

Service Performance, Quality & Standards Quarterly Update

Quarter 2 2023/24



**Money &
Pensions
Service**

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Foreword

Natasha Still

Head of Service Performance, Quality & Standards

Welcome to our latest quarterly update!

This is the second of our quarterly updates since we have launched our enhanced communication and engagement plan and I have to say I am always amazed by how much activity we have managed to fit into each quarter.

This quarter I have really enjoyed reading all the great feedback on our new assessor toolkit. In April 2021, when we undertook our first round of listening sessions, we committed as a team to working as collaboratively as we could with delivery partners and trying to take more time to listen and engage. Seeing some of this feedback has shown that our change in approach is really making a difference - "Thank you for providing the Advice Assessor Toolkit, making it mandatory both for Delivery Partners as well as IQAS and, not last, for listening to our feedback, answering our questions and giving us the opportunity to appeal September findings."

Whilst actively working on the new toolkit and other key pieces of work, some of the team have also been engaged in a review with the FCA. The FCA are currently completing their triennial review, focusing on how we have implemented and monitored the MaPS Standards so far. We have been working closely with the FCA and we are expecting to have an outcome report with recommendations by the end of the calendar year.

Our transformation team have been really busy over the last quarter with a lot of change happening at MaPS. We have a key piece of work underway looking at both our monitoring approach for digital interactions (with no human

interaction), and our approach to monitoring for incomplete journeys. This has been a really interesting piece of work and we hope to be able to share more information on this in the new year.

Activity across our Guidance Services has been continuing and we are pleased to have had cases now assessed within our Pensions Guidance teams. Recognising Excellence are also recruiting for assessors to support this activity and Nick has kindly put a link to these roles further down in the update if you know anyone who is interested.

Unfortunately, this quarter has seen Sureyya Kilic leave the team, she has been successful with a great opportunity in our Commercial function. Chloe has been successful in stepping into Sureyya's role for the next 12 months – congratulations Chloe! In November we say goodbye to Shalom Bayem, one of our Continuous Improvement Managers, and we wish him all the best with his new opportunity!

As always, we are keen to hear more from you about what you would like to hear about, so please do reach out to Chloe Coppenhall to share your thoughts.

Many thanks,

Natasha

Quarterly Overview

Q2 2023/24 Update Summary

As a brief overview, here is what you will find in our Q2 2023/24 SPQS update:

Advice Services

- An overview of the September debt advice customer facing data, including the [highest and lowest performing standards](#).
- Updates on the [Advice Assessor Toolkit](#), including the impact it has had on KPI and the feedback received so far.
- Details on how you can continue to raise queries on the toolkit via your [toolkit feedback spreadsheet](#) each month and how we will provide a response.
- An update on [calibration sessions](#), including a [survey](#) which we would be grateful for you to participate in.
- Information on how to access [continuous improvement](#) resource from MaPS.

Guidance Services

- Details on the [blogs available for money guidance](#) and the expectation for when to use them.
- Information on the updated [Microsoft submissions form for all Guidance services](#) which will be released in the coming months.
- Our Independent Quality Assessment Service (IQAS) is [currently recruiting](#) for assessors who have technical pensions experience.
- Information on how to access [continuous improvement](#) resource from MaPS.

All Service Lines

- Updates on the [root cause analysis](#) being conducted by the SPQS team, including future updates to the Microsoft forms for your submissions.
- An introduction to some of our [SPQS team members](#), including a summary of their roles and previous experience.

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

Highest & Lowest Performing Standards in September

There are four customer-facing standards which regularly reflect 100% compliance. These are 1d, 1j, 1k, and 1l. These link to:

1. Complying with the boundaries between regulated and non-regulated advice and guidance (**1d**), and
2. Not recommending, selling, or receiving reward for financial products and services (**1j**, **1k**, **1l**).

Due to the nature of these standards, it is anticipated that high compliance levels will continue to be evident. The comparisons below provide us with a clear indication on how the Advice Assessor Toolkit has impacted on assessment during testing.

The trajectory is positive with some standards reflecting a significant increase in compliance levels. **1a** has been a consistently challenging standard. Due to the toolkit guidance, and the way in which accuracy and impartiality has been defined, we have seen a 20% increase in compliance.

This has had an adverse effect on **2b-iii** which focuses on creating and maintaining a detailed customer record as the toolkit requires the accuracy of the financial statement to be assessed here as opposed 1a. We anticipate that, as the toolkit embeds, we will see a positive change in the compliance with this standard.

Other standards where we are seeing positive movement, having had challenges with compliance since the start of customer facing assessment, are **2a-vii** (increase 18%) and **2b-iv** (increase 36%). In addition, **2a-ix** has increased by 10%.

