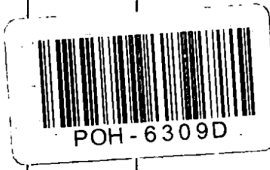


PE 0127820

Due by 10 Nov 05

AUDIT RECORD QUERY

Originator:	Graham Ward Post Office Ltd Security Casework Manager PO Box 1 CROYDON CR9 1WN	Date:	24/10/05
Telephone:	GRO		

Witness Statement (delete as applicable)	NO	REF NO.	ARQ 0506/401
---	----	----------------	-----------------

Information Requested			
Date range:	14/09/05 – 13/10/05 <i>30</i>	Post Office	GAERWEN 160604 ✓
GENERAL DESCRIPTION FORMAT REQUIREMENTS:	<p>Please conduct an analysis of all Helpdesk calls for the above period.</p> <p>Also please conduct a thorough examination of the system in general with a view to refuting the Postmaster's allegation that there is a fault with the 'nil' transactions on card account/on line banking transactions.</p> <p>Please bare in mind we are investigating a substantial shortage in the accounts and should this proceed to prosecution we may be asking for a supporting witness statement</p>		
<p><i>And OS w/gan</i> <i>POIA 1033W-3W</i> <i>St 26.10.05</i> <i>End 27.10.05</i> <i>close 1.11.05</i></p> <p><i>AC } 2.11.05</i> <i>VC }</i></p>			
Specific Details:	(PAN or equivalent identifier)		
Signed	Graham Ward	Date	24/10/05

GRO

2/11/05

closed 3.11.05

Installed 18 Oct 2000

~~Reserved for use by...~~

Call Reference	PC0127820	Call Logger	Penny Thomas -- SecurityPolicy
Target Release	BI_3S82R	Top Ref	
Call Type	E -- Enhancement Request	Priority	C -- Progress.restricted
Contact	Penny Thomas	Call Status	Incident Under Investigation
End Customer	None Specified		
Summary	Require SSC to analyse the attached messagestore		
Progress Narrative			
<p>Date:27 Oct 2005 11:57:53 User:Penny Thomas CALL PC0127820 opened Details entered are:- Summary:Require SSC to analyse the attached messagestore Call Type:E Call Priority:C Target Release:BI_3S82R Routed to:SecurityPolicy - Penny Thomas</p>			
<p>Date:27 Oct 2005 11:57:53 User:Penny Thomas Please could you</p>			
<p>Date:27 Oct 2005 12:05:35 User:Penny Thomas Please could you analyse the attached messagestore and report all instances of nil transactions on card account/on line banking transactions. This request follows a recent investigators visit to the outlet and the PM claiming that some on-line banking pin withdrawals are zero value on the on line banking report and a large sum of money cannot be accounted for. Please call me if you require any further information.</p>			
<p>Date:27 Oct 2005 12:14:57 User:Penny Thomas Evidence Added - ARQ 401 - request details</p>			
<p>Date:27 Oct 2005 12:17:06 User:Penny Thomas Evidence Added - Messagestore for FAD 160604 - 14 Sep to 13 Oct 05</p>			
<p>Date:27 Oct 2005 12:36:06 User:Penny Thomas This request was the subject of an e-mail, which was viewed, and commented on by Richard Craig on 17 October 05 (sent from Odette Moronfolu).</p>			
<p>Date:27 Oct 2005 12:37:56 User:Penny Thomas The Call record has been transferred to the team: EDSC</p>			
<p>Date:27 Oct 2005 14:03:20 User:John Simpkins The Call record has been assigned to the Team Member: John Ballantyne</p>			
<p>Date:28 Oct 2005 12:15:12 User:John Ballantyne Analysis of Data for outlet 160604. Time period 14 September 2005 to 13 October 2005 Selected data Card Account at Post Office transactions Request and Confirmation records</p>			

Total of 898 transaction
Total value of Transactions ?98,773.92

Transactions with zero value (Confirmed)

NodeId UserId TranType Count

1 ETH001 Balance Enq 12
1 ETH001 Withdrawal 2
1 ETH001 Withdraw Limit 10

1 JEV001 Withdraw Limit 1

2 NTH001 Balance Enq 26
2 NTH001 Withdrawal 6
2 NTH001 Withdraw Limit 25

2 ZAUD99 Withdraw Limit 1

Date:28 Oct 2005 12:20:27 User:John Ballantyne
The Call record has been transferred to the team: SecurityPolicy

Date:28 Oct 2005 13:13:15 User:Pete Sewell
The Call record has been assigned to the Team Member: Penny Thomas

Date:31 Oct 2005 10:54:17 User:Penny Thomas
Evidence Added -

Date:31 Oct 2005 11:00:23 User:Penny Thomas
Thank you for your response, but I need further comment, please. My apologies for not attaching the original correspondence, but I have now. As you can see, we need detailed analysis of these occurrences.

