

Wednesday, 20 September 2023

(10.00 am)

**MR BLAKE:** Good morning, sir.

**SIR WYN WILLIAMS:** Morning.

**MR BLAKE:** Can I call Ms Cumberland, please.

**SIR WYN WILLIAMS:** Yes, of course.

**DAVLYN CUMBERLAND (sworn)**

**Questioned by MR BLAKE**

**MR BLAKE:** Thank you very much. Can you state your full name please?

**A.** Davlyn Cumberland.

**Q.** Thank you, Ms Cumberland. You should have in front of you a witness statement with the URN WITN09130100. Do you have that in front of you?

**A.** Yes.

**Q.** Thank you. Can I ask you to look at page 12 of that witness statement. You should see there a signature. Can you confirm that signature is yours?

**A.** Yes, it is my signature.

**Q.** Thank you. Is that statement true to the best of your knowledge and belief?

**A.** Yes.

**Q.** Thank you very much. That witness statement will go into evidence and it will be published

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complete the first weekly balance with them.

**Q.** Thank you very much. In 2001, you joined a programme called the Retail Line Review trial. Can you tell us briefly what that was and, in particular, how you became involved in something called the Suspense Account team?

**A.** From what I remember, the Retail Line Review trial was where they centralised all the regional helplines to the Network Business Support Centre, that was then based in Barnsley. The -- they had -- they separated the network of Post Office branches into commercial branches and rural branches. The rural branches were supported by an area manager and the commercial branches were -- I think they were called Retail Line Managers, if I remember rightly.

The Suspense Account team was evolved from this restructure of centralising, managing -- I suppose you would call it managing losses and gains. Previously it had been managed locally by the area offices and they were centralising that to the Network Business Support Centre so the Suspense Account team was basically to manage the losses and gains that were held in branch suspense accounts.

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on the Inquiry's website shortly.

I'd like to begin briefly by your background, you started working for the Post Office in 1990 as a counter clerk; is that right?

**A.** Correct.

**Q.** I think you've worked in various different positions until 1999, when you became a Horizon Field Support Officer?

**A.** Yes.

**Q.** Is that right? We've heard about it in previous phases but can you briefly remind us what a Horizon Field Support Officer was?

**A.** It was the programme where -- the Horizon implementation programme, where Post Office branch accounts were migrated from the old manual accounting system onto the Horizon System, so they were going electronic, and I worked on the field support team, where the accounts would be migrated onto the electronic system.

We would then stay on site with the postmaster or the branch manager, maybe for -- I think, it might have been three or four days, and we would come to support them and we would

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**Q.** I think you worked in that position from 2001 until 2004?

**A.** Yes, from what I remember, yes.

**Q.** Then you subsequently held a number of different roles in the Post Office and you continue to work in the Post Office --

**A.** Yes.

**Q.** -- now. I think you're involved in on site training or part of the on site training team now; is that correct?

**A.** Yes.

**Q.** That's nothing to do with Horizon or does it involve Horizon?

**A.** The team I work on now?

**Q.** Yes.

**A.** Yes, oh yes. I do deliver on site training to newly-appointed subpostmasters and their staff. So we would be training them on the Horizon System.

**Q.** So, in fact, from the rollout of Horizon to the present day, you've had various roles often involving use of the Horizon System?

**A.** Correct, yeah.

**Q.** I don't think your background is in computing though, is it?

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1 A. No, no.  
 2 Q. How would you describe your knowledge of  
 3 computing when it comes to, for example, the  
 4 identification of bugs, errors or defects in the  
 5 system?  
 6 A. I'm not -- no expert with computing. I'm not --  
 7 in fact, I'm not good with technology at all so  
 8 I don't know anything about bugs or anything  
 9 like that.  
 10 Q. Presumably, back in the early 2000s, you were  
 11 perhaps even less knowledgeable about computers  
 12 than you are now?  
 13 A. Yes.  
 14 Q. I want to ask you about suspense accounts and  
 15 what they involve. We've heard about suspense  
 16 accounts in previous phases. They were  
 17 a facility to temporarily transfer apparent  
 18 short falls into a separate account. I'd like  
 19 to take you through a couple of those policies  
 20 that related to the suspense account, but that's  
 21 a fair description of the suspense account?  
 22 A. Yes, the suspense account is where either losses  
 23 or gains would be held awaiting to be cleared.  
 24 Q. Can we look at POL00075026, please. Thank you  
 25 very much. This is a policy from 2003, so

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1 solution it seems, was pressing the "on" button!  
 2 SIR WYN WILLIAMS: Okay, fine.  
 3 MR BLAKE: Thank you.  
 4 You should have in front of you -- sorry, if  
 5 we can turn back to the first page. Thank you.  
 6 This is the "Accounting Losses Policy for Agency  
 7 Branches". Is that a policy that's familiar to  
 8 you.  
 9 A. Yes.  
 10 Q. Thank you. Can we turn to page 4, please. I'll  
 11 just read and highlight the second and third  
 12 paragraphs of this policy, it says:  
 13 "Under certain exceptional circumstances  
 14 losses can be held in the suspense account for  
 15 a maximum of 8 weeks. These circumstances  
 16 require the agent to justify the reasons for not  
 17 making the loss good immediately."  
 18 Pausing there, "agent" is effectively  
 19 subpostmaster, isn't it?  
 20 A. Yes.  
 21 Q. Yes:  
 22 "Before any authority to move a specific  
 23 loss to the suspense account is given therefore,  
 24 the agent must have completed their own  
 25 investigation and be able to show that an error

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1 approximate to the period that we're going to be  
 2 discussing today. "Accounting Losses Policy for  
 3 Agency Branches", can we look at page 4, please.  
 4 Is this policy familiar to you?  
 5 A. Should I be able to see it?  
 6 Q. Yes, you should, sorry. Is it not coming up on  
 7 the screen in front of you?  
 8 A. No.  
 9 Q. Ah, we may have to take a very short break. Can  
 10 you tell us what is on the screen in front of  
 11 you?  
 12 A. Nothing, it is just blank.  
 13 MR BLAKE: Okay.  
 14 Sir, perhaps we could just take a very short  
 15 five-minute break to resolve that issue.  
 16 SIR WYN WILLIAMS: Yes, of course. Just for you to  
 17 know, it is on my screen, all right?  
 18 MR BLAKE: Thank you very much.  
 19 (10.09 am)  
 20 (A short break)  
 21 (10.10 am)  
 22 MR BLAKE: Sir, can you hear me?  
 23 SIR WYN WILLIAMS: Yes, I can. Do you want me to  
 24 come back on screen?  
 25 MR BLAKE: Yes, please, thank you very much. The

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1 notice is likely to be issued for that loss or  
 2 an element of the loss.  
 3 "Authority to hold an accounting discrepancy  
 4 must be sought via the National Suspense Account  
 5 Team at the Network Business Support Centre."  
 6 Is that the team you were working in?  
 7 A. Yes.  
 8 Q. "The loss needs to be identified against a known  
 9 error that has been made and the likelihood that  
 10 an error notice will be issued. If there is no  
 11 known error (and, therefore, no error notice  
 12 likely to be issued), authority will not be  
 13 given."  
 14 So authority won't be given unless there's  
 15 a known error. That can come down, thank you.  
 16 Can you assist us with what you understood  
 17 a known error to be?  
 18 A. An accounting error where perhaps they had done  
 19 a miskey with the transaction, you know, if  
 20 they'd put through maybe £150 instead of £15 for  
 21 a bill payment; it could be where they'd put  
 22 a deposit through as a withdrawal for Girobank;  
 23 or a withdrawal through the deposit or National  
 24 Savings Bank; they could maybe have put settled  
 25 cheques to cash or settled cash to cheque, and

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1 sent their cheques off incorrectly. So it would  
 2 have been a known error in their accounts.  
 3 **Q.** In fact, in your witness statement I think you  
 4 describe it as a "known accounting error"?  
 5 **A.** Yes.  
 6 **Q.** Is that to distinguish it, for example, from  
 7 a software error?  
 8 **A.** Yes. Not a software error, an actual mistake,  
 9 where they had actually entered something  
 10 incorrectly on the system.  
 11 **Q.** To your knowledge, did, for example, Fujitsu  
 12 play any part in defining a known error?  
 13 **A.** Not to my knowledge. I wouldn't have known  
 14 that, no.  
 15 **Q.** In terms of software errors then, it seems as  
 16 though that's not, on your evidence, covered in  
 17 that policy?  
 18 **A.** No.  
 19 **Q.** Were there briefings in your team as to software  
 20 errors when they were discovered?  
 21 **A.** No.  
 22 **Q.** To your knowledge, did those who carried out the  
 23 job of examining whether there were said to be  
 24 accounting errors, at that stage, have access to  
 25 Fujitsu's audit records, what we know as, for

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1 matched the figures they had on the docket that  
 2 they'd sent and that matched what they'd put  
 3 onto Horizon.  
 4 So it was really checking everything that  
 5 they had in paper form matched what they'd put  
 6 onto their Horizon System.  
 7 **Q.** I'm going to look at another policy and that can  
 8 be found at POL00088867. A similar policy, this  
 9 is the "Liability for Losses Policy". Again,  
 10 it's a 2003 policy. Is this a policy that's  
 11 familiar to you?  
 12 **A.** I think so.  
 13 **Q.** Perhaps if we turn to page 5, that may assist.  
 14 This addresses authority to hold losses. Just  
 15 like the policy before, I'll read the second and  
 16 third paragraph there:  
 17 "Under circumstances where the exact cause  
 18 of the loss is known and a compensating error is  
 19 expected to be returned, losses may be held in  
 20 the suspense account, with authority, providing  
 21 that the agent has completed their own  
 22 investigation [that's the investigation I think  
 23 you've just been referring to] and is able to  
 24 show that an error notice is likely to be issued  
 25 for that loss or an element of that loss (ie the

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1 example, ARQ reports or Fujitsu's raw audit  
 2 data?  
 3 **A.** Not to my knowledge.  
 4 **Q.** It seems from the policy that the burden was on  
 5 the subpostmaster to identify the error, the  
 6 agent to identify the error?  
 7 **A.** Yes.  
 8 **Q.** It said in that policy that the agent must have  
 9 completed their own investigation. Typically,  
 10 what did that involve?  
 11 **A.** Well, we would ask them to check -- or back  
 12 then, if I remember rightly, there would have  
 13 been -- a lot of the accounts were still paper  
 14 based, so there would have been a docket for  
 15 every transaction. For example, if there was  
 16 a banking deposit into Girobank, there would  
 17 have been a docket, or a giro withdrawal, there  
 18 would be a docket.  
 19 So we would ask them to check all their  
 20 dockets against what they had entered onto the  
 21 system. So we would ask them to make -- double  
 22 check their cash, check that they had remitted  
 23 cash incorrectly, check if they'd sent any cash  
 24 back to the cash centre, that they'd checked  
 25 that they'd sent it back correctly, that it

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1 agent must be able to detail a specific error  
 2 that occurred for a specific client on  
 3 a specific date and be able to provide  
 4 documentary evidence eg from the Horizon  
 5 transaction log).  
 6 "Before moving a specific accounting  
 7 discrepancy to the suspense account, authority  
 8 must be sought from the Agents Debt Team 3, via  
 9 the [NBSC]. If there is no clearly defined  
 10 evidence of a known error (and, therefore, no  
 11 error notice likely to be issued), authority  
 12 will not be given."  
 13 Can you recall any situation where an agent  
 14 provided evidence of a known error when it comes  
 15 to a software error?  
 16 **A.** No.  
 17 **Q.** Realistically, was that because a subpostmaster  
 18 couldn't be expected themselves to identify what  
 19 is a complex software matter?  
 20 **A.** I don't know because software errors weren't  
 21 anything that we were involved with at all on  
 22 our team. Software errors didn't even -- it was  
 23 never even discussed.  
 24 **Q.** So if a subpostmaster was saying, "I have money  
 25 that is held in the suspense account that's

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1 because of a software error, I consider that to  
 2 be an error that meets the test for  
 3 authorisation under this policy", what would  
 4 happen?  
 5 **A.** Well, that never happened. I never had that  
 6 conversation with a subpostmaster.  
 7 **Q.** Can we look, please, at POL00081490\_046, thank  
 8 you very much. This is the witness statement of  
 9 Elizabeth Morgan in the *Lee Castleton* case.  
 10 We'll come on to Lee Castleton's case shortly.  
 11 Can you briefly tell us: who was Elizabeth  
 12 Morgan?  
 13 **A.** She was a work colleague on the Suspense Account  
 14 team.  
 15 **Q.** So if we scroll down on that page, she describes  
 16 the policy as follows, it's paragraph 4, the  
 17 last sentence, and the bullet points below:  
 18 "The subpostmaster might be given permission  
 19 to transfer the shortfall from the Cash Account  
 20 to the Suspense Account where it could  
 21 legitimately remain for up to 8 weeks provided  
 22 either:  
 23 "(a) they provided a sufficiently detailed  
 24 and acceptable explanation for the discrepancy;  
 25 (b) they submitted a hardship form which  
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1 in your team, the people who were dealing with  
 2 the suspense account, were those kinds of issues  
 3 known within that team?  
 4 **A.** No.  
 5 **Q.** I think, in fact, at paragraph 45 of your  
 6 witness statement -- we don't need to bring that  
 7 onto screen -- I think you said you simply  
 8 weren't aware of any bugs, errors or defects in  
 9 Horizon?  
 10 **A.** No.  
 11 **Q.** Looking back, where a subpostmaster experienced  
 12 what they considered to be an unexplained loss,  
 13 do you think that there was sufficient  
 14 investigation, particularly at that technical  
 15 level, to fully understand the cause of that  
 16 loss?  
 17 **A.** Sorry, could you repeat that?  
 18 **Q.** Yes, absolutely. Looking back, where there was  
 19 a subpostmaster who experienced what they  
 20 considered to be an unexplained loss, and  
 21 perhaps they considered it to be a software  
 22 issue, was there, so far as you could tell,  
 23 sufficient investigation on a technical level to  
 24 fully understand the cause of that loss?  
 25 **A.** Well, I never had any conversation with  
 15

1 shod that they could not afford to make good the  
 2 shortfall in the cash account; or ..."  
 3 Then we have:  
 4 "(c) exceptionally, their Retail Line  
 5 Manager authorised it."  
 6 Is that a fair explanation of the policy so  
 7 far as you understood it?  
 8 **A.** Yes.  
 9 **Q.** When it came to a bug, error or defect in  
 10 Horizon, it seems from (a), (b) and (c) then and  
 11 the explanation you've just given that that  
 12 simply wouldn't have been covered?  
 13 **A.** No.  
 14 **Q.** We know from the High Court proceedings, that  
 15 during the time you were involved in the  
 16 *Castleton* case and the *Castleton* case was in  
 17 those early stages of where you were involved,  
 18 there are a number of bugs, errors or defects in  
 19 Horizon: Callendar Square bug; reversals bug;  
 20 data tree build; failure discrepancies; Girobank  
 21 discrepancies; counter replacement issues;  
 22 phantom transactions; reconciliation issues;  
 23 concurrent log-ins; transaction correction  
 24 issues; bugs, errors or defects introduced by  
 25 previously applied PEAK fixes. Were those known  
 14

1 a subpostmaster where it was ever suggested that  
 2 there was a technical fault. So that scenario  
 3 didn't arise because it was never suggested that  
 4 there was a technical fault. So it didn't  
 5 even -- never occurred to me.  
 6 **Q.** If we put to one side the *Lee Castleton* case,  
 7 looking back, do you consider that the policies  
 8 that we've just been looking at placed too much  
 9 of an evidential burden on the subpostmaster,  
 10 particularly knowing now that there were indeed  
 11 software issues?  
 12 **A.** Quite possibly, yeah.  
 13 **Q.** I want to ask you about your involvement in the  
 14 *Lee Castleton* case. Can you remember the first  
 15 involvement that you had with Lee Castleton's  
 16 accounts and how you became involved?  
 17 **A.** I've no recollection at all of being involved  
 18 with the *Lee Castleton* case. I have got --  
 19 I don't remember any of it.  
 20 **Q.** Perhaps I can take you to some documents and  
 21 that might help refresh your memory. You have  
 22 set out in your witness statement some  
 23 recollection based on these documents. Can we  
 24 look at POL00070758, please. This is a decision  
 25 paper that was written by Ms Oglesby. Can you  
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1 assist us with who she was?  
 2 **A.** I think Cath Oglesby at the time was the Retail  
 3 Line Manager.  
 4 **Q.** What was your relationship with her?  
 5 **A.** I don't recall having any relationship with Cath  
 6 Oglesby. I only know from reading the documents  
 7 that have been provided to me that she was the  
 8 Retail Line Manager at the time.  
 9 **Q.** I'll just read a few paragraphs from this  
 10 decision paper. This is following an interview  
 11 with Lee Castleton on 10 May 2004. She says:  
 12 "My thoughts after the interview with Lee  
 13 are that he could not provide any evidence of  
 14 a computer problem."  
 15 Next paragraph, she says, final sentence:  
 16 "He and his assistant, Chrissie, have said  
 17 that they spent hours checking transaction logs,  
 18 but found nothing to back up the claims of  
 19 computer error."  
 20 Pausing there, would you expect a computer  
 21 error to be shown just by looking at transaction  
 22 logs? Do you think that would be sufficient to  
 23 identify a computer error?  
 24 **A.** Well, I don't know anything about computer  
 25 errors but, if I was to hazard a guess, I'd say  
 17

1 figures on his balance. They did not feel  
 2 anything was wrong with Horizon."  
 3 Can you tell us, who was Liz Morgan?  
 4 **A.** Liz was a colleague who I worked with on the  
 5 Suspense Account team.  
 6 **Q.** The statement there, "They do not feel anything  
 7 was wrong with Horizon", we see -- and I'll take  
 8 you in due course to the various  
 9 documentation -- that, I think, you've corrected  
 10 that in due course, that that, in fact, wasn't  
 11 your position; is that right?  
 12 **A.** I don't have any recollection of this at all.  
 13 Sorry, I don't remember this.  
 14 **Q.** If we go over the page, she says there that:  
 15 "To summarise terminate Lee Castleton's  
 16 contract for services. Due to large unexplained  
 17 losses at his office. There is no evidence to  
 18 support his theory of software problems."  
 19 Can we please look at POL00071073. This is  
 20 an email from Stephen Dillely, he was a solicitor  
 21 at Bond Pearce, and you can see there that  
 22 yourself and Liz Morgan are included in that.  
 23 I mean, you have refreshed your memory from  
 24 documents before coming to the hearing today,  
 25 haven't you?  
 19

1 no.  
 2 **Q.** So it says:  
 3 "Lee would not even listen to the suggestion  
 4 that a member of his staff may be taking the  
 5 money. In my opinion, if you know yourself that  
 6 you haven't taken anything, it must be someone  
 7 else. So you would be open to suggestions and  
 8 not discount anything. Lee has always  
 9 maintained that it must be a software problem."  
 10 If we scroll down a little bit further, that  
 11 final paragraph on the screen at the moment:  
 12 "Lee has asked for a lot of information,  
 13 some of which cannot be provided. I have  
 14 endeavoured to help him and provide as much  
 15 information as possible. There has been nothing  
 16 to suggest any problem with the computer  
 17 system."  
 18 Next paragraph, and this, insofar as your  
 19 involvement was concerned, is the significant  
 20 paragraph. She says:  
 21 "Lee asked me to explain the discrepancies  
 22 at the top of the final balance. I have asked  
 23 for assistance from colleagues for this. Copies  
 24 have been sent to Liz Morgan and Davlyn  
 25 Cumberland, they have help me explain the  
 18

1 **A.** Yes.  
 2 **Q.** Yes. Does this jog your memory about the fact  
 3 that you were involved with a legal case  
 4 relating to Lee Castleton?  
 5 **A.** No, it doesn't. I don't have any recollection  
 6 of it at all.  
 7 **Q.** If we look at this document, he says that he  
 8 acts on behalf of the Post Office. He  
 9 summarises the case. He says:  
 10 "Mr Castleton's defence is that the apparent  
 11 shortfalls are nothing more than accounting  
 12 errors arising from the operation of the Horizon  
 13 computer system.  
 14 "Mr Castleton was suspended on 23 March  
 15 2004. On 10 May 2004, Cath Oglesby (then the  
 16 Retail Line Manager) interviewed Mr Castleton.  
 17 After the interview, she sent copies of the cash  
 18 and suspense accounts to you and you confirmed  
 19 to her that you could not see anything wrong  
 20 with the way that the computers were working."  
 21 Do you think you would have been in  
 22 a position to have said one way or another  
 23 whether there was something wrong with the way  
 24 that the computers were working?  
 25 **A.** No.  
 20

1 Q. So although you may not recall this particular  
 2 incident, reading that, does that sound like  
 3 something that you would have said to Cath  
 4 Oglesby?

