

Service Performance, Quality & Standards Monthly Update

February 2024



**Money &
Pensions
Service**

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Monthly Overview

February 2024 Update Summary

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

Advice Services

- A reflection of year 1, including:
 1. An overview of Independent Quality Assessor findings across [year 1](#).
 2. All delivery partners continue to exceed KPI and are on track to meet the Year 2 [increased KPI](#) from 1st February (83%).
 3. The SPQS team continue to explore the [root cause](#) for the lower performing standards.
 4. Thanks to all delivery teams for their hard work in helping achieve [KPI](#).
- Quality Managers will be liaising with delivery partners to finalise [submission SLAs](#) for April 2024 onwards.
- The Appeals Process has been formally introduced for delivery partners' 'Met' standards, where the independent assessment deems them 'Not Met'.
- [Calibration sessions](#) remain optional for delivery partners unless MaPS determines it necessary to hold a session based on assessment findings.
- Amendments have been made to the [MaPS Standards Customer Facing Guidance](#) which will be shared with delivery partners and IQAS once completed.
- The [Advice Assessor Toolkit](#) will be reviewed in the near future. Feedback from delivery partners and IQAS will be considered in the process.

Guidance Services

- Special thanks to the Guidance service lines for the effort put into planning and preparing for [Customer Facing Assessments \(CFA\)](#).
- The [CFA Microsoft Form](#) is being revised to assist us with a piece of work we are initiating around root cause analysis.
- We are reviewing our [MaPS Standards Customer Facing Assessment Guidance](#). The aim is to provide assessors with more direction when making assessment decisions.

SPQS Team Update

We would like to welcome [Danielle Daalman](#) to the SPQS Team! Danielle joined SPQS from Pensions Operations where she was a Technical Specialist. As a Technical Specialist Danielle was responsible for delivering pensions guidance to members of the public.

Danielle will be filling the role of Service Performance, Quality and Standards Executive where she will help with resolving submission queries and sharing reports and communications with you all moving forward. Danielle looks forward to working with our delivery partners and IQAS.

Also joining us this month is [Marc Mulligan](#) as our Transformation Quality Manager on a 12 month secondment. Marc also joined SPQS from Pensions Operations where he was a Quality Assurance & Technical Specialist. In this role he performed first line QA for the internal pensions guidance team and also acted as a subject matter expert on all kinds of weird and wonderful pension related queries.

Marc's role will be to ensure the embedding of the MaPS Standards and Quality Assurance Framework during the design phase of projects. He has worked in financial services for over 18 years and previously worked for the Pension Protection Fund and Barclays Bank where he was in various QA and training roles.

FCA Review

We have been working closely with the FCA with the completion of their [triennial review](#) of the MaPS Standards. We anticipate suggestions for some changes and improvements.

Once we have received the final report, MaPS will review the suggestions and communicate with you any potential future changes. We are expecting the final report in April.

Many thanks,

The Service Performance, Quality and Standards Team

Debt Advice Updates

Advice Year 1 Reflections

At the start of the contracts and grants in February 2023, delivery partners had ended a period of test and learn for the Customer Facing MaPS Standards. MaPS commenced performance by managing delivery partners against a series of KPIs including the Quality KPI of 80%.

We had a strong start to the year having ended test and learn in a positive place, with indications that achieving KPI overall would not be a challenge.

At the end of [February 2023](#):

- The independent assessment findings confirmed that only two standards were 100% compliant across all delivery partners; these were standards [1d](#) and [1l](#).
- Twelve standards were assessed as having a compliance level between 80% and 99%.
- The remaining eleven standards were assessed as having a compliance level below 80%.

In [January 2024](#):

- Ten of the twenty-five customer facing standards were independently assessed as being 100% compliant.
- A further ten were assessed as being between 80% and 99% compliant.
- Leaving five standards which were assessed as having a compliance level below 80%.
- Two of these have a compliance level of 79%.
- The three standards which fall significantly below 80% are [2a-iii](#), [2b-iii](#) and [2a-vii](#) which are the focus for the root cause analysis work.

It is testament to the hard work and collaborative working which has driven the progress made over a 12-month period. All delivery partners are exceeding KPI, and early indications suggest that this will be maintained as the KPI increases to [83%](#).

What has aided progress?

1. The contribution and dedication of delivery partners in drawing out the requirements of the standards mapped against their individual delivery models.
2. IQAS commitment and effort ensuring assessment outcomes are applied accurately to individual case specifics.
3. The diligence, and remedial action, taken to drive improvements.
4. The initiation of the Advice Assessor Toolkit bringing clarification to the evidence assessors should seek.
5. The feedback and questions posed by all parties which has driven MaPS to consider many complex scenarios and provide clarity on applying the standards.
6. The fair and transparent appeals process, in particular broadening eligibility from September 2023.
7. The collaborative work of the MaPS Quality Managers and delivery partners in identifying and addressing the key issues arising from assessment.
8. The collaborative work of the MaPS Contract Manager and IQAS in establishing and addressing areas for improvement in the independent assessment process.
9. The calibration sessions have raised key issues and driven decision making, which is evident in the continuous improvement.

