

THE DOA PROJECT BULLETIN

An update on the Debit Order Abuse Project

October 2018

Greetings from the Debit Order Abuse Project Team,

The Proof of Concept (PoC) phase having now entered its 12th week of implementation. The PASA business analysts have been working closely with participating banks to ensure that all PoC related information is reported and recorded accurately and we are proud of the various participants who have put in an extraordinary effort.

Concurrent to the PoC, various other project activities are maintaining momentum as reported to you in the September edition of this bulletin, and among these, we highlight the following:

- Successful engagements with stakeholders such as the Financial Sector Conduct Authority and the South African Credit and Risk Reporting Association on current DOAP affairs;
- Documented a RAG status criteria that will be used to classify Users based on their risk, to support how Users will be categorised on the PASA centralized database which is in the process of being developed;
- Several workshops on the development of a proposal to resolve the problem regarding masked debits;
- Completed an Entry and Participation Criteria principles document and now in a position to start developing payment stream specific criteria;
- Media activity on debit order and debit order abuse is being monitored, to identify key areas to address.



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What you can expect in the weeks to come

- PoC to commence until 15 November, after which MI will be developed from the PoC data obtained;
- The continued investigation of problematic TPPP's and Users;
- Collaboration with the AC consumer and User education efforts with regards to the Debit Order message;
- The finalization of the RAG status criteria to categorize Users according to their risk;
- Completion of the Risk Based User Debit Order Program document (previously UDOA rules);
- Engagement with different payment streams in order to develop payment stream specific User Entry and Participation criteria.

We look forward to sharing more on the project progress and achievements in the next edition of the DOA Project Bulletin.



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