

Towards a healthy and innovative market

Industry Forum, Autumn 2016

Twitter: @PSAuthorityUK
Wireless password: connect@cctv

David Edmonds CBE

Chairman

Jo Prowse

Chief Executive



Welcome to the PSA!



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Our vision

A healthy and innovative market in which consumers can charge content, goods and services to their phone bill with confidence

Our mission

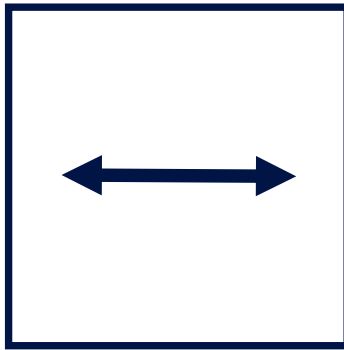
- To protect consumers from harm
 - To further their interest through encouraging competition, innovation and growth
-

Code 14

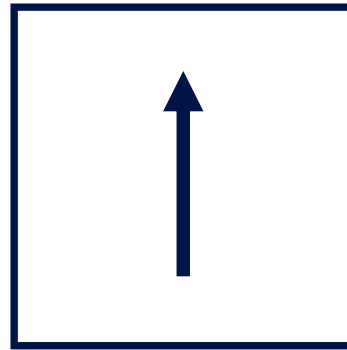
- Increased transparency
- Independence
- Built-in fairness & proportionality
- Ability to act quickly in response to monitoring

Code of Practice

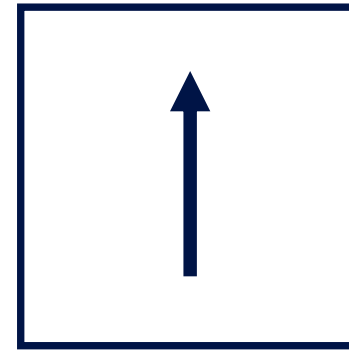
Market outperforming expectation



Revenues
stabilised



Operator billing
up 55%



Predicted to
grow by a
further 51%

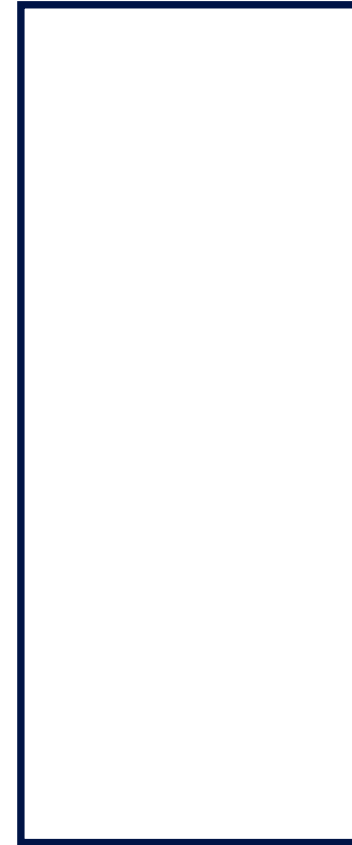
30 years of regulation



Project 30

Cultural shift

Core values:
right touch
regulation,
collaboration
and value for
money



Project 30

Cultural shift

**Funding
review**

Optimised
funding
model that
balances
fairness with
certainty



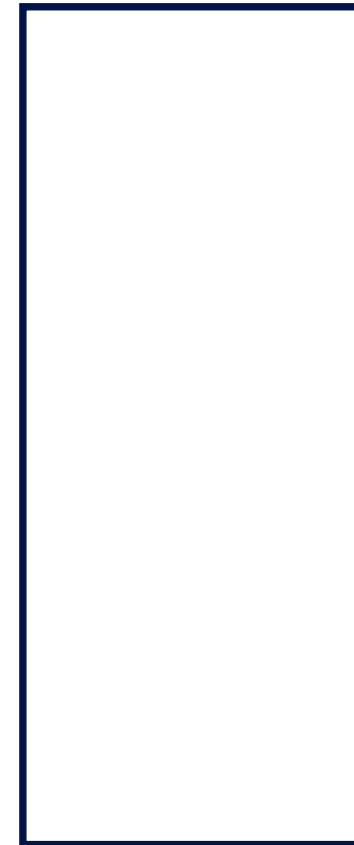
Project 30

Cultural shift

**Funding
review**

**Consumer
strategy**

Integrated approach to consumer engagement, including contacts, comms, partnerships, VCs and research



