

MINUTES

TO CASS Executive Committee
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DATE 30 October 2019

MINUTES OF THE CASS EXECUTIVE COMMITTEE MEETING HELD ON 23 OCTOBER 2019 AT 10:30 AT 2 THOMAS MORE SQUARE E1W 1YN

PRESENT Jo Kenrick
Rhia French

INED (**Chair**)
Pay.UK (**Secretariat**)
HSBC
Lloyds Banking Group
Nationwide
Santander
Clydesdale
BoI
Handelsbanken
INED
INED
Engine
Manifesto
Manifesto

APOLOGIES Barclays
RBSG

ID	ITEM	ACTION
10/19.01	RISK UPDATE Prior to the risk update the Chair welcomed the new representative from HSBC. It was announced that it would be the last meeting for the Lloyds Banking Group representative. The Chair notified the Committee of being newly appointed as Director and Chair of PayM; J. Kenrick was congratulated. Pay.UK presented the Current Account Switch Service (CASS) and Cash ISA (CISA) transfer Risk Dashboard to the committee. No specific risks or vulnerabilities were noted to either service. The three most specific risks from the Managed Services and Pay.UK Risk register were reviewed. Pay.UK	Chair

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	<p>advised that the reputational impact on CASS and the CISA transfer is currently low. It was agreed to reinstate Risk as a standing agenda item. The CASS Independent (INED) noted the Dashboard is very high level and suggested that an appendix is provided for the next meeting to enable a sufficient review, this was agreed. Lloyds Banking Group added that it would also aid everyone if clarification was provided on the methodology used to categorise the risks, this too was agreed. Nationwide added that the risks presented were not CASS Specific, it was agreed that there are some operational risks that EC should see and review. The Chair requested some insight on the processes used to identify risks within Pay.UK. Pay.UK advised that risks are monitored and tracked on a monthly basis. A full list of CASS risks are to be presented at the next meeting where a review will be conducted on whether the CASS and CISA risks are being captured sufficiently, incorporating the earlier feedback/suggestions. It was noted that the journey of switching still faces obstacles and that it would be useful to understand from a customer perspective the switching experience. Pay.UK agreed to collate statistics of coverage inclusive of the breakdown of social media volumes both good and bad. Pay.UK advised 'How To' videos have been created to support Consumers with switching and will be uploaded onto the CASS webpage they will also be available for Participants to use. The videos will be shared with the CASS Operations and Governance Committee (CASS O&G), for information purposes only, within the next week prior to them going live. Clydesdale queried when the 'how to videos' will be live, Pay.UK Pay.UK confirmed early November. It was agreed to share with CASS EC as well as CASS O&G and notify when the videos go live. <i>[Post meeting note: details and links to the 'How to' videos were circulated on 28 October 2019].</i></p>	<p>Pay.UK TBC/02/20</p>
		<p>Pay.UK TBC/02/20</p>
		<p>Pay.UK TBC/02/20</p>
		<p>Pay.UK 01/11/19</p>

10/19.02 CASS COMMUNICATIONS 2020

The EC received an update on the 2020 Marketing Plans and Budget. The Pay.UK Head of Brands and Marketing walked through the approach for delivering the integrated communications campaign; which will run across

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	<p>four channels (paid, earned, social and owned) for maximum value for money. The approach for delivering the campaign was noted; Pay.UK continues to focus on raising awareness around the benefits of switching [DELETED – COMMERCIALLY SENSITIVE] Discussion was held on raising awareness and educating other groups across the UK. Understanding why customers are multi banking was also discussed. [DELETED – COMMERCIALLY SENSITIVE] The model for the sub audience awareness was noted and the outcomes detailed. [DELETED – COMMERCIALLY SENSITIVE] The Marketing budget was <i>agreed</i> by the Committee.</p>	
10/19.03	CASS & CISA BUDGET UPDATE	
	<p><u>CASS 2019 & 2020 budget</u></p> <p>The EC received an update on 2019 performance, against budget. The year to August 2019 financial results were noted. [DELETED – COMMERCIALLY SENSITIVE]The Chair thanked the CASS Team for their work towards collating this information and managing the budget. The Appendix A; covering 2019 budget, August year to date and 2020 budget was presented in traditional format, with Appendix B displaying the new format for 2020. [DELETED – COMMERCIALLY SENSITIVE] The 2020 budget was agreed.</p>	
	[DELETED – COMMERCIALLY SENSITIVE]	
	<p><u>CISA 2019 & 2020 budget</u></p> <p>The EC received an update on the CISA financial performance and financial results. [DELETED – COMMERCIALLY SENSITIVE] The budget setting and Appendix A was noted. Following discussion the proposed budget for 2020 was agreed.</p>	
	[DELETED – COMMERCIALLY SENSITIVE]	
10/19.04	BPRS PARTICIPATION MODEL PROPOSAL	
	<p>Pay.UK provided some background on the proposed BPRS model. EC discussed the current and proposed proposition. [DELETED – COMMERCIALLY SENSITIVE] The Committee <i>approved</i> the proposal.</p>	
10/19.05	[DELETED – COMMERCIALLY SENSITIVE]	