There are many more points which could be highlighted as examples of where the evolving processes and activity have aided the improvements we have seen over the last year. Those listed are the most significant.

Advice Year 2 Look Ahead

Looking forward, there is a range of activity being considered to further enhance our collective work around the MaPS Standards. This includes:

- Collaboratively exploring **root cause** for the lower performing standards:
 - Looking at the emerging trends and potential action.
 - Considering the guidance and toolkit associated with the trends.
 - Working with delivery partners to understand associated improvement plans.
- Understanding more about **variance** and conducting some analysis around areas including:
 - Where delivery partners assess standards as 'not met' but IQAS deem them to be 'met'.
 - Where IQAS assess as 'not met' but delivery partners deem to be 'met'.
 - Understanding impact and not impact in instances where there is a variance between assessments.
 - Understanding whether the standard applies or not where there is a variance in assessment outcomes.

In summary, the reflections on the last year paint a positive picture overall and MaPS gives huge recognition to all involved and anticipates that delivery partners will share this progress and appreciation with their delivery teams.

Advice Assessor Toolkit

We will be reviewing the Advice Assessor Toolkit in the near future, and in the process will be considering the continued feedback we receive from delivery partners and IQAS, along with the appeals outcomes over the last few months.

We have identified that further clarity is needed regarding **Breathing Space**, which will be included as part of the review. When this work commences, MaPS will keep all parties up to date with progress and an indication of the timeline.

Appeals and Calibration from February 2024

The decision has been taken to formally introduce the appeals process for all delivery partners assessed 'Met' or 'N/A' standards, where independent assessment deems them 'Not Met' or 'N/A'.

The appeals process has been critical in progressing the consistency in assessment, and the learning arising from appeals outcomes has informed the development of all assessors across service delivery and independent assessment.

MaPS recognises that reverting to the former eligibility of only accepting appeals where KPI has not been achieved would limit any further understanding and development.

Calibration sessions will continue. MaPS will continue working with delivery partners and IQAS to look at ways calibration can be used to get the best out of the sessions. As appeals are accessible to all regardless of KPI, these sessions will remain optional for delivery partners unless MaPS determines it necessary to hold a session based on assessment findings we wish to explore further.

Submissions SLA Update for Year 2

Currently the submissions SLA runs to the end of **March 2024**. We are currently working on the Submissions SLA from April 2024 onwards.

Quality Managers will liaise with their respective delivery partners to finalise this before the commencement of the April submissions round. Any queries should be directed to them, or the respective Contract Manager, in the first instance.

Customer Facing Assessment Guidance Version 3.3

There are some amendments to the **MaPS Standards Customer Facing Guidance** which is the document which overarches the Advice Assessor Toolkit. The updated guidance will be shared with delivery partners and IQAS once the amendments are complete.

Money Guidance & Pension Guidance Updates

CFA Reflection

The SPQS team would like to express thanks to the Guidance service lines for the considerable effort put into planning and preparing for the Customer Facing Assessments (CFA) against the MaPS Standards.

All are currently at differing stages and continue to show real commitment to progressing the process.

- Recognition goes to HGS for their ongoing collaboration to make the process successful.
- We look forward to continuing the journey with our pension's partners bringing the customer facing assessment and launching test and learn online.
- We are exploring with guidance services to determine if a KPI for the CFA process is appropriate.

Guidance Microsoft Forms

We are revising the [CFA Guidance Microsoft Form](#) and have tested the new version to determine suitability. This document will be applied across all guidance service lines which will streamline the data from the CFA. The structure of the standards will follow the customer journey and have been reordered to reflect this.

Dependent on service line (Money Guidance, Pension Wise and Pension Guidance), there will be questions from which you select appropriate to the respective service line. Once launched, we invite feedback to be used to review and improve over a three-month period.

The new form is designed to assist us with a piece of work we are initiating around root cause analysis. This will assist us in working with our partners to identify themes and trends to inform continuous improvement activity and build on the high-quality work currently being delivered.

A series of sub-criteria will support assessors in determining the reason for a standard not being met. We have worked on the data already submitted to draw out common areas to inform the choices of sub-criteria.

CFA Guidance Review

To support all of the work being undertaken around the Customer Facing Assessments, we are also reviewing our [MaPS Standards Customer Facing Assessment Guidance](#). The aim is to provide assessors with more direction when making assessment decisions.

The guidance will mirror an approach taken in Advice where a toolkit has been developed and met with great success when used by assessors across all MaPS Advice services.

We have identified an increase in assessment scores where the guidance has clarified the requirements within customer records. The feedback we have received from our guidance services will inform the development of this resource. Future communications will provide an update on progress and timelines once determined.

Many thanks,

The Service Performance, Quality and Standards Team

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

