

Identifying consumers in vulnerable circumstances and empowering staff to do the right thing

Training in practice

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Matt Vaughan Wilson,
Partnerships Manager,
Money Advice Trust
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Where does training fit?

						
<p>Financial services, products and systems often 'streamline' consumers and are not designed to meet non-standard needs of those who don't fit into a set mould.</p>	<p>The response of frontline staff – whether it's in a branch or on the phone – is crucial to the customer's experience. The firm may have great specialist teams or policies, but if frontline staff don't deal with the situation appropriately, access to a good outcome may be missed.</p>	<p>Staff on the frontline do not need to be experts, but they need sufficient training to facilitate a proper conversation, to know where internal expertise lies, and know how and when to refer on.</p>	<p>Most problems relate to poor interactions, or systems that don't flex to meet needs, therefore making people's situations more difficult.</p>	<p>Some consumers are overwhelmed by complex information and can find it hard to distinguish between promotional material and important messages about their products.</p>	<p>In some areas, an inaccurate interpretation or overzealous implementation of rules (such as those around data protection or affordability) is preventing firms from meeting the needs of vulnerable customers.</p>	<p>Many vulnerable consumers may be valuable customers if firms respond to their needs and treat them flexibly. However, these consumers may withdraw from the mainstream market and their problems may spiral if their needs are not met.</p>

A staff perspective

4 Frontline staff Pages 18–19

Create an organisation where customers are confident to disclose, and staff manage disclosures effectively

7 Building staff capacity Pages 24–25

General 'mental health awareness' training will not deliver – provide training that recognises the type of work you do

3 Organisational policy Pages 16–17

Plan for common situations, but don't overlook rarer, high-impact events

Training – targeted and tailored

Approach

- ✓ Based on expertise
- ✓ Awareness and confidence
- ✓ Practical – job-specific not generic training
- ✓ Practical – compliance and data protection
- ✓ Practical – tools, frameworks and strategies

Methods

- ✓ E-learning and face-to-face delivery options
- ✓ Mixture of audio, video, practical exercises, best practice examples



TEXAS

TEXAS drill

T Thank the customer (what they have told you could be useful for everyone involved):
"Thanks for telling me, as it will help us deal with your account better"

E Explain how the information will be used (it is a legal requirement):
"Let me explain how we'll use that information, just so you know"

This explanation should include why the information is being collected, how it will be used to help decision-making, and who the data will be shared with/disclosed to.

X eXplicit consent should be obtained (it is a legal requirement):
"I just need to get your permission to..."

A Ask the customer questions to get key information (these will help you understand the situation better):

- *"How does your mental health problem make it difficult to repay your debt?"*
- *"How does your mental health problem affect your ability to communicate with us?"*
- *"Does anyone help you manage your finances such as a carer, relative or other third party?"*

S Signpost or refer to internal and external help (where this is appropriate):

