

PIR - Connectivity issues with Ignite Travel Bureau Stores

M&S Digital&Tech *Post Incident Review*



Incident/Problem Reference: 90716711/PBI000000072394

Incident Date: 09/04/2025

PIR Date: 10/04/2025

Author: Rehan Siddiqui

Attendees:

Fenwick, Christopher ; Marwaha, Vivek ; Ramasamy, Valliammai ; Priyabrata Sahu ; DL - M&S Incident Management ; james.baxter@eurochange.co.uk; johnny.oliver@eurochange.co.uk; Manish@eurochange.co.uk; Baldwin, Nick; Michael Paul ; Shelton, Daniel; Daniel Burton

Technical Owner:  **Marwaha, Vivek**

1. Incident Summary :

 *Provide a concise overview of the incident with brief update on issue, impact, root cause and resolution.*

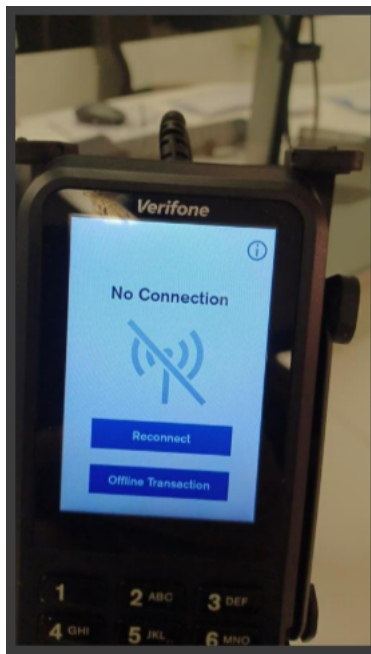
On 10th April store colleagues reported that customers were unable to exchange currency using their credit / debit cards across 47 Travel Bureau stores between 10:30 and 12:00. However as a workaround, customers were able to use cash. The initial root cause was attributed to an issue with Verifone's POS cloud. We await a detailed root cause and recovery statement from Verifone.

2. Incident Chronology :

 *Include a record of the data/time of key events. e.g. "07:36 Incident started, notified by ..." **keep fact based**".*

10:10 Chris Fenwick stated that the issue in Marble Arch started

10:35 Calls started coming into the desk stating that



Eurochange manage the relationship with Verifone.

11:20 10 calls received till now to M&S Service Desk , 20 calls received for Brand stores. Ignite Travel Money is implemented at 47 stores. 8 stores would be moved to Eurochange by 1 PM.. 20 calls made to the Ignite Brach support which the first port of call to colleagues

11:29 M&S Bank to Eurochange - in total 55 stores by 1 PM

11:35 Agreed that Valli will send the MIM comms after some contention on the decision as to which area should send the comms.

11:40 We have been advised that the issue is with Verifone's POS cloud and that they are applying a fix.

11:46 In the last 5 minutes we had 14 payments have been successful. One failed. Manish Varsani joined the call - Eurochange application manager. Manish is saying that the service seems more stable since 11:30.

11:48 Chris says that Retail Ops are engaged and are sending comms to stores - on hold. Valli will be sending the D&T MIM comms.

12:05 Michael Staples from Senior Technical Account Manager Verifone is saying that the issue is now resolved and that stores may need to press reconnect. We can therefore use 12pm as assumed resolution time for now.

12:10 In Marble Arch store - Chris Fenwick pressed reconnect and they both reconnected. We sent two transactions on both peds - T1 and T2 - Verifone P630.

12:12 Chris is saying there is also an ongoing issue outside of this MIM which has a failures rate of 0.7%. We need to ignore these for the context of this issue.

12:15 James confirmed that St. Albans transactions were successful on both PED's

12:19 Ealing Broadway successful

12:24 Westfield White City confirmed success

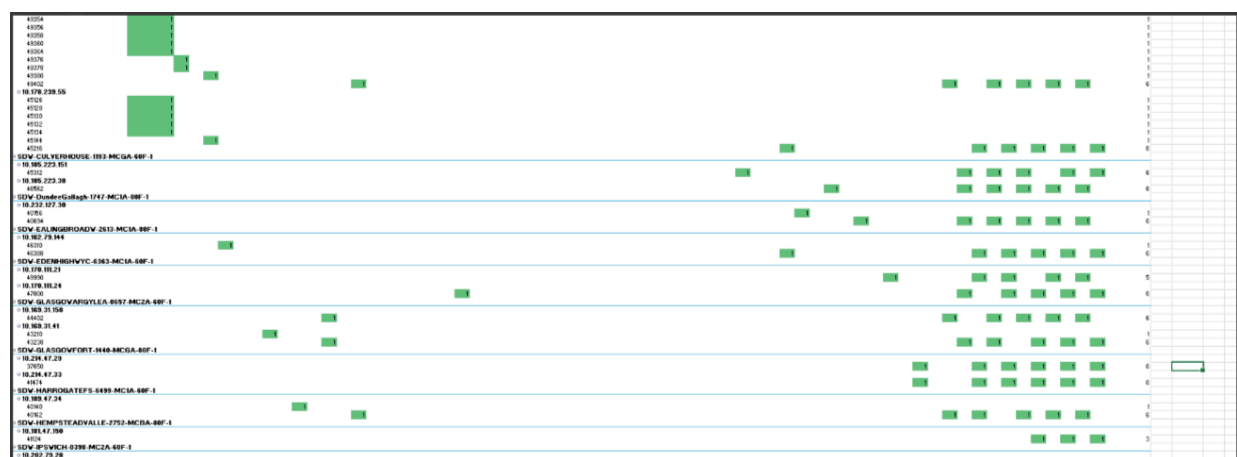
12:25 Since 12pm there have been two failures with the error and 58 successes

12:34 Watford store till one successful, till two in a looping state - will reboot.