Date:31 Oct 2005 11:04:10 User:Penny Thomas
The Call record has been transferred to the team: EDSC

Date:31 Oct 2005 11:08:09 User:Lorraine Elliott
The Call record has been assigned to the Team Member: John Ballantyne

Date:31 Oct 2005 14:22:32 User:John Ballantyne
Evidence Added - Details for zero value transactions

Date:31 Oct 2005 14:22:59 User:John Ballantyne
The Call record has been transferred to the team: SecurityPolicy

Date:31 Oct 2005 14:31:53 User:Pete Sewell
The Call record has been assigned to the Team Member: Penny Thomas

Date:01 Nov 2005 09:04:22 User:Penny Thomas
Many thanks. Could you please define 'Usage Violation' RespCd 6 and advise how

long before 'Timeout' RespCd 23 occurs.	
Date:01 Nov 2005 09:05:41 User:Penny Thomas The Call record has been transferred to the team: EDSC	
Date:01 Nov 2005 09:14:26 User:Lorraine Elliott The Call record has been assigned to the Team Member: John Ballantyne	
Date:01 Nov 2005 10:03:52 User:John Ballantyne [Start of Response] Usage Violation: This is a reponse from the autorising Bank CAPO in this case wherby the expected (daily or maybe weekly) amount of monies withdrawn would exceed the contracted limit. Timeout for response 23 is where our Authorisation agent has not had a reply from the banking authority within 18 seconds. You may note that the response 23's have duplicated in the spreadsheet as there are infact 2 Confirmations in this scenario. So there are actually 80 zero value transactions and not 83. [End of Response] Response code to call type E as Category 40 -- Pending -- Incident Under Investigation Hours spent since call received: 0 hours	
Date:01 Nov 2005 10:05:05 User:John Ballantyne The Call record has been transferrèd to the team: SecurityPolicy	
Date:01 Nov 2005 15:02:32 User:Pete Sewell The Call record has been assigned to the Team Member: Penny Thomas	
Root Cause	None Specified
Subject Product	General/Other/Misc --
Assignee	Penny Thomas -- SecurityPolicy
Last Progress	01 Nov 2005 15:02:32 -- Pete Sewell

Zero_Txn_details

NodeId	UserId	Date	Time	TranType Description	Amount	HTxnNum	RespCd Description
2	NTH001	14/09/05	00/01/00	61 - Balance Enquiry	0	44-160604-2-1203158	1 - OK
2	NTH001	14/09/05	00/01/00	61 - Balance Enquiry	0	44-160604-2-1203171	1 - OK
1	ETH001	14/09/05	00/01/00	61 - Balance Enquiry	0	44-160604-1-1111317	1 - OK
1	ETH001	14/09/05	00/01/00	65 - Withdrawal Limit	0	44-160604-1-1111322	3 - Invalid PIN
2	NTH001	15/09/05	00/01/00	61 - Balance Enquiry	0	44-160604-2-1204806	1 - OK
2	NTH001	17/09/05	00/01/00	61 - Balance Enquiry	0	44-160604-2-1206085	1 - OK
1	ETH001	19/09/05	00/01/00	65 - Withdrawal Limit	0	44-160604-1-1114996	3 - Invalid PIN
1	ETH001	19/09/05	00/01/00	65 - Withdrawal Limit	0	44-160604-1-1115196	3 - Invalid PIN
1	ETH001	19/09/05	00/01/00	64 - Withdrawal	0	44-160604-1-1115252	3 - Invalid PIN
2	NTH001	19/09/05	00/01/00	64 - Withdrawal	0	44-160604-2-1207173	3 - Invalid PIN
2	NTH001	20/09/05	00/01/00	65 - Withdrawal Limit	0	44-160604-2-1208161	3 - Invalid PIN
2	NTH001	20/09/05	00/01/00	61 - Balance Enquiry	0	44-160604-2-1208274	1 - OK
1	ETH001	20/09/05	00/01/00	61 - Balance Enquiry	0	44-160604-1-1116439	1 - OK
2	NTH001	21/09/05	00/01/00	61 - Balance Enquiry	0	44-160604-2-1209833	1 - OK
2	NTH001	21/09/05	00/01/00	61 - Balance Enquiry	0	44-160604-2-1209971	3 - Invalid PIN
2	NTH001	21/09/05	00/01/00	61 - Balance Enquiry	0	44-160604-2-1209976	1 - OK
2	NTH001	22/09/05	00/01/00	65 - Withdrawal Limit	0	44-160604-2-1210691	3 - Invalid PIN
2	NTH001	22/09/05	00/01/00	65 - Withdrawal Limit	0	44-160604-2-1210935	3 - Invalid PIN
2	NTH001	23/09/05	00/01/00	61 - Balance Enquiry	0	44-160604-2-1212140	1 - OK
1	ETH001	24/09/05	00/01/00	64 - Withdrawal	0	44-160604-1-1119808	6 - UsageViolation
1	ETH001	24/09/05	00/01/00	61 - Balance Enquiry	0	44-160604-1-1119814	1 - OK
2	NTH001	26/09/05	00/01/00	61 - Balance Enquiry	0	44-160604-2-1212981	1 - OK
2	NTH001	26/09/05	00/01/00	65 - Withdrawal Limit	0	44-160604-2-1213046	3 - Invalid PIN
2	NTH001	26/09/05	00/01/00	65 - Withdrawal Limit	0	44-160604-2-1213051	4 - Insufficient Funds
2	NTH001	26/09/05	00/01/00	61 - Balance Enquiry	0	44-160604-2-1213056	1 - OK
2	NTH001	26/09/05	00/01/00	65 - Withdrawal Limit	0	44-160604-2-1214092	4 - Insufficient Funds
2	NTH001	27/09/05	00/01/00	65 - Withdrawal Limit	0	44-160604-2-1214451	3 - Invalid PIN
2	NTH001	27/09/05	00/01/00	65 - Withdrawal Limit	0	44-160604-2-1214560	3 - Invalid PIN
2	NTH001	27/09/05	00/01/00	65 - Withdrawal Limit	0	44-160604-2-1214565	3 - Invalid PIN
1	ETH001	27/09/05	00/01/00	61 - Balance Enquiry	0	44-160604-1-1121244	1 - OK
2	NTH001	27/09/05	00/01/00	65 - Withdrawal Limit	0	44-160604-2-1214593	3 - Invalid PIN
2	NTH001	27/09/05	00/01/00	61 - Balance Enquiry	0	44-160604-2-1214660	1 - OK
2	NTH001	27/09/05	00/01/00	64 - Withdrawal	0	44-160604-2-1214807	3 - Invalid PIN