2a-vii has benefited from the change in guidance which now reflects a change in requirement around available and suitable debt options. This in turn has positively impacted 2a-ix advantages and disadvantages. The clearer definition of what is needed around the provision of a customer record and agreed actions has reflected the significant improvement in 2b-iv.

Overall, the results are looking positive as well as giving us a key focus of where we need to drive improvements.

Standard	August	September	Trajectory	Standard	August	September	Trajectory
1a	41%	69%	↑	2a-v	89%	90%	↑
1d	100%	100%	↑	2a-vii	46%	64%	↑
1e	79%	85%	↑	2a-viii	99%	100%	↑
1f	68%	72%	↑	2a-ix	70%	80%	↑
1g	100%	98%	↓	2a-x	91%	94%	↑
1h	100%	99%	↓	2a-xi	86%	87%	↑
1j	100%	100%	←	2b-i	99%	98%	↓
1k	99%	100%	↑	2b-ii	99%	91%	↓
1l	100%	100%	←	2b-iii	68%	48%	↓
2a-i	100%	100%	←	2b-iv	62%	98%	↑
2a-ii	100%	99%	↓	2b-v	86%	92%	↑
2a-iii	36%	37%	↑	3b	99%	99%	←
2a-iv	98%	97%	↓	Overall	86%	89%	↑

Advice Assessor Toolkit Update

MaPS has completed the first month of testing the [Advice Assessor Toolkit](#) and released an updated version based on the queries and feedback we received from delivery partners during September.

Appeals have been submitted which are being worked through for responses by the end of October. There are some appealed standards which are deprioritised until the initial tranche are resolved, as these are based on wishing to understand a specific assessment decision but will not change the outcome, as the standards are also unmet for other reasons. Responses to the deprioritised appeals are likely to be communicated in November.

As we confirm the outcome of appeals MaPS will be making further updates to the Advice Assessor Toolkit where appropriate to provide clearer guidance on requirements for both IQAS and delivery partners.

Overall, the feedback on the toolkit has been extremely positive and is a welcome resource for all assessors. Examples of the feedback include:

“Thank you for providing the Advice Assessor Toolkit, making it mandatory both for Delivery Partners as well as IQAS and, not last, for listening to our feedback, answering our questions and giving us the opportunity to appeal September findings.”

“We really appreciate and have enjoyed the process of assessing with the new AAT knowing that IQAS will be following the same guidance.”

“Thank you, this has been really useful. So clear. The toolkit seems to ask us to take common sense approaches to give our clients the best advice - makes sense. Thank you all.”

“Thank you for all the answers and clarifications you provided in this feedback meeting. All of us here found the toolkit very useful and easy to use.”

“In my opinion this is how the FCA rule 8.3.2 was supposed to be interpreted and how I interpret it. I feel this is much more in line with consumer duty, more tailored to the clients’ individual circumstances, more client friendly and will reduce the length of the COA letter by not providing pages of advice on unsuitable options.”

“The guidance is quite clear and a positive step forward given we've never had vulnerability guidance previously.”

“The Toolkit guidance has a clear impact on the length of COA letter. We welcome the change and hope that it will help to create shorter COA letters improving and supporting consumer understanding.”

It is reassuring for MaPS that the toolkit appears to be having an immediate impact. The overall KPI has increased by 3% in September with the highest climb for an individual provider of 7%. We are increasingly confident that this will be sustained, or potentially further improved, as the toolkit further embeds.

Advice Assessor Toolkit Feedback Responses

Responses to all of the queries referred to MaPS during the first month of testing the toolkit have now been shared with all delivery partners. We have ensured that all queries from individual providers have been collated so that there is full oversight and transparency with responses.

We are still receiving a few sporadic queries so we are reinstating the delivery partner feedback spreadsheets housed on the SharePoint and accessible via the original link provided. Please add your queries to your spreadsheet as they arise and we will provide responses a minimum of monthly. To ensure the learning is shared, we are continuing to populate the Master Spreadsheet with the intention of providing an update on a monthly basis, if there is anything to share.

Potentially queries will reduce as the toolkit embeds, but while there are queries coming through, they will be managed in this way.

Calibration Sessions

MaPS is intending to survey delivery partners and IQAS to establish views on the effectiveness of Calibration Sessions and how the management of monitoring compliance with the MaPS Standards has evolved as a result. We would be extremely grateful if you would participate in the survey when you receive it, as all views are extremely valuable to us.

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/>

For those that have recently submitted a CI plan, thank you for taking the time to share these plans with us. There are lots of exciting and interesting things happening. We may reach out to you in due course to see how things are progressing and see if there is anything we can learn from the work you are doing.

