

Phone-paid Services Authority Consumer Panel

Meeting 3

6 June 2019, 13:00 – 16:00

Panel attendees

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

Executive attendees

Simon Towler
Jonathan Levack
Emma Bailey
Anisha Perves
Sarah Louise Prouse (Agenda items 2.1 and 2.2)

Meeting Minutes

Standing Items

1. Apologies

1.1. Nil

2. Introductory comments from PSA Board member Steve Ricketts

2.1. Steve provided the Panel with an overview of his background and experience, and noted:

2.1.1. consumers want and need innovation, convenience, and trust in services, and that payment mechanisms that factor in these aspects will generally be favoured by consumers;

2.1.2. the importance of the Executive always looking forward at changes and new technology of relevance to its work (noting that updates on the PSA's Project Horizons would be useful for the Panel);

2.1.3. some of the challenges in the market and the need to encourage healthy innovation.

2.2. The Panel asked for Steve's views on its role and the expectations of the Board. Steve noted that the Panel should provide constructive challenge to the Executive.

3. Minutes of the 8 March 2019 meeting

3.1. The Minutes were approved.

4. Action log

4.1. The Executive highlighted the changes it had made to its website in response to Panel feedback received at the previous meeting. The Executive agreed to provide the Panel with copies of both the original and the updated web text so that the Panel can easily see the changes that the Executive has implemented.

4.2. The Panel provided initial feedback that the changes made to the website are clear and make the content easier to read and understand. The Panel suggested that the Executive consider adding more video content to the website and encouraged the Executive to be clear about what it is seeking to achieve through its website.

4.3. The Executive clarified that the purpose of the website is to give consumers correct information so that they understand the role of the PSA and can access other key information, such as what to do about unexpected charges on their phone bills.

4.4. The Panel suggested it would be useful to have a general consumer communications session as part of an upcoming meeting, including a timetable of any further work that the Executive plans to undertake on the website.

4.5. The Panel asked the Executive to update the Action Log to reflect what has and hasn't yet been completed.

5. Executive update

5.1. The Executive provided an update on the progress of the Subscriptions Review noting that the consultation has closed.

5.2. The Panel provided input that implementing double opt-in for all subscription services, including recurring donations, is a proportionate response to the issues.

5.3. The Executive noted that since the last meeting of the Panel it had held an Operator Billing Roundtable with industry stakeholders to discuss how to increase trust and

confidence in phone payment, and that the Panel Chair had attended. The Panel noted that a common set of terms across all mobile networks would help promote trust in, and use of, phone payment.

- 5.4. The Executive noted that it will soon commence work on vulnerability and agreed to provide a further written update on the scoping of this work to the Panel at a subsequent meeting.

6. Panel update

- 6.1. The Panel discussed the issue of representation and usage of phone-paid services across panellists.
- 6.2. The Executive and the Panel noted the need to consider how to ensure the Panel is sufficiently representative and able to represent a range of views.
- 6.3. The Executive agreed to consider opportunities for the voice of consumers that have been directly impacted by phone-paid services to be considered in its work.

Items for discussion

7. Refunds

- 7.1. The Executive presented on the work it is doing on refunds and provided the Panel with the initial headline findings from the external research that it commissioned to support the project.
- 7.2. The Executive asked the Panel to consider what a quick, easy and efficient refund would look like.
- 7.3. The Panel noted that a more consistent refunds process would provide certainty for consumers, giving them greater confidence in phone-payment and making it more likely that they would continue using phone-paid services.
- 7.4. The Panel noted the opportunity for the MNOs to:
 - have a greater role in refund provision as they have an existing relationship with the consumer; and
 - perform stringent due diligence and risk assessment on providers, to restrict operation of bad actors.
- 7.5. The Panel noted the importance of consumers having a choice about how and where they get a refund and that consumers expect to be refunded back to the method of payment.
- 7.6. The Panel noted that there is a focus on easily providing refunds across other sectors, such as banking and that the Executive should look to other sectors as part of this project.

8. Information Connection and Signposting Services (ICSS)

- 8.1. The Executive presented on ICSS, noting that some of the issues that it sees with ICSS are because many consumers have a limited understanding of these.
- 8.2. The Executive noted that it is seeking to create consistency in the regulation of ICSS now that all ICSS number ranges are within its remit.
- 8.3. The Panel asked the Executive to ensure that the proposed regulatory changes are future-proofed and to consider opportunities to raise consumer awareness of ICSS.
- 8.4. The Panel asked whether the Executive could seek to limit the operation of ICSS. The Executive advised that this would require legislative or regulatory change by either DCMS or Ofcom.
- 8.5. The Panel suggested implementation of a price cap on access charges and service charges for ICSS and discussed how it could provide input to Ofcom about its views on this.
- 8.6. The Executive agreed to provide additional information to the Panel to inform any additional action it may wish to progress regarding ICSS.

Any other business

9. Next meeting agenda items

- 9.1. The Executive and the Panel discussed future agenda items, noting that some or all of the following items could form part of the next Agenda:
 - 9.1.1. a presentation from the charity sector
 - 9.1.2. the Business Plan and Budget;
 - 9.1.3. the PSA review of its Code of Practice; and
 - 9.1.4. consumer education and communications.
- 9.2. It was agreed that if there are additional items that the Executive wishes to discuss with the Panel between meetings, it would be possible to have a virtual meeting to discuss these.
- 9.3. The next Panel meeting is scheduled for 13 September 2019.

10. Any other business

- 10.1. Laura advised that she would be stepping down from the Panel, with her last meeting scheduled for December 2019.