5 A. If somebody had asked me to look at the branch  
 6 accounts, at the cash account as it was then, to  
 7 have a look over it to see if I could see if  
 8 there were anything that stood out to say that  
 9 there'd been an error, I would probably have  
 10 said -- I would probably look at it and, if  
 11 I could see something, I would say and, if there  
 12 wasn't, I would say I can't find anything. But  
 13 that doesn't indicate anything to do with  
 14 a software problem.

15 Q. Perhaps we can look at POL00072707. This is  
 16 a telephone attendance note that appears to have  
 17 been written by or on behalf of Stephen Dilley,  
 18 dated 2 October 2006. He says there:

19 "I had a telephone conversation with Davlyn  
 20 Cumberland. She was returning a call I had left  
 21 on her telephone voicemail in relation to what  
 22 was meant and it was said that they were unable  
 23 to finding anything that was 'wrong'. She meant  
 24 the word unusual and I have already amended the  
 25 witness statement to reflect [this]. Saying

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1 Marine Drive, [et cetera].  
 2 "Given that 2 and a half years have passed  
 3 since I examined them, I cannot now remember  
 4 what exactly it was in the Cash Accounts or  
 5 which weeks that I looked at. However, at the  
 6 time I was used to carrying out the exercise for  
 7 [Retail Line Managers], so I believe that  
 8 I would have reviewed the figures in the Stock,  
 9 Receipts and Payments in the Cash Accounts and  
 10 looked for anything unusual such as whether  
 11 particular figures varied significantly from  
 12 week to week, or whether they were unusual for  
 13 the type of transaction concerned."

14 Just pausing there, you say, "However, at  
 15 the time I was used to carrying out the  
 16 exercise", I think you said in your witness  
 17 statement it wasn't officially part of your  
 18 role.

19 A. No, it wasn't.

20 Q. Can you assist us with why you would have been  
 21 used to carrying out that task and what it may  
 22 have involved?

23 A. Well, in fact, it wasn't something that happened  
 24 often. It was quite rare, on a few, maybe  
 25 a handful of occasions where we may have been

23

1 that I had emailed it to her and asking her to  
 2 review it, if she is happy with to approve it by  
 3 printing two copies", et cetera.

4 So it seems there that he asked you what you  
 5 meant by the word "wrong" and that, in fact, you  
 6 meant the word "unusual". Does this is you at  
 7 all?

8 A. No. I still can't remember.

9 Q. It may assist if I take you to your witness  
 10 statement from those proceedings. It is  
 11 LCAS0000566. This is your statement that was  
 12 provided in the *Lee Castleton* case. Can we look  
 13 at paragraph 3, please. This may assist with  
 14 the role that you undertook in relation to Lee  
 15 Castleton accounts.

16 Perhaps I'll read that paragraph and I'll  
 17 take you through it stage by stage. It says:

18 "In around May 2004 ..."

19 So two and a half years before this  
 20 statement was actually written:

21 "... I was asked by my colleague Elizabeth  
 22 Morgan to examine various Cash Accounts that she  
 23 had received from Catherine Oglesby (who at the  
 24 time I am informed was Mr Castleton's [I think  
 25 that's 'Retail'] Line Manager) for 14 South

22

1 asked to look at some branch accounts from  
 2 somebody from the Retail Line. It wasn't often  
 3 and I do have a vague recollection of Liz asking  
 4 me to assist her to look at some branch accounts  
 5 that had been sent to her but I honestly  
 6 couldn't say which Post Office it was for or  
 7 which subpostmaster it was. I do have  
 8 a recollection of her asking me to help her look  
 9 at some branch accounts.

10 Q. So, although it says there "I was used to  
 11 carrying out this exercise", in fact, it was  
 12 rare?

13 A. It was rare and -- yeah, it was rare, and it was  
 14 more done as a favour, you know, "Would you mind  
 15 casting your eye over this to have a look?" It  
 16 wasn't an official part of our role.

17 Q. Can you assist us, the words "I was used to  
 18 carrying out" might that be the words of the  
 19 solicitor rather than yourself --

20 A. Well, I don't have any recollection of -- to be  
 21 honest, when I saw this I was shocked because  
 22 I had no recollection of it at all and, I mean,  
 23 clearly I must have done it because it's there  
 24 in and it's legal, so I must have done it but  
 25 I don't remember doing it.

24

1 Q. Can you assist us with the actual task,  
 2 reviewing figures of stock, receipts and  
 3 payments in the cash accounts. Would that have  
 4 been reviewing the Horizon printout?  
 5 A. Yes. The hard copy printout.  
 6 Q. Yes, so everything you would have been looking  
 7 at would have been generated by Horizon?  
 8 A. Yes.  
 9 Q. If we read on, it says:  
 10 "I do remember that we were unable to find  
 11 anything unusual or anything to suggest that the  
 12 losses were not real losses."  
 13 Now, the word "unusual" there, we've seen  
 14 from that conversation with Mr Dilley that it  
 15 seems as though you may have corrected the word  
 16 "wrong" to the word "unusual"; does that assist  
 17 you at all? This form of words, does that sound  
 18 like you?  
 19 A. No.  
 20 Q. The words "anything to suggest that the losses  
 21 were not real losses", is that a phrase that you  
 22 understand?  
 23 A. I understand it but I don't remember writing it,  
 24 or saying it. But, yeah, I understand it.  
 25 Q. Do you think you were in a position definitively  
 25

1 unusual such as whether particular figures  
 2 varied significantly from week to week in the  
 3 Cash Accounts or whether they were unusual for  
 4 the type of transaction concerned. I do  
 5 remember asking my colleague Davlyn Cumberland  
 6 to assist and that we were unable to find  
 7 anything out of the ordinary or anything that  
 8 suggested that the losses were not real losses.  
 9 I reported this to Catherine Oglesby."  
 10 Does this assist you at all in -- you'll see  
 11 there, for example, that the original wording  
 12 has been changed, now it reads "anything out of  
 13 the ordinary" --  
 14 A. Yeah.  
 15 Q. -- and it includes the words "anything that  
 16 suggested that the losses were not real losses".  
 17 Does that assist you with identifying where that  
 18 phrase came from at all? I mean, do you think  
 19 the wording was yours, the solicitors,  
 20 Ms Morgan's, or somebody else's?  
 21 A. I don't know. I'm sorry, I don't know.  
 22 Q. But it's not a phrase that you think you would  
 23 have used?  
 24 A. No.  
 25 Q. Can we now look at LCAS0000609, please?  
 27

1 to say whether alleged discrepancies were  
 2 genuine losses for the Post Office?  
 3 A. No.  
 4 Q. Perhaps, if we look at the statement of  
 5 Elizabeth Morgan, I took you to an unsigned  
 6 version of that statement and perhaps we'll look  
 7 at that again. That was POL00081490. Thank  
 8 you. If we can look at the second page of that  
 9 statement, at paragraph 9, the unsigned version  
 10 of that statement says, in the final sentence:  
 11 "I do remember asking my colleague Davlyn  
 12 Cumberland to assist and that we were unable to  
 13 find anything wrong. I reported this to  
 14 Catherine Oglesby."  
 15 So that's the unsigned version and now I'll  
 16 take you to the signed version of Ms Morgan's  
 17 statement. That is POL00074062.  
 18 If we look over the page, please,  
 19 paragraph 9. She says there, about halfway  
 20 down:  
 21 "However, given that at the time I was used  
 22 to carrying out this exercise for RLMS,  
 23 I believe that I would have reviewed the figures  
 24 in the Stock, Receipts and Payments in the Cash  
 25 Accounts. I would have looked for anything  
 26

1 If we go over the page, this is the  
 2 statement of Catherine Oglesby. If we look at  
 3 the final page -- or penultimate page even,  
 4 sorry, page 14, if we scroll down we can see  
 5 that this is the signed statement from  
 6 21 January 2006. So that's before the  
 7 conversation that appears to have been recorded  
 8 between yourself and Mr Dilley. Could we,  
 9 please, look at page 13, paragraphs 42 and 43.  
 10 So at 42, she says:  
 11 "I explained to Mr Castleton that the  
 12 Horizon System is a double entry accounting  
 13 system and that everything I had checked worked  
 14 through. The evidence does not support  
 15 Mr Castleton's theory that the Horizon system  
 16 went wrong when he entered the stock remittances  
 17 onto the system.  
 18 "Post interview  
 19 "43. After the interview, I sent copies of  
 20 the cash and suspense accounts to Elizabeth  
 21 Morgan and Davlyn Cumberland in Leeds who were  
 22 the two people very experienced in dealing with  
 23 the suspense account. Neither of them could see  
 24 anything wrong with the way the computers were  
 25 working."  
 28

1 As I say, that was signed before your  
 2 conversation with Mr Dilley but, in light of  
 3 that subsequent conversation and your evidence  
 4 today, is it right to say that that, in fact,  
 5 was not an accurate statement, insofar as you  
 6 didn't see anything wrong with the way that the  
 7 computers were working? Do you think that  
 8 accurately reflects the position at the time?  
 9 **A.** You mean --  
 10 **Q.** So this is Ms Oglesby's statement --  
 11 **A.** Yes.  
 12 **Q.** -- from January 2006, and it says there -- it  
 13 refers to you and Ms Morgan and it says neither  
 14 of you could see anything wrong with the way the  
 15 computers were working. Considering the  
 16 evidence you've given and also the email, the  
 17 note from Mr Dilley, for example, is that  
 18 an accurate statement, in fact, of --  
 19 **A.** No, probably not.  
 20 **Q.** You say "probably not". Why "probably"?  
 21 **A.** Well, because we wouldn't know if there was  
 22 a problem with the computers. We wouldn't have  
 23 known that.  
 24 **Q.** If you were -- were you aware -- it may be that  
 25 you simply can't remember this but were you  
 29

1 recall what that standard response was?  
 2 **A.** Yeah, I have got this email somewhere on my  
 3 laptop but -- and I've searched for it but I've  
 4 just not been able to find it. It was  
 5 a response that was -- it was more of a dos and  
 6 don'ts in what we should and shouldn't be  
 7 saying, if -- the terminology that we should use  
 8 while we're out on site, because we work out in  
 9 the field on site with subpostmasters and their  
 10 staff and it was, if we should ask -- be asked  
 11 any questions or it was who to refer them to,  
 12 which was mainly the Network Business Support  
 13 Centre, which is now the Branch Support Centre.  
 14 It was more about what we should never say,  
 15 what we could and couldn't say. It was more  
 16 about that, really. It was a guide. It was to  
 17 guide us through what potentially could have  
 18 been quite a difficult time for us, being out on  
 19 site all the time.  
 20 But, strangely, I was never required to use  
 21 it. So that's probably why I put it to the back  
 22 of my mind.  
 23 **Q.** Can you recall who may have sent it to you?  
 24 **A.** No.  
 25 **Q.** An approximate time period?  
 31

1 aware of that phrase having been included in  
 2 a witness statement that --  
 3 **A.** No.  
 4 **Q.** Do you think you would remember an event like  
 5 that or is it simply passage of time and you  
 6 can't remember --  
 7 **A.** I think it's just so long ago, I can't -- I've  
 8 no recollection of it whatsoever.  
 9 **Q.** I want to now ask you about your response to --  
 10 or the response to various issues with Horizon.  
 11 Can we look at your witness statement, please.  
 12 That's WITN09130100, page 11. It's  
 13 paragraph 46. So at 45 you talk about bugs,  
 14 errors or defects and you say that you weren't  
 15 aware of any in the Horizon System.  
 16 46, I think you say you did become aware of  
 17 some subpostmasters taking legal action and then  
 18 you say this, you say:  
 19 "I recall that senior management at the time  
 20 provided us with a standard response (although  
 21 I don't recall the specific wording) to any  
 22 questions raised by branch staff while we were  
 23 outperforming our daily roles."  
 24 Can you assist with -- you may not be  
 25 able to recall the specific wording but can you  
 30

1 **A.** It would have been probably around about 2019,  
 2 I think.  
 3 **Q.** As late as 2019? Because we see there that you  
 4 started working for the Post Office again at  
 5 2012, I think you took a short break. But your  
 6 thoughts are that it was as late as 2019?  
 7 **A.** It could have been. It could have been, or it  
 8 could have been before. I can't exactly  
 9 remember. I did try and look for it because  
 10 I know I wouldn't have deleted it, and I just  
 11 couldn't find it.  
 12 **Q.** Can you recall any headline points from that as  
 13 to what you shouldn't be saying to  
 14 subpostmasters?  
 15 **A.** It was not -- you know, if anybody was to ask  
 16 about the problems with the Horizon System, we  
 17 were to refer them to the Branch Support Centre.  
 18 We weren't to really get -- engage in any kind  
 19 of conversation about it and it was that --  
 20 sometimes it was how we spoke to subpostmasters  
 21 to treat them respectfully and talk to them  
 22 respectfully, which I've always done anyway. It  
 23 was kind of a guide, really. I can't think of  
 24 anything specific.  
 25 **Q.** Thank you very much. We can ask the Post Office  
 32



1 for a copy of that if they hold it. Thank you  
2 very much, Ms Cumberland. I don't have any  
3 further questions.

4 There may be questions from Core  
5 Participants and, sir, do you have any questions  
6 at all?

7 **SIR WYN WILLIAMS:** No, I don't think I need -- yes,  
8 I'll just ask the question.

9 **Questioned by SIR WYN WILLIAMS**

10 **SIR WYN WILLIAMS:** Ms Cumberland, you made a witness  
11 statement in the *Lee Castleton* case and you've  
12 given me your evidence about that. My  
13 impression is that you didn't actually give  
14 evidence at his trial; is that correct?

15 **A.** That's correct. I think, if I had have given  
16 the evidence at the trial, I think I would have  
17 remembered it. I think that is something that  
18 I would have definitely remembered.

19 **SIR WYN WILLIAMS:** Well, that's the impression I've  
20 formed but I just wanted to be clear about it.  
21 Thank you.

22 Yes, I have no further questions.

23 **MR BLAKE:** Thank you. Yes, Ms Page has.

24 **Questioned by MS PAGE**

25 **MS PAGE:** Thank you, sir.

33

1 have said. Can you give us any idea how you  
2 think that could have come about?

3 **A.** I don't know.

4 **Q.** No. All right. Well, can I then ask you just  
5 a couple of things that are more about what you  
6 would have and could have done. You've  
7 explained that you didn't have access to  
8 anything other than the Horizon printouts --

9 **A.** Correct.

10 **Q.** -- and all you'd have been able to spot is  
11 perhaps something like a large mistake in  
12 processing a cheque or a cash transaction?

13 **A.** Correct.

14 **Q.** If Horizon had failed to record a payment out  
15 that had, in fact, been paid, the Horizon figure  
16 for cash on hand would, therefore, be higher,  
17 wouldn't it --

18 **A.** Yeah.

19 **Q.** -- than, in fact, the actual quantity of cash --

20 **A.** Yeah.

21 **Q.** -- in the branch, that's not something your  
22 check would have been able to spot?

23 **A.** No, no.

24 **Q.** No. Similarly, if on receipt of a cheque,  
25 Horizon had failed to register the cheque and

35

1 Ms Cumberland, I act for a number of the  
2 subpostmasters, including Mr Castleton.

3 Did you sign witness statements often in  
4 your roles, any of your roles?

5 **A.** No.

6 **Q.** So your complete lack of memory of what was  
7 a rare event, looking back, do you think it can  
8 have been made clear to you that this was  
9 an important document?

10 **A.** Sorry, could you say that again?

11 **Q.** Well, a witness statement for the High Court is  
12 an important document and you've explained to us  
13 that this was a rare event, perhaps even  
14 a one-off?

15 **A.** Yeah.

16 **Q.** Do you think it can have been made clear to you  
17 how important this was, given that you don't  
18 remember it at all?

19 **A.** Yeah, I can't remember. I don't know. I would  
20 say it should have probably been made clear to  
21 me how important it was but I don't remember it  
22 so I can't, I don't know how to answer that,  
23 really.

24 **Q.** You now feel that some of the phrases within it  
25 were not your own and things that you wouldn't

34

1 had perhaps recorded it as cash in error, the  
2 system would say that there was more cash in the  
3 branch than, in fact, there was, wouldn't it?

4 **A.** Yes.

5 **Q.** Indeed, at the end of the day, branch staff  
6 needed to reconcile physical cheques with the  
7 Horizon list; is that right?

8 **A.** Yes.

9 **Q.** If the cheque had not registered as a cheque, it  
10 wouldn't be on that list, would it?

11 **A.** No.

12 **Q.** So the branch staff may have seen that the  
13 cheque was not there and entered it again; is  
14 that fair to say?

15 **A.** Yes, that's fair to say.

16 **Q.** Under those circumstances, the sum of money  
17 would have registered both as cash from the  
18 mistake earlier on, the Horizon mistake earlier  
19 on, and as a cheque, when the branch staff were  
20 then going through the cheques list, they see  
21 it's not there, and they enter it as a cheque?

22 **A.** Yes.

23 **Q.** So you can see how in those circumstances --

24 **A.** Yes.

25 **Q.** -- Horizon may have recorded that sum of money

36

1 twice?

2 **A.** Yes.

3 **Q.** Again, that's not something your check would

4 have been able to identify?

5 **A.** No, no, not just by us looking at the branch

6 cash account, no.

7 **Q.** Was anyone from your team part of the decision

8 or feeding into the decision to remove local

9 suspense accounts?

10 **A.** No.

11 **Q.** No?

12 **A.** Not to my knowledge.

13 **Q.** Presumably, once that was a facility that was

14 removed, your team was disbanded, was it?

15 **A.** Yes. Our team was disbanded and I believe they

16 moved -- it was moved to Chesterfield and it's

17 what became known as the Agent Debt Team in

18 Chesterfield.

19 **Q.** So it was a rather different operation because

20 it was no longer about suspense accounts, it was

21 about following up debt?

22 **A.** I think so. I wasn't part of that, I actually

23 moved onto a different team before the suspense

24 account was disbanded, so I can't say.

25 **Q.** You're not entirely sure. All right.

37

1 Mr Wise?

2 **A.** Andrew Wise.

3 **Q.** You should have in front of you a hard copy of

4 a witness statement in your name dated 31 May

5 2023; have you got that there?

6 **A.** Yes.

7 **Q.** If you turn to the last page of that, please,

8 that is page 31, do you have a copy with

9 a visible signature?

10 **A.** Yes, I do.

11 **Q.** Is that your signature?

12 **A.** Yes, it is.

13 **Q.** Are the contents of that statement true to the

14 best of your knowledge and belief?

15 **A.** Yes, they are.

16 **Q.** For the purposes of the transcript, the URN is

17 WITN09090100. There's no need to display that

18 now.

19 Thank you for coming to assist the Inquiry

20 with its work and for providing the witness

21 statement you have. We are very grateful. As

22 you know, I will be asking questions on behalf

23 of the Inquiry, and today I'm going to be asking

24 you about issues which arise in Phase 4 of the

25 Inquiry, focusing on your involvement in the

39

1 **MS PAGE:** Well, thank you, those are my questions.

2 Thank you, sir.

3 **SIR WYN WILLIAMS:** Thank you, Ms Page.

4 Thank you very much, Ms Cumberland, for

5 giving your witness statement and for coming to

6 give evidence to the Inquiry. I'm grateful to

7 you.

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

9 For logistical reasons, could we take

10 a break until 11.30, please, before the next

11 witness? There will be plenty of time for the

12 next witness.

13 **SIR WYN WILLIAMS:** Yes. Of course. So 11.30 we'll

14 resume the hearing.

15 **MR BLAKE:** Thank you very much.

