

Witness Name: Alison Bolsover

Statement No: WITN06120100

Dated: 05/05/2023

## POST OFFICE HORIZON IT INQUIRY

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### FIRST WITNESS STATEMENT OF ALISON BOLSOVER

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I, Alison Bolsover, will say as follows:-

#### **INTRODUCTION**

1. I am a former employee of Post Office Limited.
2. This witness statement is made to assist the Post Office Horizon IT Inquiry (the “**Inquiry**”) with the matters set out in the Rule 9 Request dated 3<sup>rd</sup> April 2023 (the “**Request**”).

#### **BACKGROUND**

3. I have been asked to set out my professional background, dates worked in the Financial Services Centre (“FSC”) and roles I held.
4. I was employed by Post Office Ltd (“POL”) for 36 years from 1985 until 2021 when I retired.

5. I held various positions during my career in POL, from Administration Grade to Senior Manager, dealing initially with checking of supporting documents for the savings stamps product at an administration grade, to then management roles dealing with: reconciliation of accounts and managing the introduction of the Lottery in 1994; I went on to manage two teams in London: Data Processing reconciliations for cheque processing and facilities management for the site (POL processed the cheques from Branches in Data Central in London) and three Exceptions teams in Chesterfield, issuing error notices for TV Licences, Automated Payments and Personal Banking. I was not working in 1999/2000 (sick leave / maternity leave) and then on maternity leave late 2000/2001. I then returned to a Decision Support role managing budgetary costs, and then onto an operational support role to reduce costs and make efficiencies with respect to process improvements and staff reduction, I am unable to remember the exact timeline for all the roles I held.
  
6. In 2004 to 2007 I was promoted to a senior manager role called Operation Manager. There were twelve managers in the area managing two Exceptions areas and Data preparation teams (teams were dealing with enquiries and issuing error notices and keying Cash accounts and supporting document) until the Impact Programme automated the Horizon and Client feeds in 2005 and TCs were then issued.
  
7. From 2007 to 2018 - with the exception of 2015 when I was seconded to a Recruitment project and another person temporally managed my area - I was

the Senior Debt Recovery manager within Product and Branch Accounting (P&BA) then the FSC. The role did have various titles during that time but for ease I will refer to it during this statement as the Senior Debt Recovery Manager. At this time, I was primarily managing the following areas.

- a) Current and Former Agents Debt /Multiple Agents Debt Teams (latterly known as Agent Accounting Team (“AAT”) (From 2007 to 2018).
- b) Fraud and Conformance Team (From 2007 to 2012). The team was split in 2012 and some of the work moved to the Security Team. The team reviewed various areas for abnormal patterns, non-conformance or high overnight cash holdings, and escalated to various area within the business Network, Security and The Cash Inventory team.
- c) Vehicle Excise Recovery (VER) (From 2012 - 2014) recovery of unpaid cheques for the DVLA for Car Tax – this work was passed back to the DVLA.
- d) Accounts Receivable (From 2014 – 2016) (Client invoice debt). Managing Invoices to Client for transaction charges for their products. This work moved into another area in FSC.
- e) Open Item and Enquiry Teams (From 2016 – 2021) Open item Teams that led to the issue of TC’s and Enquiries from Branches and Clients.

8. In 2018 the Current and Former Agents Team were transferred to another area within the Network Operational Support Team.

9. As the Senior Debt Recovery Manager, within P&BA/the FSC from 2007 to 2018, my key responsibilities were:

- a) Managing a Team of up to 4/5 Managers;
- b) Managing and reporting the level of debt and recoveries each month;
- c) Aged debt profiling and financial provisioning;
- d) Sign off on losses or write off within my delegated authority;
- e) Liaising with Network Contracts Team for branches FSC were unable to contact or were refusing to pay a debt and gaining sign off on repayments/repayment plans;
- f) Liaising with internal / external legal teams on individual Debt cases to gain input and recommendation of next steps for the pursual of debt;
- g) Managing the sign-off of controls within the team with respect to processes, reconciliations budgetary costs, staffing and HR policy deployment.

From 2016

- h) Managing and reporting the aged open items;
- i) Managing and reporting Open Banking and AP Enquiries;

From 2018

- j) Managing and reporting TCs Issued;
- k) Completing a monthly score card for key performance indicators within the area.

10. From 2018 until I retired in 2021, I was a Senior Manager within the Network Operations Support Team; the FSC was split and the area I then managed was renamed Branch Reconciliation Team (BRT) but I will continue to use FSC throughout this statement to help with flow and reading. From 2018 I was

managing the following areas which dealt with enquiries, issued TCs and ensured TA delivery to the Branches:

- A) The Enquiries Team: Received enquiries from Branches and Clients for Automated Payments (bill payment) Banking and Bureau transactions. These enquiries were generally for miskeyed transactions in branches. If a miskey was reported by the Branch the team would liaise with Clients/Banks. The Clients / Banks would discuss the miskeyed transaction with their customers and if the customer agreed to the repayment of a miskeyed transaction they informed the FSC Enquiry team, and a credit TC would be issued to branch and the settlement to the Client adjusted. If the customer did not agree, then the Branch would be informed by the FSC Enquiry Team that the customer refused to refund the money, this would leave the loss in the branch. This team also managed TAs and Enquiries for Paystation.
- B) The Open Item teams x 3 These were for open item general ledgers where two streams of data (Horizon data from branches, and Client/Supplier data) were matched and TCs issued. The matched products were:
- i. Cash remittances
  - ii. Bureau remittances
  - iii. ATM
  - iv. Lottery Prizes Matching account (TA for Scratch Cards and Online Game)
  - v. Cheques to processing and Cheques held at site (Cheques held in branch and not dispatched for processing)
  - vi. Unpaid cheques, Cheques returned by Banks as an unpaid item. If the Branch had followed the correct procedure and annotated the

reverse of the cheque with the product details, the values were deducted from the settlement with the Client and the cheques sent onto the client to reinstate the Bill or chase their customers for payment. If the branch had not annotated the reverse of the cheque, the FSC would investigate, but if they were unable to confirm the Client then a TC would be issued.

- vii. Debit cards
- viii. Moneygram
- ix. Control Account Management for: Local Suspense, Loan to PO, Cash Holdings (declared vs generated cash figure)
- x. Missing cheques, these were chased with the Customers for payments after liaising with the Branch

After investigation, an unmatched item could lead to a transaction correction ("TC") being issued to the branches. I will return to explain this more, below. I will use paragraph headings in this statement to assist with clarity and for ease of reference.

#### Contractual liability

11. I have been asked to address my recollection of the contractual liability of subpostmasters for shortfalls. I have been referred to the following documents, which I have read for the purposes of this statement. I had no knowledge of the documents listed at a – e below at the time of my employment, as these was prior to my tenure in the Senior Debt Recovery role in 2007.

