

Service Performance, Quality & Standards Monthly Update

September 2023



**Money &
Pensions
Service**

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Monthly Overview

September 2023 Update Summary

As a brief overview, here is what you will find in our September SPQS update:

Advice Services

- An update on the [Advice Assessor Toolkit](#) which is being developed to support debt advice assessments.
- Updates on when [ineligible files](#) are identified through the customer-facing standards assessments and what happens next.
- An update on the most recent [MaPS' internal calibration session](#) – the attached Advice Calibration Feedback and Scenarios spreadsheet should be shared with assessors across delivery partners and IQAS to aid consistent understanding.
- Responses to the following [general queries](#) raised during calibration:
 1. Single Issue Interactions
 2. Written/Verbal Advice
 3. DRO Files
 4. Date of Assessment
- An update on the [application of service credits](#) from 1st November 2023.
- Further details on the [detriment reporting](#) process.
- The latest themes identified through recent [root cause analysis](#).
- Updates on the [Voice of Customer reports](#).
- A summary of some [staff changes](#) happening within the SPQS team.

Guidance Services

- Updates on [MaPS' recent visits](#) to Citizens Advice Scotland and HGS.
- Our Independent Quality Assessment Service (IQAS) is currently [recruiting for assessors](#) who have technical pensions experience.
- A reminder on how to request [continuous improvement](#) tools and support from MaPS.

Previous Updates

If you have missed any of our previous updates, you can find them here on our quality website:

[MaPS SPQS Quality Website - Latest Quality Updates](#)

Queries & Feedback

Please continue to send queries and feedback to the MaPS Quality email address: mapsquality@maps.org.uk or speak to your MaPS Quality Manager.

Thank you for your continued support.

The Service Performance, Quality and Standards Team

Debt Advice Updates

Advice Assessor Toolkit

Following the [Briefing on 30th August 2023](#), we have released the Advice Assessor Toolkit for testing throughout September to determine what changes we may need to make to ensure it achieves its objective.

We look forward to continue reviewing the feedback assessors have provided so far. We are using this feedback to inform changes for the final version of the toolkit.

We have defined the appeals process for September given that the focus of appeals needs to centre around the toolkit. We delivered a briefing session on the [26th of September 2023](#) to outline our approach and address any queries.

Appeals will also be used to consider any further amendments to the toolkit before we roll out a final version.

Ineligible Files

We are still identifying instances where ineligible files are being submitted for customer-facing assessment. A common reason for ineligible files is a lack of consent from the customer to share their information.

Our current approach is to inform the delivery partner of the ineligible file and request a replacement file. We will continue this approach for the first two weeks of each submission period, however if the ineligible file is identified during the third submission week, we will advise the respective delivery partner and will not request a replacement.

This means that the KPI will be based on the eligible files submitted for the period and will exclude ineligible files submitted within the third week. The reason for this is that MaPS is contract managing IQAS to complete assessments within a

set timeline. Replacement files at the end of that period impacts on that timeline and therefore cannot be included.

Delivery partners may wish to review their submission processes and ensure necessary checks are conducted prior to submission to avoid this situation.

Outcome of Internal Calibration

As you are aware, MaPS conducts an internal calibration process which focuses on the queries arising from delivery partner calibration sessions. These are specifically the queries which cannot be addressed during the session. As this process has matured, we are now in a position to share the outcome of the last internal calibration session.

Attached is the [Advice Calibration Feedback and Scenarios spreadsheet](#). This highlights the various scenarios discussed during the calibration sessions which could not be resolved in session and required wider consideration. The spreadsheet also includes the response to the issues and how the scenarios should be assessed moving forward where similar circumstances occur.

The spreadsheet should be shared with assessors across delivery partners and IQAS to aid consistent understanding.

This is a continuous improvement activity with the aim of influencing and improving consistency moving forward. It is not an exercise which will result in retrospective changes to assessment outcomes.