16 **(10.51 am)**

17 **(A short break)**

18 **(11.31 am)**

19 **MS PRICE:** Sir, can you see and hear us?

20 **SIR WYN WILLIAMS:** Yes, I can, thank you.

21 **MS PRICE:** May we please call Mr Wise.

22 **SIR WYN WILLIAMS:** Yes.

23 **ANDREW WISE (sworn)**

24 **Questioned by MS PRICE**

25 **MS PRICE:** Can you confirm your full name, please,

38

1 proceedings brought by the Post Office against

2 Mr Castleton relating to the alleged losses at

3 Marine Drive Post Office branch.

4 You joined the Post Office in 1991 as

5 a counter clerk in a directly managed branch,

6 also known as the a Crown Office branch; is that

7 right?

8 **A.** Yes, that's right.

9 **Q.** You were in that role for eight years?

10 **A.** Yes.

11 **Q.** You joined the Horizon project in 1999 as

12 a Horizon Field Support Officer; is that right?

13 **A.** Yes.

14 **Q.** That role involved you migrating Post Office

15 branches from a manual accounting system onto

16 the Horizon System?

17 **A.** Yes.

18 **Q.** You say at paragraph 3 of your statement that

19 following a branch migration, you would spend

20 the next two days in branch providing support to

21 the subpostmaster and their staff and that

22 involved providing balance support to the branch

23 on their first balance day; is that right?

24 **A.** That's right, yes.

25 **Q.** In 2001 you joined the Network Business Support

40

1 Centre as a Service Support Advisor working on  
 2 Tier 2; is that right?  
 3 **A.** Yes.  
 4 **Q.** A role you held until 2004?  
 5 **A.** Yes.  
 6 **Q.** That role involved providing support to Post  
 7 Office branches and their staff when contacting  
 8 the NBSC with a variety of problems, including  
 9 problems balancing, using the Horizon System,  
 10 didn't it?  
 11 **A.** Yes, that's right.  
 12 **Q.** Then from 2004 to 2007 you worked in the  
 13 training delivery team where you were a training  
 14 manager, providing classroom training to new  
 15 subpostmasters and their staff?  
 16 **A.** Yes.  
 17 **Q.** Was that training on the Horizon System?  
 18 **A.** It was, yes.  
 19 **Q.** In 2007 you moved to the sales team?  
 20 **A.** Yes.  
 21 **Q.** You were a transitional manager with no specific  
 22 designated role between 2008 and 2010?  
 23 **A.** Yes.  
 24 **Q.** During that time in 2010, you worked on the  
 25 Horizon Online project. Can you please clarify

41

1 **Q.** In 2011 you joined the Security team as Security  
 2 Manager; is that right?  
 3 **A.** Yes.  
 4 **Q.** You held that role until you moved into the  
 5 Security Intelligence Team in 2015 as a Security  
 6 Intelligence Analyst?  
 7 **A.** Yes, that's right.  
 8 **Q.** Are you still in that role with the Post Office?  
 9 **A.** I am, yes.  
 10 **Q.** When you joined the Horizon project in 1999,  
 11 what were you told about the history and the  
 12 development of Horizon?  
 13 **A.** I don't think I was told a great deal. I had  
 14 followed a little bit of the design of it and my  
 15 understanding was -- and I'm not sure where this  
 16 understanding came from -- that the Horizon  
 17 System was designed around the DWP work for  
 18 pension books, and that's why it had such  
 19 security on it, firewalls and the protection.  
 20 That was the standard that the DWP wanted, so  
 21 the system was designed specifically for  
 22 pensions and allowances, and the DWP, at some  
 23 point, changed their mind and wanted to move to  
 24 an online banking where pensions were paid into  
 25 bank accounts.

43

1 what that role involved?  
 2 **A.** I was in charge of a team of schedulers that  
 3 would schedule the POL resource that attended  
 4 branches on the day of the migration. So around  
 5 300 branches a day would be migrated onto  
 6 Horizon Online and we had a pool of hundreds of  
 7 people that would carry out the roles to support  
 8 branches.  
 9 So we would match up the people with the  
 10 branches based on geography and make sure that  
 11 every branch being migrated onto Horizon Online  
 12 had the support and that support involved them  
 13 turning up in the afternoon, when the Post  
 14 Office closed, that's when the branch would be  
 15 migrated over onto Horizon Online and then they  
 16 would turn up the next morning and provide  
 17 a morning's worth of support and then move on to  
 18 the next branch that they would support in the  
 19 afternoon.  
 20 So the job of the schedulers were to make  
 21 sure that the POL resource was in that branch to  
 22 assist and migrate the branch over.  
 23 **Q.** So is it right to say that was really about the  
 24 logistics of providing the support?  
 25 **A.** My role was, yes.

42

1 So my understanding was we were left with  
 2 a system that was built for one specific reason  
 3 but then had to be kept and used because they  
 4 were so far down the line with that system.  
 5 I don't know really a great deal more about the  
 6 history than that.  
 7 **Q.** Were you aware of any problems during the  
 8 rollout of Horizon?  
 9 **A.** Not specifically with the actual serving and  
 10 using the Horizon System. I think there was  
 11 a lot of challenges in the logistics of setting  
 12 the system up in branches, so as an HFSO we  
 13 would turn at 4.00 in the afternoon, the  
 14 postmaster would balance and then we would  
 15 migrate all the figures from that balance onto  
 16 the Horizon System.  
 17 Quite often, your work would be what we  
 18 called "aborted". You'd get a phone call to  
 19 say, "You're not going to that migration because  
 20 they've not been able to put the kit in or  
 21 there's been a problem putting the kit in the  
 22 branch", so that would fall off your schedule.  
 23 They'd look for other work for you to do or you  
 24 might just then have to wait for your next  
 25 branch that was migrated.

44

1 But I wasn't aware of any problems using the  
2 system and I didn't experience any problems  
3 personally but it -- there was a lot of  
4 migrations cancelled and aborted because of the  
5 issues putting the actual system in the Post  
6 Office branch.

7 I'm not aware what those issues were, we'd  
8 just get told, "You don't need to attend this  
9 branch" because they'd not got the computer  
10 system set up.

11 **Q.** In your role on the Horizon project from 1999 to  
12 2001, did you have regular contact with anyone  
13 from Fujitsu?

14 **A.** I remember there was a team from -- well, it was  
15 ICL Pathway then, it wasn't Fujitsu. But there  
16 was a team from ICL Pathway that would go out  
17 and monitor you doing the migration. Little was  
18 understood for why they was there. They'd just  
19 stand there and watch you. We didn't really  
20 interact. They didn't provide support to us,  
21 but they was just there.

22 From a support point of view, we may contact  
23 the Horizon System Helpdesk, mainly if a printer  
24 wasn't working, if the computer needed  
25 rebooting, if there was a screen freeze, so we

45

1 subpostmaster and branch staff were required to  
2 follow when you moved them to the Network  
3 Business Support Centre?

4 **A.** I would say I had a very good understanding.  
5 When I moved on to the Horizon project, I had  
6 a good understanding of the balancing process.  
7 I'd worked in a Crown Office for eight years.  
8 Part of that was manually balancing and then  
9 part of that was on the system called ECCO+, and  
10 Horizon was relatively similar to -- the  
11 physical process was similar to ECCO+. So when  
12 I joined NBSC I would say I was very familiar  
13 with the balancing process.

14 **Q.** You've set out a summary of the daily and weekly  
15 balancing procedures which existed in the early  
16 years of Horizon and you say still applied in  
17 2004 in your witness statement to the Inquiry.  
18 For the record, the relevant paragraphs are  
19 paragraphs 25 to 37 of WITN09090100.

20 Could we have Mr Wise's statement on screen,  
21 please, that is the reference I've just given,  
22 at page 9 of that document, please. At  
23 paragraph 27, please. This paragraph describes  
24 in broad terms the daily reports which needed to  
25 be completed as follows:

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1 may contact the Horizon System Helpdesk  
2 frequently but that wasn't a direct link as  
3 an HFSO. That was as a branch location  
4 contacting them to report an issue.

5 **Q.** What training were you given on the Horizon  
6 System before you went out to branches to  
7 provide support in relation to migration to the  
8 system?

9 **A.** We -- I'm not 100 per cent sure. I think it's  
10 two weeks. It could have been three weeks but,  
11 thinking about it more, I think it was two  
12 weeks. We were actually on -- I'll call it  
13 an in-house course in Doncaster, so we were two  
14 weeks in a hotel. Within that hotel we had the  
15 training on Horizon. So we received the  
16 equivalent training to what postmasters would  
17 receive and then we received additional training  
18 on how to actually migrate the branch.

19 So probably a week of that two-week course  
20 was around the actual physically migrating the  
21 branch and how to do that.

22 **Q.** Given the experience you gained in your role as  
23 a Horizon Field Support Officer, would it be  
24 accurate to say that you brought a good  
25 understanding of the balancing procedures which

46

1 "Branches had a set of procedures they had  
2 to complete daily which involved the account and  
3 dispatch of various documentation. This  
4 included reports such as the daily cheque  
5 listing, Girobank deposits and withdrawals,  
6 National Savings deposits and withdrawals, TV  
7 licences, personal banking and automated payment  
8 transactions. For each of these products the  
9 branch would produce a daily report, check the  
10 counterfoils, which they have kept in the  
11 counter till, agrees with the number and value  
12 on the report and then despatch in the relevant  
13 envelope. The actual procedure on Horizon would  
14 be to go into the counter daily report screen,  
15 select the report they wish to look at and then  
16 select print. Once the branch was satisfied  
17 that they had a counterfoil for each transaction  
18 they would select the cut-off option on the  
19 Horizon screen. Cutting off the report just  
20 meant that it would reset to zero for the next  
21 day."

22 Going over the page, please, down to  
23 paragraph 30. You then deal with the daily cash  
24 declaration here. So:

25 "Another daily procedure was the daily cash

48

1 declaration. Each branch was required to  
 2 complete an accurate daily cash declaration each  
 3 day on the Horizon System as close to closing as  
 4 possible. This was a mandatory process and  
 5 enabled the Post Office Cash Management teams to  
 6 track how much cash was in the network and  
 7 request excess cash back."

8 You then deal with the weekly reports which  
 9 needed to be completed at paragraph 31 and then  
 10 starting at paragraph 32 over the page, please,  
 11 you deal with the actual balance process.

12 Have I understood correctly that this  
 13 balance process involved a number of steps which  
 14 were these, and please correct me if I'm wrong  
 15 at any stage: once the daily and weekly reports  
 16 were printed and reconciled, the next step was  
 17 a check of the physical stock on hand and  
 18 whether this agreed with the figures on Horizon.

19 Just pausing there, you deal at paragraph 32  
 20 of your statement with what a subpostmaster or  
 21 branch staff member could do, if that was not  
 22 the case, don't you?

23 A. Yes.

24 Q. About halfway down there, you say:

25 "Any differences found in either of these  
 49

1 different types of envelopes, overseas items,  
 2 philatelic items, First, Second Class stamps,  
 3 stamp books, so they had, you know, a lot of  
 4 different stock items. The system would track  
 5 that, so every time a stock item was sold it  
 6 would reduce the number of that item and should  
 7 give that stamp. So if you sell a First Class  
 8 stamp, Horizon reduces by one and you give  
 9 a First Class stamp to the customer.

10 So when you check your stock at the end of  
 11 the week, what you physically have should agree  
 12 with what Horizon says and you can check that  
 13 quite easily by doing a balance snapshot or  
 14 going into the adjust stock screen.

15 The function for declare stock was for you  
 16 to tell Horizon what stock items you had and so  
 17 it wiped clear everything it thought you had by  
 18 tracking it, and was just overwriting those  
 19 figures with what you've told it.

20 So if I forget about a batch of stamp books  
 21 in my cupboard and I don't declare them it wipes  
 22 them completely off the system, which any stock  
 23 item like that that you delete off the system,  
 24 it would give you a cash discrepancy,  
 25 ultimately. So if it were £100 worth of stamp  
 51

1 ways should be corrected by either adjusting  
 2 their stock in the adjust stock screen or making  
 3 a sale or completing a reversal against the  
 4 stock item. Making the sale would reduce the  
 5 system held stock figure (this is where the  
 6 branch physically has less stock than Horizon  
 7 shows) add completing a reversal would increase  
 8 the system held stock figure (this is where the  
 9 branch physically has more stock than Horizon  
 10 shows). The last way a branch could check their  
 11 stock against Horizon would be to make a stock  
 12 declaration, the branch would type in the value  
 13 of every stock item they have, and Horizon  
 14 overwrites the existing stock figures with the  
 15 newly declared stock figures."

16 Then you say this:

17 "The declare stock option was rarely  
 18 recommended for branches to do as it could often  
 19 cause confusion and leave the branch struggling  
 20 to balance."

21 Could you please expand on why the declare  
 22 stock option could cause confusion?

23 A. Okay. So Horizon kept a track of all these  
 24 stock items and, in a particular Post Office  
 25 branch, they would have dozens and dozens from  
 50

1 books, you would get a cash discrepancy to say  
 2 he's £100 short and he may not understand where  
 3 that discrepancy has come from.

4 Another thing that was quite common with the  
 5 declare stock, a postmaster would go into it,  
 6 and think "Ooh, I don't want to be in here", so  
 7 he'd confirm it and come out, and that would set  
 8 everything to zero. So it's as though he's told  
 9 the Horizon System that every single stock item  
 10 is zero, so if he's got £10,000 worth of stock  
 11 that would then translate into a £10,000 loss.

12 Now, it's rectifiable and can be resolved  
 13 but it's quite a complicated process and  
 14 subpostmasters get very good at doing what they  
 15 do every single day, every single week. When  
 16 they have to do something on Horizon that's new  
 17 and they've never done before, then that's when  
 18 they can experience quite serious problems that  
 19 will get them into a mess.

20 Like I said, nothing like that is  
 21 unresolvable. We could always correct it. But  
 22 it's quite difficult, especially over the  
 23 telephone at NBSC, to talk through a process to  
 24 get back to a position where the postmaster is  
 25 balancing. So that's -- so as an HFSO as  
 52

1 a trainer, as an NBSC advisor, I would never  
 2 recommend a branch to declare the stock. It's  
 3 one of the pitfalls, as I call it, in the  
 4 system. You know, it's the way the system is  
 5 designed, but it can get that postmaster into  
 6 a little bit of a mess.

7 **Q.** How would subpostmasters or branch staff know  
 8 that the declare stock option could cause  
 9 confusion and leave the staff struggling to  
 10 balance? Were they trained on that? You  
 11 referenced you as a trainer?

12 **A.** Myself as a trainer, I would make it clear in  
 13 the classroom not to do that and, equally, as  
 14 an HFSSO, I would make it clear not to do that.  
 15 It's so much simpler doing it one of the other  
 16 two ways, rather than declaring stock. Now, the  
 17 design was around, if you've got two stock  
 18 units, and they were what are called shared  
 19 stock units and two people with their own supply  
 20 of stock, each of those two clerks could make  
 21 a stock declaration for their little bit of  
 22 stock and the system adds that together and, in  
 23 theory, it all balances. But, in practice, it  
 24 just wasn't that simple.

25 So it was easier to count my stock and your  
 53

1 balancing process at paragraph 36 over the page,  
 2 please. You say this:

3 "Once the cash declaration is made the  
 4 branch would make a variance check which would  
 5 show any discrepancies (this is for shared stock  
 6 units only, individual stock units would get  
 7 a message after declaring the cash informing  
 8 them of any discrepancies). The branch would  
 9 then proceed to printing the trial balance  
 10 report, it is at this point that the Horizon  
 11 System commits any discrepancies, and the loss  
 12 or gain would show at the top of the trial  
 13 balance report. The branch would then roll the  
 14 stock unit over into the next cash account  
 15 period and a final balance report would be  
 16 produced."

17 That can come down now, thank you.

18 In 2004, if there was a discrepancy showing  
 19 at the top of the trial balance report which  
 20 a subpostmaster or branch staff member wanted to  
 21 question, what options were available to them?

22 **A.** The first thing would suggest they would do was  
 23 recount the cash and stock before they took any  
 24 options to contacting anybody. Often cash was  
 25 miscounted or stock hasn't been checked

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1 stock and add the numbers together, and then do  
 2 a balance snapshot and check the numbers agree.

3 **Q.** Was this a common problem, a mismatch between  
 4 the count for physical stock on hand and the  
 5 figure generated by the Horizon System, from  
 6 your experience when you were an advisor on  
 7 Tier 2?

8 **A.** I wouldn't say common. I would say it happened  
 9 a notable(?) time, but I wouldn't say common.

10 **Q.** You go on to set out the next step after the  
 11 physical stock check, which was a stamp  
 12 declaration, then the foreign currency on hand  
 13 figure and then finally the cash declaration,  
 14 which you say involved entering the value of  
 15 each denomination of note and coin. You deal  
 16 with this at paragraph 35 of your statement.  
 17 This is page 12, please.

18 In the last sentence on this page, you say  
 19 this:

20 "It was important that the balance cash  
 21 declaration was the last thing to be done as  
 22 making changes in any of the steps before this  
 23 could alter the system derived cash figure and  
 24 a new declaration would have to be made."

25 You deal with the final stages of the  
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1 correctly, so I would have expected a postmaster  
 2 to revert to that, first of all. But their  
 3 option would be to contact the NBSC. NBSC was  
 4 set up as a single point of contact for branches  
 5 before Horizon, and before NBSC the helplines  
 6 were regional. The business brought that  
 7 together as one centre at Dearne House in  
 8 Barnsley, and that was the main contact point  
 9 for branches.

10 So any queries really like that, they would  
 11 ring through to NBSC.

12 **Q.** Could the branch carry on trading in the next  
 13 cash account period if they did not roll over  
 14 the stock unit and commit the trial balance to  
 15 a final balance report?

16 **A.** No. Well, yes, they would be trading in the  
 17 same cash account period and that couldn't go on  
 18 for very long because there was a team, and I'm  
 19 not sure which team it fell under, but one of  
 20 the teams as part of NBSC would contact branches  
 21 that hadn't rolled over because, I believe, if  
 22 a branch hadn't rolled over within -- I don't  
 23 know whether it was 60 days or 90 days, then  
 24 that data potentially could be lost. So there  
 25 was a team specifically to contact branches that

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1 hadn't rolled over and to get them to roll over.  
2 So if a branch chose to carry on serving in  
3 the same cash account period they would get that  
4 contact from somebody at NBSC.

5 **Q.** Moving on to your time at the Network Business  
6 Support Centre, there were a number of teams  
7 within the NBSC, weren't there?

8 **A.** Yes.

9 **Q.** You set those out in your statement but your  
10 role was as a Tier 2 Service Support Advisor  
11 within one of the service support teams?

12 **A.** Yes.

13 **Q.** Can you explain the difference between the roles  
14 of Tier 1 and Tier 2 advisors, please?

15 **A.** The Tier 1 advisor was pretty much a call centre  
16 call handler. They would deal with the simple  
17 issues. We had branches phoning up just for  
18 telephone numbers or asking if they could send  
19 certain mail items to certain countries. A  
20 Tier 1 advisor had access to all that  
21 information via the Knowledge Base and the  
22 remedy system, and they could answer those  
23 queries relatively quickly.

24 If the Tier 1 advisor couldn't find the  
25 answer on the Knowledge Base, then generally

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1 title, the Knowledge Base team would look at  
2 that and look at implementing a page on the  
3 Knowledge Base to cover off that question. So  
4 every time a new question came up that hadn't  
5 been asked before, that wasn't on the Knowledge  
6 Base, it would then be put on to the Knowledge  
7 Base for the other advisors and future calls.

8 **Q.** You have explained at paragraph 10 of your  
9 statement that the type of queries which the  
10 NBSC would deal with ranged vastly from simple  
11 questions such as requesting a telephone number  
12 for a particular person to more complicated  
13 questions, including questions around how to  
14 balance.

15 Were balancing problems generally referred  
16 to Tier 2 Support Service Advisors like  
17 yourself?

18 **A.** Not generally. Tier 1 had the process on the  
19 Knowledge Base that gave the basic checklists:  
20 have they declared the cash; have they checked  
21 the stock? So it would probably be the basic  
22 check steps for them to go through and sometimes  
23 Tier 1 would resolve that balancing query, so it  
24 wasn't passed through to Tier 2.

25 If they couldn't resolve it then, generally,

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1 that would be passed over to Tier 2, and the  
2 Tier 2 advisor had more experience, they  
3 received more training. A lot of the advisors  
4 had come from other areas of the business, such  
5 as the old helpline, such as directly managed  
6 branches. So they knew more than what the  
7 Tier 1 advisor knew. So they could spend more  
8 time looking at the problem and finding  
9 a resolution for the postmaster.

10 **Q.** You've mentioned the Knowledge Base. Can you  
11 just explain what was covered, broadly speaking,  
12 in the Knowledge Base, what type of issues?

13 **A.** Every single type of issue you could think of,  
14 really. There would be a Knowledge Base article  
15 covering off the answer to that query. There  
16 was a system in place where, on Tier 2, we had  
17 the option to close a call down to own  
18 knowledge. So we knew that this was the correct  
19 course of action to take. So there's no  
20 Knowledge Base article that covers that but  
21 we've obtained the answer. It could be by  
22 speaking to a member of the product team, it  
23 could be speaking to colleagues.

24 So if a case was closed down to own  
25 knowledge and wasn't linked to a Knowledge Base

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1 they would always be passed through to Tier 2.

2 **Q.** You say at paragraph 19 of your statement to the  
3 Inquiry that, on average, Tier 2 advisors would  
4 deal with around four or five calls in an hour,  
5 whereas the number of calls for Tier 1 advisors  
6 would be much higher as their calls were a lot  
7 quicker. So is it fair to say that Tier 1  
8 advisors didn't have very much time to deal with  
9 the queries that were coming in?

10 **A.** That's right, and their -- Tier 1 and Tier 2 was  
11 managed by different companies. So we were all  
12 under Royal Mail Group and, part of Royal Mail  
13 Group, there was a company called -- I think it  
14 were Customer Management and they managed all  
15 Royal Mail's contact centres. So Tier 1 were  
16 employed by Customer Management whereas Tier 2  
17 were employed directly by Post Office Limited,  
18 still under the umbrella of Royal Mail Group.  
19 And at Tier 1, they had quite stringent targets  
20 to achieve on the calls per hour and the amount  
21 of time after a call ends for them to wrap up  
22 that call, so it could be typing up the response  
23 in the case and closing it down on the system.  
24 So their targets were quite strict, compared to  
25 what Tier 2 targets were.

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1 But Tier 2 equally had targets and it were  
2 averaged out, based on how much time you spent  
3 in admin and that's the time you would spend  
4 investigating or finding an answer for a query,  
5 how much time in wrap-up, that's the call -- the  
6 time immediately after a call has ended where  
7 you're updating the log and putting a resolution  
8 in and closing the case down.

9 And even the amount of time you go for  
10 comfort breaks to the toilet, you know, it were  
11 all measured through the phone system, so each  
12 month you would sit down with your line manager  
13 and he'd say "Well, you know, you've been in  
14 comfort break for five hours this week, what  
15 have you been doing", you know, and it could be  
16 you'd forgotten to press the button on the phone  
17 system or -- you know, so it was monitored and  
18 we did have our targets but they certainly  
19 wasn't anywhere near as strict as what Tier 1  
20 was.

21 **Q.** Did those limits mean you felt somewhat under  
22 pressure to deal with queries quite quickly?

23 **A.** Yes and no. At the point of dealing with that  
24 call, you was focused on finding a resolution,  
25 and you wasn't focused on, you know, worrying

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1 **Q.** Is that right?

2 **A.** Yes.

3 **Q.** The Horizon System helpline teams were in  
4 a separate location?

5 **A.** That's right.

6 **Q.** The Horizon System helpline was the technical  
7 support team for Post Office branches to contact  
8 with issues relating to the Horizon computer  
9 system; is that right?

10 **A.** Yes.

11 **Q.** It was the Horizon System helpline which dealt  
12 with technical issues, such as equipment faults  
13 or faults relating to the Horizon System, that's  
14 what you say in your statement?

15 **A.** Yes.

16 **Q.** You say in your statement to the Inquiry at  
17 paragraph 23 that the Network Business Support  
18 Centre would interact with the Horizon System  
19 helpline and often callers were transferred  
20 through from one service to the other. From  
21 a Network Business Support Centre point of view,  
22 if a caller claimed that they were experiencing  
23 issues with their Horizon System, you would  
24 transfer them to the Horizon System helpline.  
25 That's what you say in your statement at

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1 about how much time you were spending on it.

2 You might have a word with your team leader and  
3 just say, "Look I'm going to have to spend some  
4 time with this".

5 On saying that, when you got your monthly  
6 figures, and you're told your admin time is such  
7 a percentage above the average for Tier 2  
8 advisors, then that certainly put pressure on  
9 you thinking, "Oh, well", you know, so you might  
10 find ways to move it into wrap-up a little bit  
11 more, you know, to play the figures, perhaps, to  
12 bring your admin time down but you'd push --  
13 it's robbing Peter to pay Paul, you'd push that  
14 into wrap-up time, just so that at the end of  
15 the month when you have your one-to-one you're  
16 not getting in trouble for being too much or --  
17 they measured it on the average time across the  
18 Tier 2, so, you know, if you were above that  
19 then they would ask you questions on why.

20 **Q.** In contrast to the Network Business Support  
21 Centre, which was staffed by Post Office  
22 employees, the Horizon System helpline was  
23 staffed by employees from ICL Pathway, as it was  
24 at the time.

25 **A.** Yes.

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1 paragraph 23?

2 **A.** Yes.

3 **Q.** You deal with this -- may we please have the  
4 statement back up on the screen, it's  
5 WITN09090100, page 7, please. Could we have  
6 paragraph 23, please, towards the bottom. Right  
7 at the bottom you say:

8 "I do recall that [it goes over the page]  
9 sometimes callers would get passed backwards and  
10 forwards between NBSC and HSH, particularly  
11 where a branch had losses and queried where  
12 there was an issue with the Horizon System.  
13 I do recall that often it was difficult to get  
14 HSH to take ownership of calls where branches  
15 were experiencing losses as their main criteria  
16 for investigating a system issue for a branch  
17 was whether they had a receipts and payments  
18 mismatch when the branch balanced. From memory  
19 I do not recall any branches I dealt with having  
20 a receipt and payment mismatch. In situations  
21 where callers were passed back and forth, the  
22 NBSC advisor would speak to their Team Leader  
23 who may in turn speak to their counterpart at  
24 HSH to try to get an agreement on who should  
25 have ownership of the call."

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1 That can come down now. Thank you.  
 2 Can you explain what you understood at the  
 3 time by a receipts and payments mismatch?  
 4 **A.** The Horizon System is based on a double entry  
 5 bookkeeping accounts system. So, in the days of  
 6 manual balancing, you had a great big ledger  
 7 document, a daily one and a weekly one, and you  
 8 had your receipt transactions which, generally  
 9 speaking, were transactions where money were  
 10 coming in and payment transactions where money  
 11 was going out.

12 So the way Horizon was designed was the  
 13 double entry bookkeeping, everything would have  
 14 a counter entry. So if money was coming in,  
 15 then on the other side cash would go up and,  
 16 likewise, if money was going out on the other  
 17 side cash would go down.

18 So the receipts and payments, when the trial  
 19 balance is produced, had to agree, because every  
 20 transaction has its counterpart.

21 If the receipts and payments mismatched and  
 22 they didn't agree, that was an indication that  
 23 something has happened in the accounts that  
 24 perhaps shouldn't have happened. We probably  
 25 didn't think of it as a bug, as such, but for

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1 criteria of accepting ownership of a call.  
 2 **A.** I'm not 100 per cent sure. I don't know if it  
 3 stems from my days working on the Horizon  
 4 project or that was what we was told as part of  
 5 the training package for NBSC. I can't recall  
 6 which it was but that was my understanding and  
 7 my memory was that that was a general  
 8 understanding across advisors.  
 9 **Q.** In terms of the information that you as a Tier 2  
 10 advisor within the Network Business Support  
 11 Centre had access to, you had access to the  
 12 Knowledge Base, we've touched on that, you also  
 13 had access, you say in your statement, to all  
 14 counters operations, manuals and Horizon user  
 15 and balancing guides?

16 **A.** Yeah.

17 **Q.** But you say you did not have access to any  
 18 branch Horizon transactional information; is  
 19 that right?

20 **A.** That's correct, yes.

21 **Q.** So you were reliant on what someone calling you  
 22 told you over the phone --

23 **A.** Yes.

24 **Q.** -- save that you sometimes asked branches to fax  
 25 or post paperwork through to you?

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1 want of a better word, we can call it a bug, but  
 2 it just indicated that there was an issue,  
 3 something had gone in the accounts to cause that  
 4 mismatch.

5 And what would happen from that, the branch  
 6 wouldn't be able to roll over and proceed to  
 7 cash account and they would have to go to  
 8 Fujitsu to get them to remedy whatever the issue  
 9 was. So -- and if they didn't ring NBSC, then  
 10 the process I described earlier about a team  
 11 ringing branches serving in the same cash  
 12 account period, they would ring the branch to  
 13 find out why they'd not rolled over. So it  
 14 really wouldn't get missed.

15 They would either -- the branch would ring  
 16 NBSC at the time they experienced the mismatch  
 17 or somebody would contact the branch if they'd  
 18 not done that because they'd be serving in the  
 19 same cash account period.

20 But that was the main indicator that  
 21 something had happened on the system because  
 22 there were never a scenario where the receipts  
 23 and payments would not agree.

24 **Q.** How did you come to understand that the Horizon  
 25 System helpline would use this as their main

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1 **A.** Yes.

2 **Q.** Speaking in general terms, is it right that your  
 3 evidence to the Inquiry is that when the Network  
 4 Business Support Centre looked at branch cash  
 5 accounts to assist a postmaster, you were  
 6 looking to see if any mistakes became apparent?  
 7 That's the wording you've used in your  
 8 statement.

9 **A.** Yeah, that's correct.

10 **Q.** You say at paragraph 47 of your statement to the  
 11 Inquiry -- we need not turn that up now -- that  
 12 the Network Business Support Centre would not  
 13 have been able to identify if there were any  
 14 issues caused by the Horizon System. This would  
 15 have to be investigated by the Horizon System  
 16 helpline?

17 **A.** That's correct.

18 **Q.** You say in your statement to the Inquiry at  
 19 paragraph 56 -- again, we need not turn it up  
 20 for now -- while you were at the Network  
 21 Business Support Centre you dealt with numerous  
 22 branches who had balancing issues or  
 23 discrepancies?

24 **A.** That's correct.

25 **Q.** Turning then, please, to your involvement in

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1 dealing with the calls made by Mr Castleton to  
2 the Network Business Support Centre between  
3 December 2003 and April 2004. In the statement  
4 you provided for the purposes of the litigation  
5 brought by the Post Office against Mr Castleton  
6 a statement dated 13 October 2006, you provided  
7 an overview, didn't you, of all the call logs  
8 from the Marine Drive branch in this five-month  
9 period?

10 **A.** Yes.

11 **Q.** Could we have that statement on screen, please.  
12 The reference is LCAS0000110. It's page 9 of  
13 that document, please, paragraph 35. You say  
14 here:

15 "As appears from the above call logs below,  
16 there were a total of 88 NBSC call logs relating  
17 to the Marine Drive branch for the period  
18 December 2003 to April 2004. Out of these 88  
19 calls, 62 calls appear to be concerned with  
20 minor issues. Of the remainder for the period  
21 from December 2003 to 23 March 2004:

22 "11 calls [and I won't go on to specify all  
23 those dates] appear to relate purely to the  
24 issue of losses;

25 "11 further calls ... appear to relate  
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1 2004. In the column in the middle, the incident  
2 log column, we can see the call being allocated  
3 to "wisea\_"; is that you?

4 **A.** Yes.

5 **Q.** We can see the date in the first column and  
6 a brief description which says "Discrepancy", in  
7 the third column. In the "Activity" column,  
8 four from the right, we see it says, "Cash  
9 Account Discrepancy".

10 There's a more detailed description in the  
11 fourth column there:

12 "PM has a loss of #4000, he was in the  
13 office until 11.00 last night and could not find  
14 anything."

15 Then there's the resolution in the fifth  
16 column. Is this the entry made by you?

17 **A.** I can't see the resolution on the screen.

18 **Q.** It's the fifth column in?

19 **A.** Oh, yes. Yeah, I can see that. Yeah, the --  
20 what normally happened, Tier 1 would put quite  
21 basic information in. So I may well have  
22 changed the detailed description to be a little  
23 bit more descriptive and the resolution would  
24 have been written by myself who closed the call  
25 down.

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1 purely to computer issues of various sorts; and

2 "4 further calls ... appear to raise issues  
3 relating to both the losses and computer system.

4 "None of the call logs themselves revealed  
5 the existence of any computer faults, although  
6 the subpostmaster did in some calls say that he  
7 thought he was having computer problems."

8 One of the calls which you categorised as  
9 relating purely to the issue of losses was dealt  
10 with by you, wasn't it? The call on 22 January  
11 2004.

12 **A.** I believe I dealt with one of the calls.

13 I can't recall the date. I think I referenced  
14 it in my statement.

15 **Q.** You deal with this at paragraph 55 of your  
16 statement to the Inquiry. We needn't turn that  
17 up now but could we have on screen, please, the  
18 table setting out details of the 88 calls made  
19 in the relevant period. This was part of the  
20 documentation produced for the trial in the case  
21 against Mr Castleton and the reference is  
22 LCAS0000365, and it's page 29 of that document,  
23 please.

24 The entry on this page relates to the call  
25 that it appears you dealt with on 22 January  
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1 **Q.** The resolution reads:

2 "Went through all the balance cheques with  
3 PM, he had checked the rems in and out, his cash  
4 stock and P&A and he was unable to find the  
5 loss. Advised I would pass through to  
6 suspense."

7 Looking at these notes of the actions you  
8 took, what information do you think you had to  
9 work with when you were going through this with  
10 Mr Castleton?

11 **A.** From that call, I believe it would all be verbal  
12 over the telephone. So it would be me drawing  
13 out information, asking him to check various  
14 reports, going into various declarations, asking  
15 him to check his cash again. So it would be me  
16 talking him through everything on the telephone.

17 **Q.** You said you were going to pass through to  
18 suspense. Did that mean you were going to refer  
19 the case to the suspense team?

20 **A.** Yeah, so what would normally happen, I would  
21 close this call down because that's my call and  
22 my stat, and then I would create a new call that  
23 would be allocated to the suspense account team  
24 for them to look at whether they would authorise  
25 the loss or not. I'm not sure what their

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1 processes were but the main thing was he had  
 2 a £4,000 loss that probably couldn't afford to  
 3 put in, so the suspense account team would look  
 4 at whether he could hold that loss in his  
 5 suspense account to give time to see if anything  
 6 came back from Chesterfield as a transaction  
 7 correction or to see if anything else came back  
 8 that would account for the £4,000 loss.

9 **Q.** Would the suspense team do analysis further  
 10 investigation?

11 **A.** I'm not entirely sure. I know they'd linked in  
 12 with the Retail Line Managers because often  
 13 authorisation would come from the Retail Line  
 14 Manager to decide whether it could be held in  
 15 suspense and I think the hardship side of it was  
 16 driven by the Retail Line Manager. But I'm  
 17 unsure of any work the Suspense Account team  
 18 would undertake.

19 **Q.** Could we have on screen, please, the document at  
 20 FUJ00120934. This is a PEAK incident management  
 21 system log. Who would create these?

22 **A.** This would be created at Horizon System  
 23 Helpdesk.

24 **Q.** I understand you've recently been provided with  
 25 a copy of this log; is that right, did this make

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1 Horizon System software; is that right?

2 **A.** I would pitch it more as there was something in  
 3 the account that didn't look usual and I know on  
 4 the line at 15.25 that it refers to he "can only  
 5 declare the holding amount or 0 not a negative  
 6 figure", so that would indicate that it's to do  
 7 with either a cash, stamp or stock declaration  
 8 that wasn't doing what you'd expect it to do.

9 So in that instance, our only course of  
 10 action would be to pass that over to HSH for  
 11 them to look at, to come up with a resolution or  
 12 a fix or whatever that may be.

13 **Q.** Had you known of cases prior to this one where  
 14 a cash account discrepancy had been caused by  
 15 a problem with the Horizon system?

16 **A.** I'm not aware. I'm not sure if it's a case of  
 17 I don't remember or if that never occurred. The  
 18 problem was so with this particular incident  
 19 here, once that were passed over to HSH, I would  
 20 close my call down and move on to the next, so  
 21 I would never get any feedback to say whether  
 22 it's a technical issue or not. We pass it over  
 23 and they look at it, and I guess this is kind of  
 24 showing the system working.

25 We pass it to HSH because we spot something

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1 it through to you?

2 **A.** Yes, it did.

3 **Q.** Just to be clear, this log does not relate to  
 4 calls made to the Network Business Support  
 5 Centre by Mr Castleton but the reporting of this  
 6 issue to the Horizon System helpline took place  
 7 on 13 January 2004, shortly before you dealt  
 8 with the call from Mr Castleton on the  
 9 22 January 2004.

10 I'm looking at the second box down, please,  
 11 the entry at 15.23, and this is three lines down  
 12 in the box. We can see:

13 "Call details have been taken from Andrew  
 14 Wise at NBSC on telephone number stated above.  
 15 PM has a discrepancy with his cash account for  
 16 the last few weeks."

17 Then in the box further down, this three  
 18 lines down again under "Information":

19 "The NBSC have been through the checks with  
 20 the PM feel there is a software error as the PM  
 21 has negative figures which he would not have  
 22 been able to enter."

23 This is an example, isn't it, of you  
 24 considering that a cash account discrepancy  
 25 might be being caused by a problem with the

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1 that doesn't seem normal and we can justify the  
 2 reason for passing it to them. So, on the  
 3 previous call we looked at, where it was just  
 4 a £4,000 loss, that's all we've got. We've done  
 5 our checks and, in those circumstances, it was  
 6 pretty much next to impossible to get Fujitsu to  
 7 take that on because there's no indication of  
 8 anything going wrong, whereas, in this instance,  
 9 the reference to the negative figures at  
 10 declaration is that foot in the door to be able  
 11 to get HSH to take that on, which they have done  
 12 and investigated that.

13 **Q.** In the situation with Mr Castleton where you  
 14 also weren't being presented with information of  
 15 a user error, did you consider whether the  
 16 problem might have been caused by the Horizon  
 17 System?

18 **A.** I don't think I did. I don't think that was  
 19 a consideration that had come in. We were  
 20 focused on solving the problem and the  
 21 assumption was that it was a mistake. So we're  
 22 looking for where that mistake has been made.

23 **Q.** Were you told about the outcome of this issue,  
 24 not Mr Castleton but the one we have on screen  
 25 at the moment, at the time?

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1 **A.** No.

2 **Q.** Going back to your involvement in the issues  
3 being raised by Mr Castleton in early 2004, do  
4 you have any independent recollection now of  
5 assisting Ms Pennington with analysis of the  
6 problems being experienced by Mr Castleton in  
7 late January and February 2004?

8 **A.** I don't have any recollection of the specific  
9 interaction, no, I don't.

10 **Q.** You addressed this involvement in your statement  
11 for the litigation brought against Mr Castleton  
12 by the Post Office, that's the statement dated  
13 13 October 2006, could we have this on screen  
14 please. That's LCAS0000110, at page 7, please.  
15 Paragraph 26 here reads as follows:  
16 "Sarah Pennington (who has since left the  
17 Post Office) was the Tier 2 advisor who dealt  
18 with some of the calls raised by this office at  
19 around the end of January 2004. At that time  
20 and during these calls she discussed the issues  
21 with me. I do not now remember all of the  
22 details of this case but had refreshed my memory  
23 from reviewing the NBSC call logs and the email  
24 dated 20 April 2004 from Andrew Price (NBSC) to  
25 Catherine Oglesby (who was then Mr Castleton's

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1 dealing with, I were getting asked a lot of  
2 questions, as well. So I couldn't say for sure  
3 if I remembered in 2006 what had happened in  
4 2004 or not, unfortunately.

