaction Reversal fraud differs to Cash Trapping fraud.

Transaction Reversal

An error condition is created at the ATM which makes it appear that cash will not be dispensed. This forces a re-credit of the amount withdrawn back to the account when in fact the criminal gets the cash (*through the insertion of device, e.g. a Claw, manipulation of the ATM dispense mechanism by hand, or more rarely through corruption of the transaction messages*).

Cash Trapping

The criminal attaches a device to the ATM so that when the ATM tries to dispense cash the cash is trapped and the customer cannot retrieve it. The criminal then returns to the ATM and retrieves the trapped cash

Sarah Haywood | ATM & Travel Services Manager, Finance Service Centre



No.1 Future Walk, Chesterfield, S49 1PF



[GRO] Postline: [GRO]



[GRO]



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From: Angela Van-Den-Bogerd
Sent: 29 August 2014 14:58
To: Sarah Haywood
Subject: RE: Confidential & Legally Privileged. Second Sight Briefing Report - Part Two [BD-4A.FID20472253]

Hi Sarah,

Section below:

Q. We know that the Wincor ATMs were targeted post 2009 with partial retract; transaction reversal[AP61] ; and malware attacks [P2] so we need to know whether any SMPRs were held accountable for mysterious shortfalls that were later found to have been (or that might have been) brought about by such attacks. The Industry tells us that, whereas Diebold and NCR are open and tend to disclose (to Industry fraud/security specialists) the attacks that have been successful against their ATMs, Wincor is far less open and far more secretive about them and unprepared to share knowledge/intelligence.

Answer: No type of ATM fraud that Post Office or BoI are aware of will create a shortage when the ATM is balanced.

As explained in Post Office's note on retract fraud, this type of fraud does not cause a loss to the branch where the correct Post Office procedure is followed.

In the case of cash trapping, there is no loss to the branch as . as cash has been dispensed correctly from ATM (and will be recorded as being dispensed by the ATM on the Bank Totals receipt) but intercepted by fraudster. It will be the customer that did not receive their cash. Although Post Office will assist customers and BOI to investigate any cases of cash trapping, it will not cause a loss in the branch accounts as the accounts will record cash being dispensed and the cash will have been taken (albeit by the fraudster rather than the customer).). Providing the branch could provide evidence that the ATM was balanced correctly any disputed amounts would have been refunded to the branch[AP63] . Post Office Ltd subsequently wrote off these amounts.

Thanks,
Angela

Angela Van Den Bogerd | Head of Partnerships



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From: Sarah Haywood
Sent: 29 August 2014 13:20
To: GRO
Cc: Phil Bowdery; Angela Van-Den-Bogerd
Subject: FW: Confidential & Legally Privileged. Second Sight Briefing Report - Part Two [BD-4A.FID20472253]

Andrew,

Please see the attached response relating to the investigation of cash losses.

Please let me know if I can be of any further assistance.

Kind regards

Sarah Haywood I ATM & Travel Services Manager, Finance Service Centre



No.1 Future Walk, Chesterfield, S49 1PF

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GRO

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POST
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From: Mark A Wood

Sent: 28 August 2014 12:02

To: Sarah Haywood

Subject: FW: Confidential & Legally Privileged. Second Sight Briefing Report - Part Two [BD-4A.FID20472253]

Mark Wood I Method of Payment Manager, Finance Service Centre



1st Floor, 1 Future Walk, West Bars, Chesterfield, S49 1PF

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POST
OFFICE

From: Phil Bowdery

Sent: 21 August 2014 11:17

To: Angela Van-Den-Bogerd

Cc: Parsons, Andrew **GRO**; Mark A Wood

Subject: RE: Confidential & Legally Privileged. Second Sight Briefing Report - Part Two [BD-4A.FID20472253]

Andy

Please see attached document with updates as far as possible at this stage.

I have copied this to Mark Wood who will pick up as soon as possible on the accounting queries that I have noted as Sarah's involvement being required. Please note that it may be necessary to await Sarah's return on 28th, which Mark will follow up on her return.