Zero_Txn_details

1	ETH001	27/09/05	00/01/00 61 - Balance Enquiry	0	44-160604-1-1121601	1 - OK
1	ETH001	27/09/05	00/01/00 61 - Balance Enquiry	0	44-160604-1-1121780	1 - OK
2	NTH001	28/09/05	00/01/00 61 - Balance Enquiry	0	44-160604-2-1215939	1 - OK
2	NTH001	28/09/05	00/01/00 61 - Balance Enquiry	0	44-160604-2-1216080	1 - OK
1	ETH001	28/09/05	00/01/00 61 - Balance Enquiry	0	44-160604-1-1122174	1 - OK
1	ETH001	28/09/05	00/01/00 65 - Withdrawal Limit	0	44-160604-1-1122239	3 - Invalid PIN
1	ETH001	28/09/05	00/01/00 65 - Withdrawal Limit	0	44-160604-1-1122311	4 - Insufficient Funds
1	ETH001	28/09/05	00/01/00 65 - Withdrawal Limit	0	44-160604-1-1122316	4 - Insufficient Funds
1	ETH001	28/09/05	00/01/00 65 - Withdrawal Limit	0	44-160604-1-1122321	3 - Invalid PIN
1	ETH001	28/09/05	00/01/00 65 - Withdrawal Limit	0	44-160604-1-1122336	4 - Insufficient Funds
2	NTH001	28/09/05	00/01/00 61 - Balance Enquiry	0	44-160604-2-1216742	1 - OK
2	NTH001	29/09/05	00/01/00 61 - Balance Enquiry	0	44-160604-2-1216931	1 - OK
2	NTH001	29/09/05	00/01/00 65 - Withdrawal Limit	0	44-160604-2-1217054	3 - Invalid PIN
2	NTH001	29/09/05	00/01/00 61 - Balance Enquiry	0	44-160604-2-1217533	1 - OK
1	ETH001	01/10/05	00/01/00 61 - Balance Enquiry	0	44-160604-1-1125666	1 - OK
2	NTH001	03/10/05	00/01/00 61 - Balance Enquiry	0	44-160604-2-1220768	1 - OK
2	NTH001	03/10/05	00/01/00 61 - Balance Enquiry	0	44-160604-2-1221020	1 - OK
1	ETH001	03/10/05	00/01/00 65 - Withdrawal Limit	0	44-160604-1-1126711	3 - Invalid PIN
1	ETH001	03/10/05	00/01/00 65 - Withdrawal Limit	0	44-160604-1-1126716	3 - Invalid PIN
2	NTH001	03/10/05	00/01/00 65 - Withdrawal Limit	0	44-160604-2-1221082	3 - Invalid PIN
2	NTH001	03/10/05	00/01/00 61 - Balance Enquiry	0	44-160604-2-1221482	1 - OK
1	ETH001	04/10/05	00/01/00 61 - Balance Enquiry	0	44-160604-1-1127972	1 - OK
2	NTH001	04/10/05	00/01/00 65 - Withdrawal Limit	0	44-160604-2-1223527	23 - Timeout
2	NTH001	04/10/05	00/01/00 65 - Withdrawal Limit	0	44-160604-2-1223527	23 - Timeout
2	NTH001	04/10/05	00/01/00 65 - Withdrawal Limit	0	44-160604-2-1223532	23 - Timeout
2	NTH001	04/10/05	00/01/00 65 - Withdrawal Limit	0	44-160604-2-1223532	23 - Timeout
2	NTH001	04/10/05	00/01/00 65 - Withdrawal Limit	0	44-160604-2-1223537	23 - Timeout
2	NTH001	04/10/05	00/01/00 65 - Withdrawal Limit	0	44-160604-2-1223537	23 - Timeout
1	ETH001	05/10/05	00/01/00 61 - Balance Enquiry	0	44-160604-1-1128684	1 - OK
2	NTH001	05/10/05	00/01/00 61 - Balance Enquiry	0	44-160604-2-1225045	1 - OK
2	NTH001	06/10/05	00/01/00 65 - Withdrawal Limit	0	44-160604-2-1225314	3 - Invalid PIN
2	NTH001	06/10/05	00/01/00 65 - Withdrawal Limit	0	44-160604-2-1225723	3 - Invalid PIN
2	NTH001	06/10/05	00/01/00 61 - Balance Enquiry	0	44-160604-2-1226228	1 - OK
2	NTH001	08/10/05	00/01/00 64 - Withdrawal	0	44-160604-2-1227873	4 - Insufficient Funds

Zero_Txn_details

2	NTH001	08/10/05	00/01/00 65 - Withdrawal Limit	0	44-160604-2-1227913	3 - Invalid PIN
2	NTH001	08/10/05	00/01/00 64 - Withdrawal	0	44-160604-2-1227960	3 - Invalid PIN
2	NTH001	10/10/05	00/01/00 65 - Withdrawal Limit	0	44-160604-2-1228514	3 - Invalid PIN
2	NTH001	10/10/05	00/01/00 65 - Withdrawal Limit	0	44-160604-2-1228686	3 - Invalid PIN
1	ETH001	10/10/05	00/01/00 61 - Balance Enquiry	0	44-160604-1-1132228	1 - OK
2	NTH001	10/10/05	00/01/00 64 - Withdrawal	0	44-160604-2-1228827	3 - Invalid PIN
2	NTH001	10/10/05	00/01/00 65 - Withdrawal Limit	0	44-160604-2-1228987	3 - Invalid PIN
2	NTH001	11/10/05	00/01/00 61 - Balance Enquiry	0	44-160604-2-1230322	1 - OK
2	NTH001	11/10/05	00/01/00 64 - Withdrawal	0	44-160604-2-1230507	4 - Insufficient Funds
2	NTH001	11/10/05	00/01/00 61 - Balance Enquiry	0	44-160604-2-1231160	1 - OK
2	NTH001	12/10/05	00/01/00 61 - Balance Enquiry	0	44-160604-2-1231650	1 - OK
1	ETH001	12/10/05	00/01/00 61 - Balance Enquiry	0	44-160604-1-1133728	1 - OK
2	NTH001	12/10/05	00/01/00 61 - Balance Enquiry	0	44-160604-2-1231819	1 - OK
2	NTH001	12/10/05	00/01/00 65 - Withdrawal Limit	0	44-160604-2-1232051	3 - Invalid PIN
1	JEV001	13/10/05	00/01/00 65 - Withdrawal Limit	0	44-160604-1-1135887	3 - Invalid PIN
2	ZAUD99	13/10/05	00/01/00 65 - Withdrawal Limit	0	44-160604-2-1232702	3 - Invalid PIN

Thomas Penny

From: Thomas Penny
Sent: 31 October 2005 11:10
To: Ballantyne John
Subject: FW: Gaerwen Fad code

Hi John

Here is the original correspondence associated with PC0127820.

Kind regards
Penny

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

From: Craig Richard
Sent: 17 October 2005 16:01
To: Moronfolu Oddette S
Cc: Pinder Brian; Sewell Peter (FEL01); Lowther Neneh
Subject: RE: Gaerwen Fad code 160604

Oddette,

the original email makes reference to an audit. To answer your question definitively I'd need to know what data they are auditing that defines a "nil transaction". Is it zero transaction values in the R or A messages? Or are they auditing data in some host database or log? This matters because for example, the counter doesn't send up an amount value in the R message for "Withdraw to limit", but that may be represented as a zero value in a log or database field. The same might be true for Change PIN and Balance Enquiry.

All banking transactions are approved on-line with the acquirer. The acquirer may decline for reasons other than incorrect PIN entry (for example a stolen/cancelled card was used). These other reasons might also cause a nil transaction.

Nil transactions could also be caused by errors in PIN Pad, counter, agents or host code depending on what constitutes a "nil transaction". This cannot be determined without access to the appropriate system logs. I understand that it is not felt to be appropriate at this stage for those logs to be examined by development staff. I'd recommend however that counter logs are harvested now before potential evidence is lost.

Regards,
Ric.

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

From: Moronfolu Oddette S
Sent: 17 October 2005 13:51
To: Craig Richard
Cc: Pinder Brian; Sewell Peter (FEL01); Lowther Neneh
Subject: FW: Gaerwen Fad code 160604

Hi Ric,

Can you have a look at this?

They really need to know if there is anything else that could have caused the nil transactions.

Many Thanks,
Oddette

31/10/05

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

From: Lowther Neneh
Sent: 17 October 2005 13:22
To: Moronfolu Oddette S
Subject: FW: Gaerwen Fad code 160604

Hi, Odette,

Could you advise us on this please.

I'm on a course tomorrow so hoping Penny would pick it up.

Kind regards,

Neneh

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

From: Pinder Brian
Sent: 14 October 2005 17:09
To: Thomas Penny; Lowther Neneh; Dunks Andy; Membery William; Sewell Peter (FEL01)
Subject: FW: Gaerwen Fad code 160604

All

Obviously this has not come our way yet, but meanwhile any thoughts comments?
I guess we just wait for an ARQ, but do we (security) have anything in our arsenal, to go back to Graham with at all?

