

THE DOA PROJECT BULLETIN

An update on the Debit Order Abuse Project

June 2018

Greetings from the Debit Order Abuse Project Team,

In exploring measures to curb the risk of debit order abuse in the existing debit order payment system, the Debit Order Abuse Project Steering Committee has designed a Proof of Concept (POC) phase to test the potential impact of proposed changes to dispute rules, processes and the effect on consumer behaviour.

For the POC, banks will select branches to participate by implementing a revised dispute process for consumers as well as measures to enhance analytics and reporting during the POC phase. Parallel to the POC dispute process, PASA together with banks, will engage in a User Clean up process.

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

- POC process design completion;
- The development of an industry-wide change enablement strategy;
- Development of an industry-wide narrative for debit order abuse;
- Completion of a training guide to educate participating banks and Users on the new POC process;
- The creation of a central capability to investigate information from the POC to enable better decision making;
- The creation of a continued capability to investigate potential rogue Users and build a portfolio of evidence to enable prosecution;
- The first investigation of an initial group of identified potential rogue Users is underway by the PASA compliance department;
- Key stakeholder engagements facilitated;
- PASA launched various media initiatives that will enable social media presence with an active voice on the topic of debit order abuse and the education of the consumer;
- The Project Team kicked off initial workshops to enhance the existing entry and participation criteria for Users.

These accomplishments signal progress in achieving the strategic objectives set out in the establishment of the Debit Order Abuse Project.



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What you can expect in the weeks to come

- A complete roll out of bank and User training & education programs in preparation for the POC;
- Engagements with key representatives from participating banks and Users to ensure POC readiness and integration;
- Banks will initiate a complete audit of their respective User database;
- The update of rules to include changes for the project initiatives;
- The exploration of unintended consequences of the Debit Order Abuse Project as well as mitigation to address these.

In preparation for the POC, the Project Team is focused on building and changing the public perception and confidence, while at the same time ensuring that banks, consumers and Users are aware of coming changes.

We are looking forward to working with you!



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