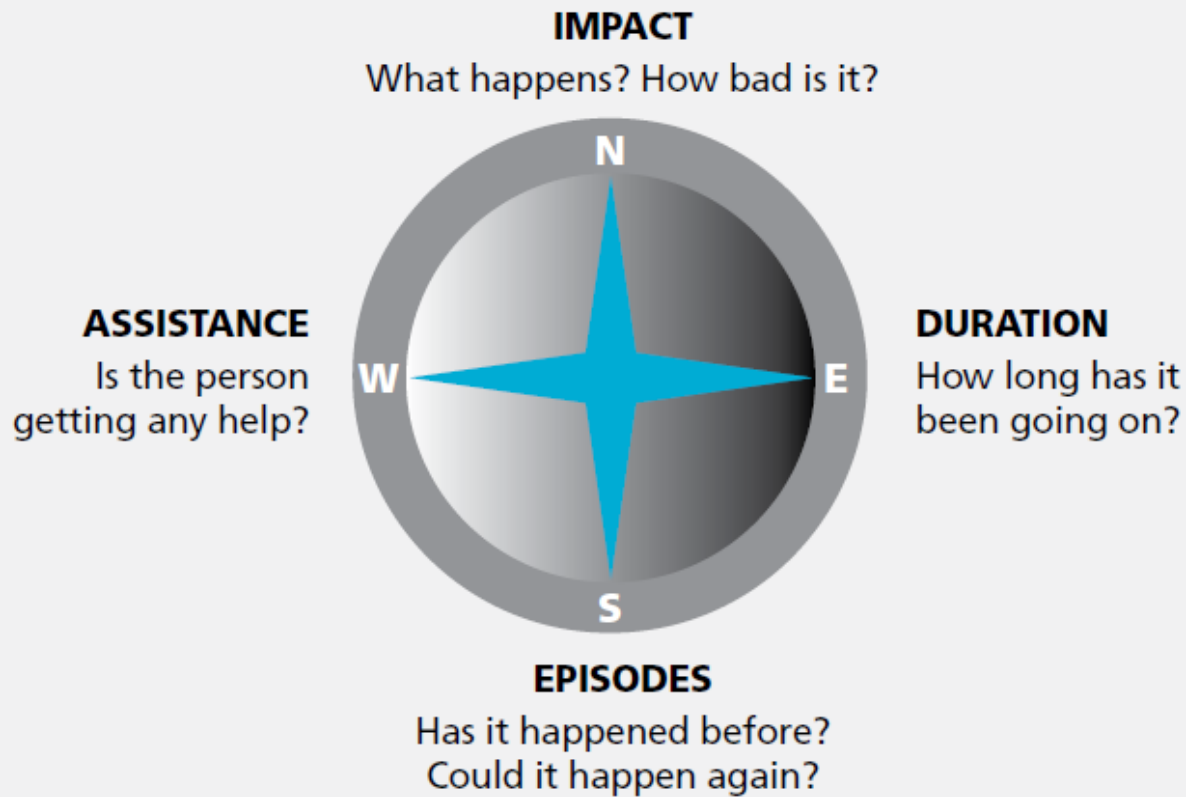
At this point, staff and organisations might:

- need to internally refer the individual to a specialist team/staff member in their organisation
- want to consider external signposting to an organisation such as:
 - a debt advice agency for help with multiple debts
 - NHS 111 (dial 111) for more help with a mental health problem
 - the Samaritans (08457 90 90 90) for suicidal or despairing people.

Compass

FIGURE 1

IDEA: a conversational 'compass' for specialist staff



Demonstrable benefits

- ✓ 82% trainees agreed that the training has made them feel more confident in dealing with customers with a mental health problem
- ✓ 92 % managers agreed that training enabled their staff to treat customers more fairly and sensitively
- ✓ 64% managers agreed that the training improved the chances of recovering the debt
- ✓ 118 courses to 3414 trainees (mental health, vulnerability, e-learning and face-to-face)

Based on a survey from 2013

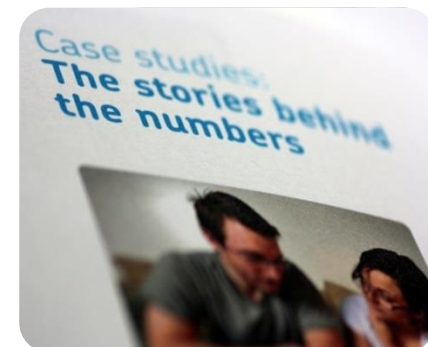
What trainees said

"I just felt that this was the best course I have attended in a long time - the trainer was phenomenal and kept everyone interested and engaged in each activity! I have definitely picked up a lot of information from the session and would like to thank the trainer."

Kirsty Jones, Santander Consumer Finance
Mental Health Training for Debt Collection Staff, 18 July 2013

"This course has expanded the knowledge I already had but most importantly the TEXAS approach within calls is excellent and something I will use within my team going forward. The new creditors DMHEF form has been discussed with my manager"

Tracey Bailey, Lowell Group
Mental Health for Collection Staff - Open Sessions, 13 June 2013



The role of partnerships



- ✓ Independence and a holistic approach
- ✓ Trust
- ✓ Expertise
- ✓ Dialogue and sharing best practice



Further help from MAT

- ✓ **Jon Elwes, Head of Business Development**
 - E- jon.elwes@moneyadvicetrust.org
- ✓ **Ian Robinson, Partnerships Manager**
 - E- ian.robinson@moneyadvicetrust.org
- ✓ **Matt Vaughan Wilson, Partnerships Manager**
 - E- matthew.vaughanwilson@moneyadvicetrust.org
 - Website: www.moneyadvicetrust.org

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