



Information Rights Team
Post Office Limited
Ground Floor
Finsbury Dials
20 Finsbury Street
London EC2Y 9AQ

Your reference:
Our reference: IR2021/00762

C A James

request-780762-571f23d1@whatdotheyknow.com

5 October 2021

Dear C A James,

Internal Review under the Freedom of Information Act IR2021/00762

I am writing in response to your request for an Internal Review of Post Office Limited's ("**Post Office**") handling of your recent request for information under the Freedom of Information Act 2000 ("**FOIA**").

In your original request for recorded information under Ref: FOI2021/00725 received by Post Office on 10/08/21 you requested the following information:

"Until recently I was able to pay my Post Office Credit Card (Bank of Ireland) monthly account at my local Post Office. This card has now been withdrawn and the Post Office (Capital One) card, promoted by Post Office, which I have obtained to replace the Bank of Ireland card, cannot be paid at a Post Office.

**1 Which credit cards CAN I pay at a Post Office ?
2 If you know, which of them charge no fees?"**

On the 23/08/21, you contacted Post Office to request an Internal Review of its response sent to you on 18/08/21.

In line with the requirements of the FOIA and the associated Code of Practice, we have carried out an internal review of your request for information and the way your request has been handled by the Information Rights Team in accordance with the Act.

The Post Office Review Panel has reviewed the handling of your request and considered each point you raised which I have set out below:

The Post Office response of 18th August does not tell me what I have asked, it also contains facts I know to be untrue.

1 'the Post Office does not hold the information you have requested'. It does; when I take a credit card payment to any of my local Post Offices the counter clerk tells me without hesitation whether it is an account I can pay at the Post Office, or one I cannot. Where does the clerk get this information if not from the Post Office?

Post Office holds a record of which bar code types are accepted in branch, which are supplied to Post Office by its clients as part of its Bill Payment service. Our clients do not share with us which companies are associated with the bar codes so it is not possible to

tell you whether any are credit card companies. It is only when a customer presents their bill at the counter and it is scanned that we can confirm if that bill can be settled in branch. It is possible that some clerks will recognise certain bills and know whether they can be paid but that information is not recorded by Post Office.

We cannot provide a list of these bar code types as they have been provided to Post Office in confidence and are therefore exempt from disclosure under S41 of FOIA. This section provides an absolute exemption where the information requested was obtained by a public authority from another person and disclosure of the information to the public would constitute a breach of a duty of confidence actionable by the person from whom it was obtained. A duty of confidence will arise when one person is provided with information by another in the expectation that the information will only be used or disclosed in accordance with the wishes of the confider. Post Office has concluded that the bar code types were obtained by Post Office from another person and its disclosure to the public would constitute an actionable breach of confidence.

2 Also Untrue. Though I cannot pay my Post Office (Capital One) account at a Post Office, I can pay my JaJa finance card account. Obviously and not for the first time Post Office do not know (or do not want to know) how their internal systems, including Horizon, work.

We are able to confirm that Ja Ja Credit Card Bill Payments can be paid at Post Office counters via Allpay, however customers have to request a bill payment slip from JaJa to enable them to do this. As advised in our original response, we hope to provide an over the counter bill payments service for the Post Office Capital One card later this year.

Post Office itself does not apply a charge at the counter for any bill payment transactions but it is possible that individual card providers may levy a charge on the card-holder for using Post Office. Individual card-holders would need to refer to their provider for more information.

3 The above responses contradict one another. If Post Office does not hold the information I have requested, i.e. which Credit Cards I can pay at a Post Office, how can it claim to know, incorrectly as it happens, that the answer is 'none' ('we do not have any Credit Card clients')

Post Office does not hold any Bill Payments contracts with any card providers. It is possible that Bill Payment resellers have card providers as clients but as advised in 1) above, Post Office does not know the identity of those clients.

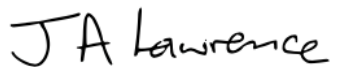
It ought also to look at the unhelpful response by Customer Services to my earlier Enquiry CRM:0036716763. If Customer Services knew (or believed) that Post Office did not have any Credit Card clients, what did they suggest that I enquired (endlessly and unsuccessfully) of individual Credit Card providers to discover whether or not they allowed payments at a Post Office? Determined to waste my time and effort, or just too lazy to care?

The above question does not fall within scope of an FOI request, and therefore has not been addressed as part of the Internal Review, however we have passed your comments onto the Customer Care team.

I trust that this now satisfies your request. In the event that you remain unhappy with the handling of this request, you also have a right to appeal to the Information Commissioner who can be contacted at the address below:

Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire SK9 5AF
Telephone: 0303 123 1113
<https://ico.org.uk>

Yours sincerely,

A handwritten signature in black ink that reads "JA Lawrence". The signature is written in a cursive style, with the first letters of the first and last names being capitalized and prominent. A vertical line is drawn to the right of the signature.

Jackie Lawrence
Information Rights Team
information.rights@postoffice.co.uk
<http://corporate.postoffice.co.uk/secure-corporate/about-us/access-to-information/>

Post Office Limited is committed to protecting your privacy, information about how we do this can be found on our website at www.postoffice.co.uk/privacy