

THE POSTCODE ADDRESS FILE ADVISORY BOARD (PAB)

Minutes of meeting held at 13:00 on 16 April 2026

At the offices of Experian, 6th Floor, 80 Victoria Street, London, SW1E 5JL

And by video conference

Present

Ian Beesley	Chairman
Richard Hartland	Data8
Paul Cresswell	Experian
Nick Chapallaz	GeoPlace
Mike Waldon	Hopewiser
Ron Wilkinson	Improvement Service, Scotland
Paul Brough	Mail Users' Association
Vicky Groombridge	Sagacity

In attendance

Ian Evans (items 3-12)	AMU
Alasdair MacHardy (items 3-12)	AMU
Anna Malley (item 3.1)	Royal Mail Group Out of Home Director

Attending by video link

Stuart Watt	GB Group
Jen Rufus	Mail Competition Forum
Neil Haydock	Whistl UK
Tim Cable (commencement of item 3)	Royal Mail Group

Apologies

Rob Parker	CACI
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Secretariat

Paul Roberts

1. New PAB Members

The Chairman welcomed Mike Waldon, MD of Hopewiser, and Jen Rufus, representing the Mail Competition Forum, to their first PAB meeting.

2. PAB members' restricted session

2.1 PAF pricing (PAB(26)12)

The Board reviewed a paper from the Chairman with further proposals for the PAB input to the annual AMU/ RM PAF pricing process. Following discussion, the Board agreed a PAB recommendation to be submitted to the AMU following the meeting, emphasizing its view of the acceptable range of price increases for the forthcoming year, and the importance of linking initiatives directed at high data quality and cost management to any proposed price increase.

2.2 RM Locker Banks

The joint PAB/ AMU working group on the possible listing of locker banks on PAF had held a first meeting and further work was under way.

ACTION: THE CHAIRMAN to write to Ofcom to seek clarity on the regulatory definition of a Delivery Point and whether Royal Mail locker banks fall within the scope of the USO.

2.3 The Royal Mail letters business

3 Market Developments

Following the restricted session, the Board welcomed Tim Cable, RM Retail Letters Director, who gave a brief update on commercial developments within the RM letters business, including on the trials of how the agreed changes to the USO would be implemented.

3.1 Locker Banks

Anna Malley, RM Out of Home Director, gave a presentation on the accelerating rollout of locker banks by Royal Mail and answered questions. From a standing start 18 months ago, Royal Mail was pursuing an aggressive growth strategy in response to the rapid growth of locker banks in the parcels market.

3.2 PAF Licence Renewals

The AMU presented information on customer retention for PAF licences. Revenue was fairly static in 2025/26 versus 2024/25. End user numbers continued to reduce, but at a much slower pace than in the preceding year, perhaps indicating that end user numbers were levelling out. Customer retention and acquisition would be a high AMU priority for 2026/27.

ACTION: THE BOARD invited the AMU to present an updated analysis as more information became available.

3.3 PAF Pricing for 2026/27

The AMU confirmed that updated PAF pricing would be published by 30 June, for implementation from 1 October. The Board advised it had discussed pricing, quality and cost in the restricted session and would be advising the AMU further, amplifying its call for restraint in pricing of 6 February.

Action: THE BOARD requested that any response to the PAB's input on pricing or updating following pricing modelling be made available as soon as possible.

4 AMU Engagement with RM Operations

4.1 Delivery Office (DO) Performance

The AMU reported that, as at March 2026, the number of offices in the 'platinum' reporting category had continued to increase whilst the number in the 'red' category continued to decrease.

The AMU also advised that Walk Validation had been added to the 'vital few' performance measures for DOs for 2026/27.

4.2 DO reported changes versus expected levels of reported changes

The AMU advised they were continuing to work on building a strong measure of the expected volume of changes to be reported by DOs, including multiple variables to enable appropriate performance targeting for individual offices.

THE BOARD drew attention to its recommendation that such measures be included in the new SLA being developed between the AMU and RM Operations, and stressed the need for rapid progress in this area.

