

STATEMENT OF REQUIREMENTS

Commissioning Debt Advice in England – Lot 1 National Services

Tender Reference: 21-39a



**Money &
Pensions
Service**

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1. Document Definitions

The following terms will have the following meaning:

Terms	Meaning
APIs	Application Programming Interface, which is a software intermediary that allows two applications to talk to each other.
Approved Intermediaries (DRO)	Will give advice to customers and complete the online application for a DRO. Approved Intermediaries are the only people who can submit a DRO application. Approved intermediaries are authorised to act as such by Competent Authorities.
Business Debt Advice	MaPS' interest in business debt advice is restricted by its statutory remit. For the purposes of funding, and throughout this document, business debt advice is defined as advice on problems with debts for which the individual is personally liable (regardless of the nature/purpose of these debts), to those who derive income from some form of self-employment.
Behavioural Science	Behavioral science principles as shared via the Behavioral Insights Teams at https://www.bi.team/ . Quick link: https://www.bi.team/wp-content/uploads/2015/07/BIT-Publication-EAST_FA_WEB.pdf .
Competent Authorities	Debt and financial advice organisations that have been appointed to a position of Competent Authority by the Secretary of State and can therefore authorise a member of the debt advice sector to act as an Approved Intermediary.
Consortium	Means a group of organisations or individuals that collectively wish to Tender for the Contract with one party acting as the lead of such consortium.
Consumer (Customer) Detriment	MaPS definition of consumer detriment is 'actual' financial harm or loss, experienced by a Consumer (Customer) as a direct result of MaPS or its service delivery partners information, advice or guidance.
Contract	The contract to be entered into between MaPS and the Prime Contractor in relation to the provision of the Services.
Contract Management Plan	An overview of the key components of the Contract needed for day-to-day Contract management. Developed by the Buyer based on the Statement of Requirements and aligned to the Operational Plan submitted by the supplier within its tender submission.
Customers	Any individual engaging with the Service as defined within this Statement of Requirements, and as provided by Delivery Parties.
Customer Data	Any personal data (as defined within the GDPR) relating to a Customer.
Customer Journey	A series of interconnecting actions and activities facilitated by the Prime Contractor and/or Sub-Contractor which ultimately enable Customers to achieve the outcomes they need or desire from service(s).
Debt Advice	Debt advice is a term used to describe a range of activities to support customers facing problem debt. Services delivering Debt Advice adhere to the FCA standards set out in CONC 8.2 and where applicable CONC 8.4, found at https://www.handbook.fca.org.uk/handbook/CONC/ .
Debt Adviser	An individual that is designated by a Prime Contractor and/or Sub-Contractor to deliver debt advice directly with Customers. The individual is appropriately trained or qualified.
Debt Relief Order or DRO	The Tribunals, Courts and Enforcement Act 2007 introduced a new form of debt relief called the Debt Relief Order (DRO). It is intended to give debt relief to people in England and Wales who owe relatively little money, have little or no disposable income and no assets to repay what they owe, and cannot afford to make themselves bankrupt. A DRO application can only be completed by an Approved Intermediary.

Debt Solution/Strategy	A formal insolvency solution such as bankruptcy, individual voluntary arrangement or debt relief order and/or any informal strategy to manage or resolve problem debt relating to a Customer's creditors and their personal finances.
Delivery Parties	Any number of organisations delivering debt advice services/DROs that is funded by MaPS. This will consist of both the Prime Contractor and any Sub-Contractors.
Digital Debt Advice	Regulated debt advice provided initially by an online tool, which may or may not require human interaction.
Digital Only Debt Advice	Regulated debt advice provided, where there is no human interaction with the user e.g, online tool.
Open Banking	The activity required by all UK-regulated banks that allows their customers to share their financial data such as spending habits, regular payments and companies used with authorised providers offering budgeting apps, or other banks – where customer permission is given.
Prime Contractor	The primary organisation (legal entity) in Contract with MaPS to provide the service, and who will receive funding directly from MaPS.
Public Sector Equality Duty (PSED)	The public sector equality duty is a duty on public authorities to consider or think about how their policies or decisions affect people who are protected under the Equality Act.
Referrals	Where a Customer's needs cannot be met by the Service and the Delivery Parties makes contact with an external organisation on the Customer's behalf.
Seamless Journey	Seamless journeys occur where Customer progression flows without unnecessary hinderance or friction.
Seamless Referrals	As with referrals (see above), in this case the Delivery Parties conducts a warm handover/transfer on behalf of the Customer. Duplication of effort must be minimised. The details passed on will be dependent on the reason for the referral as well as the customer's consent. The seamless referral may occur in either 'real time' with the customer present or by a pre-determined process with timeframes clearly set.
Service	The debt advice service/delivery of the DROs offered by the Prime Contractor, and/or its Sub-Contractor in relation to this Statement of Requirements.
Signposting	Where a Customer's needs cannot be met by Delivery Parties and they are guided to contact an appropriate complementary service on their own behalf.
Small and medium sized enterprise (SME)	Any business with fewer than 250 employees and either an annual turnover below £45m or a total balance sheet less than £40m.
Sub-Contractor / Supply Chain	Any number of organisations relied upon by the Prime Contractor to deliver debt advice service/delivery of the DROs that is funded by MaPS.
Technical Supervisor	Technical Supervision is a set of activities to support Debt Advisers in their roles and ensure that the Debt Advice provided to Customers is accurate, effective and tailored to the individuals' circumstances.
Triage	System or process used to determine the most appropriate service for a Customer, depending on their needs, circumstances and eligibility.
User research	User research describes a set of qualitative and quantitative data collection and analysis research methods and activities focusing on understanding the user's needs, experiences, behaviors and motivations. User research enables to empathise with users, which in turn helps to create services that solve their problems and works well for them.
Work Levels	As defined within the MaPS Debt Advice Quality Framework found at: The Money Advice Service: Debt Advice Quality Framework - May 2015 (debtquality.org.uk) .

The following definitions relate to terms used in the Social Value Model in section 9 of this Statement of Requirements (SoR):

Terms	Meaning
Charity	<p>A legal status for an organisation, not a legal form or organisational structure. To be considered a charity, organisations must meet two criteria:</p> <ul style="list-style-type: none"> ● the purposes of the organisation must be exclusively charitable - there cannot be a mix of charitable and non-charitable purposes. ● the organisation must be set up for public benefit (rather than for an individual or small select group of people).
Community businesses	<p>Businesses that are rooted in a particular geographical place, responding to local community needs, driven by and accountable to the local community. All community businesses could be considered social enterprises but not all social enterprises are community businesses, as some operate nationally so not rooted in one particular community.</p>
Disability	<p>The Equality Act 2010 defines a disability as a physical or mental impairment which has a substantial and long-term adverse effect on a person's ability to carry out normal day-to-day activities. This covers a wide range of people and impairments, some of which may not be immediately obvious. For example, 3.4 million people have mental health-related impairment, 2 million have a learning disability and 1.7 million have a visual impairment. The Government Statistical Service have developed a 'harmonised' definition of disability based on the Equality Act 2010 which is designed to be consistently applied across Government Surveys. This definition is operationalised in the nationally representative UK Labour Force Survey as a two-part question.</p>
Public Service Mutual (or 'mutual')	<p>Currently defined as an organisation that has left the public sector (known as 'spinning out') but continues to deliver public services and has a significant degree of employee ownership, influence, or control. This definition was set by the government in 2010 but is not enshrined in legislation. It does not refer to a specific legal form but rather a distinct type of business and public Service delivery model.</p>
Social Enterprise	<p>A business with primarily social objectives whose surpluses are principally reinvested for that purpose in the business or in the community, rather than being driven by the need to maximise profit for shareholders and owners. The most common forms are Company Limited by Guarantee (CLG), Company Limited by Shares (CLS), Community Interest Company (CIC), specifically created for social enterprises, Industrial and Provident Society (IPS) Bona Fide and IPS BenCom.</p>
Voluntary, Community and Social Enterprises (VCSEs)	<p>Collective term that includes any organisation (incorporated or not) working with a social purpose. This ranges from small community based groups/schemes (Good Neighbour Schemes, 'Stitch & Knit' or Cubs, Brownies, etc.), through to larger registered charities and social enterprises, public service mutuals and cooperatives that operate locally, regionally and nationally. This term is often interchangeable with the terms 'third sector' or 'civil society' organisations.</p>

2. Introduction

- 2.1. This document states the context and the requirements for the provision of Debt Advice through awarding of contracts by the Money and Pensions Service (MaPS).
- 2.2. MaPS funded provision for Debt Advice in England is being significantly reformed and recommissioned in 2021/22.
- 2.3. During summer 2021 MaPS will be recommissioning the following Debt Advice provision:
 - 2.3.1. Lot 1 – National Services.
 - 2.3.2. Lot 2 – Regional Services.
 - 2.3.3. Lot 3 – Business Debt Advice.
 - 2.3.4. Lot 4 – DRO Hubs (Administration Hubs for Debt Relief Orders).
- 2.4. MaPS debt advice provision will have regard to the number of people in need helped, the quality of service provided, and the quality of advice delivered. Data collected and reported on the provision of Debt Advice will be expected to be accurately recorded and of the highest quality to ensure performance is assessed accurately.
- 2.5. Contract commencement date will be 1st February 2023 with full-service commencement capacity to be operational on or before 2nd May 2023. Agreements will be for an initial three-year period with the option to extend for two further periods of one year each (dependent upon performance and budget approval). Annual break clauses will apply reflecting the annual MaPS budget approval cycle from HM Treasury and the Department for Work and Pensions.

3. Context

- 3.1. MaPS' vision is 'Everyone making the most of their money and pensions'. MaPS is an arm's-length-body, sponsored by the Department for Work and Pensions, with a joint commitment to ensuring that people throughout the UK have guidance and access to the information they need to make effective financial decisions over their lifetime. MaPS is funded by levies on both the financial Services industry and pension schemes.
- 3.2. MaPS provides people in England with information and advice on debt and is the biggest funder of free-to-Customer debt advice. In 2019/20 MaPS worked with delivery partners to support approximately 560,000 Customers to get free and effective advice while driving up the quality of debt advice and providing training and support to advisers on the ground.
- 3.3. It is critical people have access to Debt Advice when they need it. There is also a well-established link between debt problems and health issues. The benefits of Debt Advice go beyond health benefits, with evidence of economic benefits through improved productivity and creditor returns. The UK Strategy for Financial Wellbeing (published January 2020) set out a goal of 2m more people receiving Debt Advice by 2030. Debt Advice plays a key role in improving financial wellbeing.

4. Broad View of Commissioned Services

- 4.1. MaPS requires commissioned services to:
 - 4.1.1. **Be aligned with MaPS' strategic goals** - services contribute to delivering the goals of the UK Strategy for Financial Wellbeing.
 - 4.1.2. **Be Customer focussed** – Customers are at the heart of service delivery.
 - 4.1.3. **Offer complementary advice** – Services work holistically with links to services complementary to debt advice, that help Customers address the root causes of their debt problem.
 - 4.1.4. **Offer the highest quality** – both the quality of Debt Advice delivered, and quality of Services offered to Customers is maintained and continuously improved.

- 4.1.5. **Continually evolving in line with Customer need and best practice** – based on clear evidence (i.e. management information and performance level insight), Services delivered are optimised providing Customers a seamless and efficient route into, and journey through advice, that fits the Customer need with clear propositions.
- 4.1.6. **Be responsive, innovative and effective** – services delivered are Customer centric with offerings that flex and innovate quickly to adapt to Customer needs/choice.

5. Customers and Need for Debt Advice

- 5.1. MaPS' statutory remit sets out the objective 'to ensure that information, guidance and advice is available to those most in need of it (and to allocate its resources accordingly), bearing in mind in particular the needs of people in vulnerable circumstances' (Financial Guidance and Claims Act 2018).
- 5.2. MaPS funded debt advice services must focus on Customers most in need of Debt Advice and the additional needs and vulnerabilities Customers may face. As a public service the needs of Customers with protected characteristics set out in the Equalities Act must also be considered.
- 5.3. Customers in need of Debt Advice are defined as Customers who are:
 - 5.3.1. Currently behind on at least one priority bill, plus either; one form of early-stage creditor action or resorting to short term credit to service commitments, and,
 - 5.3.2. Behind on bills or credit in the last 6 months and have experienced a late-stage creditor action in the last 6 months (e.g., court summons, bailiffs, eviction, repossession).
- 5.4. Customers face many barriers in engaging with Debt Advice, so it is important that MaPS' commissioned Debt Advice services support all Customers that do reach out for help and work actively to ensure those in need of advice get the help they need. Customers who do engage must be offered appropriate support.
- 5.5. Within this definition in Paragraph 5.3, customers have different sets of needs and their debt situations will be at different levels of severity:
 - 5.5.1. Some have arrears on at least one priority debt and hold other non-priority debts and are unable to afford essentials. They will/may be starting to make use of a range of different types of high-cost credit and loans from friends and family.
 - 5.5.2. Some have arrears on multiple priority debts and other debts. Legal action may have started. Greater use of high-cost credit and loans from friends and family are being used to get by.
 - 5.5.3. Some have reached debt severity levels where utilities are at risk of being cut off and bailiff action has begun. There is also the possibility of eviction or repossession.
- 5.6. Diverse and Customer centric services are needed to meet the differing needs of Debt Advice Customers. That may include supporting Customers through referrals and partnerships with other debt advice or complementary services. Services will need to evolve to meet the changing needs of Customers through the life of the Contract and must involve Customers and potential Customers in service design activities.
- 5.7. MaPS has previously undertaken regular research to understand the nature and severity of debt problems across the UK and provide insight into the anticipated need for and demand for Debt Advice. MaPS and other research materials which are reflected in our service requirements are published within the accompanying SoR Appendices: Appendix A: Evidence Based Research.
- 5.8. The methodology for MaPS research is under review, and MaPS intends to conduct a survey during 2021. The results of any such research will be shared with the successful tenderer as part of the implementation phase.

6. Summary of Funding

6.1. Strategic Outcomes

6.1.1. The UK Strategy for Financial Wellbeing has set out a goal for Better Debt Advice and aims to get 2m more people receiving Debt Advice by 2030. To support this goal MaPS has worked with key stakeholders across the sector to develop a vision for the Debt Advice landscape.

6.1.2. This vision for the debt advice sector incorporates activity against a range of areas:

- 6.1.2.1. Sustainable sector funding,
- 6.1.2.2. Seamless Customer journeys,
- 6.1.2.3. Effective and efficient delivery centred around Customer need,
- 6.1.2.4. Evidence based improvement and impact,
- 6.1.2.5. High quality services and a valued sector workforce, and a
- 6.1.2.6. Vibrant, dynamic and innovative marketplace

6.1.3. Through this commissioning exercise, MaPS aims to work with the sector to progress towards this vision. Building on research and insight gathered over recent years, MaPS aim to work with Delivery Parties to ensure delivery is meeting the needs of Customers facing debt problems, to improve the data available to inform insight and service development, to place a greater emphasis on quality and adviser wellbeing and to develop ways of working and infrastructure that enables Seamless Journeys.

6.2. Lot 1: National Debt Advice Service – summary of requirements

6.2.1. MaPS requires delivery of free to customer national Debt Advice Services that are available to anyone in England. The Services will include the following elements:

6.2.1.1. Customers

- 6.2.1.1.1. **Customer Journey** – ensure an appropriate and sufficient Customer Journey is offered to anyone in England needing to access the service.
- 6.2.1.1.2. **Debt Advice activities** – detailing the activities that Debt Advice encompasses.
- 6.2.1.1.3. **Serving Customers** – Customers can engage with the service using multiple channels and/or technology.
- 6.2.1.1.4. **Service Reach, Engagement, Vulnerability and Referring into the Service** – ensure that anyone in England can access the Service, is encouraged and ready to do so, and that the Service adequately caters for vulnerable and underrepresented Customer groups.
- 6.2.1.1.5. **Availability** – ensure that the Service is available to Customers at a time that is convenient and led by them.
- 6.2.1.1.6. **User input/User research and service design** – at the heart of the Service, ensure that input from customers underpins all aspects of the Service.
- 6.2.1.1.7. **Debt Relief Order Hubs** – ensure the utilisation of the MaPS’ funded DRO Administration Hubs (Lot 4) as part of its Service.
- 6.2.1.1.8. **Standard Financial Statement** – Uses the Standard Financial Statement.
- 6.2.1.1.9. **Income Maximisation and Deficit Budgets** – ensure that an income maximisation exercise is undertaken with Customers, and that Customers identified with deficit budgets are appropriately supported.
- 6.2.1.1.10. **Budgeting** – make certain that a comprehensive budgeting exercise is undertaken with Customers and that financial capability support is offered where appropriate (either in-house or by Seamless Referral).
- 6.2.1.1.11. **Savings Buffer** – ensure that as part of the Customer Journey, Customers are encouraged to build a savings buffer (where appropriate).
- 6.2.1.1.12. **Wider Support** - ensure that Customers are supported according to their wider needs, either by the Service or by an external organisation.
- 6.2.1.1.13. **Early/Pre-Arrears** – ensure Customers who are worried about falling into debt have access to a Service that caters for them.
- 6.2.1.1.14. **Language and Translation service** – ensure access to translation services for Customers who need it.

6.2.1.2. Quality Assurance

- 6.2.1.2.1. **Workforce Wellbeing** – have a robust, evidence-based approach to supporting workforce wellbeing.
- 6.2.1.2.2. **Organisational Quality Requirements** – make certain that the Services are appropriately accredited to provide regulated debt advice.
- 6.2.1.2.3. **Quality Personnel and Processes** – make certain that the Service always has access to adequate resources in place for quality related activities to be undertaken throughout the Contract term/period.
- 6.2.1.2.4. **Technical Supervision** – ensure that ongoing Technical Supervision activities are resourced and undertaken as part of the Service.
- 6.2.1.2.5. **Training and Continuous Professional Development (CPD)** – ensure that ongoing CPD activities are undertaken by the Service’s Debt Advisers and Technical Supervisors.
- 6.2.1.2.6. **Records of debt calls and work undertaken** – ensure evidence of work undertaken.
- 6.2.1.2.7. **External Compliance and Quality Assurance** - make certain the Service’s staff engages positively with external quality monitoring and compliance exercises.
- 6.2.1.2.8. **Site Visits** – allow MaPS access to the Service for quality assurance purposes.
- 6.2.1.2.9. **Continuous Improvement** – effectively practice continuous improvement to provide an efficient, effective Customer offer.
- 6.2.1.2.10. **Sharing best practice** where it is not commercially sensitive to do so.
- 6.2.1.2.11. **Consumer Protection** - comply with MaPS’ statutory duty with respect to protecting Customers.

6.2.1.3. **Legislation and Compliance**

- 6.2.1.3.1. **MaPS Standards** – to ensure compliance with the MaPS Standards.
- 6.2.1.3.2. **Public Sector Equality Duty (PSED) and MaPS’ regard for the most vulnerable:** - the Service will have the capabilities and resource to deliver the Service in line with the Public Sector Equality Duty and MaPS’ regard for vulnerable Customers.
- 6.2.1.3.3. **Accessibility** – Drawing on published best practice principles and guidance, MaPS has drafted a simple set of ‘accessibility principles’ which it is keen for its suppliers to adopt and embed to support accessibility.
- 6.2.1.3.4. **Legislation and Regulations** – the Service is kept up to date with relevant Legislation and Regulation requirements.

