

Meeting notes & actions.

Discussion points.

Review of Actions Log

- Refer to slides 5, 6 & 7 of the CJF17 slide pack.
- Prepayment related actions C1-025 and C1-026 are awaiting response from Ofgem.
- Action C1-022 DCC advised that there is no specific 'destruction' testing scheduled within the programme testing schedule. Parties are encouraged to flag any additional thoughts or concerns.
- Action C1-028 In response to the question about ECOS Security Credentials, DCC noted that the programme continues to work closely with the ECOS activity.

Topic for discussion – Warm Homes Discount

- Originally discussed at CJF15 in June, where it was agreed that further consideration was required.
- The forum considered the question 'Does a move to a faster switch have any implications to how Suppliers treat the matter of Warm Homes Discount and how this should be communicated with consumers?'
- There were no comments or concerns raised by forum members. This topic has now been closed.

Topic for discussion – Billing Windows

- The topic was initially raised at CJF15 in June.
- The forum reviewed the 'Overview of multiple switch events overlapping Billing Windows' schematic and considered the question 'Are there any specific observations or concerns that the CJF need to consider on this topic, or is it simply a consequence that Suppliers will need to manage?'
- There were no comments or concerns raised by forum members. This topic has now been closed.

Topic for discussion – Debt Assignment Protocol

- The topic was initially raised at CJF17 in August.
- A forum member expressed concerns about the current DAP arrangements when considered in the context of faster switching, specifically the ability for consumers to enact multiple switches.



Consumer Journey Forum (CJF19) 20 October 2021

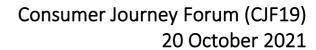
- Standstill period concerns. Where a switch occurs and the DAP process is being
 progressed, as the DAP process takes much longer than the duration of the standstill
 period, it provides the consumer with the opportunity to switch again before the
 DAP completes. In this situation the new Supplier (who is taking on the debt from
 the initial switch) would not be in a position to object to the 'next' switch for debt.
- This situation would leave the original new Supplier with a debt to manage or a requirement to enact the DAP process again with the next new Supplier.
- It was noted that under the current arrangements there is nothing that would force the next new Supplier to take on this debt.
- Although this has been flagged as a concern and a risk, there is no industry data that provides any insight on how frequently the DAP process is used.
- However, it was noted that there is a risk that in the future, as the market moves back to a situation where consumers are actively seeking moves to cheaper tariffs, it is not unreasonable to assume that there could be government, regulator or media pressure to ensure that prepayment debt customers are not disadvantaged and Suppliers encouraged to utilise DAP.
- There is a clear requirement for a review to be undertaken of the current DAP arrangements, particularly existing process SLAs, to ensure that they are fit for purpose under the new faster switching regime and potential for future increased use.
- It was noted that this is another form of potential 'debt hopping'.
- Action: The Chair to flag these concerns to both Ofgem and the REC, consideration needs to be given to how and where to review.

PCW/Supplier Forum update

- An update was provided to the CJF on the latest progress of the PCW/Supplier
- The work of this forum is nearing its conclusion and there are currently no additional substantive topics to be considered.
- There will be one further 'closure' meeting on 18 November.
- Draft versions of project outputs, including a summary report, will be issued for forum member review on 25 October, with a two week review period.

Risk Register

- Further to the discussion under Billing Windows earlier in the meeting, it was agreed that Risk 6, associated with multiple change of supply events, can be closed.
- Risk 20 Debt Assignment Protocol, will be updated following today's discussion.
- There were no new Risks identified for inclusion on the register.





AOB

- There were no items of AOB raised.
- The next meeting (CJF20) is scheduled for Thursday 25 November.