5 **Q.** In terms of the provenance of the email you  
6 refreshed your memory from, could we go over the  
7 page, please, to paragraph 33 of the statement,  
8 and towards the bottom of the page now. You say  
9 here:  
10 "I can see from the NBSC call logs that on  
11 4 March 2004 Mrs Oglesby asked NBSC for  
12 information of calls made to the NBSC from the  
13 Marine Drive branch relating to losses when  
14 balancing and what investigations were  
15 undertaken by NBSC during those calls. I helped  
16 Sarah Pennington to prepare an email that Andrew  
17 Price (NBSC) could (and did) forward to  
18 Mrs Oglesby on 20 April 2004 to explain what  
19 investigations had by that time already been  
20 carried out."  
21 Can we look, please, to that email of  
22 20 April 2004, which appears on the last page of  
23 this document, page 30, please.  
24 Andrew Price, whose name appears in bold as  
25 the sender and at the bottom of this email, says

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1 Retail Line Manager) (page 13)."

2 Did you have an independent recollection of  
3 the analysis you did and the conclusions you  
4 reached when you provided this statement in  
5 October 2006?

6 **A.** Honestly, I don't know because the memory  
7 becomes do I remember the event of the trial and  
8 knowing I read the email, which refreshed my  
9 memory, or -- so it kind of gets a bit muddled  
10 up to what I'm actually remembering. Am  
11 I remembering what happened in 2006 based on  
12 what were presented or am I remembering actually  
13 the interaction in 2004.  
14 So I'm not sure if at the time I remembered  
15 it. It was only two years after the interaction  
16 with Sarah Pennington and my memory is generally  
17 quite good, so it could be at that time I had  
18 a vague recollection of that but the sheer  
19 numbers of calls we dealt with, and also being  
20 one of the more experienced advisors with  
21 balancing, quite a lot of colleagues would come  
22 and ask me questions and ask me to review things  
23 because they couldn't find an answer and they  
24 knew my experience was greater.

25 So as well as my own calls that I was

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1 at the start of the email that he asked  
2 Ms Pennington and you to provide a form of words  
3 and actions taken whilst dealing with the PM at  
4 the above branch.  
5 So does it follow that, after the  
6 punctuation there -- and it's quite a bad copy  
7 but it looks like we have a dash and a colon --  
8 is that the wording prepared by you and  
9 Ms Pennington?

10 **A.** I believe so. It certainly reads like that.

11 **Q.** That wording reads as follows:  
12 "When I spoke to the PM at Marine Drive he  
13 was unsure what was causing these errors. He  
14 told me that he has been using the slave machine  
15 for his rems and I assured him that wouldn't  
16 cause a problem as long as he was attached to  
17 the correct stock unit.  
18 "The PM thought there would be some errors  
19 relating to National Lottery. I phoned the  
20 lottery team at Transaction Processing who  
21 confirmed that there were some errors relating  
22 to Lottery, but for every charge error there was  
23 a corresponding claim error, this was due to the  
24 lottery figures being entering on Horizon in the  
25 wrong CAP.

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1 "PM was also concerned that when entering  
2 the lottery figures, it was as though the  
3 terminals were not communicating, but if that  
4 was the case the PM would have large number of  
5 errors on every report and product.

6 "The PM sent cash account information to  
7 NBSC and it was looked at by Andrew Wise, he was  
8 unable to find any errors. The only amount  
9 questioned was a large amount on the cheques to  
10 processing centre which Andrew was able to  
11 confirm was a cheque payment for the purchase of  
12 Premium Bonds. The PM was advised there was  
13 nothing more we could do and we suggested he  
14 works a manual system at the side of Horizon to  
15 see if any problems were highlighted.

16 "Also when doing the rem's the PM should take  
17 a snapshot before and after to see if any  
18 problems were occurring when doing  
19 a remittance."

20 The line underneath this says:

21 "Andrew Wise and I both feel that the  
22 Horizon System is working properly and we are  
23 unable to help the PM any further."

24 Just to clarify, was this Andrew Price  
25 saying that you and he felt that the Horizon

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1 **Q.** Could we have up on screen, please, the document  
2 at POL00070822. If we could scroll down,  
3 please, the email dated 21 April 2006, this  
4 appears to be the first contact made with you by  
5 Bond Pearce; is that right?

6 **A.** Yes.

7 **Q.** This email is from Stephen Dilley, a solicitor  
8 with Bond Pearce?

9 **A.** Yes.

10 **Q.** We see at point 1 a summary of the dispute.  
11 Over the page, please, at point 2, a summary of  
12 the assertions being made about the computer  
13 systems by Mr Castleton. At point 3, further  
14 down the page, about halfway through that  
15 paragraph, Mr Dilley says:

16 "I would like to arrange to meet and  
17 interview you at Capston House in June to  
18 understand what involvement you had at the time  
19 and what you make of Mr Castleton's assertions.  
20 Based on our discussions, I will then prepare  
21 a short Witness Statement for you to approve and  
22 sign."

23 After you met with Bond Pearce, is it right  
24 that a first draft of the statement was provided  
25 to you --

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1 System was working properly.

2 **A.** I believe so, yes.

3 **Q.** Going back to what you said in your statement  
4 for the litigation about this email, this is  
5 page 8 of the document we're currently looking  
6 at, paragraph 32, about two-thirds of the way  
7 down:

8 "Although I do not now recall it, our email  
9 suggests (and I believe) that we concluded that  
10 the Horizon System was working properly and did  
11 not appear to be the cause of the unauthorised  
12 losses incurred."

13 Before going into any more detail about the  
14 substance of your conclusions there, I'd like to  
15 ask you, please, a little bit about the process  
16 by which this statement for the litigation was  
17 prepared, if I may. You deal with the  
18 circumstances in which you came to provide  
19 a statement for the litigation at paragraph 50  
20 of your statement to the Inquiry. There's no  
21 need to have that up on screen at the moment.

22 You were approached by Bond Pearce who were  
23 acting for the Post Office in the litigation; is  
24 that right?

25 **A.** Yes.

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1 **A.** Yes, I believe so.

2 **Q.** -- and there were some further amendments made  
3 following correspondence between you and Bond  
4 Pearce?

5 **A.** Yes.

6 **Q.** Was it explained to you at the time you were  
7 making the statement the importance of ensuring  
8 that everything in the statement was accurate to  
9 the best of your knowledge and belief?

10 **A.** To be honest, I'm unsure. At that point, I'd  
11 never given evidence in court before or never  
12 provided a statement before. So I really was in  
13 their hands. I don't recall what advice they  
14 give me. I do remember they'd come up to where  
15 I worked in the building at Capston House in  
16 Salford Quays and I think there were two people  
17 that come, one being Stephen and somebody else,  
18 but I can't fully remember.

19 And I do remember that we sat down together  
20 and they asked me questions and I think, from my  
21 knowledge of processes, that's why the statement  
22 grew beyond just being about Mr Castleton's case  
23 and growing into processes on balancing, things  
24 like that. I think it had become apparent to  
25 them that I had quite a good knowledge of

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1 processes.

2 I don't recall -- because I know from the  
3 jobs I've done subsequently the importance of  
4 statements. I've attended court. I don't  
5 recall any advice as such around that, but  
6 I don't know if it's just I don't remember or  
7 a case they didn't. I can't answer that, I'm  
8 sorry.

9 **Q.** You gave evidence at the trial in the *Castleton*  
10 case on 11 December 2006; is that right?

11 **A.** Yes.

12 **Q.** You confirmed the contents of your written  
13 statement for the litigation in oral evidence.  
14 Could we have on screen, please, your statement  
15 for the litigation at LCAS0000110. It's page 21  
16 of that document, please. This is your  
17 concluding paragraph, at paragraph 115. I think  
18 the numbering is somewhat out there because we  
19 go from 122 to 115 but, at the bottom of the  
20 page, you say this:

21 "Having reviewed the email dated 20 April  
22 2004, I can see that we did not find anything to  
23 suggest that the Horizon System was not working  
24 properly or causing the unauthorised losses.  
25 The NBSC call logs do not themselves reveal the

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1 I didn't consider there were an issue with the  
2 Horizon System. Worded slightly differently but  
3 I think one would lead to the next, if that  
4 makes sense.

5 **Q.** Can we go, please, to your statement to the  
6 Inquiry at WITN09090100. This is page 16,  
7 please, paragraph 47, about two-thirds of the  
8 way down the page. You say here:

9 "In the email from Andrew Price dated  
10 20 April 2004 ... he writes that 'Andrew Wise  
11 and myself both feel that the Horizon System is  
12 working properly and we are unable to help the  
13 PM further'. In my witness statement from 2006  
14 ... I comment that I did not recall saying that  
15 and I still do not recall a conversation with  
16 Andrew Price where this was discussed.  
17 Generally, when NBSC looked at branch Cash  
18 Accounts to assist a postmaster we were looking  
19 to see if any mistakes become apparent. NBSC  
20 would not have been able to identify if there  
21 were any issues caused by the Horizon System,  
22 this would have to be investigated by HSH. The  
23 only indication for NBSC to establish whether  
24 there was an issue with the Horizon System would  
25 be a Receipts and Payments mismatch when the

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1 existence of any computer faults."

2 Can we compare this, please, with what you  
3 said earlier in your statement at paragraph 32.  
4 This is page 8 of the document, please. You say  
5 here:

6 "Although I do not now recall it, our email  
7 suggests (and I believe) that we concluded that  
8 the Horizon System was working properly and did  
9 not appear to be the cause of the unauthorised  
10 losses incurred."

11 I go back to that not to be repetitious but  
12 you do, don't you, go one step further in  
13 paragraph 32 than your concluding paragraph. So  
14 you're saying here that you believe you  
15 concluded the Horizon System was working  
16 properly and did not appear to be the cause of  
17 the unauthorised losses incurred, as opposed to  
18 saying, in effect, there was no evidence of  
19 a problem.

20 **A.** There being no evidence of a problem would  
21 logically lead me to the conclusion, you know,  
22 that I concluded it was working properly. So  
23 I believe one thing would lead to the next. It  
24 might be worded different. I think the point of  
25 it -- trying to make is the same point that

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1 branch tries to balance. From reviewing the  
2 documentation provided I cannot see any evidence  
3 of a receipts and payments mismatch occurring at  
4 Marine Drive Post Office, my assumption now  
5 would be the lack of a receipt and payment  
6 mismatch, would be the basis of the comment in  
7 Andrew Price's email ..."

8 It's quite an important point, isn't it,  
9 that the Network Business Support Centre would  
10 not have been able to identify if there were any  
11 issues caused by the Horizon System and that  
12 this would have to be investigated by the  
13 Horizon System helpline?

14 **A.** Yes, it's important.

15 **Q.** Because if that's right, it would be difficult  
16 for the NBSC, as opposed to the Horizon System  
17 helpline, to conclude that the Horizon System  
18 was working properly?

19 **A.** It would be but NBSC would never have sight of  
20 the full machine, if you like. We were a small  
21 cog and, you know, there were suspense accounts  
22 teams, there were Horizon, there were the area  
23 managers, there were the other teams that would  
24 look at it. We were just a small cog. So  
25 within scope of what NBSC could do, I'm

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1 answering that, within that scope of what we  
 2 look at, we can't identify any losses.  
 3 So I'm not giving a blanket statement for  
 4 the whole business, for the whole HSH, I'm  
 5 saying within the scope of what I can look at,  
 6 I cannot see anything that would indicate  
 7 a Horizon loss. That -- like you said, that  
 8 would have to go to Fujitsu ultimately to  
 9 determine that.

10 **Q.** This caveat, if I can call it that, as to what  
 11 NBSC could and couldn't do, doesn't seem to  
 12 appear, at least not in these terms, in your  
 13 statement for the litigation. Can you remember  
 14 ever suggesting that it was included?

15 **A.** I can't remember suggesting that.

16 **Q.** Can you see that, without this caveat, the  
 17 reader of paragraph 32 of your statement for the  
 18 litigation might have thought that the network  
 19 business support centre was in a position to  
 20 draw the conclusion on its own that there were  
 21 no issues caused by the Horizon System?

22 **A.** Yes, I can see how that could be perceived.

23 **SIR WYN WILLIAMS:** Ms Price, would you take the  
 24 witness back to that paragraph, and the  
 25 misnumbered 115 again, just for me to be precise

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1 **A.** I don't recall drafting the words. I know the  
 2 statement was written on my behalf and sent to  
 3 me to read through and I think there were  
 4 several drafts of it which I read through. The  
 5 things I tended to look at changing were likely  
 6 things like processes that were not quite  
 7 correct that had been put in there.

8 So having -- speaking to the two people that  
 9 came up to Capston House to see me, they went  
 10 away and wrote the statement based on that  
 11 conversation, which I think there were two or  
 12 three emails to and fro asking questions, or me  
 13 reading through and changing things that I felt  
 14 necessary to change.

15 I don't think I wrote these words and,  
 16 looking back at -- knowing what I know now,  
 17 looking back at a statement from 2006 that was  
 18 written on my behalf, it does make me cringe  
 19 a little bit, for want of a better word, and  
 20 I would look at that and think "Well, ooh,  
 21 I wouldn't have necessarily pitched it like  
 22 that", but that's with the knowledge I've gained  
 23 over the years and the jobs I've done more  
 24 recently to be able to look at it and think  
 25 that.

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1 in my mind about what they say?

2 **MS PRICE:** Of course, starting with 115, sir?

3 **SIR WYN WILLIAMS:** Yes.

4 **MS PRICE:** That's LCAS0000110, page 21, towards the  
 5 bottom, 115. This is the concluding paragraph,  
 6 which is in slightly different terms to the  
 7 paragraph we went to earlier.

8 **SIR WYN WILLIAMS:** But on the face of it, Mr Wise --  
 9 and if I'm taking it out of context please say  
 10 so -- that does appear to me, hopefully reading  
 11 it objectively, to be an assertion that the  
 12 Horizon System had not caused any unauthorised  
 13 losses, which is a very broad statement, is it  
 14 not?

15 **A.** It is quite a broad statement. That was my view  
 16 based on what we could do at NBSC and that's --

17 **SIR WYN WILLIAMS:** But as was pointed out to you, in  
 18 your evidence to me you're making it clear that  
 19 what you could do at NBSC was much less than  
 20 that statement might lead a reasonable reader to  
 21 conclude; would you agree with that?

22 **A.** I would agree with that, yes.

23 **SIR WYN WILLIAMS:** Thank you. Do you have any  
 24 recollection of actually drafting those words  
 25 yourself?

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1 **SIR WYN WILLIAMS:** I follow. Thank you.  
 2 Sorry for interrupting, Ms Price.

3 **MS PRICE:** Not at all, sir.

4 Coming back to the level of calls being made  
 5 by Mr Castleton between December 2003 and  
 6 April 2004, this was a man, wasn't it, who was  
 7 desperately seeking help to understand why he  
 8 was experiencing discrepancies?

9 **A.** Yes.

10 **Q.** If we can turn, please, to page 21 of your  
 11 statement to the Inquiry, so this is  
 12 WITN09090100, page 21, please, at paragraph 58,  
 13 a little further down the page, please. You  
 14 reviewed some of the Horizon System helpline  
 15 call logs provided to you by the Inquiry and you  
 16 draw this conclusion in your last sentence:  
 17 "Although I am not familiar with the layout  
 18 of these HSH logs, and I am not familiar with  
 19 the some of the technical terms and jargon it is  
 20 clear that Mr Castleton made numerous attempts  
 21 to request HSH look at his Horizon system as he  
 22 was experiencing large and frequent losses."  
 23 Then this at paragraph 59:  
 24 "As I mentioned earlier in this statement,  
 25 broadly speaking the Service Support Team in

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1 NBSC was responsible for dealing with  
2 transaction and process related queries, this  
3 included the balancing process and supporting  
4 with losses. HSH was responsible for dealing  
5 with technical related issues. My memory of my  
6 time at NBSC was that it was always difficult to  
7 get HSH to investigate balancing type issues as  
8 they deemed these NBSC responsibility and unless  
9 there was a receipts and payments mismatch, they  
10 deemed it an NBSC issue."

11 Could we go, please, to page 23 of this  
12 document and paragraph 63. You say this:

13 "Having familiarised myself with the  
14 documents provided to me by the Inquiry  
15 (importantly the NBSC call logs and Fujitsu call  
16 logs) I can see that Mr Castleton (or a member  
17 of his staff) repeatedly reached out to both  
18 helplines requesting support regarding his  
19 balancing and the losses he was experiencing.  
20 This was probably on a more frequent level than  
21 you would expect from branches although this  
22 would not have been known at the time of taking  
23 the call as the Service Support Advisor would  
24 not have full visibility of all the  
25 information."

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1 losses, you know, postmasters were responsible,  
2 and that was the line "You're responsible for  
3 the losses", and they pursued that, I understood  
4 that. I didn't really give thought -- I didn't  
5 have the full picture to think that this poor  
6 man, he's reached out all these times and now  
7 we're going after him for the money.

8 I was there focusing on my little piece of  
9 evidence because it was quite new to me, it were  
10 quite daunting. So I didn't think I had the  
11 capacity, if that makes sense, to broaden that  
12 at quite a stressful time to go down to London,  
13 to go to court, to do all the work with the  
14 solicitors.

15 So I think that was my focus, rather than  
16 thinking broader than that.

17 **Q.** Did you ever ask yourself whether there was  
18 an actual loss to be recovered?

19 **A.** No, I don't think I did.

20 **Q.** Reflecting on things now, do you think it was  
21 right that the Post Office pursued Mr Castleton  
22 for the apparent losses in the litigation in the  
23 way it did?

24 **A.** It's a difficult one to answer that. My  
25 thinking lately, with everything that's going

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1 You then conclude at paragraph 64 at the  
2 bottom of the page:

3 "However, after reviewing the call logs I do  
4 think that Mr Castleton was left out on a limb  
5 and numerous calls were concluded by sending him  
6 to another team. This meant that Mr Castleton  
7 was bounced between NBSC and HSH, which looking  
8 back at that now I do not think that was helpful  
9 for Mr Castleton."

10 These are obviously your reflections on  
11 matters now. You say at paragraph 65 that you  
12 did not really form any conclusions of causes of  
13 losses when assisting branches, so at the time.  
14 But at the time you were involved in the  
15 litigation as a witness, did you ever question  
16 the basis on which the Post Office was pursuing  
17 Mr Castleton for the apparent losses in  
18 question, in circumstances when Mr Castleton  
19 himself had repeatedly sought help from the  
20 helplines to get to the bottom of the cause.

21 **A.** I think during the litigation in 2006, I was  
22 just focused on the evidence I was giving.  
23 I wasn't really exposed to a lot of things that  
24 I'd been exposed to since. I understood from my  
25 experience that Post Office would go after all

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1 on, has been around -- the Post Office has had  
2 this contract, say, for 300 years. You know,  
3 that's as long as Post Office has existed. It  
4 was a very archaic contract and very harsh on  
5 postmasters and what I tend to think about is at  
6 what point that should have changed. Should  
7 that have been in the '90s? Should that have  
8 been in 2006? Should that have been in 2019  
9 when things did change because of the Group  
10 Litigation?

11 So I tend to reflect more on that to try to  
12 rationalise in my own head at what point it was  
13 appropriate to stop being like that and I don't  
14 know if that was in 2006 when they were pursuing  
15 Mr Castleton for this. Certainly, thinking back  
16 now, it feels very harsh, you know, and like you  
17 said, he was crying out for help. He were  
18 making calls in there and, regardless of the  
19 reason for the loss, my view, looking back, is  
20 Post Office should and could have intervened  
21 sooner rather than later, than let it get to  
22 where it sat.

23 So there's a lot of thoughts around it, and  
24 I wouldn't say I've had a thought thinking "Oh,  
25 they shouldn't have gone off after Mr Castleton

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1 for the money", because I don't think I have.  
 2 It's more a broader thought around how Post  
 3 Office Limited operated, how it treated  
 4 postmasters and one of my roles was the Business  
 5 Development Manager role, which was a sales  
 6 support role and I dealt face-to-face with  
 7 branches and I had branches who were on the  
 8 sharp end of Post Office. You know, it might be  
 9 they cashed a fraudulent green Giro cheque and  
 10 Post Office were saying "Right, you've cashed  
 11 that, you owe us £300".