Regds Brian

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

From: graham.c.ward@GRO
Sent: 14 October 2005 16:15
To: Fujitsu@GRO
Cc: diane.matthews@GRO; charles.leighton@GRO
Subject: Re: Gaerwen Fad code 160604

All

The e mail below from one of our investigators says it all
is there a check that can be made to ensure there are / were no serious errors on the system at this Post Office. We already have details of calls made to the helpdesk (see spreadsheet below), which do not highlight anything obvious are there general error type reports that will tell you when there is a problem with the system, which the Post Office may not necessarily be aware of, particularly in relation to the highlighted paragraph....have there been similar problems elsewhere ?
(I've heard of Tivoli event logs..... could these be relevant ?)

This case is in it's early stages, but if it were to proceed to a prosecution, we'd likely need a statement which outlines how you can confirm that there were no operating errors with this office's system. I haven't submitted an ARQ yet but can do so if you feel it's needed.

Happy to discuss if needs be

Regards

Graham

Casework Manager
Post Office Ltd Investigation Team

PO BOX 1, CROYDON, CR9 1WN

Postline: N/A, Mobile: GRO
VoiceMail: graham.c.ward@GRO

31/10/05

(Charles - can you offer your thoughts)

----- Forwarded by Graham C Ward, **GRO** on 14/10/2005 14:39 -----

Diane Matthews

To: Graham C Ward, **GRO**
14/10/2005 14:37 cc:
Subject: Re: Gaerwen Fad code 160604

Graham,

Just to clarify, the Subpostmaster has not made any calls to HSH or NBSC prior to yesterdays audit, and is now voicing his concerns over the nil transactions on card account/on line banking transactions.

I believe there are at least 2 scenarios where a nil value will be recorded. These are

If a customer places a card into the pinpad and enters an incorrect pin number, the system will decline the transaction and request the customer to remove their card. This transaction was undertaken at the branch using a Post Office card account operated by the auditor. The report was printed with a nil value showing

If a customer places a POCA card into the pinpad, enters a correct PIN and asks to withdraw cash, if there are no funds in the account, the transaction will be declined and the customer requested to remover their card. The summary would again show a nil value against the transaction

Please can you check any other possibilities of nil values on these types of transactions with Fujitsu.

Also as the Subpostmaster is blaming the system on his losses, please could we check there are no problems with the Horizon kit at the branch.

To confirm, the branch will remain closed until we are happy that the Horizon system is fully operational.

Thanks

Diane

Investigation Manager
Post Office Ltd

POL Capacity
Management Info
Sent by: Jay
O'Laogun

To: Paul Dawkins, **GRO**
cc: Andrew Harley/e/
Subject: Re: Gaerwen Fad code 160604(Document link: POL Capacity Management

Info)

14/10/2005 11:15

(See attached file: fad 160604 calls.xls)

31/10/05

This email and any attachments are confidential and intended for the addressee only. If you are not the named recipient, you must not use, disclose, reproduce, copy or distribute the contents of this communication. If you have received this in error, please contact the sender and then delete this email from your system.

Thomas Penny

From: Thomas Penny
Sent: 25 October 2005 10:24
To: Pinder Brian; Sewell Peter (FEL01)
Subject: FW: Gaerwen Fad code 160604



0506401 GW.doc

Hi

Here's a copy of Grahams request concerning Gaerwen outlet.

The 'thorough analysis' I have agreed with Graham is the analysis of all nil transactions on card account/on line banking transactions.

We need to identify now how we request the analysis from SSC. Presumably we have to use audit data for this analysis: If I down load the messagestore can we do a peak request? - if so, could we do this together so I know for future how to do it?

As you can see, I have also suggested that PO log a helpdesk call and request that the system is checked for error.

Kind regards
Penny

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

From: graham.c.ward@GRO
Sent: 25 October 2005 08:56
To: diane.matthews@GRO
Cc: paul.dawkins@GRO; Thomas Penny
Subject: RE: Gaerwen Fad code T60604

Diane

I've spoken with the Fujitsu security team and have agreed the following course of action.

Fujitsu will instigate a thorough analysis of the system at the office going back one month from the date of the audit (if we need to go back further we will do). I do not see a need to remove hardware at this point to conduct any specialist examination of the processors, particularly given the Postmaster did not report any faults with the system to the HSH. I would suggest that a call is logged with the HSH (by you or the CS&M) outlining the "alleged" fault and asking them to send an engineer to the site to conduct a test of the equipment prior to the office being re-opened. I'm sure they can also perform a few test transactions.

Any queries please shout.

Penny - please find attached the relevant ARQ

(See attached file: 0506401 GW.doc)

Regards

Graham

Casework Manager
Post Office Ltd Investigation Team

PO BOX 1, CROYDON, CR9 1WN

Postline: N/A, Mobe: GRO VoiceMail:
External Email: graham.c.ward@GRO

This email and any attachments are confidential and intended for the addressee only. If you are not the named recipient, you must not use, disclose, reproduce, copy or distribute the contents of this communication. If you have received this in error, please contact the sender and then delete this email from your system.

Thomas Penny

From: graham.c.ward@GRO
Sent: 25 October 2005 08:56
To: diane.matthews@GRO
Cc: paul.dawkins@GRO; Thomas Penny
Subject: RE: Gaerwen Fad code 160604



0506401 GW.doc

Diane

I've spoken with the Fujitsu security team and have agreed the following course of action.

Fujitsu will instigate a thorough analysis of the system at the office going back one month from the date of the audit (if we need to go back further we will do). I do not see a need to remove hardware at this point to conduct any specialist examination of the processors, particularly given the Postmaster did not report any faults with the system to the HSH. I would suggest that a call is logged with the HSH (by you or the CS&M) outlining the "alleged" fault and asking them to send an engineer to the site to conduct a test of the equipment prior to the office being re-opened. I'm sure they can also perform a few test transactions.

Any queries please shout.

Penny - please find attached the relevant ARQ

(See attached file: 0506401 GW.doc)

Regards

Graham

Casework Manager
Post Office Ltd Investigation Team

PO BOX 1, CROYDON, CR9 1WN

Postline: N/A
N/A, Mobex: GRO
External Email: graham.c.ward@GRO
VoiceMail:

This email and any attachments are confidential and intended for the addressee only. If you are not the named recipient, you must not use, disclose, reproduce, copy or distribute the contents of this communication. If you have received this in error, please contact the sender and then delete this email from your system.

BSOK audit shortage

Thomas Penny

From: graham.c.ward@GRO
Sent: 21 October 2005 08:55
To: Thomas Penny
Cc: diane.matthews@GRO
Subject: RE: Gaerwen Fad code 160604

Penny

thanks....but you've confused me!!

what is an R&A message ?
what is a host database ? (I believe the nil transactions
were identified on a transaction log)

I think it best that the system logs are examined in the first instance (do
you need an ARQ for this ?), going back to the 1 April 2005. Is it possible
for you to run a report to show 'nil' values for the transaction examples
described below, so we can see how often it has happened ?

Cheers

Graham

Thomas Penny
GRO
GRO
cc: "graham.c.ward@GRO"
Subject: RE: Gaerwen Fad code 160604
20/10/2005 17:35

Hi Graham.

As you know, nothing is ever straightforward! Here's some feedback -

The original email makes reference to an audit. To answer your question
definitively I'd need to know what data they are auditing that defines a
"nil transaction". Is it zero transaction values in the R or A messages? Or
are they auditing data in some host database or log? This matters because
for example, the counter doesn't send up an amount value in the R message
for "Withdraw to limit", but that may be represented as a zero value in a
log or database field. The same might be true for Change PIN and Balance
Enquiry.

All banking transactions are approved on-line with the acquirer. The
acquirer may decline for reasons other than incorrect PIN entry (for
example
a stolen/cancelled card was used). These other reasons might also cause a
nil transaction.

Nil transactions could also be caused by errors in PIN Pad, counter, agents
or host code depending on what constitutes a "nil transaction". This cannot
be determined without access to the appropriate system logs.

In other words, we need to check the system logs. How would you like to
proceed?

Kind regards
Penny

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

From: graham.c.ward@**GRO**
[mailto:graham.c.ward@**GRO**]
Sent: 14 October 2005 16:15
To: Fujitsu@**GRO**
Cc: diane.matthews@**GRO**; charles.leighton@**GRO**
Subject: Re: Gaerwen Fad code 160604

All
The e mail below from one of our investigators says it all
is there a check that can be made to ensure there are / were no serious
errors on the system at this Post Office. We already have details of calls
made to the helpdesk (see spreadsheet below), which do not highlight
anything obvious are there general error type reports that will
tell you when there is a problem with the system, which the Post Office may
not necessarily be aware of, particularly in relation to the highlighted
paragraph....have there been similar problems elsewhere ?
(I've heard of Tivoli event logs..... could these be relevant ?)

This case is in it's early stages, but if it were to proceed to a
prosecution, we'd likely need a statement which outlines how you can
confirm that there were no operating errors with this office's system. I
haven't submitted an ARQ yet but can do so if you feel it's needed.

Happy to discuss if needs be

Regards

Graham

Casework Manager
Post Office Ltd Investigation Team

PO BOX 1, CROYDON, CR9 1WN

Postline: N/A
N/A, Mobex: **GRO** 227, VoiceMail:
External Email: graham.c.ward@**GRO** uk

(Charles - can you offer your thoughts)

----- Forwarded by Graham C Ward@**GRO** on 14/10/2005 14:39 -----

Diane Matthews

To: Graham C
Ward/e/POSTOFFICE@**GRO** E
14/10/2005 14:37 cc:

Subject: Re: Gaerwen Fad

code
160604

Graham,

Just to clarify, the Subpostmaster has not made any calls to HSH or NBSC
prior to yesterdays audit, and is now voicing his concerns over the nil
transactions on card account/on line banking transactions.

I believe there are at least 2 scenarios where a nil value will be
recorded. These are

If a customer places a card into the pinpad and enters an incorrect pin
number, the system will decline the transaction and request the customer
to remove their card. This transaction was undertaken at the branch
using a Post Office card account operated by the auditor. The report was
printed with a nil value showing

If a customer places a POCA card into the pinpad, enters a correct PIN
and asks to withdraw cash, if there are no funds in the account, the
transaction will be declined and the customer requested to remove their
card. The summary would again show a nil value against the transaction

Please can you check any other possibilities of nil values on these types of transactions with Fujitsu.

Also as the Subpostmaster is blaming the system on his losses, please could we check there are no problems with the Horizon kit at the branch.

To confirm, the branch will remain closed until we are happy that the Horizon system is fully operational.