- a) "Losses at SPSO's: Guidelines on responsibilities and recovery arrangements" (understood to be issued in 1988) (POL00083939) (in particular, paragraph 2);
- b) "Losses and gains policy within the POCL agency network" (version 1, 20 November 1998) (POL00088904) (in particular paragraph 3.1);
- c) "Post Office Ltd – Security Policy: Accounting losses policy for agency branches" (version 1, February 2003) (POL00086845) (in particular, section 1 and section 3);
- d) "Post Office Ltd – Security Policy: Liability for losses policy (for agency branches)" (version 1.7, September 2003) (POL00088867) (in particular, section 1 and section 3);
- e) "Post Office Ltd Losses policy – overarching (branches)" (version 9, effective date April 2006) (POL00030562) (in particular, section 2);
- f) "Policy document - Operators' in service debt" (version 1.0, 18 September 2013) (POL00113670) (in particular, sections 4 to 6), as well as the policy's later iterations at POL00086868, POL00088579, POL00090357 and POL00088312.

I had no knowledge of the documents listed at a – e above at the time of my employment, as these was prior to my tenure in the Senior Debt Recovery role in 2007.

12. Due to my role as Senior Debt Recovery Manager, I was involved in the input and review of the policy "Operators' in service debt". I recall working on this, primarily with my colleagues Paul Inwood and then Ravi Chauhan (Contracts and Policy Advisor), John Breeden, Lin Norbury and Andrew Carpenter (The

Network Contracts Managers). The policy was developed and used with the Network Contact Managers, and I referred to this policy in review meetings with Network Contract Managers.

13. My understanding of Postmasters' Contract Liability for shortfalls was that the Postmaster was liable for any losses of Post Office cash and stock incurred through negligence, carelessness or error by themselves or their Post Office assistants.

14. I have been asked about the Post Office policy on the responsibility of employees within Crown Offices for shortfalls or "losses" identified in a Crown Office, and whether that differed from the policy on the responsibility of SPMs for shortfalls for "losses" identified within their branches. I have been referred to the documents below, but I have no recollection of needing to refer to them at the time of my employment (as they related to Crown Offices), These Policies were written by the Security Team and FSC were not engaged in the writing or deployment of the policies as far as I am aware:

- a) "Mandatory Losses & Gains Policy Crown Office Network" (September 2008) (POL00088124);
- b) "Mandatory Losses & Gains Policy Crown Office Network" (version 1.0, 24 April 2013) (POL00088124).

15. The FSC debt recovery area I led and had responsibility for did not act to recover debts from Crown Branch employees. The losses and transaction corrections for Crown Branches were accepted in Branch and posted directly



to profit & loss accounts and managed by the Network Finance Analysts/Network Teams and the Security & Investigations Team.

#### Role of the Financial Services Centre (FSC)

16. I have been asked about the role of the Financial Services Centre and the policies / practices in place when I worked within it. I have been asked to address the role which the FSC played and the policies / practices in place relating to error notices/transaction corrections ("TCs"), transaction acknowledgements ("TAs"), branch discrepancies and recovery of debt from in service and former SPMs. I have been referred to the following documents:

- a. "Losses at SPSO's: Guidelines on responsibilities and recovery arrangements" (understood to be issued in 1988) (POL00083939) (in particular, paragraph 15.1.15);
- b. "Losses and gains policy within the POCL agency network" (version 1, 20 November 1998) (POL00088904) (in particular, the table under paragraph 3.1);
- c. The draft policy "Debt recovery – Horizon related errors" dated 18 November 2004, enclosed under cover of correspondence between the Post office and the National Federation of SubPostmasters (NFSP00000169 and NFSP00000043) (in particular, section 3);
- d. "Debt Recovery Processes under Branch Trading" (October 2005) (POL00085794);
- e. "Post Office Ltd Losses policy – overarching (branches)" (version 9, effective date April 2006) (POL00030562) and appendices 3 ('Process for awaiting TC (Transaction Correction) – Multiples' at POL00083951)

and 4 ('Process for awaiting TC (Transaction Correction) – Singletons' at POL00083952);

- f. "Post Office Limited – Process documentation – Branch Correction Process (TCs)" (version 2.0, undated) (POL00003060); vii) "Transaction Correction / Debt.

I had no real knowledge of the documents listed at a – e above at the time of my employment, as these was prior to my tenure in the Senior Debt Recovery role in 2007.

17. By way of background first, pre 2005, nothing in relation to the cash account was automated in branches. The Postmaster completed a paper cash account and sent materials in hard copy in a pouch to Chesterfield and the branch received paper error notices. On the implementation of the Impact Programme in late 2005, an automated service was introduced whereby the branches completed a branch trading statement on Horizon and received electronic transaction correction (TCs) directly to the Horizon terminal. Transactions were summarised daily and fed into vendor accounts in the SAP system (POLSAP) to pay the Clients for transaction completed in branch for their products. Some of the products also fed an Open Item general ledger from Horizon and were matched in the SAP system (POLSAP), i.e. the data from Horizon was matched to the Client / supplier data.

#### Transaction Corrections ("TCs") - overview

18. A Transaction Correction, "TC" is an electronic message with a narrative as to the reason for the accounting correction. A branch would have entered their

transactions into Horizon; these were summarised by branch, daily, and that information fed into the POLSAP system, using unique product IDs. These accounts for matched items were known as open item accounts. TCs were issued on these accounts by postal officer grades, i.e. FSC staff (based in Chesterfield) to correct differences in the accounts balance if there were mismatches.

19. The open item accounts were fed by two streams of data, one from the Branch via Horizon and the other stream from a Client, Cash Centre or Supplier that processed items, such as the Cash Centres, Camelot, ATM, Cheques, Debit Cards and Moneygram. The open items accounts were matched daily, any mismatched or unmatched amounts were investigated to give evidence and narrative for a TC to be issued.

20. When TCs were generated, the narrative as to the reason for the TC would be given, as well as a name and contact number of the issuer, should the branch wish to discuss the TC further. If there was evidence available to a TC, this was sent to the branch by post or email to support the TC. The narrative for Cash and Bureau remittances were provided by the Cash Centre Teams.

21. TC's could be both credits and debits, and approximately 125,000 were issued per year. TC's could be issued individually to branches or to multiple branches via a bulk upload in POLSAP. TC's for cash remittances were the highest volume for remittances from the branch, these were for both shortages and

surpluses and the Cash Centres provided the narrative for the TC with respect to the reason for the TC.

#### Transaction Acknowledgments ("TAs") - overview

22. Transaction Acknowledgements ("TA's") were introduced around 2012, and the introduction was known internally as the 'ping project'. I was not managing the open item teams at this time. TA's were introduced to reduce the number of TC's that were being issued for equipment (kit) not linked to Horizon. TAs would be used, for example, for the Camelot Lottery terminal/Paystation terminal transactions.

