[redacted]

Date
21 October 2025

Post Office
100 Wood Street
London EC2V 7ER

Your Ref:

Classification:
Public

Dear [redacted],

Freedom of Information Request – FOI2025/00627

We are writing in response to your email received by Post Office Limited ("**Post Office**") on 1 September 2025, which has been dealt with under the terms of the Freedom of Information Act 2000 ("**FOIA**").

In your email, you have requested the information shown verbatim in bold below:

"**1. The current policy/guidance that sets retailer eligibility and any sector exclusions for Payzone terminals (including vape retailers), with approval date and policy owner.**

2. The network planning / proximity criteria used when assessing new Payzone sites relative to existing Payzone and Post Office locations (distance thresholds, how distance is measured, and any exception rules).

3. Any sales screening guidance on when/how applications are filtered by sector and proximity before a sales representative engages.

If any exemptions are applied (e.g., s43 commercial interests), please release the disclosable parts, and provide the public-interest test and reasoning."

We can confirm that Post Office does hold the information you have requested which is held within our Onboarding & Credit Policy in relation to parts 2 and 3. In response to part 1, Payzone prioritises convenience retail shops. Whilst we occasionally make exceptions (e.g., mobile phone stores or mixed-use

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vape/convenience shops), standalone vape shops, butchers, clothing stores, and pubs are generally not aligned with our onboarding strategy.

The information requested to the policy date and owner and parts 2 and 3 of your request, is contained within our Onboarding & Credit Policy and it is being withheld under the exemption in section 43(1) and 43(2) of the FOIA, which relates to a trade secret and information that would, or would be likely to, prejudice the commercial interests of any person including the public authority holding it. In applying this exemption, we have had to balance the public interest in withholding the information against the public interest in disclosure.

We recognise that there is a public interest in disclosing the guidelines for becoming a Payzone retailer, including the onboarding process, credit check procedures, use of the Delphi score (a proprietary commercial credit score developed by Experian), and criteria for requiring a bond payment. Disclosure could help the public understand how Post Office assesses suitability, contributing to transparency.

However, disclosure would not be in the public interest if it undermines Post Office's ability to operate fairly in a competitive marketplace. The saturation thresholds (network planning/proximity criteria) used to protect existing Payzone retailers and postmasters, ensure sufficient business potential before approving new locations. Revealing these thresholds and onboarding criteria could allow third-party competitors to:

- Identify locations where Post Office may benefit from a new retailer and target them for their own bill payment services.
- Gain an unfair advantage in future tenders by understanding Post Office's commercial offer.
- Exploit internal processes to manipulate application outcomes.

Disclosure could also prejudice the commercial interests of individual postmasters and Payzone retailers, upon whom Post Office relies on to deliver services. We also consider the onboarding process, saturation guidelines, and bond limits to be trade secrets. Their release would hinder Post Office's ability to maintain a viable network of stores and branches offering bill payment services, ultimately affecting the commercial success of the business and its service providers.

The latest Onboarding Process and & Credit Policy was approved by Payzone on 06 November 2023 and has since been expanded to reflect a more principle-based and strategic approach. The document does not hold a name or policy owner.
Further general information about becoming a Payzone retailer is available at: https://www.payzone.co.uk/retailers/

If you are dissatisfied with the handling of this response, you do have a right to request an internal review. You can do this by writing to the address above within 40 working days of receipt of this response stating your reasons for your internal review request or alternatively, by emailing information.rights@postoffice.co.uk.

If, having requested an internal review by Post Office, you are still not satisfied with our response you also have a right of appeal to the Information Commissioner at:

Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire SK9 5AF

0303 123 1113
www.ico.org.uk/foicomplaints

Yours sincerely,

Information Rights Team
information.rights@postoffice.co.uk
https://corporate.postoffice.co.uk/en/governance/access-to-information/access-to-information/

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