



# American Express

## Public Consultation on Proposed Business Operation for the Do Not Call Registry

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**Submitted by:**

**American Express International Inc.**

Mapletree Business City  
#08-00 Block C20 (West)  
Pasir Panjang Road  
Singapore 117439

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**Contact Persons:**

**Jane Foo**

Director, Compliance & Ethics 65-6317-6026 | [jane.foo@aexp.com](mailto:jane.foo@aexp.com)

**Joanne Tay**

Senior Manager, Compliance & Ethics 65-6317-6206 | [joanne.p.tay@aexp.com](mailto:joanne.p.tay@aexp.com)

**Annabell Koh**

Senior Analyst, Compliance & Ethics 65-6317-6035 | [annabell.koh@aexp.com](mailto:annabell.koh@aexp.com)



## **A. Introduction**

By way of background, American Express International, Inc. ("**American Express**") carries various businesses in Singapore including the issuance of consumer and corporate cards, merchant acquisition and servicing, acting as corporate agent to various insurers, provision of money-changing, remittance and other travel-related services. In the course of providing our services in Singapore, including marketing and acquisition activities, American Express collects and sends marketing messages ("**specified messages**") to Singapore telephone numbers.

We refer to the consultation paper issued by the Personal Data Protection Commission ("**the Commission**") on 15 May 2013 relating to the:

- Proposed Business Operation for the Do Not Call ("**DNC**") Registry

We appreciate the opportunity to provide feedback on the consultation paper, and have enclosed our detailed comments for your review and consideration.

## **B. Summary of Major Points**

In general, we welcome the additional clarity provided by the Commission to the DNC Registry in the Consultation Paper. We have set out our views and proposals in greater detail in the following pages.

## **C. Comments to the Proposed Business Operation for the Do Not Call ("**DNC**") Registry**

### **Questions in relation to the process of registration and deregistration of Telephone Numbers with DNC registry:**

**Question 1: With reference to paragraphs 3.6 to 3.9, do you have any views/comments on the proposed process of registration and deregistration? Is the process simple and straightforward?**

We do not have any further comments on the process of registration and deregistration. The process as described looks straightforward.

### **Questions in relation to the process of account creation:**

**Question 2: With reference to paragraphs 4.4 to 4.14, do you have any views /comments on the proposed requirements for an organisation to create a main or sub-account?**

American Express would like to propose that each organization be eligible to sign up for more than 1 main account. In our organization, there are multiple lines of businesses, each with individual cost centers. As such, it will be more efficient for each line of business to enroll for and manage its own main account as this will reduce the need for chargebacks across businesses, American Express envisages that each line of business (or department) within the organization will manage its own main account. The delegates within the line of business will manage the sub-accounts



**Question 3: In particular, are 20 sub-accounts sufficient for each main account and do you have any views/comments on the rights and functions of the main and sub-account holder?**

In view of American Express' current business requirements, 20 sub-accounts is sufficient. Please note our comments to Question 2 where we are proposing that each organization be allowed to sign up for more than 1 main account.

**Question 4: With reference to paragraph 4.18, do you have any views/comments for not allowing foreign organisation to register an account with the DNC registry?**

Our preference is to allow foreign organizations to register a main account with DNC. If foreign organizations are not allowed to register an account with the DNC registry, Singapore registered companies will have to bear the administrative burden and the costs on behalf of foreign organizations. Most foreign organizations provide outsourcing services to Singapore entities (including an organization like ours) and their operations and activities are managed separately and independently from the Singapore entities.

**Question 5: In particular, do you have any views/comments on the proposed methods to check the DNC registry for Singapore registered organisation that outsourced their telemarketing activities to a foreign organisation?**

Please refer to our comments under Question 4. American Express prefers that foreign organizations whom we have outsourced our activities to be equipped to check the DNC registry using their own account.

- 1) In relation to suggestion 1- doing checks ourselves and then passing on the information to the foreign organizations will not work for us as it may defeat the purpose of outsourcing;
- 2) In relation to suggestion 2- American Express prefers that the foreign organization manages its own main account rather than for American Express to create a sub account as this may result in inefficiencies in chargebacks and accounting.

**Questions in relation to the methods provided for checking the DNC registry:**

**Question 6: With reference to paragraph 5.1, do you have any views/comments on the proposed methods on how to check the DNC registry?**

We do not have any comments on the proposed methods to check DNC registry. The proposed process is simple and straight forward.



**Questions in relation to the payment schemes:**

**Question 7: With reference to paragraph 6.6, what is the average quantity of Telephone Numbers would your organisation be likely to submit for checks per month and which would be the scheme (pre-paid or pay-per-use) your organisation be most likely to use as the form of purchase?**

American Express envisages that the average number of telephone numbers to be checked to be in the region of 10,000k per month. However, this is a preliminary estimate as we will have to assess the impact of other provisions of the Personal Data Protection Act on the viability of telemarketing activities, after the expiry of the sunrise period. As such American Express will likely use pay-per-use scheme to start with. Once the process is bedded down and we have a better gauge of the quantity of telephone numbers we may consider using the pre-paid scheme. Further, the pre-paid scheme has a disadvantage over the pay-per-use scheme because expired unused credits will not be refunded. American Express' preference is for unused credits to be refunded.

**Question 8: With reference to paragraph 6.7, do you have any views/comments on the proposed modes of payment?**

The proposed mode of payment for credit cards only has Visa or MasterCard. We would like to propose the additional option of paying using American Express. This is also in view of the likelihood that there are corporate cards that are supported by American Express.

**Questions in relation to the retrieving results:**

**Question 9: With reference to paragraphs 7.1 to 7.3, do you have any views/comments on the proposed format of the Results and the methods of retrieving the Results?**

We do not have any comments on proposed format and methods of retrieval of results.

**Question 10: In particular, do you have any views/comments on the type of file (".CSV") that is proposed as the format of the Results file?**

We propose having an additional option for receiving a file in Excel format. This is especially helpful for a small number of data set as there is no further need for reformatting.

**Questions in relation to the account termination:**

**Question 11: With reference to paragraphs 8.5 to 8.7, do you have any views/comments on the proposal to refund all balance pre-paid credits from all the sub-accounts to the main account?**

We do not have any comments on proposed methods of refunds. However we note that the non-refund of expired unused credit will make this option less attractive.

**Other feedback**

The proposal is for an individual to log in to DNC using his/her own Singpass on behalf of the organization. However as Singpass is a personal ID to access confidential personal information, such as CPF and personal income tax information, it may not be appropriate to use this method of identification for a business purpose. Moreover, in the event of staff turnover, having an account linked to a particular employee would add unnecessary key man risk for the organization.



We would like to propose other forms of identification specific to the organization.

**D. Conclusion**

We appreciate your consideration of our comments and look forward to your further clarification. If you need any additional information, please feel free to contact us (details on cover page).