

Let's Talk MaPS Standards

12th July 2023

Natasha Still – Head of Service Performance, Quality and Standards

Agenda

Time	Item	Lead
10 mins	Welcome and Introductions	Natasha Still
25 mins	<ul style="list-style-type: none"> • MaPS Standards– short video • Background • Sector Feedback and What have we done so far? • Organisational Controls Environment • Test and Learn – Customer Facing • What's Next? 	All Natasha Still Catherine Thomas Sarah McNeice Natasha Still
30 mins	Break out session	All
20 mins	Group Feedback	All
5 mins	Summary and Close	Natasha Still

Background

A short summary of where what has happened so far;



- In January 2021, the FCA approved the new MaPS Standards in line with our statutory requirements in the Financial Guidance and Claims Act (2018.)
- In June 2021 we officially launched the FCA approved MaPS Standards, the standards comprise of 11 high level standards and 72 sub standards that provide a more detailed breakdown of the requirements expected for effective service delivery - [Money and Pensions Service standards | The Money and Pensions Service \(maps.org.uk\)](#)
- The standards were launched shortly after we commenced the long-term commissioning of debt advice and whilst the existing grants were operating under the Debt Advice Peer Assessment (DAPA.)
- In March 2022 we confirmed that DAPA as a quality framework would be ending and we received the last case submissions under DAPA in February 2022.
- We were keen to take on board feedback before mobilising another testing framework and held engagement sessions with the debt sector to hear views and suggestions for consideration to help inform our operationalisation plan for the standards. Engagement with our other services; Money Guidance, Pension Guidance and Pension Wise took place alongside this activity however these services were not subject to DAPA requirements previously.
- Over 85 advisors, technical supervisors and quality managers attended across two sessions and provided detailed and comprehensive feedback.

Sector Feedback – What did you tell us?



MaPS need to ensure organisations in a supply chain are kept informed

We want more focus on the customer journey and outcomes and less on pass or fail

Why are we being asked to do multi-page confirmation of advice letters including all case notes?

We would like improved communication with front line advisers

Advisors need feedback that is constructive and helpful

We would like clarity on the minimum requirements and what is considered best practice

We would like more transparency and visibility on MaPS requirements

We would like to know why free to customer debt advice needs quality assuring by MaPS

A review of the supervisor assessment requirements are needed

The minimum number of file checks are too much especially for long tenure advisers

It feels like there is a lack of trust or understanding in what we do or how we operate

We need less administrative burden on advisers

What happened next?

We made some immediate changes to the 10-month grants to reflect some of the feedback from our engagement sessions. These included;

- Technical supervision file check numerical value was removed, previously a requirement to conduct 3 per advisor per month.
- Actively encouraged organisations to develop their own first line quality assurance processes and a risk-based approach was encouraged.
- Debt supervisor assessment previously required annually was reduced to first 2 years in post requirement.
- We confirmed that the period of the 10-month grants would be a development and testing phase known as "test and learn," and as such we would predominantly focus on ensuring consistency and calibration of delivery partners internal assessment against the MaPS Standards rather than performance management.
- Change in approach to quality utilising a "check the checker" approach removing the focus from the advisor onto the assurance processes.
- Triggered technical site visits were removed from grant requirements
- Change in approach to scoring, moved to a more customer outcome focused assessment rather than pass or fail, focusing on whether a standard has been met and if it hasn't been met, what impact that has had on the customer.
- Detriment was re-defined as part of the statement of requirements for the contracts as - 'actual financial harm or loss, experienced by a customer' as a direct result of MaPS or its service delivery partners information, advice, or guidance

What else have we done?



SPQS are now producing monthly and quarterly communications which are circulated to delivery partners and also posted on the MaPS Quality Website, they provide updates and developments with MaPS Standards, responses to regular queries and information about the team.

In addition to the monthly comms, an adviser panel has been set up to help inform our future approach to commissioning. MaPS is also committed to engaging more directly with advisers through a variety of other forums (IMA, UNITE) as well as during sessions such as these.

MaPS, its delivery partners and IQAS have invested time through test and learn (and continue to do so) to ensure customer facing assessment clearly focuses on minimum expectations with feedback on what is best practice with greater focus on the impact to the customer.