Project 30

Cultural shift

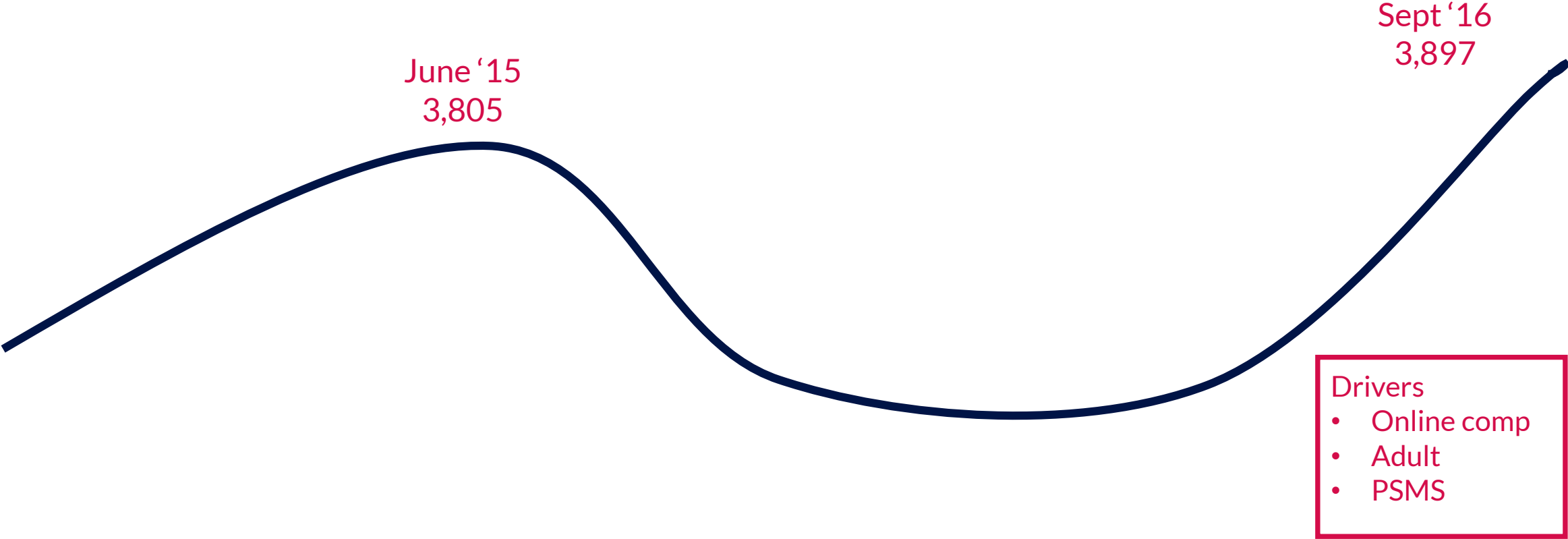
**Funding
review**

**Consumer
strategy**

**Regulatory
framework**

Aim to
reduce
burden on
services that
can control
risk and
further
consumer
protections
where
necessary

Complaint volumes



Priorities for the next 6 months

- Policy – consent to charge, horizon scanning, PSD2 transposition
 - Consumer – refunds, consumer journey
 - Operational improvements – number checker, monitoring, data and reporting
 - Feedback from industry – stakeholder survey
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In summary

- Consumers at the heart of what we do
 - A healthy, innovative market central to that
 - Need to address small pockets of non-compliance
 - We seek to encourage growth and innovative services
 - Committed to two way engagement
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Ruth Sawtell

PSA Board Member

Our mission

To protect consumers from harm in the market and to further their interests through competition, innovation and growth

Focus is also shared by other regulators



We make sure that people in the UK get the best from their communications services and are protected from scams and sharp practices, while ensuring that competition can thrive.



