

THE DOA PROJECT BULLETIN

An update on the Debit Order Abuse Project

July 2018

Greetings from the Debit Order Abuse Project Team,

Preparations for the Proof of Concept (PoC) phase is underway. Participating branches have been selected to take part in this phase of the project with the aim of testing the potential impact of proposed changes to dispute rules, processes and the effect on consumer behaviour.

For the PoC, participating branches will be implementing a new dispute process for consumers as well as measures to enhance analytics and reporting during the POC phase.

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

- The Banking Ombudsman has been included in the Steering Committee;
- A bank and User training & education program for PoC has been developed and is currently being rolled out;
- The process to create a framework for User entry and participation criteria has commenced, with the aim of giving guidance to User entry and participation across payments streams;
- The Project Owner and Sponsor presented an update to of the project to the Banking Association and the Financial Sector Conduct Authority;
- An initial group of identified possible rogue Users have been investigated, and findings are being considered;
- The enhancement of the process to proactively identify potential rogue Users based on learnings from the initial investigations.



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What you can expect in the weeks to come

- Final preparation & training of participating bank branches for PoC roll out;
- The activation of the PASA EXO team to implement the developed processes to accommodate the gathering of MI throughout PoC;
- PoC phase to start during the month of August;
- Initial operationalization of the PASA CIPC database;
- The drafting of criteria in order to indicate User behaviour listings in the PASA User Database;
- The exploration of synergies between DebiCheck and the Debit Order Abuse Project to identify potential benefits thereof;
- Specifications for a User behavior database has been developed, banks will be able to enquire on this database in the consideration of sponsoring Users;

In preparation for the POC, the Project Team is focused on ensuring that banks, consumers and Users are aware of coming changes and their benefit, and we look forward to working with the industry in accomplishing the task at hand.



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