23. A TA was different to a TC in a number of respects. TAs were issued by Atos/Accenture (the IT supplier), not by the FSC. The TA's were generated and issued by the IT supplier from a file received from the Post Office Client, for daily transactions by branch by product type I.e. for the Lottery the branch would get two TAs one for on-line sales and one for scratchcard activations.

24. The purpose of the TA was for the branch to confirm / acknowledge the value transacted by the branch was correct; the branch could check the values of the transactions on the Lottery terminal by day before accepting a TA in Horizon and putting the cash into the till to balance.

#### Error Notices - overview

25. Error notices were issued by postal officers (based in Chesterfield), pre 2005.

My general knowledge of the process was as follows.

26. The branches sent in a weekly paper cash account and supporting documents in a pouch to Chesterfield. The cash account was keyed to the system, the supporting documents were checked and also keyed to the system, any mismatches were investigated and a paper "Error notice" was sent to the branch. The branch accepted the error notice by entering the error notice on the cash account (known as bringing the error to account), Once the cash account with the error notice on had been keyed, it would clear the differences from the system.

Disputes:

27. A branch could dispute an Error notice, and later a TC, raising this with the issuer. A branch could dispute a TA, raising it via the NBSC to the FSC teams.

The IMPACT programme

28. I have been asked for my recollection of matters connected to the IMPACT Programme. I was not involved in the design of the Impact Programme. The Impact Programme primary objectives, I believe, were to automate the accounting / Back-office processes and to reduce costs. It involved the introduction of a new 'end to end' accounting process via Horizon and reconciliation of the account being completed on a new SAP system (POLSAP).

I have been referred to the following documents:

- a) the witness statement of Susan Harding at WITN03980100, paragraphs 23 to 32);

- b) 'Losses and gains policy within the POCL agency network' (version 1, 20 November 1998) (POL00088904) (in particular, section 1, part 2 'Authority To Hold Losses In Unclaimed Payments');
- c) 'Post Office Ltd – Security Policy: Accounting losses policy for agency branches' (version 1, February 2003) (POL00086845) (in particular, section 3 – 'Authority to Hold Losses');
- d) 'Post Office Ltd – Security Policy: Liability for losses policy (for agency branches)' (version 1.7, September 2003) (POL00088867) (in particular, section 3 – 'Authority to Hold Losses');
- e) The letter at page 2 of NFSP00000169.

I am unable to comment on items b – e as these were prior to my tenure in the Senior Debt Recovery role in 2007. Another Senior Manager in FSC would have been involved in these and the management of disputes and Debt Recovery (Jenifer Robson and then Marie Cockett).

29. When the automation via the Impact programme was introduced, it was not a smooth transition. There were many issues flagged to the Programme and a team of Managers/consultants called the 'Red Team', managed by the Programme, were brought into FSC to support the resolution. Issues such as products being mapped to the wrong accounts were identified and then resolved. FSC at the time (2005) was running a dual system, closing down the Exceptions from the Cash Account process and working on the new accounts in the new SAP (POLSAP) system.

30. Susan Harding (WITN03980100 para 23,24,31) states that the local suspense account which had previously been available to SPMs to hold losses until they removed them, is said to have been removed. The Local suspense is actually still available to branches to use when they complete their daily / weekly balance, but it is not available to hold losses or surpluses for long periods of time or on a permanent basis as branches may have done previously.

31. The change in 2005 by the Impact Programme was that the local suspense needs to be cleared at branch trading, creating a Branch discrepancy with the option to the branch to declare the shortage / surplus as a branch discrepancy and Settle Centrally (if over £150) or to make good by Cash or Cheque (for Shortages) or remove Cash (for Surpluses). Local suspense does feed into the POLSAP accounts.

32. A reconciliation of the local suspense accounts is completed by FSC after the branch trading date. The reconciliation would only establish if there were any values left in local suspense. If values were left in local suspense, this of itself would indicate that the branch had not completed their branch trading.

It was at this point that FSC would investigate or even refer to another area with relevant responsibility. The investigation purpose would be to assess why there was a value left in local suspense, and/or why a branch had not completed branch trading. FSC Investigation/escalation would be focussed on:

- a. Escalation to the Network Teams to enable branch training to complete the branch trading statement;



- b. Understanding if there was a fundamental problem with the Horizon kit in branch and the branch was closed, e.g. had it been permanently damaged in branch (by a fire);
- c. If the Horizon kit had been removed from the branch due to problems with the terminal and balances had not been completed. (FSC would not be involved in the reason why the kit had been removed or have instigated its removal);
- d. Establishing if the branch had unexpectedly closed without balancing and Network support or intervention was required.

33. I have been asked about my recollections as of October 2005 (this is by reference to the date of the guidance "Debt Recovery Processes under Branch Trading" at POL00085794). I believe this was sent out to the branches as a communication. I will address in more detail than above TCs and the process involved for disputes.

#### TC's – process for disputes

34. A branch was provided, where available, evidence with a TC and so were able to review any evidence they had in branch, around the transaction. For TC's, the first avenue for support or resolution would normally be for the branch to go to the issuer of the TC, using the contact detail /name on the TC.

35. If a postmaster received a TC that they did not understand and they wanted further explanation, they could call the issuer of the TC whose details were on the TC or call the NBSC for support and guidance or escalation to FSC.



36. If a postmaster wished to dispute a TC they received after speaking to the issuer, they were advised by the issuer to do so first in writing to the FSC Relationship Manager (Andrew Winn held this post I believe from 2008 to 2016). I am unable to remember the date this advice was introduced, but I believe that there was a communication to branches around 2008/9 with respect to this. The Relationship Manager role was put into FSC to ensure someone other than the TC issuer or their manager reviewed all disputes, to ensure an unbiased review was completed and a response was given to the Postmaster in writing. The dispute was requested to be sent in writing to ensure the Relationship Manager understood the reason for the dispute and if needed gain further clarity by talking to the postmaster. A postmaster could dispute a TC even if they had accepted/settled centrally the TC, which would usually have been due to Branch Trading time constraints. The Relationship Manager would then "block the debt" (if the postmaster had settled centrally) and then complete an investigation with respect to the dispute. The FSC Relationship Manager would correspond with the Postmaster on the outcome, all letters received, and the responses were held in a file (hard copy) and later a central computer drive (Sharepoint) in FSC. If a call was made to the NBSC on the branch trading day to dispute the TC, the TC would need to be accepted to allow the branch to complete branch trading. The branch - albeit being required to accept and settle centrally - within the document POL00085794 it states that if this was done, a reference number was then passed to FSC who would block the debt whilst an investigation was completed. I am unable to confirm or remember details with respect to the branch being supplied with a reference number in 2005 as I was not in the Senior Debt Recovery Role at that time. For cash

remittance disputes the Relationship Manager would contact the Cash Centres who were able to review camera footage of the remittance and validate the error. If Branches still did not believe that there was a shortage in the remittance, a request could be made for the Branch to view the footage of the remittance being counted in the Cash Centre.