6.3. **Period of Funding**

- 6.3.1. Contracts will be for an initial three-year period with the option to extend for two further periods of one year each (dependent upon performance and budget approval). Annual break clauses will apply reflecting the annual MaPS budget approval cycle from HM Treasury and the Department for Work and Pensions.
- 6.3.2. Implementation of the Service is to take place between **1st February 2023** and end no later than **30th April 2023**, with full service operational on or before **2nd May 2023**. MaPS would be keen for the Service to begin supporting Customers from the earliest possible date to minimise service disruption for Customers but the ability to do so does not form part of the evaluation criteria for tenders.

6.4. **Payments**

- 6.4.1. Payments from MaPS will be paid monthly in arrears.
- 6.4.2. Invoices are to be submitted in accordance with clause 4 (Pricing and Payments) of the Contract, along with relevant supporting documentation in full within 5 working days of the end of any agreed reporting cycle month. This includes requirements that the invoice is submitted electronically on a letter headed document and includes confirmation of bank details and reference a valid purchase order (PO) number.
 - 6.4.2.1. Relevant to the last month of each financial year’s quarter only (e.g. Q1 1st April to 30th June), a copy of the Prime Contractor’s current management accounts must also be submitted with the invoice.

- 6.4.3. For details on Pricing and Payment please refer to clauses 4 (Pricing and Payments) and Schedule 3: Charges of the Contract.
- 6.4.4. A pricing template will need to be completed as part of the tender, which will be used in MaPS' annual budget setting process and to establish payable rates.
- 6.4.5. Please note, implementation and exit costs which are pre-agreed for payment by MaPS will be paid as distinct expenditure lines, separate to volumes rates, upon receipt of evidence of expenditure.
- 6.4.5.1. Payment of implementation costs incurred in Quarter 1 (e.g. for Q1, 1st April to 30th June, with the June claim) will be made once delivery has commenced. If no delivery has taken place by end of Quarter 1, payment for implementation costs will be made after the Service has become fully operational by the **2nd May 2023** deadline (as per section 6.3: Period of Funding within this SoR).
- 6.4.5.2. Please note, pre-agreed exit costs should only be included from Year 3 and must be claimed prior to the Contract end.
- 6.4.6. Rates payable will be based on the definitions as outlined in section 10: Performance & Reporting Responsibilities of this SoR.
- 6.4.7. The Prime Contractor is not permitted to invoice for any activity that is due to be or already paid via another funding source.
- 6.4.8. The Prime Contractor must avail itself of all available sources of alternative funding before claiming against MaPS funding for this service – i.e. Fair Share, or other solution payments including MaPS DRO administration fees which must be claimed where available.
- 6.4.9. MaPS will pay for the Service up to the point that a solution and/or strategy is agreed with the Customer for all fee generating solutions. The Prime Contractor must set out how they will ensure that all Customers are supported to the appropriate point.
- 6.4.10. Please note, these rates can only be claimed where linked to an identifiable Customer record though this does not have to be identifiable using personal Customer Data where this is not available/cannot be shared with MaPS. In these circumstances a customer ID reference or equivalent would be required instead.
- 6.4.11. The Prime Contractor must take all reasonable steps to de-dupe Customer and time category volumes reported and claimed for. In particular, MaPS recognises the risks for digital only services where the payable rate is based on Customer volumes. Digital only Customers can only be claimed once within a 6-month period.
- 6.4.12. Digital only Customers can move to other channels paid based on time categories. In this scenario only up to rate 1 is payable, in addition to the relevant time claim for that Customer.
- 6.4.13. The annual amount that can be claimed is capped as per the annual Contract values stated in section 6.5: Estimate Budget of this SoR. Therefore, while the number of units per Service Period could fluctuate, and the distribution between rates might differ from forecast, what is claimed cannot exceed this amount.