Our mission is to make a positive difference for all energy consumers, both now and in the future.

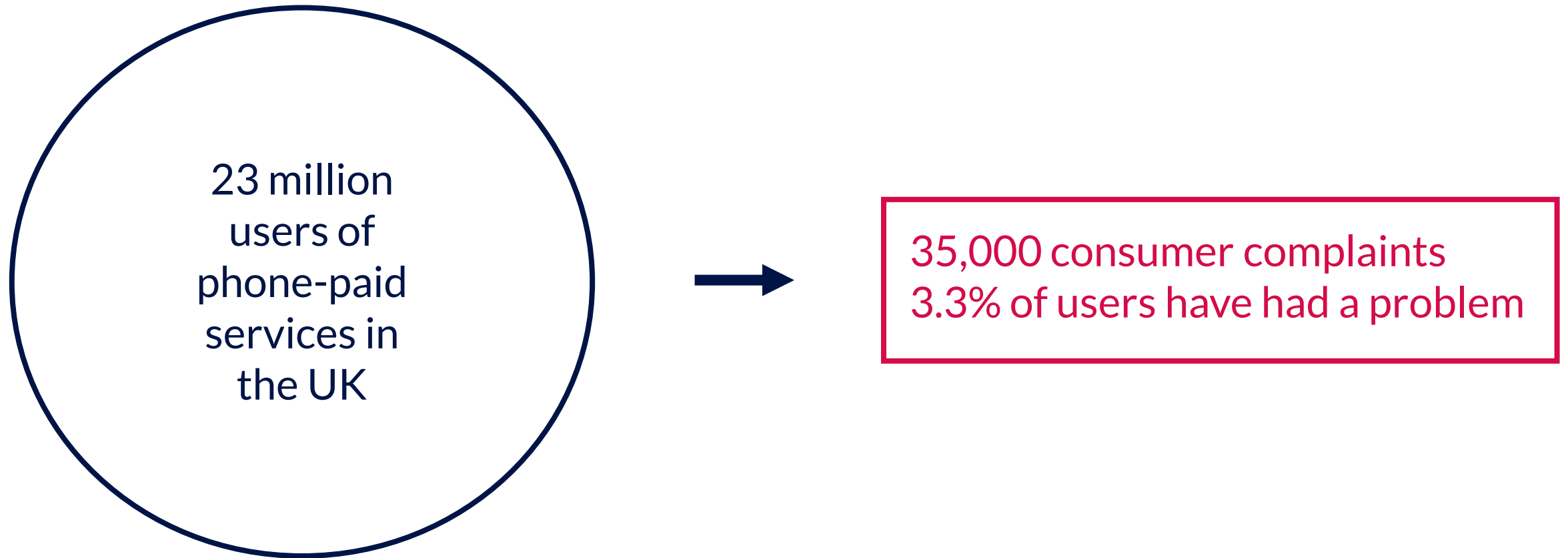


Our operational objectives: To secure an appropriate degree of protection for consumers. To protect and enhance the integrity of the UK financial system. To promote effective competition in the interest of consumers.



To ensure that payment systems are operated and developed in a way that considers and promotes the interests of all the businesses and consumers that use them.

Phone-paid services consumers



Consumer strategy

- Prevent harm from occurring in the first place
 - Stop harm from continuing once detected
 - Understand and respond to consumer expectations
 - Equip consumers with the right information
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Engaging consumers

- Remains a challenge for all regulators
 - We have good information through contacts, complaints, research but this is not perfect
 - Improving our understanding is therefore a priority
-

Peter Barker

Director of Corporate Services and Operations

2016/17 forecast

506,000 contacts

35,000 complaints

550 substantive cases



100 enforcement cases

15 T1

60 T2

25 post adjudications

Q&A

Panel discussion

Mobile payments in the UK and the opportunities for operator billing

Kevin Brown, PSA Board Member

Mike Jefferies, Chief Financial Officer, IMI mobile

Rory Maguire, Managing Director, AIME

Jon Prideaux, CEO, Boku

Dave Stephens, Commercial Manager, Wholesale, Vodafone

David Edmonds CBE

Chairman
