VECTRA

by Nimbus Group Global

NCC Opt-Out Registry

Product & Compliance Guide

Supporting compliant outbound engagement under the Consumer Protection Act Amendment Regulations, 2026

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1. Purpose of this guide

On 15 April 2026 the Minister of Trade, Industry and Competition published amendment regulations under section 11 of the Consumer Protection Act, 68 of 2008, bringing the National Consumer Commission (NCC) Opt-Out Registry into operation. The registry is now live and direct marketer registration is open.

The regulations change the operating requirements for every South African organisation that contacts consumers electronically for direct marketing purposes — regardless of sector. Registration is a gatekeeping requirement: without it, outbound direct marketing contact is not lawful, irrespective of any consent the organisation believes it holds.

This guide explains what the regulations require, how the Vectra platform supports your compliance programme, and — importantly — where the line falls between what Vectra does and what remains your organisation's responsibility.

2. The three regulatory axes

South African outbound engagement is now governed by three overlapping legal frameworks that do not fully align with one another. Compliance requires all three to be addressed together.

Axis	Instrument	What it governs
Registration & suppression	CPA s11(6), Amendment Regulations 2026 (NCC)	Direct marketer registration, annual renewal, monthly database cleansing against the opt-out registry, sender identification
Privacy & consent	POPIA s69, Regulator guidance	Lawful basis for processing, consent in the prescribed form (Form 4), the existing-customer exception, opt-out on every communication
Sector conduct	FAIS / TCF, NCA & NCR, DCA rules, Code of Banking Practice, COFI (pending)	Advice vs information boundaries, suitability, disclosure, contact frequency and harassment rules, record retention

The first two axes are horizontal — they apply identically to a retailer and to a bank. The third is vertical and materially heavier for regulated financial services providers. Vectra is packaged along the same lines: registry and consent capability in the core platform, sector conduct controls as an add-on module.

3. What the NCC Opt-Out Registry requires

3.1 Obligations

- Registration. No direct marketer may contact a consumer by electronic communication unless registered with the NCC, using the prescribed Direct Marketer Registration Form via the NCC eServices portal.
- Annual renewal. Registration is not once-off; the prescribed renewal fee must be paid to maintain valid status.
- Monthly cleansing. Marketing databases must be cleansed against the registry every month, with all consumers holding a pre-emptive block removed. The obligation is framed in absolute terms and applies across all channels without exception.
- Sender identification. Every electronic direct marketing communication must identify the marketer — name, electronic address, physical address and contact number. Marketing may not originate from platforms where the sender cannot be identified.
- Pre-emptive blocks. A consumer may block an individual marketer, a campaign category, or the entire industry. All variants must be honoured.

3.2 Fees and penalties

Item	Position (2026)
Initial registration fee	R2 574, escalating annually
Annual renewal fee	R1 930.50
Cleansing / deduping fee	Charged per record submitted
Penalty exposure	Up to R1 million or 10% of annual turnover, whichever is greater; referable to the National Consumer Tribunal

Fees and process detail are set by the NCC and change. Verify current figures on the NCC eServices portal before relying on them.

3.3 An unresolved point worth planning around

South African law does not yet clearly prescribe a hierarchy between prior express consent under POPIA and a subsequently registered pre-emptive block under the CPA. The conservative and commercially safer position — and the default Vectra is configured to support — is to treat a registered block as overriding prior marketing consent. Vectra allows this precedence to be configured should your legal counsel take a different view.

4. How Vectra supports compliance

Vectra maps platform capability directly onto the obligations above. The table below is the practical view: what the regulation requires, and the mechanism in Vectra that supports it.