#### TA's – process for disputes

37. If a TA was disputed – e.g. for Camelot - the FSC could request evidence from Camelot with respect to the activity on the lottery terminal. Generally, these disputes, in my experience, were caused by the lottery summary on the terminal in branch being printed prior to the close of business (and transactions happening after printing but before closing).

#### Error Notices pre 2005 – process for dispute.

38. The Error Notices could still be disputed and/or discussed with the issuer. I am unable to clarify or give further details of the process for disputing an error notice as the debt recovery process / disputes resolution sat with another Senior Manager pre-2005, I believe it was Jennifer Robson.

#### Postmaster discovery of deficiency/surplus – support available and process

39. I should add that, in addition to a TC or a TA, which were means of notifications to a branch, if a postmaster discovered a deficiency or surplus in the amount of cash held when balancing the branch account, they were able to escalate the issue and discuss this by contacting the NBSC for guidance, support and help in the first instance. I am unable to expand on what the staff in the NBSC would do next and their processes. I am also unable to confirm what actions the NBSC

took If a branch rang the NBSC about a discrepancy that they believed to have been caused by Horizon therefore input would be needed by NBSC on this.

40. The Branch in 2005 also had access to a Retail Network Manager to gain support.

41. If the discrepancy amount was over £150, the branch did not have to seek authority to 'settle centrally' (see further below) and the discrepancy recorded and settled centrally could all be done in branch. I cannot expand or explain why the amount was set at £150. I was not involved in these processes or decisions around setting the £150 amount for Settle Centrally as I was not in the Senior Debt Recovery managers position in 2005.

#### Settling Centrally

42. I have been asked about the process for "Settling Centrally" and referred to the document dated 14 November 2008 entitled "TC/Debt Recovery Review" at POL00026854.

43. "Settling Centrally" was a process that enabled branches to set aside debit/credit TC's and branch discrepancies / shortages and surpluses over £150, and not put the cash in the till or take surpluses out to balance the account. The values when settled centrally were allocated to a customer account that was specific to the branch and postmaster. If a branch chose to settle centrally it did not always signify an acceptance of the debt. If a debit TC or branch discrepancy shortage leading to a debt was settled centrally, the

branch could still dispute when 'Dunning letters/statements' were sent to the branch and the debt blocked for further investigation. (Dunning letters were part of the 'Dunning process', a standard functionality in SAP for chasing outstanding debt). The comment in the document POL00026854 were made by the legal team with respect to "Settle Centrally" in this document it stated, *"Settle Centrally signifies acceptance of debt liability, forcing TC acceptance on the same day as receipt through branch trading requirements would probably be regarded as unreasonable by a court of law and cause a related claim to fail"*.

Actions were put in place with the FSC TC issuing teams after this meeting for the TC issuer to check the date of branch trading and not issue TCs on a Tuesday that would arrive at the branches on the branch trading day unless this was requested by the branch.

If a debt/credit had a blocking code assigned in POLFS, the amount would not be chased via the Dunning Process and the system distinguished blocked items from open items on the customer accounts.

#### Branch discrepancies

44. In the simplest form, the phrase "branch discrepancy" was used to explain the situation when the value of transaction did not accurately equate or record the cash taken from or given to the customer. Effectively a shortage or surplus in cash in the branch vs the transactions the Branch had completed on Horizon.

45. Branch discrepancies could be /occur in the following circumstances:

- a. A miskeyed transaction is entered, for example a deposit for £100 is keyed as £1000; this would equate to a £900 shortage/discrepancy;
- b. An Incorrect product icon is selected in branch e.g. a customer requests a £500 withdraw of cash but the branch completed a deposit for £500 into the customer's account. This would equate to a £1000 shortage;
- c. Incorrect change is given to a customer;
- d. Incorrect value of cash is noted in a remittance back to the cash centre;
- e. A remittance of cash received in branch was booked in on Horizon but the pouch was in the safe and not counted as part of the balancing process.

Branch discrepancies could also occur due to TC/TA processes, when:

- e. A TC is accepted but the cash is not put in the till;
- f. A TA is accepted, and the cash is not put in the till.

#### System issues raised by Branches to NBSC

46.FSC worked with the NBSC if multiple branches raised the same queries. Some of these were referred to as system issues, and these would be escalated to the POL IT service desk and onto the IT suppliers (ATOS/Accenture) for investigation. Examples of these could be

- a) Non arrival of TAs in branch for lottery / paystation. This could be as a result of a failure to send the file out to branches by the IT supplier, as they may not have received the file from the client; or the file format sent by the client was in the wrong format and would need to be resent. The FSC would have visibility of this in the general ledger and control checks were in place to check TAs had been sent to branches daily.

- b) Duplicate TA's issued for the same dates. I have only known of this on one occasion whilst managing the Open item teams (from 2016): the IT supplier, Accenture loaded and sent duplicate/triplicate TA's for the lottery. As they had been loaded and sent to the branches, the solution was to issue correcting credit TC's to offset the duplicate / triplicate values.
- c) Duplicate TC's for the same value. I recall these were caused by human error on two occasions whilst I managed the open item teams, when an upload file of TC's was sent out twice. These were corrected by compensating TC's and additional controls and training was put in place.

47. Although the above scenarios were rare, a "memo view" was sent on Horizon to the affected branches, informing them of the issue and corrective action taken to resolve the issue. A memo view is simply an electronic message posted onto Horizon. Memo views would have to be agreed first with the communications team before sending to the branch.

48. The examples I have given above are examples of "system issues" that were not Horizon system errors, bugs etc. The examples I have given above are more those that were caused by IT suppliers/Clients for TA's, and human error for TC's.

49. There were only a few occasions that I can remember that I came across branch trading problems due to what may now be referred as a Horizon bug (although I do not remember it being called a Horizon bug at the time). I believe these

were for Receipts and Payments mismatches issues. I am however afraid that I cannot recall the details of these as the issues were managed by Rod Ismay (Head of FSC) and Andrew Winn (FSC Relationship Manager). I was not aware of widespread issues or names for Horizon bugs at the time. The iT Service Management helpdesk would need to be contacted to give details of these issues, their specific cause and the resolution that was supported by the FSC.

