
From: Pinder Brian[/O=ICL/OU=UKSOUTH FEL01/CN=RECIPIENTS/CN=PINDERB]
Sent: Wed 22/03/2006 8:14:44 AM (UTC)
To: Jenkins Gareth GI [REDACTED] **GRO**
Subject: RE: Fujitsu Statements Gaerwen

Gareth

Grateful for your quick response, I will ask Neneh will put it into statement form today for your perusal and signature on Thursday if thats ok.

Once again many thanks.

Kind Regds Brian

From: Jenkins Gareth GI
Sent: 21 March 2006 16:58
To: Pinder Brian
Subject: RE: Fujitsu Statements Gaerwen

Brian,

I've had a look at the ARQs and I think there is sufficient info there to explain in most cases why there are zero value transactions. I suggest the following as a brief explanation:

There are three main reasons why a zero value transaction may be generated as part of the banking system:

1. The transaction has no financial effect (ie a Balance Enquiry or a PIN Change)
2. The transaction has been declined by the Bank
3. There has been some sort of System Failure

Each transaction has associated with it a Response Code field which identifies what has happened. These values are included (together with their descriptions) in the ARQs. In summary:

- RespCd = 1, means that the transaction was Authorised by the Bank. If it is for zero value, then this means it had no Financial effect. In all the example, such transactions were PIN Changes or Balance Enquiries where this is indeed the case.
- RespCd has a value between 2 and 10 means that the transaction was Declined by the Bank. The actual value indicates why (eg 3 means that the PIN was invalid and 4 means Insufficient funds)
- RespCd with a value greater than 10 implies some sort of system failure.

Does that provide you with enough detail? Identifying exactly why a given response code was generated in each case and the exact circumstances under which each one can be generated is much harder, but I suspect that is unnecessary in this case.

From the examples the following are the Response Code values that occur:

- 1 - Authorised OK
- 3 - Declined - Invalid PIN
- 4 - Declined - Insufficient Funds
- 6 - Declined - Usage (amount)
- 8 - Declined - Other
- 23 - Timeout
- 26 - Failed by FI: System Unavailable - Return Card

Note that the text varies in the ARQs, but the meaning is basically the same.

Regards

Gareth

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From: Pinder Brian
Sent: 21 March 2006 16:32
To: Jenkins Gareth GI
Subject: FW: Fujitsu Statements Gaerwen

Gareth

Re Tel-con

As discussed please see extract from a recent email below in italics from Graham Ward.....regarding providing a statement about nil transactions and online banking. If you are able to put something together for us I would be very grateful. If you send it bak I will arrange for Neneh or Penny to write into a statement for your signature.

On a separate matter, I also require a witness statement in respect of the following ARQ's 0506/401, 459 and 460, all of which relate to Gaerwen SPSO.

We need the usual (leave out para's H(b) and J, but we do need para K (call logs) covering an analysis over the period 01/11/04 - 30/11/05. Penny - you may recall this one which relates to nil transactions, my previous e mails dated 14th, 21st and 25th October refer. *Can you add an extra paragraph in your statement explaining how on-line banking transactions are processed and the data downloaded and how nil transactions can occur.*

Once again Many thanks for your assistance in this.

Regds Brian

-----Original Message-----

From: Thomas Penny
Sent: 21 March 2006 15:33
To: Pinder Brian
Subject: FW: Fujitsu Statements Gaerwen

Brian

Please see attached note from Graham.

Kind regards
Penny

-----Original Message-----

From: graham.c.ward@GRO

Sent: 21 March 2006 15:10

To: Thomas Penny

Subject: Re: Fujitsu Statements Gaerwen

these are the Nil transactions you sent us..... and will need to be produced and explained within your (Brian's) statement

(See attached file: ARQ459 Analysis Nov 04.xls)(See attached file: ARQ 460 Analysis May 05.xls)(See attached file: ARQ401 Analysis.xls)

Speak soon

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