

CHAPS APP scams: Compliance Data Reporting Standard

Background

- 1.1** This CHAPS APP Scams Compliance Data Reporting Standard (CCDRS) contains the CHAPS APP scams data and information that directed PSPs are required to collate and retain for the payment system operator (PSO) of CHAPS, the Bank of England, for it to effectively monitor compliance with the CHAPS reimbursement rules.
- 1.2** It also sets out the data and information that PSPs must report to the Bank of England in two different reporting scenarios:
- Reporting standard A (under which the data must be reported by the sending PSP in respect of transactions they have sent)
 - Reporting standard B (all directed PSPs).
- 1.3** For the avoidance of doubt, when reporting standard A applies, that is the data that sending directed PSPs must collate, retain, and report to the Bank of England in order to comply with paragraph 8.3.a.i of Specific Direction 21. When reporting standard A applies, receiving PSPs do not need to collate or retain any data in order to comply with that paragraph. When reporting standard B applies, all data within the CCDRS must be collated and retained by all directed PSPs. A full list of the data points is set out in the accompanying document.
- 1.4** The CCDRS should be read alongside:
- Specific Direction 21 which requires PSPs to collate, retain and provide data to the Bank of England so that it can monitor compliance with the CHAPS reimbursement rules. It also requires PSPs to comply with the collation, retention and provision requirements set out in this document; i.e., compliance with the CCDRS is required for compliance with Specific Direction 21

Record-keeping

- 1.5** As part of monitoring PSPs' compliance with the CHAPS APP scams legal direction and requirements, PSPs may be required to provide information on CHAPS APP scam claims received.
- 1.6** We require that all directed PSPs (both sending and receiving PSPs) keep accurate records of the following:
- all customer communications and responses relating to a CHAPS APP scam claim, via any channel, and any subsequent communications
 - all communications between the PSP and any other party in respect of a CHAPS APP scam claim
 - all communications between the PSP and the Bank of England in relation to the PSP's CHAPS APP scam reimbursement processes and/or any potential compliance issues
 - decision-making records about individual CHAPS APP scam claims including the final decision and accompanying rationale for making that decision
 - actions taken to remediate customers in relation to a CHAPS APP scam claim
 - any reports by first, second or third-line functions relating to systems and controls related to CHAPS APP scam claims (such as by the PSP's risk, compliance or audit departments).

Validity

- 1.7** This document is effective from 7 October 2024 until the date of a subsequent version.

Amendments

- 1.8** The PSR may update this document from time to time. The PSR may consult on proposed changes to this document. Any changes will come into effect no sooner than 90 days after they have been confirmed in writing.

Code	Metrics	Code	Data points	Theme	Collated, retained and reported by the sending PSP under Standard A	Collated, retained and provided by all directed PSPs under Standard B
Of the total CHAPS APP scam claims in the reporting period that are deemed 'in-scope' for assessment:						
1.1	Total volumes and values of CHAPS APP scam claims reported by consumers	1.1.1	Total volume of CHAPS APP scam claims that are deemed 'in scope' for assessment	APP Scam Claims Reported	✓	✓
		1.1.2	Total value of CHAPS APP scam claims that are deemed 'in scope' for assessment		✓	✓
2.1	Total volumes and values of CHAPS APP scam claims that are reimbursable	2.1.1	Total volume of CHAPS APP scam claims that are reimbursable	Claim Assessment	✓	✓
		2.1.2	Total value of CHAPS APP scam claims that are reimbursable		✓	✓
2.2	Total volumes and values of CHAPS APP scam claims that are not reimbursable	2.2.1	Total volume of CHAPS APP scam claims that are not reimbursable		✓	✓
		2.2.2	Total value of CHAPS APP scam claims that are not reimbursable		✓	✓
2.3	Total volumes and values of CHAPS APP scam claims that are not reimbursable, with reason codes for rejection:	2.3.1	Total volume of CHAPS APP scam claims that are not reimbursable, with reason codes			✓
	(i) Payments made before 7 October 2024					
	(ii) Payments made for unlawful purposes	2.3.2	Total value of CHAPS APP scam claims that are not reimbursable, with reason codes			✓
	(iii) Payments which take place across other payment systems (Non-CHAPS payments)					
	(iv) International payments					
	(v) Civil disputes					
	(vi) Claimant does not meet the definition of a consumer					
	(vii) Payments do not meet the definition of an APP scam					
	(viii) Consumer standard of caution					
	(ix) Time limit for CHAPS APP scam claims (13 months)					
	(x) First-party fraud					