Regards

Phil

From: Angela Van-Den-Bogerd
Sent: 17 August 2014 20:31
To: Phil Bowdery
Cc: Parsons, Andrew (GRO)
Subject: FW: Confidential & Legally Privileged. Second Sight Briefing Report - Part Two [BD-4A.FID20472253]

Hi Phil,

Andy Parsons our external lawyer working on the Mediation Scheme has some further questions/comments on the content of the attached document - would you please action these. I'm on leave until 26th August so if you have any queries please revert to Andy. Once you have the answers would you forward to Andy and cc to me.

Thanks,
Angela

Angela Van Den Bogerd I Head of Partnerships



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From: Parsons, Andrew (<mailto:GRO>)
Sent: 14 August 2014 11:28
To: Angela Van-Den-Bogerd
Subject: RE: Confidential & Legally Privileged. Second Sight Briefing Report - Part Two [BD-4A.FID20472253]

Angela

See my comments and amendments attached.

There are a few areas where we could do with providing more detail. In relation to malware attacks and investigating cash losses, we say little more than "yes we investigate". This assurance has not worked with SS previously and I think we need to provide them with more detail to make our position more robust.

A

Andrew Parsons

Senior Associate

for and on behalf of Bond Dickinson LLP

Bond Dickinson

Direct: GRO
Mobile:
Fax:

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From: Angela Van-Den-Bogerd [[mailto:](#)GRO]
Sent: 14 August 2014 09:45
To: Parsons, Andrew
Subject: Fw: Confidential & Legally Privileged. Second Sight Briefing Report - Part Two

Andy,

Would you have a look at the attached please and reconfigure as you see fit. Any queries please give me a call.

Thanks

Angela

GRO

From: Phil Bowdery
Sent: Thursday, August 07, 2014 03:44 PM
To: Angela Van-Den-Bogerd
Cc: Parsons, Andrew (GRO)
Subject: RE: Confidential & Legally Privileged. Second Sight Briefing Report - Part Two

Angela

Apologies for the delay in getting this back to you. I had to run the queries by the bank and just got responses.

I've made changes as marked up so that these should be clear. Also attached an example of recent National Crime Agency warning regarding malware that was shared by BoI with POL.

Regards

Phil

From: Angela Van-Den-Bogerd
Sent: 04 August 2014 19:46
To: Phil Bowdery
Cc: Parsons, Andrew (GRO)
Subject: Confidential & Legally Privileged. Second Sight Briefing Report - Part Two

Phil,

Thanks for your response. I have formatted the Q&As onto a word document – would you please check for accuracy and also answer my further questions.

I really appreciate your help with this.

Thanks,
Angela

Angela Van Den Bogerd | Head of Partnerships



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From: Phil Bowdery
Sent: 30 July 2014 12:04
To: Angela Van-Den-Bogerd
Subject: RE: Second Sight Briefing Report - Part Two

Angela

From the e-mail and our chat I've pulled together the following that shows the specific points that have been looked into (annotated A to E in the text below) and the respective answers that are provided below. I've pulled these together from discussion with Sarah Haywood and the information just provided by Bol this morning.

I hope this is some assistance for your meeting.

Phil

What happens if it [ATM] is turned off and on again during the day or weekend and what happens if there's a power cut or telecoms interrupt? *If there is a loss of power then the ATM will go out of service but the data of transactions and information on the daily ATM total receipts will not be lost as this will be stored in the electronic journal on the ATM.*

Almost answers the point Angela. The data may well be in a stored state when the power goes off (depends whether it is held in volatile memory or constantly updated to a stored location on the ATM's main hard drive). A. The question then is does the ATM always pick up from where it left off and incrementally add new dispensed figures (dispensed before 16:30 hrs but AFTER the power or telecoms interrupt) to those stored figures? You will say yes, of course... but, in that context, we need to look at those gobbledegook output figures that have been supplied on case M040.(PB note: this is a case where a daily cash dispense figure was not shown on a bank totals receipt and has been investigated but no final conclusion could be reached as happened several years ago)