12 So my thoughts are Post Office is very harsh  
 13 and was very harsh but I try to reflect more  
 14 on when, as a business, that should have  
 15 changed, similar to smoking. 30 years ago you  
 16 could sit in a pub and come back smelling of  
 17 smoke. Now that's inappropriate. Was that the  
 18 right time to stop that or should it have been  
 19 stopped earlier?

20 And that's how I view it. At what point  
 21 should Post Office have looked at its contract  
 22 with subpostmasters and said "No, this isn't  
 23 acceptable in this day and age, we need to  
 24 change that"?

25 **MS PRICE:** Sir, those are all the questions I have  
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1 again, Ms Price?

2 **MS PRICE:** We are 12.55 now, so shall we say 2.00,  
 3 sir?

4 **SIR WYN WILLIAMS:** Certainly. That's fine.  
 5 2.00, everyone.

6 (12.52 pm)

7 (The Short Adjournment)

8 (2.00 pm)

9 **MS PRICE:** Good afternoon, sir.

10 **SIR WYN WILLIAMS:** Good afternoon.

11 **MS PRICE:** Can you see and hear us?

12 **SIR WYN WILLIAMS:** I can indeed, yes.

13 **MS PRICE:** Mr Wise, I'd like to ask you about your  
 14 move to the Security team in 2011 and becoming  
 15 a security manager. This was quite a different  
 16 role to those you had held previously. How did  
 17 you find the change?

18 **A.** I was very conscious of the role and what it  
 19 undertook and I did think quite hard about  
 20 particularly the investigation side of that and,  
 21 you know, dealing with criminality because  
 22 that's not something I was used to. You know,  
 23 my role had always been quite supportive and,  
 24 thinking about it, I wasn't sure if that would  
 25 be the role for me, if that made sense.

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1 on the *Mr Castleton* case. There are some other  
 2 questions that I have on different issues.  
 3 Would that be a convenient moment to break for  
 4 lunch?

5 **SIR WYN WILLIAMS:** It would, but let me just ask  
 6 a question that's been going around in my mind  
 7 because it relates to the *Castleton* case, and  
 8 then we'll break, all right?

9 **MS PRICE:** Of course, sir. Apologies.

10 **SIR WYN WILLIAMS:** No, no, that's fine.

11 Mr Wise, will you assume for the moment,  
 12 because there may be a debate about it, but will  
 13 you assume for the moment that some of the  
 14 evidence which you gave in writing, in your  
 15 witness statement for the litigation, and some  
 16 of the oral answers which you may have given  
 17 when you gave evidence before the judge was what  
 18 lawyers call opinion evidence, all right? Were  
 19 you ever given any advice by any lawyer acting  
 20 for the Post Office about the duties involved or  
 21 the duties imposed upon persons who give opinion  
 22 evidence, as opposed to factual evidence?

23 **A.** I don't think I was, no.

24 **SIR WYN WILLIAMS:** All right, thank you.

25 Let's have our break. When shall we start  
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1 So I did think about it but I went for the  
 2 job because it was out in the network, it were  
 3 dealing with postmasters. I had a lot of  
 4 knowledge and experience I could bring to that  
 5 role and I was successful.

6 So it was quite different but I had the  
 7 support of years of knowledge and experience to  
 8 be able to apply to that role, so I knew I could  
 9 take that with me and be quite useful in the  
 10 role.

11 **Q.** What training were you given for the role?

12 **A.** When we initially started, it was just on the  
 13 physical aspect of the role for the first few  
 14 months, which were dealing with branches:  
 15 robberies, burglaries, crime prevention, things  
 16 like that. The plan -- I think I started in the  
 17 January and in the March was when the training  
 18 was booked for the investigation side of the  
 19 role. So from starting in January up to March,  
 20 we was given online learning around PACE and the  
 21 Codes of Practice and other various things that  
 22 we had to complete online, and we did that on  
 23 the run up until the course in the March.

24 And I think it was a three-week residential  
 25 course which was based down at Coton House in

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1 Rugby, which Royal Mail held as like a business  
2 centre. We had our own hotel on site and  
3 meeting rooms. Everything was done in-house on  
4 site.

5 On the first day of the course we had to sit  
6 an exam based on the last three months of  
7 learning around PACE and I think it was -- we  
8 had to achieve 70 per cent or 78 per cent to be  
9 able to continue to sit the course. If you  
10 didn't achieve that mark, then you wouldn't be  
11 able to continue on the course. And then it  
12 were the -- I'm sure it was three weeks because  
13 the middle week -- the reason I say that is  
14 I drove myself the first week, the second week  
15 my line manager took me down and I'm sure  
16 I drove the third week because Lesley wasn't  
17 available, so that's why I think it were  
18 a three-week course. But I'm thinking back, you  
19 know, to 2011 now, so -- but that's the reason  
20 I think it was three weeks.

21 **Q.** Who provided the training?

22 **A.** It was in-house from the Security team. So we  
23 had two people who trained us. There was  
24 a gentleman called Paul Southin, who was one of  
25 the financial investigators within the Security

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1 a second officer, again based on workloads.  
2 Within the north team there were four of us that  
3 worked out of Manchester, it later moved to  
4 Bolton. So the lead investigator would decide,  
5 you know, who would go along and be second  
6 officer.

7 And that was just really a role for on the  
8 day of the interview. So before the interview  
9 we would probably get a little bit of prep on  
10 the background of the investigation and, you  
11 know, the circumstances around why they were  
12 being interviewed. It were very much setting up  
13 the room, greeting the person and the  
14 representatives, you know, making sure everybody  
15 were comfortable. During the interview you were  
16 there as support, so if you felt there were  
17 a question that needed to be asked, you could  
18 interject with that question or you would wait  
19 for the first officer to open up and ask you if  
20 you had anything to add or if you had any  
21 questions to add.

22 So it really was case-by-case dependent how  
23 much input you had in the interview, depending  
24 on what the first officer had covered off in his  
25 question. And the first officer would have

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1 team, and he was supported with an investigator  
2 called -- he were called Paul, I can't quite  
3 remember his -- Paul Whittaker. So it were the  
4 two of them who worked within the Security team  
5 that delivered the training.

6 **Q.** As you have said in your statement for the  
7 Inquiry, you had some involvement in the  
8 criminal investigation of Grant Allen and  
9 Khayyam Ishaq, whose cases the Inquiry will be  
10 exploring further in future hearings. You say  
11 in your statement provided to the Inquiry that  
12 you had some limited involvement in the cases as  
13 second officer in the case and attended their  
14 interviews. Can you just explain for the Chair  
15 what the role of second officer involved in  
16 an investigation?

17 **A.** Okay. So when a case is raised, it's assigned  
18 to an investigator and it's the team leader that  
19 makes that decision, based on workload and  
20 geography. So they would assign the case to  
21 that particular investigator and they would be  
22 first officer. So they would undertake the  
23 investigation. They would have all contact with  
24 the subpostmaster and make all arrangements.

25 Now, that first officer would choose

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1 an interview which he would share with you so  
2 you had an idea of the questioning and the lines  
3 it was going to go down.

4 **Q.** After you completed your training, was there  
5 a period of time when you only did second  
6 officer investigation work before you were  
7 elevated, so to speak, to being first officer in  
8 the investigation?

9 **A.** When we finished our training, we were mentored  
10 probably, I would say, at least for 12 months,  
11 if not for two years and I remember, within two  
12 or three months after coming out of the  
13 training, I was -- I'll say tentatively given  
14 the first officer role but closely monitored by  
15 the mentor, who -- you know, whereas in a normal  
16 investigation the first officer would do the  
17 investigation, whereas your mentor, who would  
18 generally be the second officer for you,  
19 supported in that. So you weren't left to do it  
20 all by yourself.

21 So I think it was a mix. We were second  
22 officer for more than what we were first officer  
23 for but there wasn't a period of solely doing  
24 second officer. It was case dependent on the  
25 type of case, the complexity of that case, on

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1 whether you would be given the first officer for  
2 that.

3 **Q.** Can you recall now the interviews with either of  
4 the individuals that I just referenced?

5 **A.** Not specifically. I can recall certain aspects,  
6 such as I remember going to Bradford Mail Centre  
7 where the interview took place. I think  
8 Mr Allen's interview took place at our actual  
9 offices in Salford but I can't remember  
10 specifics of the case or what questions were  
11 asked.

12 **Q.** You've been provided with some further documents  
13 relating to their cases fairly recently by the  
14 Inquiry. Has that assisted your recollection at  
15 all?

16 **A.** I've briefly looked through them because in the  
17 number of documents provided I've not been able  
18 to, you know, read -- you know, spend  
19 a particular amount of time reading them. It  
20 did prompt a few things. I can remember, when  
21 I read it, I think it was the case with Mr Allen  
22 where the interview was stopped because he  
23 indicated he didn't want legal representation,  
24 then he suggested he might do and, because of  
25 that, we had to stop the interview and get

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1 case.

2 **Q.** You say in your statement to the Inquiry that  
3 you never had any concerns about the criminal  
4 cases you were involved in while you were in the  
5 Security team. Does that remain your position?

6 **A.** I think it does, yeah. I will say my current  
7 position is on the fence, if that makes sense,  
8 because there's been an awful lot of talk and  
9 evidence coming out about bugs and how flawed,  
10 in particular, the original Horizon was.  
11 I acknowledge that and I can see that but what's  
12 not happened is the business haven't come to us  
13 and said, "This bug, this branch; here's the  
14 bug, here's the data, here's how it materialises  
15 in the data".

16 So my view is there's a potential for bugs,  
17 which means is it appropriate for convictions to  
18 be overturned? Then I would say yes, because  
19 that the legal system and if there's a potential  
20 for bugs then that has to be explored but,  
21 equally, there's a potential for it not to be  
22 a bug, so I would say I'm on the fence at the  
23 moment.

24 **Q.** Just in terms of your position at the time, so  
25 when you were involved in those cases, does it

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1 agreement from a senior member of the Security  
2 team to proceed and I believe I read that that  
3 occurred in that.

4 So it bought back a little bit because I can  
5 remember we had to contact -- at the time  
6 I think it were Dave Pardoe who were the Head of  
7 Security Operations to get authority to proceed,  
8 because Mr Allen said "Oh no, we will continue,  
9 I don't want legal representative", but we  
10 couldn't just do that. We had to get sign-off  
11 from somebody more senior to allow us to  
12 continue because of those circumstances.

13 I can't remember much about the case or the  
14 loss or what he was accused of and similarly for  
15 the other gentleman. I seem to remember the one  
16 in Bradford, it were to do with stock, and him  
17 adjusting or manipulating his stock figures but,  
18 again, it's all quite vague, to be honest.

19 **Q.** To the best of your recollection, did you have  
20 any involvement in their cases after the  
21 interview stage?

22 **A.** No. The only involvement would probably be  
23 writing a witness statement to say I was there  
24 attending as second officer but I wouldn't have  
25 any other involvement in the progression of that

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1 remain the position that you didn't at that time  
2 have concerns?

3 **A.** I didn't at that time have concerns, definitely.

4 **Q.** Could we go, please, to your statement to the  
5 Inquiry that is WITN09090100, page 30,  
6 paragraph 87, please. On the question of your  
7 knowledge of bugs, errors or defects in the  
8 Horizon System, you say this:

9 "I have been asked by the Inquiry whether  
10 I had, or was aware of, any concerns regarding  
11 the robustness of the Horizon System IT system  
12 during my time working for the Post Office. To  
13 my knowledge in all my career working for the  
14 Post Office I have never witnessed a bug, error  
15 or defect while using the Horizon System and  
16 I have never had any concerns. When I joined  
17 the Post Office Security Team in 2011, I became  
18 aware that a group of subpostmasters were  
19 claiming that Horizon was responsible for the  
20 losses they had suffered in branch. However,  
21 the message from the business was always that  
22 there were no issues with Horizon and even  
23 during the start of the Group Litigation the  
24 theme from the business was that POL would be  
25 successful in proving there was no issue with

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1 the system."

2 We've talked about receipts and payments  
3 mismatch being the main criteria for the Horizon  
4 System helpline accepting ownership of a call.  
5 We talked about that earlier. Did you  
6 understand this to be a reference to a bug,  
7 error or defect in the system or not?

8 **A.** It's interpretation on what I mean by bug, error  
9 and defect and what other people may mean by  
10 bug, error or defect and I liken it to my work  
11 laptop. The screen will freeze, I have to log  
12 out of Teams and log back in. I have to reboot  
13 my computer. I get a blue circle which means my  
14 memory's completely full and I have to get IT to  
15 resolve that. They're glitches that you live  
16 with. I wouldn't phone Microsoft up and say,  
17 "What's going on with my computer? It's full of  
18 bugs". It happens, it gets resolved, it doesn't  
19 have a detriment on what I'm doing.

20 So when I refer to bugs, errors or defects,  
21 I'm kind of referring to -- I may have seen  
22 a screen freeze, I may have been in branch and  
23 had to reboot the base unit but they're not what  
24 I mean for bugs, errors or defects. I may have  
25 seen something at NBSC that doesn't look quite

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1 referred postmasters to HSH because I couldn't  
2 understand what was being presented to me, you  
3 know, through that postmaster, but that never  
4 gave me any cause to doubt the system and that,  
5 coupled with the assurances from the business,  
6 you know, it just meant I had no reason to  
7 dispute that.

8 **Q.** You've just referred to whether or not the  
9 system could cause a loss. But is it fair to  
10 say you knew from your time at the Network  
11 Business Support Centre that software issues  
12 with Horizon could cause discrepancies on the  
13 basis that at least one case we've looked at,  
14 you referred it with that possible suggestion?

15 **A.** I don't know if I was aware -- and still now I'm  
16 not aware of a lot of the bugs and how they  
17 materialise in the data or in the system and,  
18 certainly then, I don't think I was aware or  
19 fully understood whether they could or couldn't.  
20 We would review what was in front of us, and  
21 that didn't follow the pattern to what we would  
22 expect. So I didn't know if that was causing  
23 the loss or not and that would be referred over.

24 So I don't think I've thought about it that  
25 deeply then. Everything was on face value. You

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1 right or I can't explain, but that's passed over  
2 to HSH.

3 That -- what I'm saying is that's not --  
4 concerns me, that's not give me reason to think  
5 "Oh, there's something wrong with Horizon",  
6 because that's technology and I trusted, and  
7 I think we -- a lot of people in the Post Office  
8 trusted the assurances that Horizon wasn't doing  
9 what we're saying it's doing now, you know, and  
10 I've got to work on that trust from the  
11 business. You know, I can only go off what  
12 they're assuring me.

13 For example, if I buy a new BMW, I'm not  
14 going to ring up BMW the day after I pick it up  
15 and say, "Can you assure me that my engine is  
16 going to turn on when I get in the car? Can you  
17 assure me that the lights will come on?" I buy  
18 it with that expectation that it's fit for  
19 purpose and that's what coming down from the  
20 business, that Horizon is fit for purpose.

21 So when I refer to bugs, errors or defects  
22 these are the big bugs that I would say is  
23 capable of causing a loss and that's what I mean  
24 in I've never come across -- you know, I may  
25 have come across the smaller ones, I may have

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1 know, we took what was in front of us and, if we  
2 thought something didn't look right, we would  
3 pass it over to HSH.

4 **Q.** You talk in your statement, and you've mentioned  
5 it again just now, of the message from the  
6 business being that there were no issues with  
7 Horizon, even during the start of the Group  
8 Litigation. Can you help the Chair with who  
9 this message was coming from?

10 **A.** A lot of the time from our Head of Security at  
11 the time but, even going wider than that, while  
12 the Group Litigation was going on I remember  
13 there was quite a large meeting in Chesterfield  
14 with some very senior managers, I think one was  
15 Julie Thomas, possibly Angela van den Bogerd,  
16 and they were assuring us that they expected  
17 that they would win on most of the counts at the  
18 Group Litigation, and this is at the start of  
19 the litigation.

20 Within the Security team, I think July 2013,  
21 when the Second Sight report was published,  
22 that's kind of one of the trigger points from  
23 when prosecutions were -- we'll say frozen and,  
24 even then, the information coming out of  
25 Cartwright King, the legal team, the Head of

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1 Security, was we need to get a new subject  
2 matter expert. Once we get the new subject  
3 matter expert, we will carry on business as  
4 usual prosecuting, because that's the stance  
5 they took, "We can still prosecute, there's no  
6 issues with it, we just need to get that new  
7 subject matter expert".

8 And year after year, meeting after meeting,  
9 that subject matter expert never materialised  
10 but the message was still the same. All the  
11 team meetings, all the meetings with the whole  
12 Security team, it was always that message: that  
13 we need the subject matter expert and we'll  
14 start prosecuting again. Until that point, the  
15 cases were stacked and classed as inactive.  
16 I don't know for a good period of time.

17 **MS PRICE:** Thank you, Mr Wise. Those are my  
18 questions. Sir, do you have any questions for  
19 Mr Wise before I turn to CPs?

20 **SIR WYN WILLIAMS:** No, thank you, Ms Price.

21 **MS PRICE:** There may be some questions from Core  
22 Participants represented by Hudgells, Howe+Co  
23 and HJA? No?

24 Ms Page? If I can come to you first.

25 **Questioned by MS PAGE**

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1 have to log in again before you could perform  
2 any transactions?

3 **A.** Yes.

4 **Q.** Thank you.

5 Then turning to another subject and the last  
6 one I'll ask you about, we looked at that cash  
7 account issue that you successfully transferred  
8 to the Horizon Helpdesk. A little earlier  
9 Counsel to the Inquiry put it on the screen for  
10 you. You'll probably be able to take it from  
11 me, I hope -- I can certainly show you if  
12 necessary -- that that took place, that call  
13 took place on 13 January 2004. What we also saw  
14 earlier -- and again we can go to it if  
15 necessary -- is that, when you dealt with  
16 Mr Castleton's call in the March, you and your  
17 colleague who had originally dealt with him,  
18 Ms Pennington, saw his cash accounts, and they  
19 went back to a few weeks earlier, yes?

20 **A.** Yes.

21 **Q.** Indeed, that first one that it went back to  
22 was -- or at least the first time he had  
23 a problem with a discrepancy, was on 14 January  
24 2004, so in other words within a day of the cash  
25 account problem that you referred to the

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1 **MS PAGE:** Mr Wise, I act for a number of the  
2 subpostmasters including Mr Castleton, who sits  
3 to my right. When you gave evidence in the  
4 trial, Mr Castleton asked you some questions; do  
5 you remember that?

6 **A.** I have some recollection and I've refreshed my  
7 memory through the transcripts from the trial.

8 **Q.** Well, it may be, then, that we don't need to go  
9 to the transcripts, if you can remember that  
10 Mr Castleton asked you whether it was possible  
11 to perform transactions on Horizon without first  
12 logging in?

13 **A.** That's correct, yeah.

14 **Q.** Do you remember that?

15 **A.** Yeah.

16 **Q.** You confirmed for him that that was not  
17 possible?

18 **A.** Correct, yes.

19 **Q.** That's obviously still correct, yes?

20 **A.** To my belief, yeah. You can't process  
21 a transaction if you're not logged on or if the  
22 system isn't logged in, yeah.

23 **Q.** Can you help with this: if the system had  
24 crashed or there had been a screen freeze, which  
25 meant that you had to reboot, would you then

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1 Helpdesk?

2 **A.** Yes.

3 **Q.** Presumably there was no way for you at the NBSC  
4 to put those two things together?

5 **A.** No.

6 **Q.** So, barring somebody having a miraculous memory,  
7 "Oh, I remember that same day I took another  
8 call with a cash account discrepancy involving  
9 cheques", those two calls would never be joined  
10 up?

11 **A.** No, and if I explain, at NBSC, particularly on  
12 a Wednesday afternoon into Thursday morning, it  
13 was call, after call, after call relating to  
14 balancing issues, some with discrepancies, some  
15 with issues where they couldn't achieve  
16 a balance because they'd not followed process.  
17 So even a day apart, that could be 50 calls  
18 apart. So I could try and look at linked calls  
19 to Mr Castleton's branch and see if I can look  
20 through to see previous calls, but it would give  
21 me everything that Mr Castleton had raised, so  
22 I might look through that and try and see if  
23 I could see any others. But I certainly  
24 couldn't cross-reference that to another branch.