50. I do have recollection of instances when the FSC was engaged by NBSC / iT Service Management Helpdesk. If a problem was reported by the branch with respect to a specific transaction issue that would need intervention by Fujitsu, these were managed by the iT Service Management Helpdesk. FSC would be engaged and would review if there was a financial impact on the branch prior to giving agreement for Fujitsu intervention. I believed that this was a controlled process that had to have sign off from Post Office before any intervention by Fujitsu. I am unable to remember the details of these scenarios, or their cause and detailed input would be needed from Rod Ismay (Head of FSC), Andrew Winn (Relationship Manager) and the iT Service Management Helpdesk Team who were involved and managed these issues with Fujitsu. As mentioned above, to the best of my knowledge these were not referred to as 'Horizon bugs' at the time.

51. I have been asked to consider if it was satisfactory that SPMs were required to "settle centrally" even where they disputed a TC / TA / discrepancy.



52. Settled Centrally was in place due to how the Horizon system operated with respect to balancing the branch. By settling centrally, the branch would not have to put in the cash for losses or hold any surpluses; once settled centrally the branch could still dispute the debt. I believed that this was satisfactory as if this had not been in place the TCs and discrepancies could have been held in branch and they could potentially have been ignored.

53. I have been asked if I agree that the process for challenging TCs / TAs / discrepancies meant that a deficiency or "loss" was assumed to have been caused by an error or wrongdoing on the part of an SPM, unless they proved otherwise.

54. I did believe that a discrepancy was caused by an error within the branch, and these could be both losses and surpluses, as I always believed that Horizon was accurate and there was not the ability for external influence or changes in the branch account unless via a managed and controlled change re para 50 above. I did not believe that all occasions were "wrongdoing", but some may have been.

55. I have been asked to set out the role played by FSC when a SPM challenged a TC / TA / discrepancy through the NBSC helpline and referred to the following document: paragraph 3.11 of the "Working agreement – 'Finance Service Centre and Network" (version 2.12, undated) at POL00088897).

56. I have covered many of the interactions with the NBSC in the above paragraphs.



57.If NBSC sent a query via email or by calling the FSC for a challenged TC/TA FSC would investigate and respond to the branch or back to NBSC within a targeted 10 working days.

58.I have covered system issues raised to the NBSC at para 46-50.

59.Additionally covered in the working agreement POL00088897, FSC also supplied data to the Network Team of all TCs issued in the month, also highlighting the branches with the highest number of TCs. This was supplied to the Network Team to enable them to address non-conformance in the branches or give support and training.

60.FSC supported NBSC with the knowledge base scripts used by the NBSC advisors when taking calls from branches to ensure they accurately reflected the products.

#### Recovery of Debts

61.I have been asked about the Recovery of Current and Former agents' debts.

In doing so I have been referred to:

- a) "Losses at SPSO's: Guidelines on responsibilities and recovery arrangements" (understood to be issued in 1988) (POL00083939) (in particular, paragraphs 15 to 28);
- b) "Debt & Losses Reduction – FSC Process Flows" (undated) (POL00088656) (see, in particular, section 1.9 – Agents Debt);

- c) "Former Subpostmaster End to End Debt Review" (version 0.5, December 2009) (POL00084977);
- d) Presentation on "Former Agents Debt" by Alison Bolsover (undated) (POL00086338);
- e) Working agreement – "Finance Service Centre and Network" (version 2.12, undated) (POL00088897) (see, in particular, paragraph 3.7);
- f) "Fraud & Conformance Team Handover Document" (3 March 2012, revised July 2012) (POL00002086);
- g) "Former Agents Debt Management" (version 1.0, 4 December 2014) (POL00087471);
- h) "Policy document - Operators' in service debt" (version 1.0, 18 September 2013) (POL00113670 (in particular, sections 6, 7 and 11), as well as the policy's later iterations at POL00086868, POL00088579, POL00090357 and POL00088312.

#### Current agent process

62.A "Current Agent" is a postmaster in branch today. Recovery from current agents was managed and undertaken by the Current Agents Team - a team I managed from 2007 to 2018.

63. TC's and branch discrepancies that were settled centrally in branch and created a debt or surplus were assigned to a customer account in POLSAP. The customer account was specific to the branch and postmaster.

64. Branches were placed in different trading groups over a 4 week period, group A being the first week, group B the second week, group C the third week and group D the fourth week in the month.
65. Monthly, one week after the branch trading group had completed their balance (Branch Trading Statement) the Current Agents Team ran a 'Dunning process' for the trading group. The Dunning process is automated in POLFS and generates letters and statements for outstanding debt that has not been blocked. The Dunning process takes things in stages.
66. The first letter and statement issued under the Dunning process would be sent one week after branch trading. The first letter/statement would ask for payment, or the postmaster to contact the team the Current Agents Team to discuss / pay the debt.
67. If the postmaster did not contact the Current Agents Team, a second letter/statement would be sent, 3 weeks after branch trading.
68. If no contact was made by the Postmaster, calls would then be attempted to contact the branch and speak to the postmaster. Four calls would be attempted if the debt was over £1000. Two calls would be attempted if the debt was under £1000.
69. For debts under £1000, if the team were unable to contact the branch after two call attempts, then a third letter was sent to advise the branch that the debt

would be taken from postmaster remuneration, either in one go or taken in instalments. Repayment would not be taken for the whole of the debt if it equated to more than 25% of the Postmaster's remuneration hence why instalment plans were set up. Any letters sent advising that payments were being taken would include contact numbers, so the branch could call prior to any deductions from remuneration being taken.

70. For debts over £1000, If the team were unable to contact the branch after four call attempts, the debt and recovery of it was escalated to the Network Contract Managers, to discuss the debt with the Branch and agree a repayment or payment plan by instalments. Only after liaison with branch by the Network Contract Managers and confirmation of this to FSC would deductions/repayment plans be set up. FSC then notified the branch in a third letter (as above) that the repayments / instalment payment plans had been set up.

71. If a branch just refused to pay any level of debt these were also referred to the Network Contracts Managers following the above process at para 70.

72. Once a deduction from remuneration was completed, the credits would be sent to the team via HR and were entered onto the customer account to clear the debt.

73. From the feedback from the postmasters, many of the debts on the customer accounts were seen by branches as a way of managing their cash flow and

paying the outstanding amount monthly. If a postmaster had someone managing the branch, they would have clear visibility of all TCs accepted and Settled Centrally along with any branch discrepancies. They were then able to pay off the debt and challenge their staff in Branch if needed.

74. If postmaster did not have the cash to settle the debt created by a TC or Branch discrepancy, settle centrally would enable them to defer payment until the end of the month.

#### Disputed debts

75. During the processes described above, if the postmaster called, or the team contacted the branch and the postmaster disputed the debt, the debt would be blocked within POLSAP, given a blocking code to denote dispute. This suspended The Dunning Process, and an investigation was passed to the TC issuing team. The debt would not be unblocked or chased until a response had been given to the branch. If it was a branch discrepancy, it would again be blocked and passed to NBSC tier 2 to support the branch in finding out how the discrepancy had occurred.