Thanks

Diane

Investigation Manager
Post Office Ltd

POL Capacity

Management Info To: Paul
Dawkins/ GRO
Sent by: Jay cc: Andrew
Harley/e/f GRO
O'Laogun Subject: Re: Gaerwen Fad
code
160604(Document link: POL Capacity Management Info)

14/10/2005 11:15

(See attached file: fad 160604 calls.xls)

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Thomas Penny

From: Pinder Brian
Sent: 17 October 2005 17:01
To: Moronfolu Oddette S
Cc: Sewell Peter (FEL01); Lowther Neneh; Thomas
Subject: RE: Gaerwen Fad code 160604

7302 3363

Thanks and agreed lets leave it at that.

Brian

From: Moronfolu Oddette S
Sent: 17 October 2005 16:59
To: Pinder Brian
Cc: Sewell Peter (FEL01); Lowther Neneh; Thomas Penny
Subject: RE: Gaerwen Fad code 160604

Brain,
We have nothing to go back to Graham with unless a call is raised to investigate. Which Ric suggests happens sooner rather than later.
Hope this clarifies.
Régards,
Oddette

From: Pinder Brian
Sent: 17 October 2005 16:57
To: Moronfolu Oddette S
Cc: Sewell Peter (FEL01); Lowther Neneh; Thomas Penny
Subject: RE: Gaerwen Fad code 160604

Oddette

Thanks for your input here and I note Richards reply but without wanting to cause any further unnecessary work (on our part) have we exhausted all reasonable avenues of enquiry on this.
Grahams initial email last para states

This case is in it's early stages, but if it were to proceed to a prosecution, we'd likely need a statement which outlines how you can confirm that there were no operating errors with this office's system. I haven't submitted an ARQ yet but can do so if you feel it's needed.

Do we need to follow this up elsewhere or can we leave it at that, is there anything to go back to Graham with?

Please advise

Regds Brian

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

From: Craig Richard
Sent: 17 October 2005 16:01
To: Moronfolu Oddette S
Cc: Pinder Brian; Sewell Peter (FEL01); Lowther Neneh
Subject: RE: Gaerwen Fad code 160604

Oddette,

19/10/05

the original email makes reference to an audit. To answer your question definitively I'd need to know what data they are auditing that defines a "nil transaction". Is it zero transaction values in the R or A messages? Or are they auditing data in some host database or log? This matters because for example, the counter doesn't send up an amount value in the R message for "Withdraw to limit", but that may be represented as a zero value in a log or database field. The same might be true for Change PIN and Balance Enquiry.

All banking transactions are approved on-line with the acquirer. The acquirer may decline for reasons other than incorrect PIN entry (for example a stolen/cancelled card was used). These other reasons might also cause a nil transaction.

Nil transactions could also be caused by errors in PIN Pad, counter, agents or host code depending on what constitutes a "nil transaction". This cannot be determined without access to the appropriate system logs. I understand that it is not felt to be appropriate at this stage for those logs to be examined by development staff. I'd recommend however that counter logs are harvested now before potential evidence is lost.

Regards,
Ric.

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

From: Moronfolu Oddette S
Sent: 17 October 2005 13:51
To: Craig Richard
Cc: Pinder Brian; Sewell Peter (FEL01); Lowther Neneh
Subject: FW: Gaerwen Fad code 160604

Hi Ric,

Can you have a look at this?

They really need to know if there is anything else that could have caused the nil transactions:

Many Thanks,
Oddette

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

From: Lowther Neneh
Sent: 17 October 2005 13:22
To: Moronfolu Oddette S
Subject: FW: Gaerwen Fad code 160604

Hi, Odette,

Could you advise us on this please.

I'm on a course tomorrow so hoping Penny would pick it up.

Kind regards,

Neneh

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

From: Pinder Brian
Sent: 14 October 2005 17:09
To: Thomas Penny; Lowther Neneh; Dunks Andy; Membery William; Sewell Peter (FEL01)
Subject: FW: Gaerwen Fad code 160604

All

Obviously this has not come our way yet, but meanwhile any thoughts comments?
I guess we just wait for an ARQ, but do we (security) have anything in our arsenal, to go back to Graham with at all?

Regds Brian

19/10/05

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

From: graham.c.ward@postoffice.co.uk [GRO]
Sent: 14 October 2005 16:15
To: Fujitsu@postoffice.co.uk [GRO]
Cc: diane.matthews@postoffice.co.uk [GRO]; charles.leighton@postoffice.co.uk [GRO]
Subject: Re: Gaerwen Fad code T60604

All

The e mail below from one of our investigators says it all
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(I've heard of Tivoli event logs..... could these be relevant ?)

This case is in it's early stages, but if it were to proceed to a prosecution, we'd likely need a statement which outlines how you can confirm that there were no operating errors with this office's system. I haven't submitted an ARQ yet but can do so if you feel it's needed.

Happy to discuss if needs be

Regards

Graham

Casework Manager
Post Office Ltd Investigation Team

PO BOX 1, CROYDON, CR9 1WN

Postline: N/A, STD Phone: [GRO] VoiceMail:
N/A, Mobex: [GRO] External Email: graham.c.ward@postoffice.co.uk [GRO]

(Charles - can you offer your thoughts)

----- Forwarded by Graham C Ward [GRO] on 14/10/2005 14:39 -----

Diane Matthews
To: Graham C Ward@postoffice.co.uk [GRO]
14/10/2005 14:37 cc:
Subject: Re: Gaerwen Fad code 160604

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To confirm, the branch will remain closed until we are happy that the Horizon system is fully operational.

