Dispute Management System (DMS) 2.0

Frequently Asked Questions

For Account Servicing Payment Service Providers (ASPSPs) and Third Party Providers (TPPs)

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1 Introduction

The Dispute Management System (DMS) 2.0 is Software as a Service (SaaS) platform that provides an end to end case management tool that enables Account Servicing Payment Service Providers (ASPSPs) and Third Party Providers (TPPs) to connect and share information securely and safely for the purpose of answering customer enquiries, disputes or complaints.

2 Why use DMS 2.0?

DMS 2.0 provides a single platform connecting the open banking ecosystem and enabling open banking members to come together and share information to solve their mutual customer enquiries, disputes or complaints. Some of the key benefits for members using the DMS 2.0 platform include:

- Designed in consultation with open banking members
- Ability to connect safely with other members
- Secure communication between members
- Fully managed technical solution
- Technical Service Desk support

3 Benefits of DMS 2.0

DMS 2.0 provides a digital standalone platform replacing the previous DMS 1.5 manual process. Some of the key benefits of the DMS 2.0 platform are as follows:

Key Functionality	DMS v1.5	DMS v2.0
Secure information sharing	N	Y
End to end case management	N	Y
Cloud based solution	N	Y
Managed service	N	Y
Secure Case export	N	Y

4 Frequently Asked Questions

Q. Who can sign up for DMS 2.0?

A. Only entities regulated to carry out PSD2 activities* are able to sign up to use DMS 2.0 at this time, an example would be an entity regulated by the Financial Conduct Authority (in the UK) or equivalent EEA National Competent Authority (NCA). You do not need to use the Open Banking Standard or other services such as the Open Banking Limited (OBL) Directory to sign up to use DMS 2.0..

Q. Why do I need DMS 2.0?

A. DMS 2.0 enables Regulated members of the open banking ecosystem to communicate with each other for the benefit of their mutual customers. Being a member of DMS 2.0 will help you connect with other members to give your customers a positive experience should they have an enquiry, complaint or dispute.

Q. What role does Open Banking Limited (OBL) play within DMS 2.0?

A. OBL is responsible for enabling access to and providing support for the DMS platform, OBL does not play a role in the context of any enquiries, complaints or disputes created on the DMS platform. Neither does OBL have any visibility to any of the information uploaded into the DMS platform. OBL is responsible for on boarding members onto the DMS Platform. OBL will also be involved in support via the Service Desk in relation to technical queries.

Q. How do I sign up for DMS 2.0?

A. Whether you are already on the OBL Directory or new to OBL services signing up for DMS 2.0 is really easy, simply visit the Dispute Management System page on our website and follow the instructions to proceed: https://www.openbanking.org.uk/providers/dispute-management-system/

"Note exemptions apply – example as follows - NS&I are exempt from the provisions of the Payment Service Regulations 2017 in accordance with Regulation 3 and do not require authorisation by the FCA to provide payment services set out in Schedule 1 Part 1 of the PSRs."

Q. What if having used DMS 2.0 the customer is unhappy with the outcome?

A. DMS 2.0 enables open banking members to connect to solve their customer issue and improve the management and overall customer journey. It is the members collaborating on the platform that will solve the customer issues and not the DMS 2.0 platform. If a customer is unhappy with the information provided to them by either the ASPSP or TPP the customer retains the right to escalate to an Alternative Dispute Resolution (ADR) provider or the Financial Ombudsmen Service for further resolution.

Q. What if I can't find who I'm looking for on DMS 2.0?

A. DMS 2.0 was built for all members of the open banking ecosystem to connect and communicate. You can identify if an entity is a member of DMS from the first input field when creating a new DMS case. If however the member you are looking for has not yet joined DMS then please ask them to visit and join DMS via the OBL website and follow the instructions provided.
https://www.openbanking.org.uk/providers/dispute-management-system/

Q. What if I have a technical issue using DMS 2.0?

A. DMS is a fully managed service with technical support provided via the OBL Service Desk. As part of the member on boarding process you will be provided with access to the Jira platform. If you have a technical issue using DMS please raise a Jira ticket and your issue will be managed by our service desk.
https://openbanking.atlassian.net/servicedesk/customer/portal/1

Q. Do you have to pay to use DMS 2.0?

A. DMS 2.0 is a fully managed platform including a technical help desk service to support users along with continuous system maintenance, help and updates. As such DMS is a chargeable service; please contact our Business Development team via the website link to find out more:
https://www.openbanking.org.uk/providers/dispute-management-system/

Q. What if a DMS 2.0 member is unhelpful in managing a customer issue?

A. DMS 2.0 members agree to mutual support for the benefit of the customer. If a member is unable to progress a customer enquiry, complaint or dispute on the DMS platform as other members are not supporting the customer enquiry, complaint or dispute the case should be progressed to case close. When logging the outcome, as part of case closure the member should note the facts and communicate that to the customer. The customer then has the right to raise the case with an ADR for further resolution if an unsatisfactory outcome is achieved.

Q. Is there training available for DMS 2.0?

A. The DMS 2.0 platform has been designed to be simple and intuitive to use, however, both end to end training videos and short targeted training videos to cover each task on the platform are provided. Additional webinar based training may be available upon request.

Q. Does DMS 2.0 integrate into other systems?

A. DMS 2.0 is Software as a Service (SaaS) standalone web based solution. There is no direct integration to members' host platforms at this time. API connectivity between DMS 2.0 and members' platforms will be considered for future releases of DMS.

Q. How long does it take to become a DMS 2.0 member?

A. If you are regulated to carry out PSD2 activities by the FCA or equivalent EEA National Competent Authority then on boarding to become a DMS 2.0 member should take circa 10 business days to process, though often it is done sooner.