The MaPS Standards are designed to assess the individual customer journey and outcomes ensuring relevance and appropriacy to each situation. They focus on the critical elements of a customer's journey meaning the evidence will be dependent on the case with no blanket expectations

We have developed three workstreams for operationalising and monitoring the MaPS Standards; 1. Organisational Wide Compliance with the MaPS Standards 2. Customer Facing Assessment of the MaPS Standards 3. Facilitated Continuous Improvement

Organisational Controls Environment – Control Self-Assessment



This monitoring mechanism seeks assurance of: Understanding, Controls and Monitoring.

- The new Control Self-Assessment process and template rolled out in Spring 2022 which took on board feedback and learning from the first submission including:
 - Engagement
 - Clarity of guidance and expectations
 - Structure of submission
 - Linking controls to standard
 - Types of controls
- SharePoint
 - Live and dynamic
 - User friendly – dip in and out when populating

Resulting in one consistent template for all services to use that allows the service to report their compliance status, confidence levels and controls environment – monitoring actions and continuous improvement.

Sector Feedback - 'You Said' 'We Did'



We would like more guidance on expectations and opportunities to check understanding and

Further guidance was developed and increase engagement activity took place to help onboarding for the new process and templates.

We are being asked for lots of information, can this be done in a more streamlined way in the future?

The new CSA is hosted on SharePoint which is user friendly, live and dynamic. Annual self-attestation will still be required but now baselined this will only require minimal input when updates are required.

We would like to reduce the burden on frontline advisers

This process focuses on the organisational control's environment and is policy and process focused

Test and Learn - Customer Facing Standards

Focused on Customer
Facing Standards

11 Delivery Partners
participated

10 month Test and Learn

Developed &
operationalised processes
and products

1382 cases were
independently
assessed

4 Iterations of Guidance

Completed 4 testing
periods & 3 rounds of
calibration

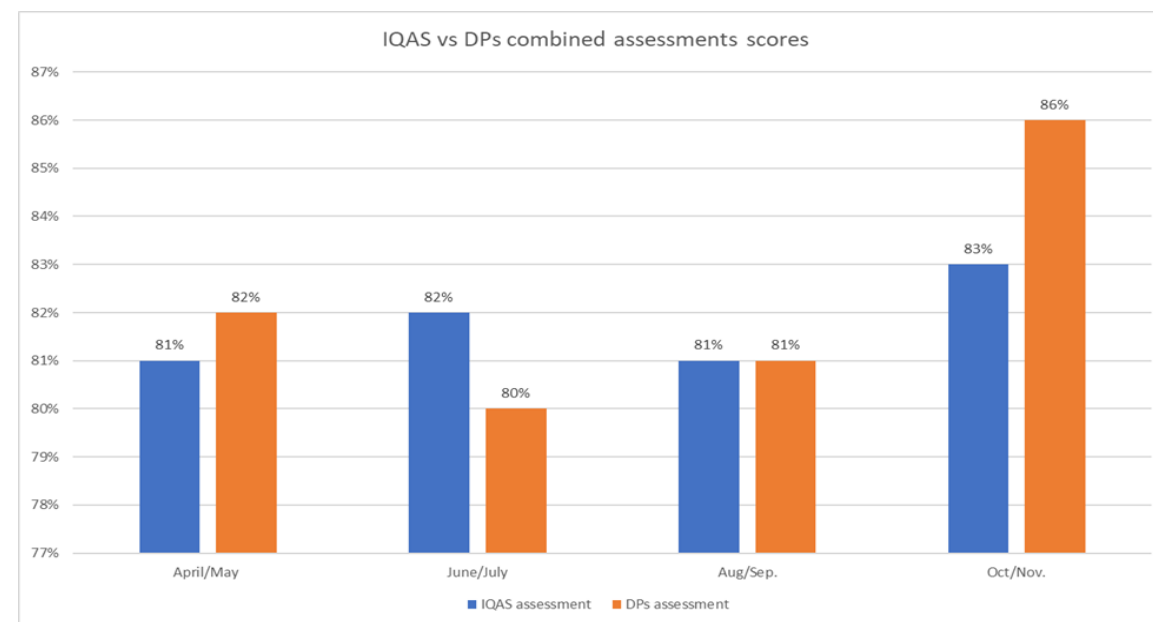
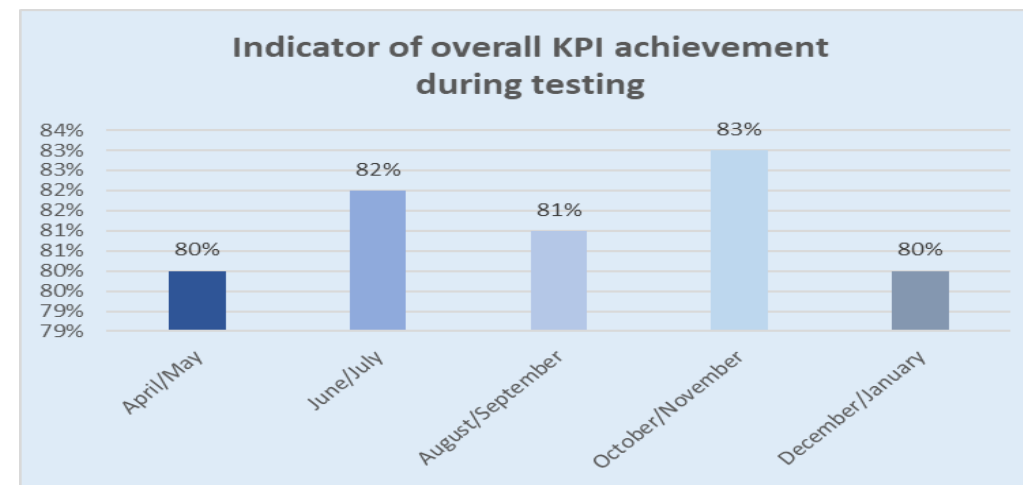
All Delivery Partners met or
exceeded the 80% KPI