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

Money Guidance & Pension Guidance Updates

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/>

Blogs on Money Guidance

The SPQS Guidance team requested clarity regarding the use of blogs on the MoneyHelper website and whether these should be included as sources of information for assessment purposes. In the particular scenario in question, there was additional information or clarification of a point made in the blog that was not present in the original article.

On the back of the SPQS Guidance teams request, a piece of work was started and concluded. This work agreed that there should not be information in the Blogs that goes further than the information present in the original article.

It also agreed that the minimum expectation is to use the Articles. If the agent also knows of a relevant blog that may be useful to the customer, then good practice would be to signpost to these, however the expectation is to use the articles as the main source of information.

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/>

Guidance Microsoft Form

The SPQS team have been working on an updated Microsoft Form following the customer journey to roll out across the Guidance services. The form combines the Money Guidance, Pension Guidance and Pension Wise submissions into one and the SPQS team believe it will help ensure accuracy in submissions and also allows for a much easier collection of data by the SPQS team.

The product is still in development and will be released with guidance and full comms in the coming months.

Many thanks,

The Service Performance, Quality and Standards Team

Queries & Feedback

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Thank you for your continued support.

The Service Performance, Quality and Standards Team

All Service Lines

Root Cause Analysis Update

The SPQS team have begun the process of expanding the root cause analysis across all standards to identify key themes over the last three months of submissions.

SPQS are keen for this to lead into the introduction of root cause analysis in the submission forms. This will be implemented and tested in the coming months and involves a repurposing of a section of the current Microsoft Form. Full comms will be released on this once the themes have been reviewed by the SPQS team fully.

The request to all delivery partners will be to fill in the Microsoft Form as usual and help identify any root cause that is apparent from the Not Met Standards.

As previously mentioned, there are no new sections being added to the Microsoft Form so we expect there will be no additional time taken to complete an assessment. The SPQS team will then be reviewing the outcomes and discussing these in detail with each delivery partner.

The SQPS team will be working collaboratively across Advice and Guidance to ensure the feedback from all delivery partners are considered. We look forward to enriching our conversations with the delivery partners with this data.

Meet the Team!

In our quarterly updates, we would like to introduce you all to a couple different members across our team. You can find some more information on the next page - please always feel free to reach out to us and say hello sometime!

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

Meet some of our team members!



Carol Marsh

*Lead Quality Manager
(Advice)*

A Day in the Life

- ✓ Leading the SPQS Quality Team for debt advice services working with our delivery partners.
- ✓ Supporting the development of systems and processes to enhance customer facing assessment against the MaPS Standards.
- ✓ Facilitating the work of MaPS Quality Managers across a range of projects and initiatives associated with MaPS Standards.

Hobbies

I enjoy a quiet life with my family including my dog Ted (he's my favourite! 😊) I love theatre, films and music, and spending lots of valuable time with family and friends.

Previous Experience

I began my career in retail where I quickly moved into staff training and development. From there, I moved on to work with young people and adults undertaking occupational training and work placements.

This led to a role in employment development working with large scale employers matching people with disabilities to permanent job roles. I took a change of direction and moved into a regional quality role preparing training services for Ofsted Inspection.

This led me to my first role with advice services where I undertook a similar role with the National Careers Service. My quality role took on a performance management element and I began to managing the quality and performance of a diverse supply chain delivering careers advice across the Northwest.

This led me to my first role connected to debt advice when I joined the GMMAP Project to manage the service and the supply chain. I gained a wealth of experience which led me to my current role with MaPS which I started in April 2022.



Nick Parkes

*Lead Quality Manager
(Guidance)*

A Day in the Life

- ✓ Leading the SPQS Quality Team for money and pensions guidance services working with our delivery partners.
- ✓ Planning and implementing the next stages of projects to support the Guidance services with delivering high quality guidance.
- ✓ Ensuring guidance documents are kept up to date.
- ✓ Ensuring the MaPS Standards are achieved through the Guidance services.

Previous Experience

I started working in finance after my first child was born. My older brother worked at a new high street bank and recommended applying for the new branch opening local to me.

Since then, I have worked for the Financial Ombudsman Service as an Investigator specialising in Consumer Credit and Insurance complaints, the AA Home and Motor insurance as a Senior Technical Complaints Specialist, and I worked in compliance for an Investment Management company.

Working at MaPS allows me to utilise my financial experience while making a real difference to those in need.

Hobbies

Anything game related (card, tabletop or video). I have also rebuilt an engine from top to bottom and participated in a race to remove every part of a car in the shortest time whilst at college!