ID	ITEM	ACTION
10/19.06	[DELETED – COMMERCIALY SENSITIVE]	
10/19.07	STRATEGY	
	Pay.UK provided the Committee with an update on the CASS Strategy initiatives for 2019, as per supporting papers.	
	[DELETED – COMMERCIALY SENSITIVE]	
	Pay.UK <u>Future Scenarios</u> - The EC noted the supporting paper which highlighted the full details of each stage and the outcomes. Pay.UK confirmed a session has been scheduled with Standards & Strategy Team in Pay.UK to discuss ownership of the tasks.	
	[DELETED – COMMERCIALY SENSITIVE]	
10/19.08	GENERAL UPDATES	
	Pay.UK provided the CASS EC with an update on the following;	
	<u>Regulatory Requirements – PSR designation and CMA Undertakings</u>	
	<u>PSR designation</u> : It was noted CASS has once again achieved the designation from the Payment Systems Regulator (PSR) as an alternative switching scheme. It was noted the announcement can be found on the PSR’s website.	
	CMA Undertakings: It was noted a copy of the annual report, due in mid-January 2020, will be shared with the CASS EC once it has been submitted.	
	CASS EC was provided with a CMA Undertakings progress update in supporting paper AS 10/19.08 (a).	
	<u>Redirection Tables Stress Testing in 2019</u>	
	CASS Stress testing is progressing well. Noting all have gone well and the final two will be completed by the end of October 2019.	
	<u>Annual document review and Novation</u>	
	The CASS EC were notified that the annual documentation review will be slightly delayed, due to Novation activity, yet once shared the review and publication timelines will be extended to the end of January 2020 to allow sufficient time for feedback any comments. Exact dates will be confirmed once the Novation activity has been finalised. It was noted the Code of Conduct review will still be shared on time.	

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	<p><u>Governance Working Group</u></p> <p>The Governance Working Group (GWG) has concluded an initial review and assessment of the CASS EC governance model. Commissioned an opinion survey to clarify if participants are aware how they can be involved with discussions and decision making by raising questions. It was noted the overall feedback was positive. Pay.UK informed the EC that the full output from the survey will be available at the next EC meeting.</p> <p>The CASS INED noted the results highlighted a greater need for better communications pre and post Strategy day and indeed if Strategy day is the correct terminology to use to secure the right attendance at the sessions. The GWG will be meeting again in November to recap on the objectives set to ensure all areas have been sufficiently explored ahead of the final recommendation being presented at CASS EC.</p> <p><u>Participant Committees</u></p> <p>The CASS EC noted the update on Participant Committees Pay.UK advised the new CASS committee names for 2020;</p> <ul style="list-style-type: none"> • CASS EC – Switching Services Participant Committee • CASS O&G – CASS Operations Committee • Product & Marketing Committee (PAM) – CASS Communications Working Group • CISA Ops – No change. <p>Nationwide commented there is still no clarification with regards to the frequency of the new Committees.</p> <p>It was noted formal communication will be sent to all reps of the various committees by early November 2019. The communication will outline the new titles, meeting dates and frequency and where applicable work plans will also be provided. There will be an action on Participants to re-evaluate attendance of the renamed Committees when the communication is sent out.</p> <p>The CASS EC noted the Committee title changes.</p>	

10/19.09 MINUTES OF THE PREVIOUS MEETING

ID	ITEM	ACTION
	<p>The minutes if the previous CASS EC were signed off subject to one change; The Secretariat agreed to update the minutes to note apologies from the Lloyds Banking Group representative. <i>[Post meeting note: the Minutes to reflect this, have been uploaded to SharePoint].</i></p>	<p>Pay.UK 30/10/19</p>
10/19.10	ACTION LOG	
	<p>All actions featured on the Log were noted as closed, apart the following two which were agreed to be carried forward;</p>	
	<p><u>04/19.04 Pay.UK to advise how the CASS contribution to the NPA Budget is being allocated and provide further detail following finalisation on 2020 Pay.UK budget</u> Pay.UK confirmed the detail is not yet available, it was agreed to carry forward.</p>	<p>C/F</p>
	<p><u>07/19.01 (d) Pay.UK to discuss the position of CASS on the NPA Roadmap</u> This detail has not yet been provided, action carried forward.</p>	<p>C/F</p>
10/19.11	CASS 2020 STRATEGY	
	<p>Manifesto was welcomed to facilitate the 2020 Strategy planning session. The CASS EC noted the pre reading document AI 10/19.11 CASS 2020 Planning. Manifesto informed the CASS EC of the seven end goals which were agreed by the CASS EC. These seven end goals were supported by six BAU items which were reviewed within the session and agreed by the CASS EC.</p>	
	<p>[DELETED – COMMERCIAL SENSITIVE]</p>	
	<p>Following the overview of the draft initiatives the CASS EC entered into a discussion which looked at each 2020 initiative in more detail. Manifesto thanked the CASS EC for their discussion and thoughts on all the 2020 initiatives.</p>	
	<p>The CASS EC was asked to select their top five priorities followed by their next five priorities. Once this process was concluded Manifesto gathered the responses and the results will be circulated to the CASS EC along with the post meeting papers.</p>	
10/19.12	AOB	
	<p>No items were raised under AOB.</p>	

Date of next meeting: 12 December 2019 at 10.30