ACTION: THE BOARD agreed to return to this subject at its next meeting in the light of its forthcoming assessment of the AMU response to the draft SLA it had tabled in late 2024.

4.3 Sources of PAF Changes

The AMU reported that it would shortly be in position to suggest changes to the Salesforce recording system which should enable better identification of where reports of changes needed to PAF entries had originated.

THE BOARD suggested that, as charges from RM Operations comprised the bulk of AMU costs, pressure should be kept on the scope for greater efficiency in updating PAF entries.

4.4 USO Trial

The AMU advised that across the trial offices, the level of reported PAF changes was up by 5% on a like-for-like basis. However, there was significant variance between individual offices.

THE BOARD recommended that further communication and training on the importance of PAF accuracy be included for DOs as the new USO requirements are implemented over the coming months.

Separately, Jen Rufus and Paul Brough advised that the MCF and MUA would shortly be receiving a USO delivery quality improvement plan from Royal Mail.

THE BOARD hoped that the MCF and/or MUA would share the plans so that it could identify any PAF-related items.

5 RM/ AMU SLA

5.1 SLA Timetable

The AMU had provided a response to the PAB-suggested SLA, but the Board had not yet had time to review this given it was received just prior to the PAB meeting.

The AMU also reported that it would be meeting with RM Operations on 22 April to go through content for the new SLA.

A further meeting of the PAB SLA Working Group was agreed as soon as is practicable, to enable the AMU response to be considered in detail and further input to the AMU developed if necessary.

ACTION: THE SECRETARY to convene an SLA Working Group meeting within two weeks following the PAB meeting.

6 RM Operations Membership of PAB

RM Operations Director, Ricky McAulay, was due to send a nomination to the PAB Chairman regarding RM Ops representation on the PAB.

ACTION: THE CHAIRMAN and AMU to promulgate an agreed specification of the role of the RM Ops member on the Board.

7 Audit and Investigation

7.1 GRC-DQM reporting Q40 & Q41

The AMU reported on Q40 and Q41 audits by GRC. A higher than normal percentage of 'not found' addresses had been identified during the Q41 audit and the AMU confirmed that they were working with GRC and the relevant Delivery Office area teams on quality improvement plans which would also include capture of business name changes which, although not required to enable mail delivery in most cases, were important for PAF quality and wholesale mail customers.

THE BOARD asked the AMU to confirm how GRC recorded an address if the business name was different than that listed on PAF. It further commented that the unexpectedly high overall percentage of 'not found' addresses across numerous quarters could bring into question the quality of the GRC audits themselves and asked the AMU to discuss this with GRC as soon as possible.

8 Salesforce Update

The AMU reported that the backlog of enquiries versus the targeted SLA continued to reduce and was now close to hitting the SLA target in the coming weeks. This would then enable the AMU to focus on improved management information on the sources of changes required to PAF entries.

The AMU advised that an important learning point from the recent implementation of Salesforce was to put in place the means of ensuring that there was appropriate attention given to the likely effects on the management of PAF sources of information during the testing of new or amended systems.

9 AMU Risk Register & Product Development

THE BOARD repeated previous requests to view the current AMU risk register and product development plans.

10 PAF intellectual property

The AMU updated the Board that, following the outcomes of the recent Court case, improved seeding would be introduced into PAF data. THE BOARD commended the recent action to enforce adherence to licensing provisions and protection of PAF intellectual property.

THE BOARD also stressed the importance of ensuring widespread awareness of the risks involved in using lower quality addressing data as such data was often not updated frequently and would quickly degrade in quality.

11 AMU Plans & Targets for 2026/27

The AMU reported that its formal targets for 2026/27 were not yet in place but would be likely to include a full-scale licence review, improving PAF quality through enhanced targeting of investigative actions and improving management information about end users.

Action: THE CHAIRMAN to discuss with the Head of the AMU the arrangements in place in the AMU, RM Operations and more widely in Royal Mail to foster innovation in the operation of PAF.

12 Next Meeting

13:016 July 2026. Venue: GBG, address to be confirmed (London).