One of the Main Clearing Bank's ATM experts has offered to run a test of this very point for us to see whether data corruption occurs. B. Have POL/Bol/Wincor ever run tests on this functionality? Tomorrow we will also need to talk about the vulnerability of the ATMs to hacking and malware (C. are Bol still running on a Windows NT platform?) and D. the sort of routine investigations that are carried out (by POL/Bol/Wincor) when ATM cash shortages are

reported. Normal banking practice is to carry out a thorough investigation whenever a material shortage is reported. Tests should include comparison of the PC's hard drive content with a reference drive, etc.

E. We know that the Wincor ATMs were targeted post 2009 with partial retract; transaction reversal; and malware attacks so we need to know whether any SMPRs were held accountable for mysterious shortfalls that were later found to have been (or that might have been) brought about by such attacks. The Industry tells us that, whereas Diebold and NCR are open and tend to disclose (to Industry fraud/security specialists) the attacks that have been successful against their ATMs, Wincor is far less open and far more secretive about them and unprepared to share knowledge/intelligence.

Answers to A to E.

Answer A: The response from Bol is yes. In relation to the issues raised at the Brampton ATM (509340) on the journal extract for 26/04/2011 the fact that the counters reset when SOP was performed would seem to indicate that the issue related to a cassette issue and was resolved by the device "intelligence" during SOP. [P Bowdery comment: the bank has assumed that the same case is being referred to in this response].

Answer B: Bol and Wincor perform tests at UAT level when any change is developed or deployed which would test for this functionality; it is not common practice to test for this functionality in a business as usual context. Also to be noted that any rebuild/maintenance to ATM in the field that affected software would also go through user acceptance testing before being brought back into service.

Answer C: The ATMs do not operate on NT but were moved to XP several years ago. There are currently changes to ATM operating systems across the industry as XP is being replaced. Bol has confirmed " We have been actively working with our IT team and our 3rd party ATM provider Wincor Nixdorf on planning for this change. This programme is in planning for 2015 delivery as central and local device changes required. In the interim, whilst our fleet is on the WIN XP operating system, BOI do not rely on Windows XP security. We use industry leading software on all fleets to mitigate against the security risks associated with WIN XP. BOI is addressing the operating system migration as a medium term issue for scheme compliance. There is no imminent danger as Microsoft will still support XP up until April 2014 and even after this the XP OS will still operate but Microsoft will not offer any patches to system bugs etc. of which there is a very small risk. There is no security threat to our ATMs as our fleet is protected by Wincor's PSA/Protect-1 OS which is independent from MS XP."

Answer D: Any unresolved cash discrepancies can be escalated via an agreed operating model for further investigation by Bol, POL, or Wincor as appropriate. This includes Wincor investigating the journal roll for the ATM and the weekly balancing data provided by the Post Office Agent. This factors will be considered in line with the Operational Level Agreement in place between POL and Bol on ATM balancing/accounting.

ANSWER E: No type of ATM fraud that we are aware of will create a shortage when the ATM is balanced. It will either cause a branch to have less surplus than expected (e.g. less cash in ATM than expected due to a partial retract fraud) or in the case of cash trapping no surplus at all (i.e. as cash has been dispensed correctly from ATM but intercepted by fraudster and customer did not receive their cash). Providing the branch could provide evidence that the ATM was balanced correctly any disputed amounts would have been refunded to the branch. Post Office Ltd subsequently wrote off these amounts.

Phil Bowdery I ATM Product Manager

148 Old Street, LONDON, EC1V 9HQ



phil.bowdery@gro

POST
OFFICE

From: Angela Van-Den-Bogerd
Sent: 29 July 2014 13:13
To: Phil Bowdery
Subject: FW: Second Sight Briefing Report - Part Two

Hi Phil,

I need an urgent answer to the question SS pose below as I'm meeting with them tomorrow and as you can see they keep pushing back on some of the explanations I am giving.
Please give me a call if you need to discuss or come and see me on the 5th floor as I'm in Old st today.

