

THE DOA PROJECT BULLETIN

An update on the Debit Order Abuse Project

January 2019

Greetings from the Debit Order Abuse Project Team,

Significant milestones were achieved in 2018 and, since our last bulletin, the Project Team has made strides to the achievement of the strategic objectives of the DOA Project.

Since the Proof of Concept (PoC) has drawn to a close in November last year, MI was interpreted and presented to the Steering Committee in consideration of a way forward.

The DOA Steering Committee met on 16 January 2019, to consider the consolidated data from the PoC.

It was agreed that sufficient data was obtained from the PoC. Accordingly, the following high-level items were agreed to by the DOA Steering Committee as deliverables for 2019:

1. Clean-up of the User base. This will be implemented by means of a revised and enhanced User visibility process in terms of which all Users will be required to register at a central body;
2. In addition, Users will be allocated a RAG status based on their conduct within the National Payment System;
3. The PCH System Operator (PSO) to flag or stop the processing of debit orders received from Users not registered at PASA in terms of the User visibility process (item 1 and 2 above);
4. Pro-active identification of potential rogue User initiatives to continue and this to be formally implemented and operationalized at PASA as soon as the following is done:
 - a. A final pro-active identification of potential rogue User process to be documented and approved based on learnings from the current process;
 - b. A DOA Manager to be appointed at PASA, who will run and operationalize this process;
5. The revised dispute regime will be designed to align to User RAG statuses, with dispute rules and processes being linked to the different User RAG statuses;
6. There is a requirement for a centralized debit order fraud process at PASA;
7. Removal of the 40-day rule is expected to only occur in 2020, as it will be a prerequisite, that the items listed for delivery this year, be implemented and operationalized, prior to the introduction of the new dispute regime.

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What you can expect in the weeks to come

- Workshops will continue to finalise the items to be delivered during 2019;
- Detailed planning will be done to start linking milestone dates to these deliverables and more detail regarding this will be provided in the next bulletin towards the end of February 2019;
- Interest has been shown from the SARB, SARS, FSCA, etc. to collaborate with the Debit Order Abuse Project, in order to work towards resolving the current issues, with regards to Debit Order Abuse and engagements have been scheduled with them, for February 2019 to continue discussion that started in 2018 already.



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