

**MINUTES OF THE 15<sup>TH</sup> MEETING**  
**PHONE-PAID SERVICES AUTHORITY CONSUMER PANEL**

Tuesday 29 March 2022

11.00-13.00

Microsoft Teams

**Attendees:**

**Chair:** Rhian Johns

**Consumer Panel members**

Louise Baxter

Paul Eaves

Fred Forbes

Nicola Wilson

**Phone-paid Services Authority**

Jonathan Levack

Sarah-Louise Prouse

Joanne Prowse

Simon Towler

**Guest:**

**Minutes:** Emma Hurt

**Apologies:** Patrick Bligh-Cheesman

**1. Introduction**

***1.1 Introduction and apologies***

Rhian welcomed members to the Consumer Panel meeting. This meeting was intended to be held in person, but it was moved to online due to the National Rail Strike. Apologies were received from Patrick Bligh-Cheesman.

***1.2 Previous meeting minutes and action log***

The previous meeting's minutes were accepted as an accurate record of the meeting. Matters arising were picked up during the meeting.

### **1.3 Executive update**

The Executive provided an update. The Key highlights are:

- The number of complaints continue to fall, and a high level of compliance low level consumer harm continues although complaints about ICSS on 09 and other premium rate number ranges are disproportionate.
- The Annual Market Review is in progress. Initial findings show consumer spend declined over the last financial year. This is part expected with charity revenue lower due to there being fewer telethons last year. Further findings will be shared at the September meeting.
- Gambling revenue has declined. The decline is potentially due to mistaken perceptions of the use of credit card ban. The Executive noted the recent Parliamentary question answered by the Gambling Commission which sets out the position and demonstrates effective policy.
- A new series of consumer awareness videos have been created and promoted on social media, with ongoing consideration being given to links with other organisations supporting vulnerable consumers in particular.

### **1.4 Panel update**

There were no updates from panel.

The next meeting is offered as a hybrid option with lunch to follow the meeting.

## **2. Code 15 update**

The Executive updated the Panel on the progress of the Code 15 Implementation programme.

Implementation has gone well. The organisational restructure has been successful and, new internal systems, and governance have been established.

Industry by and large remains compliant, and supervision has landed well with no significant resistance to data requests so far. An issue relating to receipting for Virtual Chat services is being tidied up with no major concerns across the policy landscape for Code 15.

There is an appreciation from industry, regulation has been simplified by Code 15 to enable a mature market to flourish and innovate.

The Panel thanked the Executive for the update and formally recorded their commendation of the consumer vulnerability work produced by PSA.

### 3. The future of regulation

A presentation on the decision to transfer regulation from PSA to Ofcom was given to the Consumer Panel.

The presentation covered the background to the transfer including improved compliance, a changing market, reduced number of complaints and investigations, and reduced consumer harm.

The Consumer Panel has played a significant role in these shifts, advocating consumer interests and informing the PSA's work undertaken to support consumers.

The Executive noted that the benefits of having a distinct regulator have fallen away as a result of developments in the market.

To maintain continuity and provision of experience and expertise, the majority of the PSA team will be transferring and initially working on PRS within the Ofcom model. The PSA team will be relocating to Riverside House in November and the transfer work will progress over the next 18 months, aiming for conclusion in October 2023.

The Executive is working closely with Ofcom to help ensure a seamless transfer for consumers.

The Consumer Panel will be asked to support on workstreams such as:

- To help shape communications to consumers, to help identify which bodies to contact to reach as many consumer groups as possible to inform them of the change in regulator.

#### **How do Consumer Panel priorities need to change?**

The Consumer Panel is keen for the Ofcom Consumer Panel to carry on the work the Panel has been doing, highlighting areas of concern including ADR schemes and ICSS. The Panel noted this is a specialist area of interest and they are keen to seek assurance that the Ofcom Consumer Panel will continue to take an interest in phone-paid services. To this end, the Panel are keen to ascertain what degree of information about phone-paid services the Ofcom Panel want to know.

**ACTION: A clear and comprehensive report covering the areas of focus and achievement of the Panel over the past four years will be drafted.**

### 4. Any other business

#### 4.1 Office Holder Handbook

The Office Holder Handbook has been updated and the new version has been uploaded to the Office Holder information portal on SharePoint.

**ACTION: Panel members to read the Handbook and sign the Declaration of Undertaking.**

No further business was discussed.

**Date of the next meeting: Tuesday 20 September**

**Action log**

**Actions carried forward from previous meetings**

**Status**

**Notes**

A Code 15 update will remain on the Consumer Panel agenda.

**Ongoing**

Consider closing as this has been added to the workplan

**Actions from June Consumer Panel meeting**

A clear and comprehensive report covering the areas of focus and achievement of the Panel over the past four years. will be drafted.