

Minutes

Consumer Panel Meeting No 11

Wednesday 17 March 2021

Via Microsoft Teams

Attendees:

Chair: Rhian Johns

Consumer Panel members

Louise Baxter
Patrick Bligh-Cheesman
Paul Eaves
Fred Forbes
Nicola Wilson

Phone-paid Services Authority

Gavin Daykin
Katie King
Nitin Lachhani
Jonathan Levack
Barbara Limon
Alex Littlemore
Simon Towler
Minutes: Emma Hurt

1. Introduction
<p>1.1 Introduction and apologies</p> <p>Rhian welcomed members to the Consumer Panel meeting. No apologies were received for this meeting.</p> <p>1.2 Previous meeting minutes</p> <p>There was one amendment to the previous meeting's minutes, to change the word 'register' to 'complaints register' at paragraph 5.</p> <p>The previous meeting's minutes were accepted as an accurate record of the meeting.</p>

Matters arising were picked up during the meeting.

1.3 Action log

The Home Office charter on premium rate numbers, which had been expected to be launched in February, has been delayed.

ACTION: The Executive will continue to monitor.

Item 21: The Executive confirmed Code 15's official title will be Code of Practice (Fifteenth Edition). The Panel suggested that Code 15 on its own may not be totally clear to consumers.

1.4 Executive update

The Executive provided an update:

- As reported at the last meeting, complaint levels continue to drop suggesting PSA regulation is having a positive effect and there is less consumer harm in the market.
- Complaints about subscriptions have dropped and now account for around 50% of all complaints. There is an expectation to see further drops in complaints as subscriptions special conditions continue to take effect.
- On the launch of a Code 15 implementation programme.
- Considerable time has been invested in developing the new Code of Practice and an implementation programme has been launched to ensure the PSA, industry and other stakeholders are ready to implement and enforce the Code.
- Implementing the new Code requires a strategic organisational shift to a focus on preventing harm with more emphasis on advocacy, engagement, and supervision.
- The Panel fully endorses the strategic shift to preventing harm.
- The Panel will support the increased advocacy element envisaged and enquired on the scope of a consumer education plan. The Panel welcomed the Executive's recent Which? consumer blog, noting the platform is an ideal forum to reach consumers.
- Panel members were interested to hear feedback from the ILP meeting held earlier that month, particularly comments on the impact of Covid on the market. Key messages were:
 - Overall, the market has remained resilient in very challenging economic circumstances.
 - Streaming services and gaming during lockdown have seen an increase in use and in attracting new customers.
 - Even those services and companies which had done well were still operating in a difficult overall economy impacting jobs and investment.

1.5 Panel update

- The Panel enquired about the consequences of a Level 1 provider leaving the market and whether there will be any impact on consumers. The Executive confirmed the provider has committed to remaining contactable should there be any consumer issues to resolve, noting outstanding issues are being resolved through refunds to consumers.
- The Panel referred to the recently launched website *phonecharges.org*. The Panel noted the broad range of information available for consumers to access.
- The Panel referenced a consumer issue raised by the Phone-paid Services Consumer Group. The consumer has now been refunded but it was noted that the time taken to resolve the issue was lengthy. The Executive informed the Panel that Code 15 seeks to address a number of issues raised in this matter, including a focus on the prevention of harm and more flexible enforcement procedures.
- The Executive noted that they are meeting the Phone-paid Services Consumer Group and will convey thanks on behalf of the Panel for raising this issue.
- Poor customer service remains an issue in areas of the market. The Executive are keen to capture examples of poor customer service and will explore potential education pieces on how to convey this message to consumers. The Panel will share learnings from their respective experiences.

2. Code 15 update

The Executive updated the Panel on the progress of Code 15:

- The Executive thanks the Panel for the wide range of invaluable input the Panel has had on Code 15 and where their feedback has influenced the outcome.
- The Executive confirmed the new Code includes the need for clear information on receipts ensuring the service description is clearly understood by the consumer as coming from the service the consumer signed up to.
- A panellist suggested an amendment to the vulnerable people section to recognise that vulnerability is dynamic:
*Under the proposed vulnerable consumers standard, we have specified that relevant providers must ensure that their customer care and complaint handling policies and procedures are robust and take account of the needs of all consumers, including those who are **or may be suspected** of being vulnerable...*
- To support this area, the Panel suggested providers should be encouraged to follow best practice in having policies and procedures in place for vulnerable consumers, and to be able to provide these to PSA on request. Guidance should be included within the Code to help understand the complexity of what “vulnerable” means.

	<ul style="list-style-type: none"> The consultation period will run from early April for 12 weeks, during this time there will be a series of webinars including a consumer-focused session. Invites will be extended to the Consumer Panel as well as a number of consumer organisations. <p>ACTION: A Code 15 update will remain on the Consumer Panel agenda.</p>
--	--

3.	How consumers experience ICSS
	<p>The Executive gave an overview of the ICSS landscape:</p> <ul style="list-style-type: none"> In 2020, 552 complaints about ICSS were made to the PSA. There are 30 unique service providers. 80% of all 09 prefix contacts relate to ICSS. ICSS connecting consumers to HMRC are the most complained about. <p>Complaints made to the PSA often mention concerns about the transparency of the service, whereby consumers are unaware they are using an ICSS.</p> <p>The Executive presented a demonstration of an ICSS search and call. In the testing of ICSS service, it was noted the pricing information is in smaller font size.</p> <p>The Executive explained that they had kept Ofcom and DCMs informed of ICSS issues. The Panel agreed that they would write to the Ofcom Consumer Panel, setting out their concerns.</p> <p>ACTION: The Panel will write to the Consumer Panel at Ofcom.</p>

4.	Any other business
	<p>The Executive thanked members for providing valuable insight which has been considered and comments have been incorporated into the new Code where appropriate.</p> <p>No further business was discussed.</p>

Date of the next meeting: Tuesday 29 June 2021

Action log

Actions carried forward from previous meetings	Status	Notes
Actions from March Consumer Panel meeting		

Executive and relevant Panel Member to correspond about Home Office charter (had been expected in February but has been delayed).	Open	
A Code 15 update will remain on the Consumer Panel agenda.		
Executive to write a draft letter, to send to Panel for suggestions and approval, which sets out its position on ICSS. Executive to send this letter to Ofcom's Panel.	Completed	