25 There'd be no way, unless I -- like you

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1 said, I thought, "Well, this is very similar to  
2 one I dealt with the previous day. But I would  
3 say that didn't happen and was quite unlikely to  
4 happen.

5 **Q.** Yes, I see. So the fact that in that call that  
6 was transferred to the Helpdesk, the fact that  
7 there seems to have been an update that came out  
8 in the November before that was causing the bug,  
9 that's not something that would have fed back or  
10 been shared around other branches experiencing  
11 similar problems, is it?

12 **A.** Not that I'm aware of, no.

13 **MS PAGE:** No. Thank you. Those are my questions.  
14 Thank you, sir.

15 **SIR WYN WILLIAMS:** Thank you, Ms Page. Anyone else?

16 **MS PRICE:** I think there's a question or two from  
17 Mr Jacobs.

18 **Questioned by MR JACOBS**

19 **MR JACOBS:** Thank you, I have couple of questions  
20 for you. I ought to say that I act for 156  
21 subpostmasters in this Inquiry.

22 Ms Price asked you about paragraph 87 of  
23 your statement where you spoke about the message  
24 from the business and you say that the position  
25 of the business, the message from the business

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1 reading between the lines even, sometimes, that  
2 they don't directly say "There's no issues with  
3 Horizon", it's "Right, this is what we've got to  
4 do to, you know, proceed to prove this".

5 So it's not one message, it's lots of  
6 messages coming from different people within the  
7 business, different people within the Security  
8 team.

9 **Q.** Well, I understand that as a Security Manager  
10 you were conducting investigations from 2011 to  
11 2015; is that right?

12 **A.** When Second Sight landed in July 2013,  
13 investigations still continued but none really  
14 progressed to prosecution. So it's always  
15 slightly confusing on the timeline on what  
16 happened when but, for me personally, I was  
17 an investigator when I started in Security in  
18 2011 after my training until I joined the  
19 Intelligence team in 2015.

20 **Q.** The point of my question is that you were  
21 specifically instructed to be dismissive of  
22 subpostmasters' allegations about the Horizon  
23 System in the conduct of your investigations  
24 because of the message from the business; is  
25 that right?

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1 was always that there were no issues with  
2 Horizon, and then you go on to say that, even at  
3 the start of the Group Litigation, and you  
4 mentioned Angela van den Bogerd and I think  
5 Julia Thomas reinforcing that.

6 In relation to "always", when did you first  
7 hear the message from the business that you  
8 speak of?

9 **A.** I would say from joining security in 2011,  
10 because that was the point at which I become  
11 aware of the group of subpostmasters that were  
12 claiming Horizon had lost their money. So in  
13 2011, I became aware of that but with that was  
14 the messages to say, you know, there's not  
15 an issue here, and we were even given  
16 instructions from Cartwright King on, if  
17 a postmaster raises an issue to do with Horizon,  
18 you cover off by asking -- I think it were  
19 asking what training they'd receive, specifics  
20 on the issue. So it were all geared around  
21 disproving, if that makes sense.

22 So those are the types of messages I'm  
23 referring to. It's not an email that says  
24 "There is no issues". It's more minute than  
25 that. It's lots of things coming through. It's

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1 **A.** I wouldn't --

2 **Q.** It must be right, surely?

3 **A.** I wouldn't say dismissive. I would say they  
4 tried to give us tools to get round those  
5 messages from postmasters. So to be able to  
6 challenge them. So we were told "You must do  
7 this, this and this if a postmaster says there's  
8 an issue with Horizon", and then that -- so, as  
9 an investigator, ultimately we are the fact  
10 finder.

11 We pull all the information together. That  
12 goes to the Criminal Law Team who ultimately  
13 make that decision. So we present the facts as  
14 we know it and they make that decision. So  
15 I don't think we were told to be dismissive.  
16 I think we were told to be guarded, you know,  
17 and cautious when postmasters were raising these  
18 issues, but the -- as I said, the instruction  
19 was to cover off various aspects within the  
20 interview, if a postmaster does raise that.

21 **Q.** But we know now, don't we, that the message from  
22 the business was untrue, so this message tainted  
23 your investigations, didn't it?

24 **A.** It certainly did and, from my point of view,  
25 that does cut quite deep because, you know, had

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1 the business had been honest and open with what  
2 was going on with Horizon, then it could be said  
3 that we could address that in the courts  
4 appropriately but, as an investigator, we didn't  
5 get opportunity to be able to do that because of  
6 the messages that were coming down.

7 **Q.** Now, one of the answers that you gave to  
8 Ms Price a few moments ago when you were asked  
9 who delivered this message from the business,  
10 you said, "Our Head of Security at the time".  
11 Now, one of my clients, Mr Kelly, is here today,  
12 and he's very interested to know what  
13 individuals were responsible. Can you tell the  
14 Inquiry who was your Head of Security in 2011,  
15 please?

16 **A.** When I joined in 2011, John Scott was Head of  
17 Security. Underneath John Scott, who was Head  
18 of Security Operations, which was the strand  
19 Investigation sits under, it were a gentleman  
20 called Dave Pardoe and then, underneath Dave  
21 Pardoe, there were the three operational team  
22 leaders. They changed so frequently I'm not  
23 sure who was team leader when.

24 I think John Scott left the business in  
25 around 2016 and the Security team was broken up  
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1 At least once a year we'd have a big team  
2 meeting with the whole of John Scott's Security  
3 team so that were probably 50-odd people. I'm  
4 not sure if there's any agendas, you know, from  
5 those type of meetings and then we had our  
6 individual team meetings so there were the North  
7 team, South team, Midlands team, so we would  
8 have a North team meeting with our own team  
9 leader and I don't know if any agendas from that  
10 would be available.

11 But certainly from the meetings with  
12 Cartwright King, which were generally held at  
13 their offices in Birmingham, they would produce  
14 a work booklet for everything that is covered  
15 off.

16 **Q.** These meetings where the message from the  
17 business came out, how many people attended  
18 those meetings?

19 **A.** Again, the small team meeting would be -- so in  
20 the North team, probably seven investigators and  
21 the team leader. If it was across the whole  
22 security operations with Cartwright King, three  
23 teams of seven, so 21 people. If it's a big  
24 security meeting and all John Scott's area,  
25 there would be 50 people plus at those meetings.  
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1 and fragmented so Financial Crime went under one  
2 directorate, Physical Security went under with  
3 the Property teams, and Security Operations fell  
4 under the Network team. And the Head of  
5 Security from then on was a gentleman called  
6 Mark Raymond, who's the current Head of Security  
7 Operations.

8 **Q.** Thank you. That's helpful. You also say that  
9 this message was disseminated in team  
10 meetings --

11 **A.** Yeah.

12 **Q.** -- and it would appear more than one team  
13 meeting. Do you have any written records, memos  
14 or agendas of those meetings that the Inquiry  
15 could see?

16 **A.** Between 2011 and 2013, at least once, possibly  
17 twice a year, we had meetings with Cartwright  
18 King, who were the Criminal Law Team, to all  
19 intents and purposes, and they produced  
20 workbooks and, you know, before the meeting,  
21 you'd have your handouts and your workbooks. So  
22 there is workbooks that have been produced from  
23 those meetings with Cartwright King.

24 I'm not entirely sure -- so we'd have those  
25 meetings would be purely for the investigators.  
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1 **MR JACOBS:** Okay, well, thank you. I'm just going  
2 to ask if there's anything else I need to ask  
3 you.

4 I don't have any questions for you. Thank  
5 you very much.

6 **Questioned by SIR WYN WILLIAMS**

7 **SIR WYN WILLIAMS:** Mr Wise, just one more from me,  
8 please. By the time you became part of the  
9 Security team, I think your evidence is that you  
10 then knew that there was a group of  
11 subpostmasters who were suggesting that the  
12 losses weren't caused by anything they had done  
13 or their staff but was actually caused by  
14 Horizon?

15 **A.** Yes, that's correct, yes.

16 **SIR WYN WILLIAMS:** I take it from your evidence  
17 that, from time to time between 2011 and 2015,  
18 you were part of what I will call the interview  
19 team, either perhaps as lead investigator or  
20 second investigator, who interviewed some  
21 postmasters under caution?

22 **A.** Correct.

23 **SIR WYN WILLIAMS:** Right. First of all, have you  
24 got any kind of memory as to the approximate  
25 number of interviews under caution you  
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1 conducted? I don't want you to be precise but  
2 just some kind of feel for it.

3 **A.** So my time from 2011 to 2013 -- and I use '13  
4 because that's the point at which the  
5 prosecutions stopped -- I believe I had five  
6 cases that led to prosecution. There was  
7 probably five or six more that didn't. So  
8 possibly ten cases where I was lead  
9 investigator.

10 **SIR WYN WILLIAMS:** First of all, in any of those  
11 cases, so far as you can remember, did the  
12 person who you were interviewing raise as  
13 a potential explanation for an apparent loss  
14 a defect in Horizon?

15 **A.** I can remember one particular case and it wasn't  
16 one that was prosecuted. It didn't go any  
17 further for various reasons but she had issues  
18 with the communication of her Horizon system.  
19 I don't think in her area they had ASDL, which  
20 was the broadband line. So the branch was run  
21 on what we call VSAT, which were a satellite  
22 link to the network, and that made communication  
23 quite slow, particularly for banking  
24 transactions.

25 So if a customer came in to do a withdrawal  
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1 case that comes to mind where they raised issues  
2 with Horizon.

3 **SIR WYN WILLIAMS:** All right. Thank you for that.

4 My last question or last follow-up question,  
5 then, is this: what instructions were you given,  
6 if any, from your superiors in the Security team  
7 about how, if at all, you should investigate  
8 further if a person in interview under caution  
9 raised what I'll call a software issue about  
10 Horizon? What did they tell you to do if that  
11 happened?

12 **A.** We were told to ask specific questions around  
13 the issue. We were told to gather further  
14 information, as I said, around what training  
15 they'd received. I think there were three  
16 points to cover, I can't quite remember them  
17 all.

18 Part of the process, what we could do is to  
19 ask Fujitsu, as part of the ARQ requests,  
20 whether they -- there's any issues at that  
21 branch over that time period and, when the data  
22 comes back, we would ask them to support that  
23 with a witness statement, which they would say  
24 whether there were any issues at the branch or  
25 not.

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1 out of their card account, it would be a few  
2 seconds of the egg timer going round looking at  
3 the screen while the Horizon System communicated  
4 with the banking engine and back to authorise  
5 the withdrawal.

6 So that particular person, you know, raised  
7 that and believed that that was potentially  
8 a cause of her losses. I went to the branch and  
9 spoke to the staff and I actually witnessed what  
10 was happening, which was communication, you  
11 know, and a delay in the banking transactions  
12 and, although I don't think it was a bug that  
13 caused the losses, there was potential that  
14 could cause a small loss if, for example,  
15 a customer was withdrawing £200 and the clerk  
16 paid out the £200 but, because of the delay in  
17 communication, albeit only seconds, if the  
18 banking engine does not approve the transaction,  
19 it could be declined and the clerk's paid out  
20 money.

21 So my thoughts were that there were  
22 potential that mistakes could be made because of  
23 the delay but I didn't believe that it -- the  
24 delay in communications would cause the losses  
25 that were at the branch. But that's the only  
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1 **SIR WYN WILLIAMS:** Was that instruction, if that's  
2 the correct word, as to what you should do in  
3 written form or was that just discussed with  
4 your superiors, or what?

5 **A.** I think the instructions around the questions to  
6 cover off were quite probably in written form,  
7 and issued as an instruction, either in email  
8 context or in an actual document, you know, as  
9 part of the process.

10 **SIR WYN WILLIAMS:** All right. Well, thank you very  
11 much for your help, Mr Wise. I'm very grateful  
12 to you. Thank you for making your witness  
13 statement and thank you for answering a good  
14 many questions today.

15 **MS PRICE:** Sir, I believe there is, in fact, one  
16 question on behalf of -- well, Mr Moloney has  
17 one question, I think.

18 **SIR WYN WILLIAMS:** All right, sorry. I was jumping  
19 the gun.

20 **MR MOLONEY:** Not at all, sir. I don't know if you  
21 can -- yes, my microphone is on now. It arises  
22 from your questions, sir, and it may be that it  
23 will assist Mr Wise with his recollection in  
24 respect of questions you asked, sir.

25 **SIR WYN WILLIAMS:** Certainly.

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1 **Questioned by MR MOLONEY**

2 **MR MOLONEY:** Thank you, sir.

3 Do you remember your involvement in the  
4 investigation of Elena Herd?

5 **A.** Yes, I do.

6 **Q.** She worked as an assistant at Stockport Crown  
7 Office --

8 **A.** Yes.

9 **Q.** -- and her conviction was in 2011?

10 **A.** Yes.

11 **Q.** You started in Security in 2011 and you  
12 eventually interviewed her on 7 July 2011?

13 **A.** Yes.

14 **Q.** She pleaded guilty to one count of fraud by  
15 abuse of position on 5 October 2011?

16 **A.** Yes.

17 **Q.** Then she was sentenced on 11 November to four  
18 months imprisonment, suspended for two years,  
19 with a requirement to carry out 200 hours of  
20 unpaid work?

21 **A.** Yes.

22 **Q.** Her conviction was quashed following a hearing  
23 on 27 October 2022 when Post Office formally  
24 conceded the appeal and accepted that the  
25 reliability of Horizon data was and is essential

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1 wasn't entirely truthful with us. So I didn't  
2 believe that what she was saying was truthful.  
3 She was a clerk of 10-years' experience, who had  
4 already approached the line manager because of  
5 a loss, so I think it was not reasonable -- or  
6 it was reasonable to assume that she would have  
7 approached the line manager for unexplained  
8 losses, instead of covering them up and  
9 committing fraud to cover them up.

10 **Q.** Well, again, she -- what Post Office said was  
11 that there was no independent evidence of actual  
12 shortfalls in the accounts and it seems that  
13 there was no investigation of how such losses  
14 occurred?

15 **A.** I think what you've said is the point. There's  
16 no evidence of losses in the account because she  
17 was covering them up. She wasn't declaring  
18 losses, so if there's no loss there to look at,  
19 it's difficult to pinpoint what's happened and  
20 I think one of the questions that was put to  
21 her, because she did it in various stock units  
22 and one of them were the Bureau de Change stock  
23 unit, which was a stock unit shared by a lot of  
24 team members, it's not specific only to her, and  
25 when asked why you would do it in that stock

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1 to her prosecution and conviction?

2 **A.** I understand that's the case. I wasn't aware  
3 until recently but, yeah, I do understand that.

4 **Q.** Now, the reasons for not opposing the appeal  
5 were that, although Ms Herd admitted in  
6 interview to falsifying records relating to  
7 postage labels -- do you remember she said that?

8 **A.** Yeah.

9 **Q.** She had explained at the time that she was only  
10 doing it to conceal unexplained shortfalls?

11 **A.** Correct, yes.

12 **Q.** So that pointed to an Horizon issue, didn't it,  
13 of unexplained shortfalls?

14 **A.** Not necessarily, no.

15 **Q.** Could it possibly have pointed to a Horizon  
16 issue of unexplained shortfalls?

17 **A.** Potentially. I don't believe it did, but  
18 potentially, yes.

19 **Q.** Yes, well, she was raising unexplained  
20 shortfalls?

21 **A.** Yeah, she also, in interview admitted to giving  
22 customers £200 too much. She admitted to having  
23 £1,000 loss because of a mistake she made and,  
24 when we went through the interview and worked  
25 backwards, we proved at every step that she

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1 unit I think her reply was "Well, I think I were  
2 balancing it, so I think there might have been  
3 a loss in there".

4 So just from my experience of many years  
5 working in the Crown and working with Crown  
6 staff, for me, it didn't stand up to what  
7 I thought a reasonable clerk -- and she had  
8 proven herself to be that by raising issues in  
9 the past with her line manager, so I -- my  
10 thoughts were that it wasn't correct what  
11 she's -- it weren't true what she was saying.

12 **Q.** Yeah, and you made that very clear to her, you  
13 and Mr Bradshaw, didn't you?

14 **A.** Yes.

15 **Q.** She was raising issues about unexplained  
16 shortfalls because she was inflating the value  
17 of postage labels as she maintained all the way  
18 through to cover shortfalls that she couldn't  
19 explain and she made that clear in the  
20 interview, didn't she?

21 **A.** She did. She made it clear that the shortfalls  
22 had been snowballing for the last few weeks. So  
23 we worked backwards for the last few weeks. In  
24 fact, we worked backwards for seven months, so  
25 it just undermined everything she was saying.

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1 You know, we used the data, we used the reports  
2 from the branch to work backwards.

3 **Q.** You used Credence?

4 **A.** Yes.

5 **Q.** Didn't get any ARQ?

6 **A.** No.

7 **Q.** You used Credence and you, essentially, worked  
8 on the basis that she was guilty. I'll take you  
9 to, if I may, just what you said to Ms Herd  
10 during the course of interview. This is you and  
11 Mr Bradshaw and the document is POL00011147,  
12 please. If we could go to page 8 of this  
13 document.

14 So when Elena Herd has been saying that  
15 she'd been inflating the value of postage labels  
16 to cover up shortfalls that had been occurring,  
17 Mr Bradshaw said to her:

18 "You see I think you're just lying to us

19 Elena I think you're just, whatever you're  
20 saying you're just saying anything that comes  
21 into your mind and you're not answering the  
22 questions and you think that just by giving us  
23 any little old answer we'll just say fine.

24 Unfortunately what Andrew's shown you needs  
25 an explanation and you know just to remind you

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1 She maintained throughout that that was the  
2 truth and what she was doing, just to explain,  
3 because I think you've described it a little bit  
4 wrong there, she were rejecting postage labels,  
5 so when a customer comes into post a Special  
6 Delivery letter and you put the label on the  
7 item it comes up and says "Did the label print  
8 correctly", and she said "No", so that rejects  
9 the label but she's got a genuine label to do  
10 that and then she were inflating -- she was  
11 telling the system that she were paying with  
12 postage stamps that she were sticking stamps on  
13 and then reversing that out at the end of the  
14 day. So --

15 **Q.** And always to cover up shortfalls. Were you  
16 dismissive of her there because you said, you  
17 weren't to be dismissive when but simply to work  
18 around what the training was, and so on. Were  
19 you dismissive of her there, Mr Wise, in any  
20 way?

21 **A.** I don't think so because we'd looked at what her  
22 discrepancies were. We'd looked whether she  
23 were having losses and there were no losses to  
24 be seen. In the Crown Offices they have  
25 a procedure called the losses and gains policy

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1 of the caution you know if the matter does go to  
2 a Court and you give a different explanation  
3 they're going to wonder why you didn't tell us  
4 the truth at the beginning. So would you like  
5 to tell us the truth now why you rejected these  
6 labels and used them [and that's exactly what  
7 she's saying] 'cos I don't believe for one  
8 minute and I'm certain Andrew doesn't believe  
9 for one minute that you were having a daily loss  
10 of £60 so you just thought, well I'll reject  
11 a few labels and leave the money. I don't  
12 believe that, Andrew doesn't believe that so  
13 would you like to tell us the truth now?"

14 She said, "That's the truth."

15 Then, so far as that is concerned, Mr Wise,  
16 do you think that was -- you've spoken about  
17 things being "harsh" in earlier days, do you  
18 think that might have been harsh in any way?

19 **A.** An interview under caution isn't a pleasant  
20 experience and we have to ask difficult  
21 questions and the answers Elena were giving  
22 didn't make any sense. We were proving her  
23 wrong, we were undermining what explanation she  
24 were giving, so I believe there Steve was  
25 pushing for that explanation.

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1 to manage staff and allow them, you know, to  
2 balance and that's quite a lengthy procedure.

3 You have to have a lot of losses to kick  
4 that procedure off. So there was no reason that  
5 Elena wouldn't raise that with her manager, you  
6 know. She didn't have to put the money in like  
7 subpostmasters did. Subpostmasters were forced  
8 to make good the loss but Elena worked in  
9 a Crown branch and she didn't have to do that.  
10 So it was quite reasonable to expect her to have  
11 approached the manager, as she had proven she  
12 did in the past with a £1,000 loss.