Requirement	Vectra capability
Monthly registry cleansing	Scheduled suppression-list refresh with import of the returned NCC file, automatic application to campaign contact lists, and a dated record of each cleansing cycle
Enforcement of blocks at dial time	Suppression is evaluated at campaign build and again at dial time, so a record blocked between cycles is not contacted
Category-level and industry-wide blocks	Campaign classification allows blocks scoped to a marketer or category to be applied selectively rather than as a blunt global exclusion
Consent-state capture	Consent status recorded against the contact record, with capture during the call and full change history
Prescribed-form consent requests	Scripted flows to present the prescribed consent wording, with agent adherence checked through the QA framework
Sender identification	Configurable caller presentation and message templates carrying the required identification detail; branded caller identity integrations available
Contact attempt governance	Per-contact and per-campaign attempt caps, permitted calling windows, and cool-down periods
Do-not-contact management	Internal DNC lists maintained alongside registry suppression, including immediate in-call opt-out capture
Evidence and audit trail	Call recording with retention policy, interaction history, configuration change logging and role-based access control
Reporting	Suppression and consent reporting suitable for internal compliance review or production to a regulator

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5. Financial services conduct module

Regulated financial services providers carry obligations that retailers do not. The Vectra financial services conduct module extends the core platform with:

- Script and disclosure enforcement aligned to FAIS and TCF outcomes, including the advice-versus-information boundary
- Debt collection conduct controls — contact frequency limits, permitted hours, and third-party disclosure restrictions
- Extended recording retention and evidentiary packaging designed to survive an FSCA or NCR inspection
- Quality assurance scorecards built around conduct obligations rather than generic call quality
- Speech analytics for automated detection of required disclosures and prohibited language across the full call volume

The Conduct of Financial Institutions (COFI) Bill, currently before the National Assembly, will require every financial services provider to re-license and will extend conduct standards across the whole client relationship — including post-sale service and complaints, not only pre-sale advice. Nimbus tracks this and will extend the module as the final standards are published.

6. Responsibility split

Vectra provides the operational and technical means to comply. Legal accountability under the CPA and POPIA remains with your organisation. The split is set out below.

Your organisation	Vectra / Nimbus
Registering as a direct marketer with the NCC and renewing annually	Providing the platform mechanisms to apply registry outcomes operationally
Paying registration, renewal and cleansing fees	Scheduling and executing the cleansing cycle within the platform
Determining the lawful basis for each campaign	Recording and enforcing the consent state you determine
Approving call scripts and consent wording with legal counsel	Delivering, versioning and enforcing those scripts to agents
Setting retention periods in line with your policy	Applying those retention periods to recordings and records
Responding to regulator enquiries and consumer complaints	Producing the evidence, recordings and audit trail required to respond
Acting as Responsible Party under POPIA	Acting as Operator, processing only on documented instruction

7. Recommended operating model

A workable monthly rhythm for a Vectra customer running outbound campaigns:

Cadence	Activity	Detail
Monthly	Registry cleansing cycle	Submit the marketing database, ingest the returned block file, apply suppression, archive the dated evidence pack
Monthly	Suppression reconciliation	Confirm record counts submitted, blocked and suppressed reconcile, and investigate variances
Continuous	In-call opt-out capture	Agents capture opt-outs at the point of request; applied immediately, not at next cycle
Weekly	QA sampling	Review calls against disclosure, identification and consent criteria
Annually	NCC registration renewal	Renew before expiry; lapsed registration renders further outbound contact unlawful
Annually	Control review	Review campaign classifications, attempt caps and calling windows against current regulation

8. Why this matters commercially

Beyond avoiding penalties, disciplined suppression and consent management improves outbound performance. Contacting consumers who have actively blocked you produces near-zero right-party contact, consumes agent capacity, and drives spam-flagging that degrades answer rates across your entire number range. Clean lists, honest identification and call-reason presentation are the levers that measurably lift pickup rates in the South African market.

9. Important notice

This guide is provided for information and product orientation. It is not legal advice and does not create any warranty or representation as to your regulatory compliance. Regulatory positions described here reflect the published position at the date of this document and remain subject to change, further guidance from the NCC and the Information Regulator, and potential legal challenge. Nimbus Group Global Limited recommends that you obtain South African regulatory counsel sign-off on your outbound compliance programme, including any reliance placed on platform capability described in this guide.

For a walkthrough of these capabilities against your specific campaign estate, contact your Nimbus account team.