

## Phone-paid Services Authority Consumer Panel

### Meeting 1

12 December 2018, 13:00 – 16:00

### Panel attendees

Louise Baxter  
Patrick Bligh-Cheesman  
Laura Demorais  
Paul Eaves  
Rhian Johns  
Nicola Wilson

### Executive attendees

Emma Bailey  
Peter Barker (item 2)  
Jonathan Levack  
Alex Littlemore, Nitin Lachhani, Tareq Siddiquir, (item 1)  
Ruth Sawtell (Interim Panel Chair)  
Simon Towler

### Meeting minutes

#### 1. Apologies

1.1. Nil

#### 2. Record of induction meeting

- 2.1. It was agreed that Panel input on Agenda items is to be provided at meetings, unless the Panel indicates otherwise ahead of time.
- 2.2. It was agreed that the Panel would produce an Impact Statement at the end of the Pilot period.
- 2.3. It was agreed that the Executive would provide on-going feedback on Panel effectiveness to support an evaluation at the end of the Pilot.
- 2.4. The Record of the Induction meeting on 16 November 2018 were confirmed.

### **3. Terms of reference**

- 3.1. The Terms of Reference were agreed.

### **4. Executive update**

- 4.1. The Executive confirmed that Panel feedback may be provided prior to and during PSA consultations, and ahead of the PSA's publication of Statements of Proposals.
- 4.2. It was confirmed that the Panel is not required to come to a consensus when providing input to the PSA and that the Executive would try to record and reflect the range of views expressed by the Panel.

### **5. Items for discussion**

- 5.1. Three substantive Agenda items were discussed:

#### **6. Item 1: Service demonstration**

- 6.1. The Executive presented to the Panel on the process for signing up to a phone-paid subscription.
- 6.2. The Panel thanked the Executive for the presentation and asked to see how online advertising of phone-paid services works in a future service demonstration session.

#### **7. Item 2: Business Plan and Budget**

- 7.1. The Executive presented on the Business Plan and Budget 2019/20.
- 7.2. The Panel commented that the Executive should consider how to undertake a further breakdown of its consumers more generally, in order to understand their views and experience of phone-paid services better.
- 7.3. The Panel suggested it could be useful for the Executive to consider how to take a more structured approach to how consumers are described and to align this with others such as Ofcom and the MNOs, for consistency.
- 7.4. The Panel and the Executive discussed the role of consumer education in preventing harm and the role of different parts of the value chain in achieving this.
- 7.5. The Panel agreed to consider what fresh approaches could be taken to consumer education.
- 7.6. There was general discussion on:

- 7.6.1. whether the Executive has a communication plan that segments key messages according to the different groups of consumers being addressed and its channels for sharing these;
- 7.6.2. PSA access to consumer issues around phone-paid services more generally (i.e. things that don't necessarily breach the Code);
- 7.6.3. the Panel asked to review the PSA's outbound communications and for information on the PSA's outbound communication channels; and
- 7.6.4. whether PSA gets access to MNO complaint data.

## **8. Item 3: Subscriptions review**

- 8.1. The Executive presented an overview of the PSA review of phone-paid subscriptions.
- 8.2. The Panel made a variety of comments and suggestions covering the following:
  - 8.2.1. consistency of payment experience would help deliver trust in the market, create behavioural norms and cues and facilitate innovation in the market.
  - 8.2.2. consumers should always be delivered pertinent information in a clear, unambiguous way.
  - 8.2.3. opt-ins: friction should be in place and would not stifle innovation but rather ensure consumer protection.
  - 8.2.4. considered that temporal gaps in authentication were needed, particularly if a service has a free trial period.
  - 8.2.5. the existing approach to reminder messages is often considered ineffective and potentially confusing.
  - 8.2.6. the current information provided in reminder texts could be significantly improved as SMS is no longer limited to 160 characters and therefore more comprehensive information could be made available.
  - 8.2.7. message frequency should mirror the billing cycle rather than another period or frequency. Reminder messages should also be consistent to the device the content is accessed on.
- 8.3. The Panel discussed whether age verification would be a mechanism to prevent young people engaging with subscriptions and noted that the consumer needs to take some responsibility for this.

## **9. Other business**

- 9.1. The approach to the election of the Chair was discussed.

- 9.2. It was agreed that the next meeting (March 2019) include a presentation from the Executive on segmentation, with consideration of how this informs PSA communications activity.
- 9.3. The Panel suggested that its Work Plan link to the PSA Business Plan.
- 9.4. Potential future meeting items were discussed, including:
  - 9.4.1. the PSA's new website – with particular reference to its usability for consumers.
  - 9.4.2. the consumer journey into and out of PSA (which could include listening in on some calls)
  - 9.4.3. a service presentation and demonstration on online advertising of phone-paid services.