Calibration General Queries

There are instances where MaPS receives general queries arising from calibration sessions. Where these are specific to a delivery partner, they will be addressed directly with that partner.

However, we do receive some general queries to which MaPS response may be beneficial to all delivery partners. We have decided to include these in our comms for all to have sight:

1. Single-Issue Interactions

Question: There is a matter relating to a single-issue interaction where the customer journey does not reach the options stage of the debt journey. As this is a legitimate interaction how is MaPS intending to consider how assessment can be applied to these situations?

Response: MaPS is currently running testing on selected cases to determine whether compliance with the standards can be confirmed where a case has not reached the options stage. This is linked to other work underway, where we are looking across the various situations where the debt journey does not reach a specific stage, and how the standards might apply. Further updates will be provided.

2. Written/Verbal Advice

Question: Where information provided in a confirmation of advice letter has not been verbalised in a telephone interaction, will standards be assessed as 'not met'?

Response: It is dependent on the significance of the information to the case. If the information has been provided in writing and it is key to the customer achieving the desired outcome, it has the potential of being unmet based on the risk of the customer missing the documented information.

If it is information which adds value but will not impact if missed by the customer, there is greater potential for the standard to be met. Any assessment outcome will always be based on the specifics of the case and customer circumstances.

There are advantages and disadvantages to reviewing case records alone and reviewing call recordings and supporting documentation.

3. DRO Files

Question: When assessing DRO files, there have been instances where the delivery partner has assessed standards as unmet due to occurrences prior to submission to the DRO Hub. During calibration discussion have taken place around why IQAS have assessed the standards as met.

Response: IQAS will not have knowledge of what has occurred in the customer journey prior to the DRO Hub involvement. As they are assessing what has been delivered via the hub, anything previous will not be considered. It is reassuring that delivery partners are picking up all anomalies and addressing them internally.

There are also a number of queries which have been tabled at internal calibration which should be addressed via the Advice Assessor Toolkit. In addition, MaPS Quality Managers will address any specific to an individual provider directly with them.

4. Date of Assessment

Question: If IQAS has access to a delivery partner's CRM for assessment purposes, will they consider any documentation placed on the case after the submission date?

Response: IQAS are advised to look at documentation on the case up to the submission date.

Application of Service Credits

From [1st November](#), where contracted delivery partners do not meet the quality KPI 80%, the application of service credits will apply. If you have any questions, please speak to your respective MaPS Contract / Quality Manager.

Detriment Reporting

MaPS follows the [Detriment Process](#) which is included as an appendix to contracts and grants when actual financial loss or harm is identified via any of the routes outlined in the process.

Delivery partners will be asked to record the case of detriment in the MPR/MCR as appropriate, along with the remedial action taken to address the matter. The MaPS Quality Managers will review the action and determine when it is satisfactorily closed out. The [MaPS internal detriment log](#) is maintained and shared with the MaPS compliance team quarterly.

There have been two instances this contract year where delivery partners, upon review, provided clarification that there was no financial loss or harm to the customer. MaPS has reviewed the clarification in these instances and has been satisfied that this is the case.

Moving forward, should this situation occur, MaPS will log that the subsequent clarification from a delivery partner confirms that no financial loss or harm has occurred, and the original identification of detriment will not be reported.

However, as the evidence at the time of assessment suggested that detriment had occurred, the assessment outcome will remain unchanged. This is for SPQS monitoring of assessment outcomes as the outcome is based on the evidence available at the time of assessment.

All standards with an assessment outcome of not met, for any reason, can be appealed where a delivery partner does not meet KPI.

Root Cause Analysis

MaPS has begun work looking further into the customer-facing standards assessed as “Not Met”, specifically looking into identifying the root cause behind these assessed outcomes.

MaPS is keen to ensure that it is assisting delivery partners in the continuous improvement of the implementation of the standards, and this is a key method to achieving this.

Our analysis has identified some common trends and themes and we have explored these in further detail to establish what MaPS can do to assist in the improvement of assessment outcomes.