Code	Metrics	Code	Data points	Theme	Collated, retained and reported by the sending PSP under Standard A	Collated, retained and provided by all directed PSPs under Standard B
3.1	Total volumes and values of CHAPS APP scam claims closed within five business days	3.1.1	Total volume of CHAPS APP scam claims closed (from consumer reporting of the CHAPS APP scam claim to consumer reimbursement or claim rejection) within the five business days	Timescales/ Stop the Clock	✓	✓
		3.1.2	Total value of CHAPS APP scam claims closed (from consumer reporting of the CHAPS APP scam claim to consumer reimbursement or claim rejection) within the five business days		✓	✓
3.2	Total volumes and values of CHAPS APP scam claims closed within 35 business days	3.2.1	Total volume of CHAPS APP scam claims closed (from consumer reporting of the CHAPS APP scam claim to consumer reimbursement) within 35 business days		✓	✓
		3.2.2	Total value of CHAPS APP scam claims closed (from consumer reporting of the CHAPS APP scam claim to consumer reimbursement) within 35 business days		✓	✓
3.3	Stop the clock usage per CHAPS APP scam claim with reason codes: (i) to gather information from the victim(s) (or their agent) or the receiving PSP to assess whether the claim is a reimbursable CHAPS APP scam claim (ii) to verify that a claims management company is submitting a legitimate claim – for example, validating that the victim has authorised the company to submit a claim (iii) to gather additional information from a victim to assess their vulnerability (iv) in cases where the sending PSP has evidence of fraud on the part of the person who made the CHAPS APP scam claim, to gather additional information from the receiving PSP, law enforcement or other relevant parties (v) for multi-step scams, to gather additional information from the other PSPs involved	3.3.1	For CHAPS APP scam claims, by reason code, the total number of times stop the clock is used			✓
		3.3.2	Total volume of CHAPS APP scam claims where stop the clock is used at least once			✓
4.1	Total volume and value of CHAPS APP scam claims where the sending PSP informed the receiving PSP of the claim within the notification period	4.1.1	Total volume of CHAPS APP scam claims where the sending PSP informed the receiving PSP of the claim within the notification period as defined in the CHAPS reimbursement rules	Inter-PSP Communication	✓	✓
		4.1.2	Total value of CHAPS APP scam claims where the sending PSP informed the receiving PSP of the claim within the notification period as defined in the CHAPS reimbursement rules		✓	✓
4.2	Total volume and value of CHAPS APP scam claims where the receiving PSP responded to information requests from the sending PSP in a timely and accurate manner, as defined by the Bank of England	4.2.1	Total volume of CHAPS APP scam claims where the receiving PSP responded to information requests from the sending PSP in a timely manner			✓
		4.2.2	Total value of CHAPS APP scam claims where the receiving PSP responded to information requests from the sending PSP in a timely manner			✓

Code	Metrics	Code	Data points	Theme	Collated, retained and reported by the sending PSP under Standard A	Collated, retained and provided by all directed PSPs under Standard B
5.1	Total volume and values of CHAPS APP scam claims where consumer standard of caution exception is applied	5.1.1	Total volume of CHAPS APP scam claims rejected as the consumer standard of caution exception was applied	Exceptions	✓	✓
		5.1.2	Total value of CHAPS APP scam claims rejected as the consumer standard of caution exception was applied		✓	✓
5.2	Total volumes and values of CHAPS APP scam claims where the consumer standard of caution exception is applied, with reason codes: (i) The requirement to have regard to interventions (ii) The prompt reporting requirement (iii) The information sharing requirement (iv) The police reporting requirement	5.2.1	Total volume of CHAPS APP scam claims where the consumer standard of caution exception is applied, with reason codes			✓
		5.2.2	Total value of CHAPS APP scam claims where the consumer standard of caution exception is applied, with reason codes			✓
5.3	Total volumes and values of CHAPS APP scam claims where the value of the claim is above the maximum level of reimbursement (as set by the Bank of England in the CHAPs reimbursement rules)	5.3.1	Total volume of CHAPS APP scam claims where the value of the claim is above the maximum level of reimbursement			✓
		5.3.2	Total value of CHAPS APP scam claims where the value of the claim is above the maximum level of reimbursement			✓
6.1	Total volume and value of CHAPS APP scam claims from consumers assessed as vulnerable	6.1.1	Total volume of CHAPS APP scam claims where the consumer was identified as vulnerable	Vulnerability	✓	✓
		6.1.2	Total value of CHAPS APP scam claims where the consumer was assessed as vulnerable		✓	✓
7.1	The total volume of CHAPS APP scam claims reimbursed and value of reimbursement to consumers	7.1.1	Total volume of CHAPS APP scam claims that are reimbursed to the consumer	Rate of Reimbursement	✓	✓
		7.1.2	For CHAPS APP scam claims, the total value reimbursed to the consumer		✓	✓
8.1	Total volumes and values of CHAPS APP scam claims where the sending PSP received the reimbursable contribution amount within the timeframe specified in the CHAPS reimbursement rules (5 business days)	8.1.1	Total volume of CHAPS APP scam claims where the sending PSP received the reimbursable contribution amount within the timeframe specified	Apportionment – Reimbursable Contribution	✓	✓
		8.1.2	Total value of CHAPS APP scam claims where the sending PSP received the reimbursable contribution amount within the timeframe specified		✓	✓
8.2	Average time taken for the reimbursable contribution amount to be paid by the receiving PSP to the sending PSP	8.2.1	For CHAPS APP scam claims, total time taken by the receiving PSP to pay the reimbursable contribution amount to the sending PSP			✓
		8.2.2	Total volume of CHAPS APP scam claims where the sending PSP informed the receiving PSP of the reimbursable contribution amount			✓

Code	Metrics	Code	Data points	Theme	Collated, retained and reported by the sending PSP under Standard A	Collated, retained and provided by all directed PSPs under Standard B
8.3	Total volume and value of CHAPS APP scam claims where the PSP has repatriated funds	8.3.1	Total volume of CHAPS APP scam claims where receiving PSP has repatriated funds in the reporting period	Apportionment – Repatriated Funds		✓
		8.3.2	Total value of CHAPS APP scam claims where receiving PSP has repatriated funds in the reporting period			✓
8.4	Total value of repatriated funds for CHAPS APP scam claims	8.4.1	Total value of repatriated funds for CHAPS APP scam claims			✓
8.5	Proportion of CHAPS APP scam claims where the repatriated value has been apportioned between the sending and receiving PSP in line with the policy	8.5.1	Total volume of CHAPS APP scam claims where repatriated funds have been apportioned between the sending and receiving PSP, in the reporting period			✓
		8.5.2	Total volume of CHAPS APP scam claims where receiving PSP has repatriated funds in the reporting period			✓