

THE DOA PROJECT BULLETIN

An update on the Debit Order Abuse Project

November 2018

Greetings from the Debit Order Abuse Project Team,

The Proof of Concept (PoC) 2018 phase has drawn to a close as of the 15th of November.

As the PASA team unpacks and interprets the MI that will reflect the operational performance of the PoC as well as learnings to use in post PoC decision making, we extend our gratitude to all parties involved in the implementation of the PoC. We look forward to a meeting scheduled early in January 2019 to discuss PoC MI, as well as its potential influences on the current debit order dispute regime.

In conjunction with the PoC, other project activities continue in the pursuit of the DOAP strategic objectives.

- In addition to a number of Rogue Users being exited through the Proactive Identification of Potential Rogue Users process (Hunting Process), the Steering Committee together with the PASA Compliance Area have taken significant action against identified non-compliant Users, and recommendations have now been made for an additional group of Users to be exited from the NPS.
- To date 13 Users have been exited and a further 16 have recently been recommended for exit, since the Steering Committee started the initiative to pro-actively identify and investigate potential Rogue Users.
- The Steering Committee recommended that a decision be circulated for approval to only attend to the updating of existing UDOA rules to include a penalty quantum and wrap-up clause from a rule perspective at this stage.
- Learnings from the PoC and the Proactive Identification of Potential Rogue Users process (Hunting Process) will be used at a later stage during 2019 to develop a Risk Based User Debit Order Program that can replace the UDOA rules over time.



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- The PCH PG has been reminded that they need to check the PASA UDOA and Exit list via an e-mail to PASA in order to ensure that they do not re-introduce problematic Users that have been exited elsewhere.
- In order to prevent exited Users re-entering the system, the PASA Compliance Area will request a monthly report from BankservAfrica to indicate new Users introduced, and check whether the required UDOA and Exit list checks had been performed;
- A PASA to Consumer education plan aimed at educating consumers on their rights and obligations with regard to debit orders, has been conceptualized and is aimed to engage an initial group of Consumers during the festive season.

As the year draws to a close, we extend season's greetings to all and look forward to the next edition of the DOA Project Bulletin in January 2019.

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