6.5. Estimated Budget

- 6.5.1. MaPS intends to award up to three contracts, one contract per Prime Contractor.
- 6.5.2. The table below displays both Net and Gross values.

Lot 1 – National Services	Excluding VAT (Net)	Including Vat (Gross)
Overall annual value	£30.8m	£37m
Three year value	£92.5m	£111m
Number of contracts available	3 (max. 1 per Prime Contractor)	
Individual annual contract value	£10.28m	£12.33m

7. Eligibility Criteria

7.1. A set of criteria must be met for a Tenderer to be considered for this funding by MaPS:

7.1.1. Financial Conduct Authority (FCA) Authorisation

7.1.1.1. The Prime Contractor must ensure all Delivery Parties directly delivering debt advice to Customers hold the relevant FCA authorisations to provide debt advice or have applied for the relevant authorisations and achieved ‘minded to approve status’ before submitting a tender.

7.1.1.2. The relevant authorisations must be in place by the date of contract commencement meaning that a Tenderer who has identified organisation with ‘minded to approve status’ will be making a tender at its own risk in the event that authorisation is not in place prior to the scheduled date for contract commencement.

7.1.1.3. If the Prime Contractor is not delivering Debt Advice directly to Customers, the Prime Contractor is not required to have FCA authorisation.

7.1.2. Free to Customer Services

7.1.2.1. The Prime Contractor must ensure all Delivery Parties directly delivering debt advice will provide free to Customer debt advice and will not enter Customers supported by the MaPS’ funding into fee-charging solutions where a free to Customer equivalent is available.

7.1.3. Accredited Quality Standard

7.1.3.1. The Prime Contractor must ensure all Delivery parties directly delivering debt advice will hold the relevant FCA authorisations for handling Customer money OR hold a MaPS accredited quality standard OR will do so by the date of contract commencement.

7.1.3.2. MaPS Accredited Quality Standards can be found here:
<https://debtquality.org.uk/accreditation-of-standards-and-membership-codes/>.

7.1.3.3. The relevant authorisations or quality standard must be in place by the date of contract commencement meaning that a Tenderer who has identified organisations without authorisation or a quality standard in place will be making a tender at its own risk in the event that it is not in place for the scheduled date of contract commencement.

7.1.4. Financial Due Diligence

7.1.4.1. MaPS will undertake a due diligence exercise, using information provided as per the Financial Due Diligence Response Document as well as the Government’s Spotlight Due Diligence Tool

7.1.5. Supply Chain

7.1.5.1. Where the Prime Contractor provides any part of the Services through a Sub-Contractor, the Prime Contractor shall procure that the Sub-Contractor, and each of them if there is more than one, shall provide such Services in accordance with the requirements and subject to any restrictions contained within this Statement of Requirements.

8. The Service Requirements

8.1. Service Reach, Engagement, Vulnerability and Referring into the Service

- 8.1.1. The Prime Contractor will be required to provide a Service that is available to anyone in England. Importantly, the Prime Contractor will be required to:
- 8.1.1.1. demonstrate how anyone in England can access the Service;
 - 8.1.1.2. evidence how it will target and engage harder-to-reach vulnerable and underrepresented Customer groups, through direct intervention or by working with a consortia or referral partners;
 - 8.1.1.3. provide a Service that actively encourages early engagement and engenders trust;
 - 8.1.1.4. ensure as far as possible that Customers are prepared for advice at first contact;
 - 8.1.1.5. communicate the benefits of its Service to potential Customers; and,
 - 8.1.1.6. accept and service incoming referrals from MaPS shared infrastructure for funded debt advice providers and a range of MaPS referral partners including, but not limited to, public sector organisations, private sector creditors and utility providers .

8.2. Availability

- 8.2.1. The Service must adopt an 'at your convenience' offer enabling Customers to progress elements of their journey without engaging with service personnel or during periods of service downtime (e.g. outside of operating hours).

