

Customer Experience and Quality

October 2025 Update



Money &
Pensions
Service

Hello and welcome to this month's Customer Experience and Quality (CX&Q) monthly newsletter. In this month's edition, you will see a different format which includes an update on the team itself, as well as a new 'Hot Topics' section, and areas to focus on. In this month's edition, we are also requesting your feedback on how we can improve how we communicate and engage with you. Please could you take a few minutes to give us your views.

Hot Topics

Debt

- A review of Control Self-Assessments highlighted that some controls have remained as Amber for several consecutive months. Please review and update your controls to ensure they fully reflect the current status, including any improvement activity you may have already completed during this time. Quality Managers will then discuss progress with you and plans towards achieving Green.
- The MaPS Performance Dashboard highlights areas where focused attention may be beneficial. See below for the Standards we are referring to. We understand you may be waiting for the revised Standards, the discrepancies will not be wholly addressed by the update. These continue to have a high variance between independent and self-assessed outcomes. Please review current actions, consider any underlying causes and share an update at the next scheduled review meeting.
 - **Standards 1a, 1e, 2a-iii, 2a-vii, 2b-ii, and 2b-iii** have remained lower than others, suggesting opportunities for improvement.
 - **Standards 1a and 2b-ii** show the greatest differences between IQAS and self-assessed outcomes.

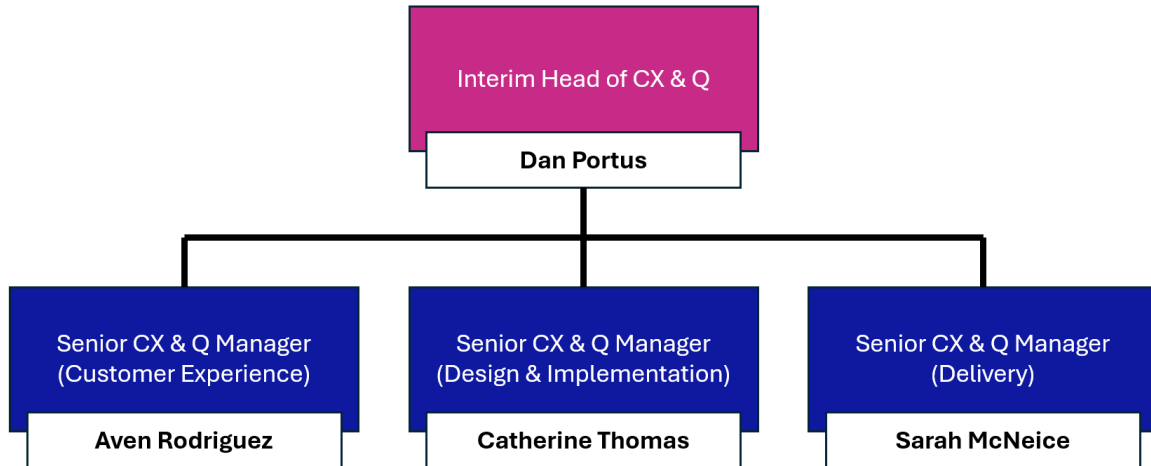
Guidance

- The new approach with **Standard 2a-iv Vulnerability** sets a firmer expectation: practitioners must now ask a direct question to determine if a customer is experiencing vulnerability. As this is a change, it's not uncommon to see a short-term variation in scores, however, with updated training and suggested phrasing being rolled out, we anticipate a rapid improvement in performance. This change is critical to ensuring vulnerable customers are consistently identified and supported. Delivery Partners should prioritise familiarising themselves with the new toolkit and use any upcoming training to embed this approach.
- The toolkit outlines the need for thorough exploration regarding **Standard 2a-iii Requesting Appropriate Information**. Practitioners must gather enough information to fully understand and address the customer's needs. Recent scores in this area suggest some interactions may be missing key details. To improve outcomes, practitioners should revisit the toolkit guidance and ensure their exploration is sufficient to cover all the customer's needs.



Meet the Team

Over the past few months, the CX & Quality team has grown significantly. In the coming issues of this newsletter, we'll introduce you to the teams and outline their responsibilities.



This month, we're focusing on the Head of CX & Quality. The team has been led by Natasha Dickinson for the past four years, but as she begins her maternity leave this week, we welcome Dan Portus who will lead the team over the next ten months.

Dan brings extensive experience in leading customer improvement initiatives across organisations. During his time with us, he will be enhancing the team's customer experience focus and embedding the new MaPS standards.