Tried and tested
submission volumes &
assessment outcomes

Test and Learn - Customer Facing Standards

What did we find?

- Overall on average delivery partners were meeting the expectation of 80% compliance with the standards.
- We focused on improving the consistency of scoring between delivery partners and IQAS. The highest variance in a reporting period was 3%.
- We re-issued updated guidance three times during the test and learn phase to take on board feedback.
- We considered options for different standards to be applicable or not applicable dependent on the customer circumstances.
- We worked closely with delivery partners to further develop our customer outcome measures. Helping us to identify the key differences between not meeting a standard where it has no impact to the customer and not meeting a standard where it does have impact to the customer.



Where are we now? - Customer Facing Standards

Service Line	Total Submissions	Quality KPI	Variance	Cases with Detriment
Debt Advice	164	85.3%	1.6%	1

- In May the average performance across our debt grants and contracts was 85.3%.
- Variance between delivery partners and IQAS assessments is on average 1.6%. The main areas of variance are:
 - **1a** (accuracy), and
 - **2a-iv** (supporting vulnerable customers).
- We continue to work through these cases in calibration and in the event of any appeals.
- We are seeing a very minimal amount of detriment with one 1 case identified in May and only 4 since go live in February.
- We have identified some of the highest scoring (on average) standards to be;
 - **2a-ii** (pre assessment information requirements),
 - **2a-viii** (managing personal data.)
- We have identified the three lowest scoring (on average) standards to be;
 - **1a** (accuracy),
 - **2a-iii** (exploration), and
 - **2a-vii** (options and next steps).

What's Next?

- The FCA have now commenced their triennial review of the MaPS Standards. This review will assess how we have monitored and enforced the standards to date as well as whether the standards remain suitable
- This review is in line with our statutory obligation under the Financial Guidance and Claims Act 2018 for all service lines: Debt Advice, Money Guidance (MoneyHelper) and Pensions Guidance
- We may receive recommendations as part of this review for us to incorporate into our future approach
- We are continuing to develop our guidance and share our regular communications on www.debtquality.org.uk
- We are working closely with partners and the FCA to support the wider debt sector regulatory requirements, in particular Consumer Duty. Members of the team have attended training with VRS which is available for advisors to attend.

Breakout Session

Break Out Session



We have shared an overview of how the MaPS Standards have been implemented, the learnings from our testing so far and this session is to gain your feedback and ideas for us to take into future development opportunities.

What would you like to see incorporated into the future quality of debt advice?

- ☐ What other measures have you used to measure quality successfully?
- ☐ How has this worked?
- ☐ How do you think this could be used to improve quality?

Group Feedback Session

Summary and Close