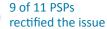


The CCTS monitors all Participating Service Providers (PSPs) to ensure they comply with the complaints process. This report highlights observed non-compliance in 2023 and notably:

Issue 1: Failure to implement CCTS resolutions and Investigation Findings



11 PSPs failed to implement resolutions or Investigation Findings, as required.



2 of 11 PSPs unable to rectify breaches due to business closures

Issue 2: Refrain from asking customers to withdraw their complaint or threatening customers after complaint submission



2 incidents of PSPs threatening customers after submitting complaints to the CCTS.

1 PSP disconnected a customer due to CCTS complaint

1 new PSP asked customer to withdraw their CCTS complaint