110 %

Results Messages

hr	Status	(No column name)
1	8	failure 7
2	8	success 11
3	9	failure 36
4	9	success 32
5	10	failure 120
6	10	success 24
7	11	failure 56
8	11	success 104
9	12	failure 1
10	12	success 4



3. Incident Resolution

👉 *The actions taken to restore services and mitigate impact.*

No further evidence provided by Verifone at the time of writing however we have actions assigned to obtain further detail.

4. Root Cause

👉 Refers to the fundamental reason (s) why an incident occurred including problem description, analysis techniques, contributing factors, evidence with concise root cause statements

We have been advised that the issue is with Verifone's POS cloud and we have actions assigned to obtain further detail

5. Findings

👉 Refer to the key insights and conclusions drawn from the incident analysis - what went well/what went wrong highlighting gaps, failures, or inefficiencies.

5.1. Observability –

👉 *Evaluating monitoring, logging, and alerting effectiveness in detecting the incident.*

Eurochange confirmed in the PIR that Verifone indicated the issue was also impacting other customers. Currently, we do not have proactive alerting in place on our side and an action has been assigned to review further possibilities. We will be asking Verifone whether they had any alerts triggered and if so, whether their communication with M&S could have been improved.

In parallel, we are assessing the feasibility of implementing an alerting mechanism within the M&S network, through which the solution is routed. This would monitor for drops in traffic or session counts, enabling proactive detection of similar issues in the future.

5.2. Technical Challenges -

As the overall functionality of the Travel Bureau solution is owned by Verifone, M&S currently lacks the capability for proactive detection or alerting related to this service. Therefore, until the root cause is identified, we will schedule a call with Verifone to understand the issue from their side and explore potential technical improvements—such as implementing a disaster recovery (DR) or failover option in the event of disruptions in their POS cloud solutions.

5.3 MIM involvement & impact assessment -

👉 *Timely engagement of MIM and analysing the impact on business operations based on top 10 business processes*

Our ability to assess the impact would have been improved with targeted alerting, which is not currently in place.

Coordination through MIM and vendor engagement was effective and well-managed.

5.4. Incident handling/ stakeholder management –

As the Travel Bureau solution is owned by Verifone who are managed through Eurochange, there has been no involvement from internal M&S product teams in managing this solution. Currently, the solution operates under a project model and is not yet transitioned into a support model.

Once the solution moves into the support phase, discussions will need to be initiated to identify a dedicated product team within M&S. This will help improve incident management going forward and ensure a more streamlined and effective engagement with the supplier—Verifone, via Eurochange.

5.5. Business Communication –

👉 *Clear, concise & timely communication to stakeholders, focusing on business impact and recovery actions.*

MIM communications were delayed due to uncertainty over which portfolio takes ownership of Travel Bureaus. Further discussion is needed with product owners and leadership to clarify ownership, as this currently sits with Customer Engagement.

5.6. Supplier Engagement –

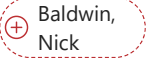
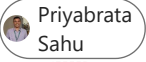

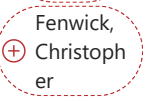

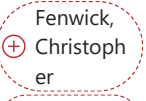


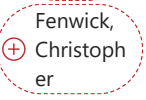
👉 *Assessing the responsiveness and support provided by external vendors and internal product teams.*


Vendor engagement was effective, with timely and helpful representation from Eurochange, who manage our relationship with Verifone. Verifone advised that they do not participate in incident calls with other customers due to a contractual obligation with Barclays.

Mitigation Actions:

👉 *Agree actions for each of the findings to prevent recurrence, strengthen system reliability & stability, and improve response efficiency for future incidents*

	≡ Action	≡ Owner	📅 Due Date	≡ Remarks	🏷️ Action Category
1	Root cause and resolution details pending from Verifone, we will also ascertain what are their SLA's with regards to root cause	James Baxter	Thu, Apr 24, 2...		
2	Ask Verifone whether they have alerting in place for this type of issue, and if so, whether their alerts were triggered. Could communication with M&S have been improved in that case? Additionally, what is their formal communication process, and who is included in their agreed distribution list?	James Baxter	Thu, Apr 24, 2...		Problem Identification & Alerting

3	Review and propose internal alerting via the network for issues relating to Travel Bureau connectivity to PED's		Thu, Apr 24, 2...		
4	MIM communications were delayed due to uncertainty over which portfolio takes ownership of Travel Bureaus. Further discussion is needed with product owners and leadership to clarify ownership, as this currently sits with Customer Engagement. The agreed distribution list should also be provided for comms.	  	Thu, Apr 24, 2...	11-04: Meeting scheduled for 14th April with Heads of Financial Services Tec team	Incident Handling/ Stakeholder Management
5	Create a comms template for travel bureaus similar to the one we have for have one for Worldline credit card issues.	  	Thu, Apr 17, 2...		Business Communication
6	Define the financial impact of this issue, given that all PEDs were offline. We have visibility of the number of failed card transactions during the affected period and can use the Average Transaction Value (ATV) to estimate the potential revenue loss. Additionally, gather data on customer complaints to assess the broader impact.	  James Baxter	Fri, Apr 11, 2025		Impact assessment

Please refer to  Major_ Significant and Key Incident Tracker v1.0.xlsx for progress updates on Mitigations

<Mandatory participants: Put it in the meeting invite. >

Technical Details and Useful Documents: