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 Siddiquur, (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


7.2. 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.