If you've used the dedicated support channels and still feel you're not getting the help you need, you can contact Dan directly [here](#).



We'd Love Your Feedback – take two minutes to give your views

The MaPS Customer Experience and Quality team are committed to listening to and improving the way we work with our partners. Over the next few months, we will be seeking your views on various subjects to help us improve.

[Please click here and take a couple of minutes to give us your feedback on how we communicate and engage with you. Survey closes on 31 October 2025.](#)

Focus On...

Debt Advice - We would like to take this opportunity to thank you for your participation in the Limited to Presenting Issue (LTPI) Debt Advice Customer Facing Assessment (CFA) testing that has taken place over the last two months. We really appreciate the willingness to support this activity and the anecdotal feedback we've had to date! Now testing has been completed we will be analysing the results and considering how we can apply what we've learnt to enabling a broader coverage of CFA sampling in the future. **Please note** we have made a slight tweak to the calibration approach for this testing – we will now be sharing a slide deck with insights from the testing and next steps week commencing 20th Oct. Once you have reviewed the findings and if you do have any immediate queries, you will have an opportunity to request relevant MaPS colleagues join a subsequent MPR/MCR or QPR/QCR meeting to discuss further. More information to follow soon!

Complaints - We're in the process of reviewing our approach to complaints management across our services, with a focus on optimising how we use complaints insight to improve our services and experiences for our customers. The team are currently focussing on reviewing our complaints policy and looking into potential options for a Complaints Management System to streamline complaint handling.

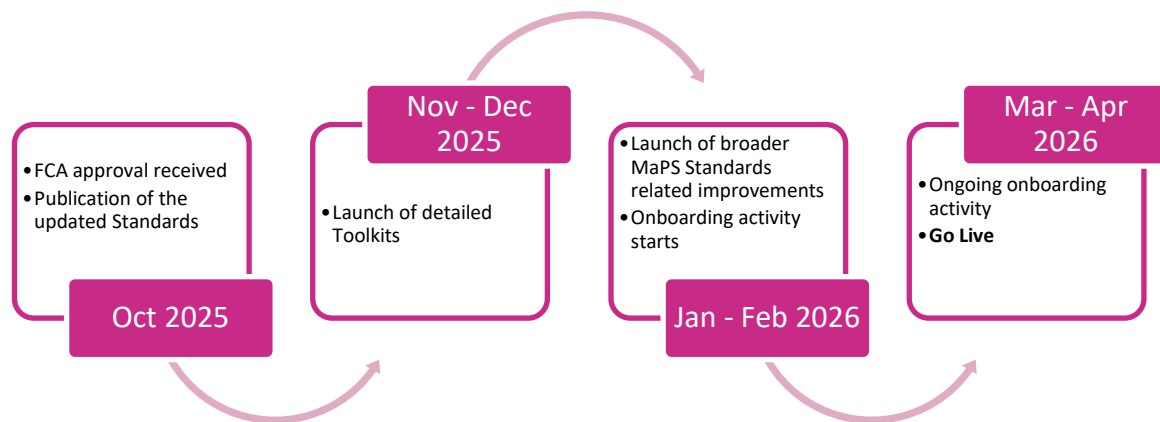


MaPS Standards Updates

We are pleased to confirm that the FCA Board reviewed and formally approved the updated MaPS Standards on the 2nd of October 2025. More information can be found here [Standards | Money and Pensions Service](#) which includes a webinar link providing an overview of the consultation feedback, the updated standards and a high level overview of some of the other subsequent changes that we plan to make over the rest of the year. To summarise some of the wider MaPS Standards improvement workstreams outlined are:

- Review of detriment definition
- Review of the Customer Facing Assessment (CFA) sampling approach
- Review of the compliance scoring approaches including CFA
- Inclusion of broader customer journeys in assurance methodologies
- Explore how can we better utilise insights from 1st line quality assurance activity

We look forward to working closely with you to develop these workstreams and implement the updated MaPS Standards and please find an overview of implementation phases below:



Please note launch activity will include socialisation, feedback and refinement activity. This may include minor iterative refinement post 'go live' to ensure MaPS, assessors and impacted delivery partners can influence how the updated standards are operationalised into BAU activity. We will confirm more detailed timelines for MaPS delivery partners as soon as possible.

Thank you for all the work you do to support advice and guidance to people in need. We look forward to hearing from you about how the CX & Quality Team can improve ways of communicating and engaging.