

# THE DOA PROJECT BULLETIN

An update on the Debit Order Abuse Project

September 2018

Greetings from the Debit Order Abuse Project Team,

The Proof of Concept (PoC) phase is in full swing and initial data sets are proving to be of great value in testing the impact of the proposed changes to dispute rules, and processes.

The following key milestones have been achieved:

- Analysis of data sets obtained in POC and recommendations from PASA to banks based on the findings have been made;
- Continued engagement and education of participating branches during POC;
- Development of a PASA MI and BI capability to analyse and make recommendations on information from the POC to then be used for future decisions on next phases of the Project;
- The establishment of a centralized database by PASA, to record all POC related information which will enable comprehensive MI analysis;
- Regular engagement with the Legal Task Team to understand and mitigate potential legal risks;
- Significant progress on the creation of a framework for User Entry and Participation criteria;
- Ongoing actions on the investigation of identified possible rogue Users through a centralized investigation capability established at PASA;
- Engagements with TPPP's with the intent of investigating compliance issues and User on-boarding process shortfalls.



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## What you can expect in the weeks to come

- A supportive training initiative will be rolled out within POC participating branches in order to strengthen POC process procedural competence and data capturing accuracy;
- Further drafting of criteria in order to indicate User behaviour listings in the PASA User Database according to a RAG status;
- Continued review and monitoring of data obtained from participating Banks during POC in order to identify potential issues and mitigate these effectively;
- Changes on the User Debit Order Abuse rules to be finalized for use in contributing to the better management of Debit Order Related matters from a Compliance perspective;
- Completed PASA internal specification to host a User Debit Order Behaviour database on the PASA intranet, linking into CIPC, now to enter next phase of development;
- PASA Team to review the unintended consequences of this Project and the possible mitigating actions towards these;
- PASA together with SABRIC will be hosting a workshop with bank fraud and forensic representatives to agree synergies between the Debit Order Abuse Project and their existing functionality.

PASA extends its gratitude to the Steering Committee, Change Management Task Team and participating Banks for their continued effort in making the project and POC a success. We look forward to the next issue of the DOAP Bulletin.



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