

THE DOA PROJECT BULLETIN

An update on the Debit Order Abuse Project

August 2018

Greetings from the Debit Order Abuse Project Team,

The Proof of Concept (PoC) phase is underway as of the 15th of August and PASA extends its gratitude to the Steering Committee, Change Management Task Team and participating Banks for their efforts in preparation for POC.

The idea of testing the potential impact of proposed changes to dispute rules, processes and the effect on Consumer behaviour, has now become tangible as initial sets of data obtained from the POC are being reviewed.

Since the last issue of the DOA Project Bulletin, the following key milestones have been achieved:

- A Bank and User training & education program in preparation for PoC has been developed and was successfully rolled out;
- The activation of the PASA EXO Team to accommodate and review information and produce MI throughout PoC;
- The process to create a framework for User Entry and Participation criteria is progressing, with the aim of giving guidance to User Entry and Participation across payments streams;
- A PASA internal specification to host a User Debit Order Behaviour database on the PASA intranet, linking into CIPC, completed;
- Significant progress on the investigation of an initial group of identified possible rogue Users through a centralized investigation capability established at PASA;
- Face to face engagements scheduled with TPPPs where a trend of unacceptable behaviour had been identified at Users that they are processing for.



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What you can expect in the weeks to come

- The drafting of criteria in order to indicate User behaviour listings in the PASA User Database according to a RAG status;
- Review and monitoring of data obtained from participating Banks during POC in order to identify potential issues and mitigate these effectively;
- Establishing a PASA MI and BI capability to analyse and make recommendation on information from the POC to then be used for future decisions on next phases of the Project;
- Changes on the UDOA rules to be finalized to be used to contribute to better managing Debit Order Related matters from a Compliance perspective.

We look forward to sharing our next edition of the DOA Project Bulletin.



**For more information about the Debit Order Abuse project kindly contact Andre Strydom:
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