#### Former Agents Process

76. "Former agents" refers to someone who has left, or for whatever reasons is no longer in charge of branch at the time of dealing with the debt. For instance, it could be that the postmaster had been suspended, was ill, had died, or had simply moved on. Customer accounts were specific to a branch and the

postmaster. A new account would be in place for every change of individual postmaster in the Branch.

77. In the scenario of a branch debt that had been settled centrally by branch, or posted by the audit team after a shortage/surplus was found, a process similar to that used for current agents would be followed. The postmaster would be sent two letters and a statement of the debt. and asked to contact the Former Agents Team to arrange repayment. If there was no response a third letter would be sent to advise the postmaster that civil recovery may be instigated. Recouping the debt from remuneration was not possible for former agents as they are simply not in post.

78. The hard copy file for the former agent would hold all details of the former postmaster, any tracing that was needed, or confirmed forwarding addresses and their tenure in branch.

79. Evidence in support of the debt would be collated into a bundle, with all the details of the case and any/all relevant evidence. Each case would be assessed by the team manager, and a decision made on the viability of recovery. If viable to pursue, a bundle was prepared by the Former Agents Team.

80. That bundle was then sent to an external solicitor. Prior to when Royal Mail and Post Office Ltd business split, the case was sent to Royal Mail Internal Legal Team (I recall Mandy Talbot). It was for the legal team contact to make initial contact with the postmaster, requesting payment. After the split from Royal Mail

further steps taken would depend upon the value of the debt and guidelines were set on actions to be taken with respect to the cost implications of civil recovery and internal Legal teams would also be engaged in the cases. I am unable to remember the agreed steps and values, but these were set out within a document in the FSC.

Relief from accounting losses / write off

81. I have been asked to consider the availability of Relief from accounting losses

/ Write off process and referred to the following documents:

- a) "Losses and gains policy within the POCL agency network" (version 1, 20 November 1998) (POL00088904) (in particular, section 5 and appendices J and L);
- b) "Post Office Ltd – Security Policy: Accounting losses policy for agency branches" (version 1, February 2003) (POL00086845) (in particular, section 4 and section 5);
- c) "Post Office Ltd – Security Policy: Liability for losses policy (for agency branches)" (version 1.7, September 2003) (POL00088867) (in particular, section 4 and section 5);
- d) "Post Office Ltd Losses policy – overarching (branches)" (version 9, effective date April 2006) (POL00030562) and appendix 5 "Process for seeking relief on losses – singletons" (POL00030562);
- e) "Product and Branch Accounting – Write Off Process" (version 2.1, July 2009) (POL00087409);

- f) "Policy document - Operators' in service debt" (version 1.0, 18 September 2013) (POL00113670) (in particular, section 2 – "Write offs"), as well as the policy's later iterations at POL00086868, POL00088579, POL00090357 and POL00088312.

I am unable to comment on items a – d as this was prior to my tenure in the Senior Debt Manager role.

82. The terminology of 'relief' being given was prior to my role and not used as far as I am aware by FSC. The FSC would receive requests for write off and this could be for example for a newly appointed Postmaster via the Network Contracts Managers for Postmaster that had only been in post for 6 weeks which could be class under the relief terminology.

#### Write off Requests

83. Write off requests could be submitted to FSC by all areas of the business as documented in the write off policy (POL 00087409).

84. Each write off would be documented with the reason for the write off request and authorised at the appropriate level. There could be many scenarios for write off requests. The following areas may request a write off for the following scenarios:

- a) Network Contract Managers/Head of Network, for settled centrally debt following an escalation;



- b) Security/Financial Investigators, for debt not recovered after their investigation or criminal proceedings had ended;
- c) Network Audit teams, if there had been issues at the audit of a branch;
- d) FSC teams for:
  - I. Aged items that had not been issued as TC's to branches in a timely manner;
  - II. Aged enquiries from clients
  - III. TC disputes that after investigation were accepted;
  - IV. Low value open items;
  - V. Current and Former agent cases for debt not recovered;
- e) Product or Client manager;
- f) Cash centres (these were posted directly by the cash services team to POLSAP);
- g) Directors.

Recovery (not by write off)

85. I have been asked for my knowledge of options available and chosen by POL to proceed for the recovery of debts, so when a write off route has not been chosen or is not appropriate.

86. FSCs role was to liaise with internal / external lawyer in the recovery of postmasters debt. Prior to the segregation of Post Office and Royal Mail I recall dealings with Mandy Talbot (from Royal Mail Internal legal team) and then Chris Darvill and Rodrick Williams in the Post Office Legal Team. External solicitors

instructed were Beachcrofts, Bond Pearce/Womble Bond Dickinson. I cannot recall who matters were referred to for Scottish and Irish debt recovery cases.

87. Civil litigation options that were taken, dependant on the value of debt, were:

- Seeking a county court judgment for the debt to be determined;
- Attaching a charge on property to recover the debt once set;
- Applying for an attachment of earnings order (this was rarely done, so far as I am aware).

88. Civil recovery actions for recovery of postmaster branch debt would not have been progressed if there was an internal investigation – by Security /Financial Investigators - or if Criminal Proceedings were taking place.

89. The Current and Former Agent's teams in FSC were not the only teams that completed debt recovery activities.

90. The Security and Investigations Team also recovered debt via their investigations and criminal prosecution cases. Input would need to be sought from the Security and Investigations Team with respect to these cases and the recovery options available to them for Postmaster and Crown Employees.

91. The decision on whether to take such proceedings with respect to Criminal Proceeding fell to the Security and Investigation Team.

92. I did not have, nor did FSC, have a role in the decision making relating to whether Criminal proceedings were progressed.

93. If, as a result of Criminal prosecution case, recoveries / repayments were made for debt on a postmasters Customer Account, the FSC would be responsible for recording ('posting') the credits to the postmaster customer account. If no debt was held by the FSC team, Security and Investigators, or their Finance Analyst, would post the recoveries within their business area and to a Security cost centre which fed to the profit and losses accounts.

Debts where underlying Horizon issues were involved

94. I have been referred to the emails at POL00073012, POL00057991, POL00058295, POL00073165, POL00086835, POL00061561, POL00065615, POL00087648, POL00079022 and the note at POL00085749.

95. I shall address my knowledge of what approach was taken to instigate or continuing with debt recovery proceedings against SPMs / former SPMs

a) who had raised issues about Horizon; and / or

b) whose cases were going through the mediation scheme / being reviewed by Second Sight

and what were the key considerations which informed decision-making in this respect.

96. I believe the first issues raised with respect to Horizon were via the Justice for Sub postmasters Alliance (JFSA) and then by Second Sight. A list of these cases was sent to FSC by the POL Legal Team. If hard copy files were held on these cases, they were copied and supplied to the legal team, the files copied had an orange cover to denote they had been sent to the Legal Team.

97. From the Email POL00073165 it appears that there were 23 cases with respect to JFSA. For the cases that had a debt, I discussed these during a visit from Susan Crichton (General Counsel) and Alwen Lyons (Company Secretary) and recommendation to proceed was initially made, but during the discussion with Susan she requested a risk /cost analysis be completed. This was produced by Emily Springford (Royal Mail Legal Services Team) (POL00085749). A paper was suggested to gain Susan's authority to proceed (POL00073165). I am unsure if Susan had then left the Business as Chris Darvill / Rodrick Williams were copied into these cases (POL00058295) along with Angela Van Den Bogerd and Alwen Lyons. (POL00057991).

98. The instruction to freeze recovery actions for JFSA and Second Sight cases was given by Rodrick Williams in May 2013 POL00061561.

99. POLs internal policy on managing any civil proceedings was suggested to Rodrick Williams by Andrew Parsons from Bond Dickinson in October 2013 (POL00086835). With respect to Mediation cases and where Postmasters had made an application to the Mediation Scheme

- Pre-action recovery would be suspended;

- Live civil litigation will be stayed;
- Judgment /enforcement action would not be pursued (unless there was a credit risk and then POL may seek a charging order to secure its judgment).

I was not however copied into this email. Rodrick stated that he would run it past me and gain a view on the approach and impact it may have on debt recovery but I unable to remember this or give any further details.

100. Meetings were held with the internal legal team (Rodrick Williams), (POL00087648/POL00079022) the Mediation Scheme lead (Mark Underwood) and external solicitors to seek input with respect to the cases that were in the categories above at Para 102 and next steps that should be taken. Each case would be summarised as:

- a) Cases outstanding
- b) Time barred
- c) Resolved cases
- d) No debt held or previously written off
- e) Bankrupt/IVA
- f) Limitation deadline dates

101. Instructions with respect to next steps (i.e. keep the cases on hold or continue with BAU recovery) were given by Rodrick William, Mark Underwood (POL00087648) and Angela Van Den Bogerd, as I would not necessarily have all the details of the background discussions on these cases. My role was to input into

the meetings with regards to the above a - f and instruct the FSC team to either keep the cases on hold or proceed with BAU debt recovery.

102. If a postmaster that had debt on their customer account had raised issues about Horizon, this should have been flagged to the Former Agents' team in FSC, and the debt either blocked or confirmed by POL Legal that FSC should proceed with BAU recovery actions (POL00087648). The information received in FSC with respect to the challenges was from POL Legal Team and Mediation Team for:

- a) Mediation Cases.
- b) Cases referred to CCRC.
- c) Cases raised by Second Sights.
- d) Cases raised by JFSA (Justice for Sub postmasters Alliance)
- e) Cases raised via MPS
- f) Cases held by The Security and Investigation Team

103. Meetings were held (POL00087648) with the internal legal team, Rodrick Williams, and the Mediation Scheme lead (Mark Underwood) along with external solicitors to seek input with respect to the cases that were in the categories above at Para 102 and next steps that should be taken. Each case was summarised as:

- a. Cases outstanding
- b. Time barred
- c. Resolved cases
- d. No debt held or previously written off
- e. Bankrupt/IVA
- f. Limitation deadline dates

104. Instructions with respect to next steps (i.e. keep the cases on hold or continue with BAU recovery) were given by Rodrick William, Mark Underwood and Angela Van Den Bogerd as I would not necessarily have all the details of the background discussions on some of these cases. My role was to input into the meetings with regards to the above a - f and instruct the FSC team to either keep the cases on hold or proceed with BAU debt recovery.

105. If the FSC team were given information during the review of a case holding Debt that could indicate Horizon issues these were flagged to Rodrick Williams. POL00065615 was a Criminal Prosecution case where, after gaining an order under the Proceeds of Crime Act, the Postmaster applied to set it aside and the case was adjourned pending the outcome of referral to the Criminal Case Review Commission. FSC would not have been progressing Civil recovery actions on this case as it sat within the Security Team.

106. The approach advised by Rodrick Williams (POL00079022) for Current Agents that claimed that Debt was due Horizon issues, in 2015, was that FSC responded to the postmaster:

- That no evidence has been put forward to support allegations that Horizon caused branch Losses
- Ask the Agent to provide specific details of the allegation e.g., transaction type, date and value plus any supporting documentation; but:
- In the absence of anything material, the debt is payable.

Knowledge of bugs, errors and defects on the Horizon system

107. I have been asked about matters relating to knowledge of bugs, errors and defects in the Horizon system. I have been referred to the email chain at POL00095547, I am unable to recall this incident and questions with respect to this Email and it referring to a bug. I feel it would be better to direct any questions on this to Doug Brown and Michael Howarth.

108. I have been referred to document POL00098016. I believe this is referring to the Receipts and Payments mismatch that I have briefly covered in para ,49 above and any questions on this could be better directed to Rod Ismay (Head of FSC and Andrew Winn (Relationship Manager).

109. After Horizon was introduced my understanding, at the time, was that there were very few bugs within the Horizon system. However, I and FSC would not have been involved and aware of all such issues as the issues could/would have been raised to the NBSC, raised to Auditors, raised to the Security and Investigations Team and the Network Contract Managers. I have no knowledge of the escalation process for these areas with respect to claims that there was Horizon bugs. FSC was simply not always engaged on these incidents. If any issues raised (as in para 49 - 50) FSC would be engaged in the investigation to understand the issue, next steps and resolution.

110. I have been referred to section 6 of the "Post Office Ltd – Security Policy: Accounting losses policy for agency branches" (version 1, February 2003) at



POL00086845) and the same section in the "Post Office Ltd –Security Policy: Liability for losses policy (for agency branches)" (version 1.7, September 2003) (POL00088867). I am unable to comment on these 2003 policies as I was not in the Senior Debt Recovery role at this time. I have no recollection of these policies or ever having to refer to them.

111. I have been referred to the email (POL00097787) which refers to Horizon reversing a transaction that was raised by Second Sight and the postmaster. Reading the email, it is suggested this was due to a connectivity issue, i.e. when the Horizon kit lost connectivity and a transaction was not confirmed or failed. As far as I was aware, a recovery process was in place for branches with respect to recovery after connectivity issues and the steps the Branch needed to take. Fujitsu should have been able to confirm and evidence the connectivity issue. It appears due to no budget being held by FSC, evidence via a report was not requested from Fujitsu at the time of Andrew Winn's response to the postmaster. The budget for such reports was held within the Security team. The email was sent to Gareth Jenkins within Fujitsu for a response but there is no response within the bundle of evidence I have been given. As far as I can see from the email I have been referred to, the matter was addressed by my colleague Andrew Winn, writing to the postmaster by letter of 14/12/2012 and a response to Second Sight is suggested via the Legal Team (Rodrick Williams). I have no sight of either the letter to the Postmaster or the response given to Second Sight. I am therefore unable to comment further on this email and the scenario addressed.

112. I have been asked if there is anything I wish to say, applying what my understanding now and what I did not know at the time. I would like to say that it was always my belief that Horizon was accurate and whilst there can be issues with any computer system, any changes made were always in a control and managed way with sign off from POL. I was extremely shocked and upset when I became aware during the Horizon Civil Litigation trial the Fujitsu representative, Richard Roll said that they (Fujitsu) were making changes to postmaster branch accounts without any discussion with POL. This puts my belief into the accuracy of Horizon totally into question, and makes me extremely sad when considering the potential impact of this.

**Statement of Truth**

I believe the content of this statement to be true.

Signed:  \_\_\_\_\_  
Alison Bolsover

Dated: 05/05/2023 \_\_\_\_\_

**Index to First Witness Statement of Alison Bolsover**

<b>No.</b>	<b>URN</b>	<b>Document Description</b>	<b>Control Number</b>
1	POL00083939	Post Office Ltd Guidance on Losses at SPSO's: Guidelines on Responsibilities and Recovery Arrangements (1 May 1988)	POL-0080997
2	POL00088904	Post Office Ltd Policy on Losses and Gains within the POCL Agency Network (20 November 1998)	POL-0085962
3	POL00086845	Post Office Ltd Security Policy: Accounting Losses Policy for Agency Branches (1 March 2003)	POL-0083903
4	POL00088867	Post Office Ltd: Liability for Losses Policy for agency branches (version 2.0, January 2004)	POL-0085925
5	POL00030562	PO Overarching Losses Policy (1 April 2006)	POL-0027044
6	POL00113670	Operators' In Service Debt (18 September 2013)	POL-0112554
7	POL00086868	POLICY DOCUMENT– Operators' In Service Debt (version 1.1, 22 October 2013)	POL-0083926
8	POL00088579	Postmasters' In Service Debt Policy v1.2 draft (8 February 2019)	POL-0085637
9	POL00090357	Policy document - postmasters' lifecycle issue, policy issue 8, (version 2.0, 4 December 2014)	POL-0087326
10	POL00088312	POLICY DOCUMENT– Postmasters' In Service Debt (version 0.3, 1 April 2017)	POL-0085370
11	POL00088124	Mandatory Losses & Gains Policy Crown Office Network" (version 1.0, 24 April 2013)	POL-0085182
12	NFSP00000169	Letter circulated to the National Executive Council enclosing correspondence regarding debt	VIS00007617

		recovery process (17 December 2004)	
13	NFSP00000043	Negotiating Committee for Horizon debt recovery (18 November 2004)	VIS00007491
14	POL00085794	Debt Recovery Process under Branch Trading (1 October 2005)	POL-0082852
15	POL00083951	Process for Awaiting TC (Transaction Correction) - Multiples (version 1,15 December 2005)	POL-0081009
16	POL00083952	Process for awaiting TC (Transaction Correction) - singletons (version 1, 15 December 2005)	POL-0081010
17	POL00003060	Post Office Limited Process Documentation - Branch Correction Process (version 2.0. Undated)	VIS00004074
18	WITN03980100	WITN03980100 – First Witness Statement Susan Harding (4 October 2022)	WITN03980100
19	POL00026854	TC/Debt Recovery review - key feedback issues (Undated)	POL-0023495
20	POL00088897	Working Agreement - "Final" - Finance Service Centre and Network (version 2.12, 20 December 2012)	POL-0085955
21	POL00088656	Debt & Losses Reduction: FSC Process Flows (Undated)	POL-0085714
22	POL00084977	Post Office, Former SPM End to End Debt Review (version 0.5, 1 December 2009)	POL-0082035
23	POL00086338	POL Former Agents Debt: Alison Bolsover (undated, date inferred from chart) (1 January 2013)	POL-0083396
24	POL00002086	Fraud & Conformance Team Handover Report (1 July 2012)	VIS00003100

25	POL00087471	POL Process Former Agent Debt created by Michelle Stevens (4 December 2014)	POL-0084529
26	POL00087409	Product and Branch Accounting - Write off process (1 July 2009)	POL-0084467
27	POL00073012	Email chain between Emily Springford, Jacqueline Whitham & Joe Napier, cc Zoe Topham, Alison Bolsover & Rebekah Mantle, regarding Leitrim/Katherine McAlernaey case (21 September 2011)	POL-0069575
28	POL00057991	Email from Angela Van-Den-Bogerd to Alwen Lyons; Alison Bolsover; Chris Darvill, re: MPs visit (7 June 2012)	POL-0054470
29	POL00058295	Email between Rodric Williams and Chris Darvill re papers for Second Sight review (14 September 2012)	POL-0054774
30	POL00073165	Email chain between Sabrina Jethwa, Chis Darvill, Alison Bolsover & Emily Springford - case recommendations (30 January 2012)	POL-0069728
31	POL00086835	Email from Rodric Williams to Andrew Parsons, Chris Aujard re civil recoveries and the mediation scheme (31 October 2013)	POL-0083893
32	POL00061561	Email from Alison Bolsover to Rod Ismay re suspending civil action (25 July 2014)	POL-0058040
33	POL00065615	Email from Rodric Williams to Patrick Bourke, Confidential - FW: Birkenshaw Mr Khayyam Ishaq 163306 (10 January 2015)	POL-0062094
34	POL00087648	Email from Mark Underwood to Ailson Bolsover, Andrew Parsons re recoverable debt assoc with applicants to the scheme (29 June 2015)	POL-0084706

35	POL00079022	Email from Andrew Pheasant to Mark Underwood and Rodric Williams re debt claims involving Horizon allegations (28 August 2015)	POL-0075585
36	POL00085749	Claims against subpostmasters (spmr's) who have raised Horizon issues in the past - key benefits and risks (20 December 2011)	POL-0082807
37	POL00095547	Email from Doug Brown to Andy Hayward, Sue Richardson, Alison Bolsover and others re: Scope of declarations (21 April 2011)	POL-0095130
38	POL00098016	Email from Andrew Winn to Steve Bansal dated 16/04/13 re: investigation into receipts and payments problem in 2010 (16 April 2013)	POL-0097599
39	POL00097787	Email from Andrew Winn to Gareth Jenkins, Rodric Williams and others re: SR001 Strictly Private and Confidential – Subject to Legal Privilege – Not for Wider Circulation (25 March 2013)	POL-0097370