

From: [Shirley Xavier](#)
To: [Richard Mullings](#); [Richard Bevins](#); [Jules Gascoigne](#); [Volkan Altinok](#); [Andrew Anderson](#); [Thomas Canning](#); [Simon Guild](#); [David Kershaw](#)
Cc: [Steve Bulley](#); [Sudheep Karumarathodi](#); [Karen Pringle](#); [Rebecca Florence](#); [Fola Olafare](#); [Paul Cowan](#); [Nicholas Spiers](#); [Carly Booth](#)
Subject: RE: Oyster - Reinstating refunds for customers (6 July 2023)
Date: 21 June 2023 10:12:06
Attachments: [image001.jpg](#)
[image004.jpg](#)
[image002.jpg](#)

Thanks Richard appreciate the confirmation.

So with everyone in agreement to reinstate on 6 July, we will continue with prep ensuring we are ready to support from a CCO side and more widely have effective operational monitoring in place.

- As discussed with [@Richard Bevins](#) we will be retaining captcha on account log in for the time being. We will revisit potential switch off with a review of migrated MFA numbers outside of the project.
- Ahead of MFA launching, I worked with the Cybersecurity SOC team to revise our Oyster refund reporting (those established in 2019) so I will ensure we enhance these further before we switch on.
- We will have some new and improved Oyster web reports allowing us to track refunds submissions. Post reinstating I will be sharing updates on volumes/trends (customer and CCO generated) and this will allow us to have appropriate conversations about reoccurring issues/areas of concern
- More widely I am working with [@David Kershaw](#)'s team, Privacy, Data Control and others:
 - OPUS approval rule updates so that where required we put refund requests on hold when specific criteria is not met. Whilst this won't be in place for 6 July, longer term it will allow us to better manage refunds that don't originate from a purchase or are sent via BACS etc.
 - Establishing a period Payments forum to look at Oyster and CPC specific areas of concern such as staff system usage, personal data management, audits, reports etc. This is something we have discussed for some time, discussing period analysis will ensure when issues arise we assign owners and actions for resolution.

Will keep those here updated on plans outlined above. I hope that helps for now.

[@Andrew Anderson](#) last action on Tom's question please about the press release and whether we should include that we are reinstating refunds.

Thanks from me.

Shirley Xavier Coelho Payments Product Manager

Transport for London T&D Payments

shirley.xavier [REDACTED] Mob: [REDACTED]

I am currently working adjusted hours [REDACTED] so no expectation for you to read until your working hours.