



**MINUTES OF THE 401st MEETING  
PHONEPAYPLUS BOARD MEETING**

**Tuesday 26<sup>th</sup> January 2016**

**10.00am – 11.40am**

**PHONEPAYPLUS LIMITED, 25<sup>th</sup> FLOOR, 40 BANK STREET, LONDON E14 5NR**

**Board Members**

David Edmonds (Chairman)  
Kevin Brown  
Steve Ricketts  
Joanne Prowse (Chief Executive)

**Ofcom**

Lynn Parker

**PhonepayPlus**

Peter Barker  
Simon Towler  
Ayo Omidéyi  
Stephanie Ratcliffe (minutes)

## 1.0 **STANDING ITEMS**

### 1.1 **Apologies and Introduction**

Apologies were received from Ann Cook, Peter Hinchliffe and Ruth Sawtell.

### 1.2 **Minutes of 400th Board Meeting held on 19<sup>th</sup> November 2015**

The Board **APPROVED** the draft minutes of the meeting held on 19<sup>th</sup> November 2015.

#### 1.2.1 **Matters arising and Action log**

There were no matters arising.

#### 1.2.1 **Action log**

The Board **NOTED** the updates to the action log.

#### 1.2.2 **Standing and other Declarations of Interest on agenda items**

Kevin Brown, as Non-Executive Chairman of FundRock Management Company S.A recorded the recent company change in name from RBS Luxembourg.

### 1.3 **Chief Executive's Report**

The Board **NOTED** the Chief Executive's update on activity and progress across the organisation, as outlined in the paper.

The following points were highlighted:

- It has been a busy and productive period including publication of consultations on Part 4 review and the business plan and budget 16/17.
- Following the November Board strategy meeting, all agreed strategic imperatives are being actively progressed
- Internal 'cultural shift' programme has been launched and broadly well received.
- Discussions concerning the Investigatory Powers Bill, Clause 9, continue with Ofcom and input will be fed through to the Home Office. An update on PPP's position will be circulated to the Board, for information.

**(Action: S.Towler)**

- The NED Committee membership has been revisited to accommodate changes in Board structure and thanks is conveyed to members for their cooperation.
- The next Board strategy meeting in March will involve Board and staff participation, in order to stimulate an integrated organisation with best governance practices.

#### **Discussion paper: 'Encouraging PRS development with effective outcomes-focused regulation'**

Discussion focused on how best to ensure that our regulatory framework supports growth, stimulates competition and encourages market entry to further the interests of consumers.

The Board **ENDORSED** the current views as set out in the paper and to move forward on scheduling workshops with invited stakeholders to open the dialogue.

The following recommendations were made:

- Consider all feedback received from Board members and produce a final version.
- Circulate final version, for wider consideration, including to the relevant parties at Ofcom.

**(Action: LT)**

### **Budget plan and budget consultation 2016/17**

The business plan and budget was presented for advanced consultation to Ofcom and the ILP members in December 2015. It was noted a wider and more transparent engagement approach has been taken. Responses to the consultation are expected by the deadline date 29<sup>th</sup> January, whereby a further review of the business plan and budget will follow, in line with feedback received from the consultation.

The Executive confirmed the consultation responses will be circulated to the Board, for information.  
**(Action: P Barker)**

Subject to consultation assessment, the Board **APPROVED** the business plan and budget 16/17 and recommendation to proceed to Ofcom for final approval.

## **2.0 ITEMS FOR APPROVAL/DECISION**

There were none.

## **3.0 ITEMS FOR DISCUSSION**

### **3.1 Part 4 review progress update**

The Board **NOTED** the Part 4 progress review update, as outlined in the paper. The draft Code consultation document has been published and the deadline date for responses is 1<sup>st</sup> February 2016.

The draft Code Supporting Procedures were published on 13<sup>th</sup> January. Feedback on engagement has been generally positive, with discussions having taken place around elements of the Code and its supporting procedures.

In terms of timescale there exists a risk of a slight slippage, due to the tight turnaround with Ofcom's consultation statement. Implementation of the Code, however is still anticipated to be within the target date of July 2016.

The Board **NOTED** the next steps for implementation, including the recruitment procedures and processes for a new adjudicatory body, 'the Code Adjudicatory Panel' (CAP). Further details on its recruitment process and panel structure will be addressed at the Resources Committee.

A paper on the process for making referrals to other EU member states will be brought to the Board in April 2016.

**(Action: A. Omidayi)**

The Chair thanked the project team for the work undertaken and support in ensuring slippage, if any, remains minimal.

### **3.2 Consumer Education: developing a holistic approach**

The Board **NOTED** the paper illustrating the Executive's progress in developing an overall consumer engagement strategy, comprising consumer contacts, education efforts and research. The consumer education strategy will be aligned with and support the overall organisational strategy.

Consumer education and protection remains a key focus in ensuring consumers have adequate information to allow them to self-serve, better understand PRS and be able to seek redress and deal with matters competently and with confidence. The Executive continue to identify ways to make best use of consumer bodies and ensure consumers have the right information and are signposted appropriately. The research scoping plans were **ENDORSED**.

The Board **RECOMMENDED**:

- Consideration is given to the possibility of implementing an online chat service for handling consumer contacts, as part of the further automation of the service.
- The Communications team liaise with Ofcom on ways to improve communication channels (via the use of automated tools) and the monitoring of social media.

(Action: P Morton)

- The Communications team hold a presentation on PhonepayPlus's use of social media at the Board Strategy meeting in March 2016.

(Action: P Morton)

### 3.3 Name change

The Board **NOTED** the paper setting out the approach in carrying out a renaming and strapline exercise for the company. The Board **ENDORSED** the approach and process, with the suggested timetable for unveiling the company name change at the Autumn forum event.

Discussion followed and consensus prevailed for the name to be straightforward and to communicate what the organisation does. Ideas will be fed back to the Chairman and a costing exercise undertaken to demonstrate costs will be minimal.

## 4.0 ITEMS FOR INFORMATION

### 4.1 Management accounts Summary report period ended 31<sup>st</sup> December 2015

The management accounts summary report, period ended 31<sup>st</sup> December 2015, was presented to the Board.

The Board **NOTED** the report is presented in detail at the Resources Committee and that work remains ongoing to provide a more targeted report at Board level.

(Action: P Barker)

### 4.2 Guidance Development Project update

The Board **NOTED** the project progress update and that consultation on the five pieces of draft guidance is expected to be published mid-February 2016. The Executive confirmed comments from the Board will be incorporated into the draft prior to publication of the consultation.

## 5.0 AoB

### End of Minutes

#### Date & location of next meeting:

**Date:** Wednesday 27<sup>th</sup> April 2016

**Time:** 10am-1.00pm

**Location:** PPP offices, 25<sup>th</sup> Floor, 40 Bank Street, Canary Wharf, London, E14 5NR