

Customer Experience and Quality

April 2026 Update



Money &
Pensions
Service



In this month's newsletter

This month's newsletter covers an update on:

- ✓ the MaPS Standard Portal
- ✓ a new CFA process pack
- ✓ Standards videos and Clarification Hub
- ✓ the next FCA review
- ✓ a reminder of upcoming changes and which elements which are not (yet) changing
- ✓ debt-specific updates



The MaPS Standards Portal

The development is progressing well, and we wanted to thank those that attended and provided feedback in recent weeks at our show and tell sessions. The testing on Controls Self-Assessment and Customer Facing Assessment is now completed and we're now working on reporting and a replacement for the Clarification Question Hub within the platform.

As a reminder we are keen to ensure that there are no access issues when we go live later this year, so if you haven't confirmed what your access needs will be – please get back to the CX & Q team in the next couple of weeks so that we can set up all users.

We remain on track for the July go live of the new portal.

Next month, we will provide more information on our onboarding plan for the new portal.



The Customer Facing Assessment (CFA) process pack

Ahead of the first round of assessments using the updated MaPS Standards and new Toolkits, we have taken the opportunity to consolidate and update the Customer Facing Assessment guidance and process documentation.

This brings together several standalone documents into 1 complete pack. It includes updates for conciseness and clarity either:

- reflecting in practice tweaks to process that have been agreed outside of past documentation; or
- outlining new or significantly updated processes, such as 'Pre-assessment' and the refreshed 'Calibration' processes that will apply from May.

We hope this is a welcome improvement and to support the process will be holding 121 drop-in sessions for Delivery Partners to ask any questions following review of the new pack. The pack and more information on how to sign up to the drop-in sessions will follow by direct email by Monday 13 April.



MaPS Standards Communications

To complement the MaPS Standards and supporting toolkits, we have developed a series of **Spotlight videos**. These short videos focus specifically on a standard or group of standards, many of which were highlighted in consultations and feedback we received from stakeholders. The videos will be available on the MaPS YouTube page in a single playlist, making them easy to access and ensuring consistent messaging for all stakeholders. We expect to have published them by Friday 17 April.

The Clarification Hub will remain available for MaPS Standards interpretation queries though please note some updates on scope and intended use of this channel:

- Content relating to the now 'old' version of the MaPS Standards and legacy toolkits has now been archived
- This process is no longer limited to CFA related standard specific queries and can be used for questions related to any MaPS Standards
- Case specific queries (where the circumstances of individual cases are relevant to resolving the query) now fall within scope of the calibration process and these should not be submitted via the hub
- User Guidance will be updated and reissued shortly



FCA Triennial review of MaPS Standards

Whilst it might feel like this was only just recently done, it's actually time again to start preparing for the next FCA review of the MaPS Standards. Within the Financial Guidance and Claims Act 2018, there is specific requirements we must follow:

“The FCA must, at least once in every three years, carry out a review of—

(a) whether the standards continue to be appropriate, and

(b) how the single financial guidance body is monitoring and enforcing the standards.”

The last review was completed on 18 January 2024 and therefore the next one is due this year to meet legislation by 18 January 2027.

The FCA recognises that following a comprehensive and wide-reaching consultation on the first set of Standards, the updated ones were approved last October and have only just come into

