

Investigation and enforcement stages

Stage 1



Service information

Intelligence gathered from:

- consumer reports
- PSA monitoring
- reports from industry and other bodies
- responses to Requests For Information (RFIs)

Stage 2



Service assessment

Intelligence assessed, and if concerns then:

- service provider notified
- other parties in the value chain notified
- further information sought

Stage 3



Allocation

Proceed to formal investigation:

- consideration of allocation criteria set out in the Code, including enforcement Track (if appropriate)

Stage 4



Investigation

Formal investigation:

- case prioritisation criteria applied
- assigned to an investigator if criteria met
- consideration of interim measures
- T2 cases considered by Investigation Oversight Panel (IOP)
- Warning Notice issued if appropriate

Stage 5



Code Adjudication Tribunal

Adjudication:

- consideration of interim measures
- consideration of alleged breaches and sanctions
- consideration of reviews

Stage 6



Post-adjudication

Following adjudication:

- Tribunal decision is published
- PSA monitoring compliance with sanctions

Outcome

1. no action
2. case created

Outcome

1. case closed (but may be reopened if further concerns emerge)
2. case presented for allocation

Outcome

1. case closed
2. case recommended for further information and assessment
3. T1 allocation
4. T2 allocation

Outcome

1. case closed
2. Track reallocation
3. T1 - action plan
4. T2 - paper-based or oral hearing Tribunal, or Adjudication by Consent

Outcome

1. interim measures imposed or not
2. alleged breaches upheld or not
3. sanctions imposed in respect of upheld breaches
4. review following successful application

Outcome

1. sanctions are complied with
2. failure to comply resulting in further Code breaches
3. PSA pursuit of debt recovery if necessary