Thanks,
Angela

Angela Van Den Bogerd I Head of Partnerships



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From: Ron Warmington [<mailto:GRO>]
Sent: 29 July 2014 12:57
To: Angela Van-Den-Bogerd; Belinda Crowe; 'Chris Holyoak'
Cc: GRO 'Parsons, Andrew'; David Oliver
Subject: RE: Second Sight Briefing Report - Part Two

Almost answers the point Angela. The data may well will be in a stored state when the power goes off (depends whether it is held in volatile memory or constantly updated to a stored location on the ATM's main hard drive). The question then is does the ATM always pick up from where it left off and incrementally add new dispensed figures (dispensed before 16:30 hrs but AFTER the power or telecomms interrupt) to those stored figures? You will say yes, of course... but, in

that context, we need to look at those gobbledegook output figures that have been supplied on case M040.

One of the Main Clearing Bank's ATM experts has offered to run a test of this very point for us to see whether data corruption occurs. Have POL/BoI/Wincor ever run tests on this functionality? Tomorrow we will also need to talk about the vulnerability of the ATMs to hacking and malware (are BoI still running on a Windows NT platform?) and the sort of routine investigations that are carried out (by POL/BoI/Wincor) when ATM cash shortages are reported. Normal banking practice is to carry out a thorough investigation whenever a material shortage is reported. Tests should include comparison of the PC's hard drive content with a reference drive, etc.

We know that the Wincor ATMs were targetted post 2009 with partial retract; transaction reversal; and malware attacks so we need to know whether any SMPRs were held accountable for mysterious shortfalls that were later found to have been (or that might have been) brought about by such attacks. The Industry tells us that, whereas Diebold and NCR are open and tend to disclose (to Industry fraud/security specialists) the attacks that have been successful against their ATMs, Wincor is far less open and far more secretive about them and unprepared to share knowledge/intelligence.

Regards, Ron.

From: Angela Van-Den-Bogerd [[mailto:](#)] GRO
Sent: Friday, July 25, 2014 5:42 PM
To: GRO Belinda Crowe; 'Chris Holyoak'
Cc: GRO 'Parsons, Andrew'; David Oliver
Subject: RE: Second Sight Briefing Report - Part Two

Ron,

I have revisited Doc 18 of M127 (attached for ease) and can see that we did not answer the second part of question 2 "Can amounts of dispensed recorded etc be affected by a power cut"

This was an oversight on the case handler's part – please accept my apology for this. However I have previously answered this question – albeit it was phrased differently – in my response to you on 13th March (e-mail attached for ease) but extract copied below:

What happens if it [ATM] is turned off and on again during the day or weekend and what happens if there's a power cut or telecoms interrupt? If there is a loss of power then the ATM will go out of service but the data of transactions and information on the daily ATM total receipts will not be lost as this will be stored in the electronic journal on the ATM.

Hope this clarifies the point but if there is anything further please let me know.

Thanks,
Angela

Angela Van Den Bogerd | Head of Partnerships



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From: Ron Warmington [[mailto:](#) GRO]
Sent: 22 July 2014 16:02
To: Angela Van-Den-Bogerd; Belinda Crowe; 'Chris Holyoak'
Cc: GRO; 'Parsons, Andrew'; David Oliver
Subject: RE: Second Sight Briefing Report - Part Two

Yes, that's the doc. Although it isn't a complete email... it looks like just an extract of some or all of the text of an email. It has Judy Balderson's questions in black and John Hughes' answers in red. There is no Question 1. Question 2 asks, in essence, two sub-questions, the second ("Can amounts of dispensed recorded etc be affected by a power cut") being the most important (though it should have asked about power or telecommunications interrupts not just power cuts). In any event, that question was not answered at all.

Docs 18, 19 and 20 are all linked.

Best regards, Ron.