Thanks

Diane

Investigation Manager
Post Office Ltd

POL Capacity
Management Info To: Paul Dawkins/
Sent by: Jay cc: Andrew Harley/
O'Laogun Subject: Re: Gaerwen Fad code 160604(Document link: POL Capacity Management
Info)

14/10/2005 11:15

(See attached file: fad 160604 calls.xls)

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Thomas Penny

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Sent: 14 October 2005 16:15
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Cc: diane.matthews@ [GRO]; charles.leighton@ [GRO]
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fad 160604 calls.xls

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Regards

Graham

Casework Manager
Post Office Ltd Investigation Team

PO BOX 1, CROYDON, CR9 1WN

Postline: N/A, STD Phone: [GRO] VoiceMail:
N/A, Mobex: [GRO]
External Email: graham.c.ward@ [GRO]

(Charles - can you offer your thoughts)

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Diane

Investigation Manager
Post Office Ltd

POL Capacity Management Info
Sent by: Jay O'Laogun
Management Info

To: Paul Dawkins/**GRO**
cc: Andrew Harley/e/**GRO**
Subject: Re: Gaerwen Fad code 160604 (Document link: POL Capacity Management Info)

14/10/2005 11:15

(See attached file: fad 160604 calls.xls)

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FAD 160604

Incident ID	Office Name	Client	Activity	Sub Activity	Brief Description	Detailed Description	Date Taken	FAD Code
H14079589	Gaerwen		System Problems	AP Recovery Screen	AP RECOVERY	E - 0110 WHAT IS THE PROCEEDURE	02/07/2005	160604
H14112906	Gaerwen	Parcelforce	Inland Guaranteed Services	Service Documentation & Labels	30 PARCELFORCE	PM WANTED TO KNOW HOW HE CHARGES FOR CONSIGNMENTS INLAND	19/07/2005	160604
H14165682	Gaerwen		Telephone Numbers	Royal Mail	MON Royal Mail National	PM WANTED TO KNOW WHERE AND HOW MUCH FOR PREPAID 2ND CLASS ENVELOPES ARE?	12/08/2005	160604
H14178328	Gaerwen	Administration	Contact AIO/SAM	Office	Page AIO	COULD SOMEONE CALL PM GIVING HIM AN UPDATE ON THE SALE OF THE OFFICE	19/08/2005	160604
H14206305	Gaerwen	Administration	Contact AIO/SAM	Office	Page AIO	CAN PM HAVE A RING REGARDING SALE OF OFFICE UPDATE	01/09/2005	160604
H14304119	Gaerwen	Administration	Auditor Visit	Notification Process	AUDIT NOTIFICATION	AUDIT NOTIFICATION	13/10/2005	160604
H14304226	Gaerwen	Administration	Unplanned Closure	Closure - Audit	REOPEN	CLOSED DUE TO AUDIT BY MR RAMARD No 207	13/10/2005	160604
H14305012	Gaerwen	Horizon/Remedy	OSP Request from Other Staff	Auditor request	OSP	ALISON EDWARDS - AUDITOR	13/10/2005	160604
H14305314	Gaerwen	Administration	Unplanned Closure	Reopenin g - Tier 1	OFFICE OPEN	OFFICE IS NOW OPEN	13/10/2005	160604

H2173710 1	Gaerwen		Reversals	Remittance Reversal	REM REVERSAL.	HOW TO REVERSE A REM.	06/04/200 5	160604
H2178895 5	Gaerwen	Parcelfor ce	Inland Guaranteed Services	Examination Papers	EXAM PAPERS	PM WANTED COUNTER PROCEDURE FOR EXAM PAPERS	27/05/200 5	160604
H2188855 4	Gaerwen	Administra tion	Contact AIO/SAM	Office	PAGE AIO	PM NEEDS TO DISCUSS SALE OF OFFICE URGENTLY AS HE IS DUE TO FINISH ON TUES 04/10 AND HAS NO IDEA WHAT IS HAPPENING	30/09/200 5	160604
H2188877 0	Gaerwen	All Branches	Go Live Dates	Go Live Dates	BRANCH TRADING	PM WANTS TO KNOW WHEN THIS OFFICE WILL BE BRANCH TRADING AND WHAT GROUP AS SHE HAS RECEIVED NO INFO, I HAVE CHECKED THE GROUPS ON THE I DRIVE SPREADSHEET AND THIS OFFICE IS NOT LISTED AT ALL, PLS ADV, ***SORRY LOGGED INCORRECT OFFICE, PLS IGNORE***	30/09/200 5	160604
H2190361 2	Gaerwen	On-line Banking	Accounting and Despatch	Accounting and Despatch	5HRS ON-LINE- BANKING	SOME ON-LINE-BANKING PIN WITHDRAWLS ARE ZERO VALUE ON THE ON LINE BANKING REPORT BY PIN AND PM WANTS SOMEONE TO EXPLAIN THIS	13/10/200 5	160604