13 So I wouldn't say dismissive; I would say we  
14 pushed her on it and we didn't -- we wasn't  
15 convinced by her explanation. We'd looked at  
16 the history of losses and they just weren't  
17 there.

18 **Q.** Of course, that was based on going to her  
19 manager but it goes on, if we go on two pages,  
20 please, to page 10 of this and we see there you  
21 talking about the Bureau, which you've already  
22 told us about, and Ms Herd said, "No, that has  
23 got nothing to do with Bureau".

24 Then your comment, second comment down:

25 "But you're recollecting labels in the

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1 Bureau stock unit. If your loss was in EE why  
2 are you rejecting labels in the Bureau stock  
3 unit? You see what's happening here Elena  
4 you're telling us one thing and we're going back  
5 and disproving that so in effect you're lying to  
6 us, you're telling us one story we're moving on  
7 disproving that and you're lying again and  
8 again. All this is doing is picking holes in  
9 your little story that you're telling us. Did  
10 you take the money out of Bureau de Change stock  
11 ... for these rejected labels?

12 "No.

13 "Why are you rejecting labels in the Bureau  
14 de Change stock unit if your loss is in EE?

15 "Cos Bureau had a loss. Bureau always has  
16 a loss I was supposed to balance it that week  
17 probably."

18 Now, you were raising shortfalls. You  
19 didn't do any ARQ checks, you just relied on her  
20 admissions to inflating the labels and you  
21 called her a liar during the course of this  
22 interview, dismissing her shortfalls  
23 explanation, didn't you, Mr Wise?

24 **A.** We explored the shortfalls explanation but we  
25 didn't believe that.

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1 investigation team in this case, didn't it?  
2 **A.** No, not necessarily, because we'd done a lot of  
3 investigation work before we got to the point of  
4 interview. You know, we'd not got the ARQ data  
5 but we didn't deem that necessary because we had  
6 the Credence data and we had the supporting  
7 reports from the branch going back to the  
8 previous December.

9 **Q.** It was essentially that it had to be the fault  
10 of the suspect, barring an obvious explanation  
11 or error, wasn't it?

12 **A.** Sorry, just explain --

13 **Q.** What had happened must be the fault of the  
14 suspect, barring an obvious explanation or  
15 error?

16 **A.** The suspect committed fraud. Whether that were  
17 to cover up a loss, now I -- there could well  
18 have been a loss there, I don't think it's  
19 a loss that would be generated by Horizon.  
20 She'd admitted to making mistakes. So, even if  
21 she is making mistakes by giving a pensioner  
22 £200 too much, by processing an investment  
23 account deposit by £1,000 too much, you know,  
24 whatever the mistake is, if it is a mistake,  
25 then she's committed a criminal offence to cover

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1 **Q.** No, because she didn't go to her manager to tell  
2 you about it but you didn't do any ARQ  
3 investigations and you did no investigations  
4 beyond what you put to her in interview?

5 **A.** We didn't do ARQ, correct, but we did do  
6 investigations beyond what was in the interview.

7 **Q.** To do with Horizon data?

8 **A.** We looked at the Credence data --

9 **Q.** Credence data?

10 **A.** -- we looked at the transactions that were put  
11 through but, if you can't identify a loss,  
12 there's nothing to -- you can't identify  
13 something that's not there, if there's no loss  
14 there, you can't look at that and the  
15 circumstances around that loss because what she  
16 was saying is she was hiding and covering up the  
17 losses. So unless she declares a loss and then  
18 later makes it good, there would be no footprint  
19 in the data, whether it's Credence data or  
20 whether that's ARQ data.

21 **Q.** But you rejected Ms Herd's explanation without  
22 going into the further data that was possible  
23 and available to you, didn't you?

24 **A.** Yeah, we didn't proceed to get ARQ data.

25 **Q.** No, and that encapsulated the approach of your

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1 that up.

2 So my view was and still is, because I've  
3 not seen anything to disprove that, is that  
4 Horizon didn't cause that loss. You know, we  
5 can get the data, we can look at that and go  
6 through the ARQ data. It's still available, so,  
7 you know, we can find out from Fujitsu how bugs  
8 manifest in the data because they've still not  
9 told people like me, people who are currently  
10 working on Tier 2 investigations within the  
11 Branch Support Centre, they've not been told how  
12 the bugs were manifesting in the data.

13 But that's -- you know, we're looking at  
14 case studies into branches, let's get that data  
15 and find out from Fujitsu how the bugs would  
16 look, you know.

17 **Q.** So, even without looking at the data, you're  
18 convinced that this couldn't be a Horizon case?

19 **A.** My opinion is, knowing what I know, not, but I'm  
20 open to look at that now at this point in time,  
21 and I know we didn't do it then but, at this  
22 point in time, we can look at that data now and  
23 see. You know, and that's the same for any case  
24 that's 2007 onwards, ARQ data is still  
25 available. We can still request that and we can

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1 still look at data.  
 2 **Q.** A bit late now for Ms Herd who was convicted and  
 3 sentenced to a suspended sentence of  
 4 imprisonment though, Mr Wise?  
 5 **A.** It is late for the ARQ data, yeah, but my view  
 6 still stands. I've not seen anything to change  
 7 my view on that. But I'm welcome to, you know,  
 8 have a look at it to see if my view will change  
 9 with any of them, you know. I'm an analyst.  
 10 I base it on the data, you know. I can look at  
 11 that and give my opinion. But, you're right, we  
 12 didn't get it in 2011. We just based it on the  
 13 Credence data.  
 14 **MR MOLONEY:** Right. Thank you, Mr Wise.  
 15 **SIR WYN WILLIAMS:** That concludes the questioning,  
 16 Ms Price?  
 17 **MS PRICE:** Yes, sir, I understand so.  
 18 We are back tomorrow morning at 10.00 for  
 19 Stephen Dilley.  
 20 **SIR WYN WILLIAMS:** Yes, all right, then. 10.00  
 21 tomorrow morning.  
 22 **(2.53 pm)**  
 23 **(The hearing adjourned until 10.00 am**  
 24 **the following day)**  
 25

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<b>MR JACOBS: [2]</b> 117/19 124/1	<b>12 months [1]</b> 104/10 <b>12.52 [1]</b> 99/6 <b>12.55 [1]</b> 99/2 <b>122 [1]</b> 85/19 <b>13 [2]</b> 28/9 78/1 <b>13 January [1]</b> 115/13 <b>13 January 2004 [1]</b> 74/7 <b>13 October 2006 [2]</b> 69/6 77/13 <b>14 [2]</b> 22/25 28/4 <b>14 January [1]</b> 115/23 <b>15 [1]</b> 8/20 <b>15.23 [1]</b> 74/11 <b>15.25 [1]</b> 75/4 <b>150 [1]</b> 8/20 <b>156 [1]</b> 117/20 <b>16 [1]</b> 87/6 <b>19 [1]</b> 60/2 <b>1990 [1]</b> 2/4 <b>1991 [1]</b> 40/4 <b>1999 [4]</b> 2/8 40/11 43/10 45/11	<b>2006 [15]</b> 21/18 28/6 29/12 69/6 77/13 78/5 78/11 79/3 83/3 85/10 87/13 91/17 94/21 96/8 96/14 <b>2007 [3]</b> 41/12 41/19 140/24 <b>2008 [1]</b> 41/22 <b>2010 [2]</b> 41/22 41/24 <b>2011 [18]</b> 43/1 99/14 101/19 108/17 118/9 118/13 119/10 119/18 121/14 121/16 122/16 124/17 125/3 129/9 129/11 129/12 129/15 141/12 <b>2012 [1]</b> 32/5 <b>2013 [4]</b> 112/20 119/12 122/16 125/3 <b>2015 [4]</b> 43/5 119/11 119/19 124/17 <b>2016 [1]</b> 121/25 <b>2019 [4]</b> 32/1 32/3 32/6 96/8 <b>2022 [1]</b> 129/23 <b>2023 [2]</b> 1/1 39/5 <b>21 [6]</b> 83/3 85/15 90/4 92/10 92/12 123/23 <b>21 January [1]</b> 28/6 <b>22 January [3]</b> 70/10 70/25 74/9 <b>23 [4]</b> 63/17 64/1 64/6 93/11 <b>23 March [1]</b> 20/14 <b>23 March 2004 [1]</b> 69/21 <b>25 [1]</b> 47/19 <b>26 [1]</b> 77/15 <b>27 [1]</b> 47/23 <b>27 October [1]</b> 129/23 <b>29 [1]</b> 70/22	<b>5</b> <b>5 October 2011 [1]</b> 129/15 <b>50 [3]</b> 82/19 116/17 123/25 <b>50-odd [1]</b> 123/3 <b>55 [1]</b> 70/15 <b>56 [1]</b> 68/19 <b>58 [1]</b> 92/12 <b>59 [1]</b> 92/23	<b>above [5]</b> 62/7 62/18 69/15 74/14 80/4 <b>absolutely [1]</b> 15/18 <b>abuse [1]</b> 129/15 <b>acceptable [2]</b> 13/24 97/23 <b>accepted [1]</b> 129/24 <b>accepting [2]</b> 67/1 109/4 <b>access [7]</b> 9/24 35/7 57/20 67/11 67/11 67/13 67/17 <b>account [48]</b> 3/6 3/17 3/23 5/18 5/20 5/21 5/22 7/14 7/23 8/4 11/20 12/7 12/25 13/13 13/19 13/20 14/2 15/2 19/5 21/6 28/23 37/6 37/24 48/2 55/14 56/13 56/17 57/3 66/7 66/12 66/19 71/9 72/23 73/3 73/5 73/8 73/17 74/15 74/24 75/3 75/14 81/6 115/7 115/25 116/8 126/1 131/16 139/23 <b>accounting [11]</b> 2/17 6/2 7/6 8/3 8/18 9/4 9/24 12/6 20/11 28/12 40/15 <b>accounts [32]</b> 2/16 2/20 3/25 5/14 5/16 9/2 10/13 16/16 20/18 21/6 22/15 22/22 23/4 23/9 24/1 24/4 24/9 25/3 26/25 27/3 28/20 37/9 37/20 43/25 65/5 65/23 66/3 68/5 87/18 88/21 115/18 131/12 <b>accurate [5]</b> 29/5 29/18 46/24 49/2 84/8 <b>accurately [1]</b> 29/8 <b>accused [1]</b> 106/14 <b>achieve [4]</b> 60/20 101/8 101/10 116/15 <b>acknowledge [1]</b> 107/11 <b>across [5]</b> 62/17 67/8 110/24 110/25 123/21 <b>act [3]</b> 34/1 114/1 117/20 <b>acting [2]</b> 82/23 98/19 <b>action [3]</b> 30/17 58/19 75/10 <b>actions [2]</b> 72/7 80/3
<b>MR MOLONEY: [3]</b> 128/20 129/2 141/14	<b>12 months [1]</b> 104/10 <b>12.52 [1]</b> 99/6 <b>12.55 [1]</b> 99/2 <b>122 [1]</b> 85/19 <b>13 [2]</b> 28/9 78/1 <b>13 January [1]</b> 115/13 <b>13 January 2004 [1]</b> 74/7 <b>13 October 2006 [2]</b> 69/6 77/13 <b>14 [2]</b> 22/25 28/4 <b>14 January [1]</b> 115/23 <b>15 [1]</b> 8/20 <b>15.23 [1]</b> 74/11 <b>15.25 [1]</b> 75/4 <b>150 [1]</b> 8/20 <b>156 [1]</b> 117/20 <b>16 [1]</b> 87/6 <b>19 [1]</b> 60/2 <b>1990 [1]</b> 2/4 <b>1991 [1]</b> 40/4 <b>1999 [4]</b> 2/8 40/11 43/10 45/11	<b>2006 [15]</b> 21/18 28/6 29/12 69/6 77/13 78/5 78/11 79/3 83/3 85/10 87/13 91/17 94/21 96/8 96/14 <b>2007 [3]</b> 41/12 41/19 140/24 <b>2008 [1]</b> 41/22 <b>2010 [2]</b> 41/22 41/24 <b>2011 [18]</b> 43/1 99/14 101/19 108/17 118/9 118/13 119/10 119/18 121/14 121/16 122/16 124/17 125/3 129/9 129/11 129/12 129/15 141/12 <b>2012 [1]</b> 32/5 <b>2013 [4]</b> 112/20 119/12 122/16 125/3 <b>2015 [4]</b> 43/5 119/11 119/19 124/17 <b>2016 [1]</b> 121/25 <b>2019 [4]</b> 32/1 32/3 32/6 96/8 <b>2022 [1]</b> 129/23 <b>2023 [2]</b> 1/1 39/5 <b>21 [6]</b> 83/3 85/15 90/4 92/10 92/12 123/23 <b>21 January [1]</b> 28/6 <b>22 January [3]</b> 70/10 70/25 74/9 <b>23 [4]</b> 63/17 64/1 64/6 93/11 <b>23 March [1]</b> 20/14 <b>23 March 2004 [1]</b> 69/21 <b>25 [1]</b> 47/19 <b>26 [1]</b> 77/15 <b>27 [1]</b> 47/23 <b>27 October [1]</b> 129/23 <b>29 [1]</b> 70/22	<b>5</b> <b>5 October 2011 [1]</b> 129/15 <b>50 [3]</b> 82/19 116/17 123/25 <b>50-odd [1]</b> 123/3 <b>55 [1]</b> 70/15 <b>56 [1]</b> 68/19 <b>58 [1]</b> 92/12 <b>59 [1]</b> 92/23	<b>5</b> <b>5 October 2011 [1]</b> 129/15 <b>50 [3]</b> 82/19 116/17 123/25 <b>50-odd [1]</b> 123/3 <b>55 [1]</b> 70/15 <b>56 [1]</b> 68/19 <b>58 [1]</b> 92/12 <b>59 [1]</b> 92/23
<b>MS PAGE: [4]</b> 33/25 38/1 114/1 117/13	<b>12 months [1]</b> 104/10 <b>12.52 [1]</b> 99/6 <b>12.55 [1]</b> 99/2 <b>122 [1]</b> 85/19 <b>13 [2]</b> 28/9 78/1 <b>13 January [1]</b> 115/13 <b>13 January 2004 [1]</b> 74/7 <b>13 October 2006 [2]</b> 69/6 77/13 <b>14 [2]</b> 22/25 28/4 <b>14 January [1]</b> 115/23 <b>15 [1]</b> 8/20 <b>15.23 [1]</b> 74/11 <b>15.25 [1]</b> 75/4 <b>150 [1]</b> 8/20 <b>156 [1]</b> 117/20 <b>16 [1]</b> 87/6 <b>19 [1]</b> 60/2 <b>1990 [1]</b> 2/4 <b>1991 [1]</b> 40/4 <b>1999 [4]</b> 2/8 40/11 43/10 45/11	<b>2006 [15]</b> 21/18 28/6 29/12 69/6 77/13 78/5 78/11 79/3 83/3 85/10 87/13 91/17 94/21 96/8 96/14 <b>2007 [3]</b> 41/12 41/19 140/24 <b>2008 [1]</b> 41/22 <b>2010 [2]</b> 41/22 41/24 <b>2011 [18]</b> 43/1 99/14 101/19 108/17 118/9 118/13 119/10 119/18 121/14 121/16 122/16 124/17 125/3 129/9 129/11 129/12 129/15 141/12 <b>2012 [1]</b> 32/5 <b>2013 [4]</b> 112/20 119/12 122/16 125/3 <b>2015 [4]</b> 43/5 119/11 119/19 124/17 <b>2016 [1]</b> 121/25 <b>2019 [4]</b> 32/1 32/3 32/6 96/8 <b>2022 [1]</b> 129/23 <b>2023 [2]</b> 1/1 39/5 <b>21 [6]</b> 83/3 85/15 90/4 92/10 92/12 123/23 <b>21 January [1]</b> 28/6 <b>22 January [3]</b> 70/10 70/25 74/9 <b>23 [4]</b> 63/17 64/1 64/6 93/11 <b>23 March [1]</b> 20/14 <b>23 March 2004 [1]</b> 69/21 <b>25 [1]</b> 47/19 <b>26 [1]</b> 77/15 <b>27 [1]</b> 47/23 <b>27 October [1]</b> 129/23 <b>29 [1]</b> 70/22	<b>5</b> <b>5 October 2011 [1]</b> 129/15 <b>50 [3]</b> 82/19 116/17 123/25 <b>50-odd [1]</b> 123/3 <b>55 [1]</b> 70/15 <b>56 [1]</b> 68/19 <b>58 [1]</b> 92/12 <b>59 [1]</b> 92/23	<b>5</b> <b>5 October 2011 [1]</b> 129/15 <b>50 [3]</b> 82/19 116/17 123/25 <b>50-odd [1]</b> 123/3 <b>55 [1]</b> 70/15 <b>56 [1]</b> 68/19 <b>58 [1]</b> 92/12 <b>59 [1]</b> 92/23
<b>MS PRICE: [17]</b> 38/19 38/21 38/25 90/2 90/4 92/3 97/25 98/9 99/2 99/9 99/11 99/13 113/17 113/21 117/16 128/15 141/17	<b>12 months [1]</b> 104/10 <b>12.52 [1]</b> 99/6 <b>12.55 [1]</b> 99/2 <b>122 [1]</b> 85/19 <b>13 [2]</b> 28/9 78/1 <b>13 January [1]</b> 115/13 <b>13 January 2004 [1]</b> 74/7 <b>13 October 2006 [2]</b> 69/6 77/13 <b>14 [2]</b> 22/25 28/4 <b>14 January [1]</b> 115/23 <b>15 [1]</b> 8/20 <b>15.23 [1]</b> 74/11 <b>15.25 [1]</b> 75/4 <b>150 [1]</b> 8/20 <b>156 [1]</b> 117/20 <b>16 [1]</b> 87/6 <b>19 [1]</b> 60/2 <b>1990 [1]</b> 2/4 <b>1991 [1]</b> 40/4 <b>1999 [4]</b> 2/8 40/11 43/10 45/11	<b>2006 [15]</b> 21/18 28/6 29/12 69/6 77/13 78/5 78/11 79/3 83/3 85/10 87/13 91/17 94/21 96/8 96/14 <b>2007 [3]</b> 41/12 41/19 140/24 <b>2008 [1]</b> 41/22 <b>2010 [2]</b> 41/22 41/24 <b>2011 [18]</b> 43/1 99/14 101/19 108/17 118/9 118/13 119/10 119/18 121/14 121/16 122/16 124/17 125/3 129/9 129/11 129/12 129/15 141/12 <b>2012 [1]</b> 32/5 <b>2013 [4]</b> 112/20 119/12 122/16 125/3 <b>2015 [4]</b> 43/5 119/11 119/19 124/17 <b>2016 [1]</b> 121/25 <b>2019 [4]</b> 32/1 32/3 32/6 96/8 <b>2022 [1]</b> 129/23 <b>2023 [2]</b> 1/1 39/5 <b>21 [6]</b> 83/3 85/15 90/4 92/10 92/12 123/23 <b>21 January [1]</b> 28/6 <b>22 January [3]</b> 70/10 70/25 74/9 <b>23 [4]</b> 63/17 64/1 64/6 93/11 <b>23 March [1]</b> 20/14 <b>23 March 2004 [1]</b> 69/21 <b>25 [1]</b> 47/19 <b>26 [1]</b> 77/15 <b>27 [1]</b> 47/23 <b>27 October [1]</b> 129/23 <b>29 [1]</b> 70/22	<b>5</b> <b>5 October 2011 [1]</b> 129/15 <b>50 [3]</b> 82/19 116/17 123/25 <b>50-odd [1]</b> 123/3 <b>55 [1]</b> 70/15 <b>56 [1]</b> 68/19 <b>58 [1]</b> 92/12 <b>59 [1]</b> 92/23	<b>5</b> <b>5 October 2011 [1]</b> 129/15 <b>50 [3]</b> 82/19 116/17 123/25 <b>50-odd [1]</b> 123/3 <b>55 [1]</b> 70/15 <b>56 [1]</b> 68/19 <b>58 [1]</b> 92/12 <b>59 [1]</b> 92/23
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