From: Angela Van-Den-Bogerd [[mailto:](#) GRO]
Sent: Tuesday, July 22, 2014 3:33 PM
To: GRO; Belinda Crowe; 'Chris Holyoak'
Cc: GRO; 'Parsons, Andrew'; David Oliver
Subject: RE: Second Sight Briefing Report - Part Two

Ron,

I've just accessed Doc 18 of M127 POIR and I'm not sure I see the link. Doc 18 is an e-mail from John Hughes UK ATM Service Co-ordinator BOI on 10th Feb 2014 answering a number of questions posed by the case handler. Is this the document you mean?

In the interest of answering as quickly as possible the ATM related questions you believe we haven't answered would you mind responding to me, detailing the questions you want answered. I'll then respond with the answers.

Thanks in anticipation.

Angela

Angela Van Den Bogerd I Head of Partnerships



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From: Ron Warmington [mailto:GRO]
Sent: 22 July 2014 14:36
To: Belinda Crowe; 'Chris Holyoak'
Cc: GRO; 'Parsons, Andrew'; David Oliver; Angela Van-Den-Bogerd
Subject: RE: Second Sight Briefing Report - Part Two

On ATMs Belinda I raised, in the July 10th WG face-to-face, Doc 18 in M127 where the essential question (whether those ATM output reports can be corrupted) was not answered at all by POL's ATM Security expert. This was a key question back then and it remains a key question still.

Thanks, Ron.

From: Belinda Crowe [mailto:GRO]
Sent: Tuesday, July 22, 2014 1:52 PM
To: Chris Holyoak
Cc: GRO; Parsons, Andrew (GRO); David Oliver; Angela Van-Den-

Bogerd; Belinda Crowe

Subject: RE: Second Sight Briefing Report - Part Two

Thanks Chris

I have just completed the minutes of last week's call (I was out of the office at the end of last week). I note the date in the minutes shows 27 July for the Part 2 report. I suggest I leave it to you to update the Working Group of the delivery date.

In relation to the 3 outstanding questions:

Answers to 1 and 3 are being finalised and should be with you tomorrow.

In relation to 2. Angela and Andy are not aware of any outstanding questions relating to ATMs. I have copied them in and perhaps you can let them have the question so that they can respond.

As to your final point, I think we will have to take great care on version control and it may be worth you setting out for the Working Group how that will work in practice. I assume that the Working Group will want to be sighted on any changes, and for clarity as far as I am concerned with my secretariat hat on, I will need to be clear, if the document is being regularly updated, which version is being sent to the applicants when we issue the draft CRR. If I have misunderstood what you are saying, please let me know.

Best wishes

Belinda

Belinda Crowe

148 Old Street, LONDON, EC1V 9HQ



From: Chris Holyoak [[mailto:](#) 
Sent: 22 July 2014 13:23
To: Belinda Crowe; David Oliver 
Cc: 
Subject: Second Sight Briefing Report - Part Two

Belinda,

In advance of Thursday's call and given the email traffic about Part Two of Second Sight's Briefing Report, I thought that it might be useful to confirm our understanding and anticipated delivery timetable of a draft report.

Despite a number of email exchanges with Post Office we are awaiting detailed responses to the following questions that will impact on final delivery:

1. 'One-sided' transactions (Could they have led to customers getting something for nothing at the Subpostmaster's expense?)
2. ATMs (Can the 16:30-16:30 output reports be corrupted by power or telecommunications failures?)
3. Suspense Accounts (Has Post Office or any of its 'clients' written back amounts from suspense accounts into profit?)

Notwithstanding the above, we anticipate releasing a preliminary Draft Report to the Working Group, including an updated ATM section, by Friday 1 August.

We have always advised that Part Two of our Briefing Report would be a living document and in many respects will not be considered complete until we have finalised the analysis of substantially all cases in the Scheme, but at present we are confident that most of the significant issues and our comments will be included in this draft.

Please feel free to include this message in the agenda for Thursday's call if helpful.

Regards

Chris Holyoak
Senior Consultant
Second Sight Support Services Ltd

Phone: 
Mobile: 
Email: 
Website: <http://www.2ndsight.eu>

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