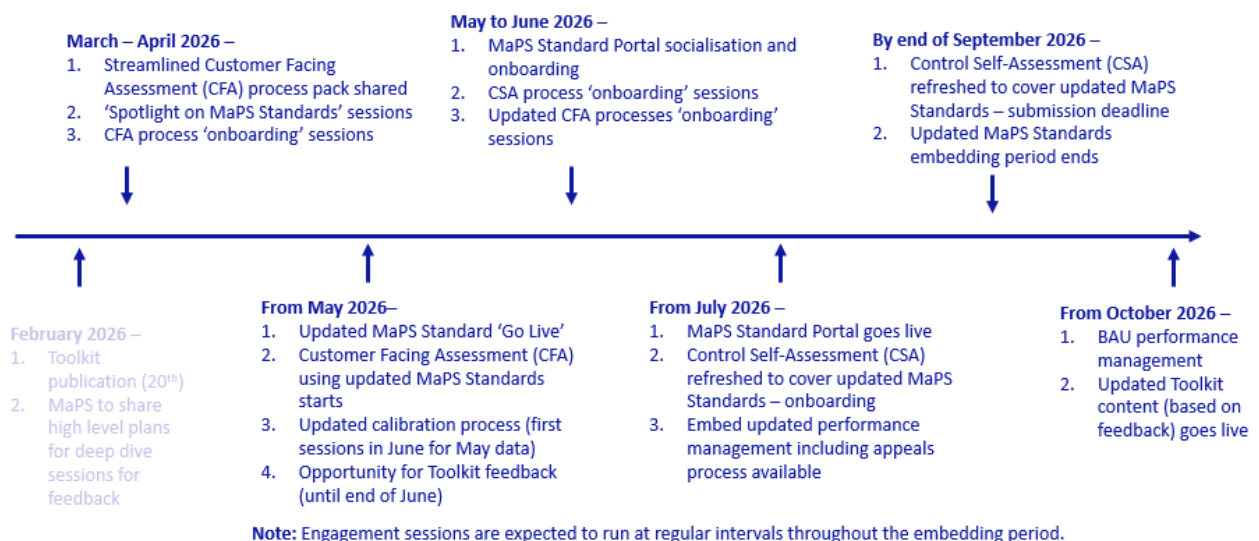
effect. The review will take that into account and focus more on the monitoring and enforcement obligations MaPS have.

As part of the review the FCA are keen to not only speak to MaPS but also delivery partners, we will reach out when we understand more about what that might look like. We expect interviews and evidence gathering to take place late spring and over the summer 2026 with the report expected spring 2027.

Further details on the review will be shared in later newsletters.

Timeline Reminder

Below are the high-level milestones for the updated Standards and the launch of the new MaPS Standards portal. There have been no changes to this plan this month.



Clarity on change activity

We recognise there is a lot of change taking place right now and wanted to take this opportunity to reiterate and clarify areas that are not changing quite yet:

The new **detriment definition** is now set (as part of the standards), but options to how this is operationalised into the CFA process are still being considered (with feedback on initial options, and other ideas to support development, already requested from delivery partners - survey now closed). There will be further opportunity to feed into this work, and MaPS have confirmed changes will not be made until July. Additionally, the current detriment reporting process and log will not change in this interim period.

Finally, it is important to reiterate that detriment is a sub-measure of non-compliance, as such the change of the definition itself will not change or impact CFA scoring (which reflects non-compliance by standard already).

We are not making changes to **CFA case evidence requirements** linked to delivery channel at this time. We recognise there is a need to do some prior exploratory work to understand how and when we may be able to achieve an approach that best utilises available evidence sources, such as call recordings, where this has not been a requirement to date. We ask in the interim you provide evidence as you have already been doing for these channels (this has been clarified in the consolidated CFA process pack) and continue to follow good practice tips shared previously. We will be in touch directly to progress discussions on a more optimal approach in the future.

We are not yet seeking to introduce **random sampling into the CFA process**. We recognise there is a need to do some prior exploratory work to understand how and when we may be able to make this work in practice considering existing approaches to sample submission.

Debt specific updates

Monthly and quarterly reporting templates

We are not making any immediate changes to reporting templates. May reports onwards will need to now refer to the updated version on the standards.

The Quality and Compliance annex 1, which includes the detriment tab, also will need to include reference to the updated version of the standards moving forward. We understand that Delivery Partners take one of two approaches to the tabs in this template – running total covering all months to date, or separate monthly tabs. For either approach taken, the report templates in their current form will allow updated standards information to be included (there is no formula/data validation that will block this).

Note as above: the new definition of detriment will not be applied until July and as such no change is needed to the approach required for broader detriment reporting.

We will share further updates on how performance management will work during this embedding period soon.

Upcoming Engagement Session

Thank you to all our debt delivery partners who have shared feedback on our recent engagement session, we really appreciate the openness and insight which continues to share how we approach these. In response, we won't be holding an additional session at this time but we're looking forward to our upcoming session on the 21 April and will share the agenda and slides shortly.