We have been able to identify a number of immediate simple fixes and have reached out to the delivery partners directly to ensure swift rectification. The longer-term aim is to be able to empower the conversations MaPS Quality Managers are able to have and work with delivery partners to drive continuous improvement.

A couple key themes that have been identified so far include:

1. **Standard Financial Statement issues** (*e.g., where this has not been filled in correctly*)
2. **Incorrectly assessed priority of debt**

MaPS will reach out to the delivery partners affected to begin conversations on how these can be improved.

The SPQS team are working on an improved process to make it less resource-intensive, less time consuming, more efficient, and work towards a consistent outcome. The development of the process is still in the early stages of planning, and we will keep you updated.

Voice of Customer Reporting

Most delivery partners would have recently received the [MaPS Voice of Customer \(VoC\) Q1 reports](#).

Below is a schedule of the reporting timeline for the forthcoming year. The reports will be shared with you by the SPQS team and Quality Managers will be discussing the content at the quarterly review meetings.

As you can see from the schedule, Q1 reports will be reviewed at the Q2 reporting meeting, and this pattern will continue throughout the year. This is due to the timing of the fieldwork that has been completed to collate the data. We will be reviewing this schedule at the beginning of the next financial year.

The Q1 reports will include results for customer satisfaction only. There will be customer outcomes included in the Q2 reports. In the meantime, if you have any queries regarding the timing etc. of the reports, please speak to your respective MaPS Quality Manager.

MaPS Staff Changes

Sureyya Kilic has been successful in securing a 12-month role within our Commercial Team in MaPS and as a result her role has gone out for recruitment internally.

Chloe Coppenhall has been successful in securing the role as Quality Manager to cover for Sureyya for 12 months. Chloe will be managing the partnerships with Money Wellness and Debt Free Advice.

Many thanks,

The Service Performance, Quality and Standards Team

Voice of Customer Reporting Schedule 23/24													
Voice of Customer (VoC) Report Activity	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24
VoC report shared with MaPS (end of month)	Q1 VoC report			Q2 VoC Report			Q3 VoC Report			Q4 VoC Report			TBC
VoC report reviewed by MaPS		Q1 VoC Report			Q2 VoC Report			Q3 VoC Report			Q4 VoC Report		TBC
VoC report shared with Delivery Partner			Q1 VoC Report			Q2 VoC Report			Q3 VoC Report			Q4 VoC Report	TBC
VoC report reviewed at Delivery Partner Quarterly Meeting					QCR/QPR 2 Meeting			QCR/QPR 3 Meeting			QCR/QPR 4 Meeting		TBC

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Thank you for your continued support.

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Money Guidance & Pension Guidance Updates

MaPS Visits

Money Guidance and Pension Wise Scotland

Nick Parkes and Lucy Ludgate embarked north to beautiful Scotland for a few days to meet with some delivery partners.

They were hosted by Citizens Advice Scotland (CAS) and HGS where they discussed how the customer-facing standards are being implemented, what work is being done to bring the standards to life, and what recommendations they had to improve the standards.

Nick and Lucy saw great work being achieved by both delivery partners and were impressed with their application of the standards. Nick and Lucy would like to thank all involved for their hospitality and informative discussions.

They have taken away actions and will reach out to the individuals involved to move these actions forward. They found the visits to be highly beneficial and they look forward to meeting on a more regular basis.

Pension Recruitment

Our supplier for the Independent Quality Assessment Service (IQAS) are continuing to recruit assessors to independently assess compliance of the MaPS Standards. They are especially keen to recruit assessors with technical pensions experience.

You can access details about these roles on the Recognising Excellence website:
<https://www.recognisingexcellence.co.uk/recruitment/>

Continuous Improvement

MaPS has continuous improvement resource that you are able to call upon. This can range from project collaboration/support to teaching of various topics. As a reminder on how this process works and how to submit a request, please follow this link: <https://debtquality.org.uk/continuous-improvement/>

Many thanks,

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