8.3. Customer Journey

- 8.3.1. The Prime Contractor will be required to offer a Service that offers an end-to-end debt advice Customer Journey, from initial contact to the agreement of a debt solution and/or strategy.
- 8.3.2. Where it is not possible to offer the end-to-end service in-house, implementation of all work-levels and full range of debt solutions should be available via a Seamless Referral process with another service. This can form part of a Consortium.
- 8.3.3. The Service must be capable of offering a full Debt Advice session at the point of first contact with a Debt Adviser, if this meets the needs of an advice-ready Customer.
- 8.3.4. The Service must provide help with less complex enquiries or one-off advice needs for individuals who are personally liable for problem debt and derive income from self-employment e.g. a self-employed customer or single property landlord who has fallen into short term arrears solely with their own household utilities. The MaPS Business Debt Advice provider will support the wider sector to ensure that this type of customer can be supported more frequently at their first point of contact with a debt advice service.
- 8.3.5. The Prime Contractor must ensure that the Service offering will have mitigations in place to manage the Customer experience during periods where demand exceeds supply.
- 8.3.6. The Prime Contractor must ensure the nature and extent of onward referral relationships is broad enough to extend an holistic service to Customers. This will include Customers who do not need debt advice.
- 8.3.7. The external referral partnerships that are established should be informed by the common issues debt Customers are likely to present with.
- 8.3.8. For less common issues, the Prime Contractor must demonstrate an effective method for establishing referral partnerships.
- 8.3.9. The Prime Contractor must ensure a clear description of the types and levels of support they provide, making clear any restrictions on their service offer e.g. supported self-help only or by appointment only, is available on their website and promoted at first contact, to ensure that Customers can make a positive service choice.

8.3.10. The Prime Contractor must ensure that the Customer Journey has the flexibility to enable Customers to:

- 8.3.10.1. Complete tasks independently but engage with an Debt Adviser when needed.
- 8.3.10.2. Switch between channels as and when needed.
- 8.3.10.3. Pause their journey/ take their journey in steps, as needed.

8.3.11. Customer Journeys must be made clear to Customers. Customers must be able to check on their progress through their journey at any point.

8.4. Serving Customers

8.4.1. The Prime Contractor will be required to provide a Service that offers multiple channels of engagement and communication with its Customers.

8.4.2. The Prime Contractor may utilise or develop technology to support a Seamless Journey. This could include, for example, enhancing existing Customer-facing systems, or the development of APIs to integrate external IT systems to enable seamless referrals.

8.4.3. The Prime Contractor can include a digital Customer platform as part of its Service that will not, by design, require a human interaction on behalf of the Service. The digital platform can cover part or all of the Customer Journey, including initial contact, triage, advice, casework and debt solution implementation. The Prime Contractor must obtain all relevant FCA accreditation and the digital platform must be compliant with the MaPS Standards.

8.4.4. The Prime Contractor is expected to adapt and expand, during the Contract term, the channels available to Customers when research by it, or others, shows a need or benefit in doing so.

8.4.5. The Service should allow the Customer to be in control and provide empowerment to take all essential and necessary steps to improve their personal and financial situation. MaPS would expect behavioural science and nudges to be embedded throughout the Customer Journey.

8.5. Debt Advice Activities

8.5.1. Debt Advice encompasses the following activities:

8.5.1.1. Exploration of the Customer's situation, including the root causes of their debt problems, any vulnerabilities they have, and any additional needs/ wider issues they may need support with:

- 8.5.1.1.1. Acting on any debt emergencies identified.
- 8.5.1.1.2. Checking and challenging liability for debts where appropriate.
- 8.5.1.1.3. Preparing a budget and standard financial statement (SFS).
- 8.5.1.1.4. Identifying appropriate debt remedies and advising on the implications of these, including the impact on credit reference files, banking, housing and employment.
- 8.5.1.1.5. Clarifying the implications of non-payment of debt including an overview of relevant court processes.
- 8.5.1.1.6. Agreeing and providing the Customer with a clear, digestible action plan which should outline any actions to be taken and the party responsible.
- 8.5.1.1.7. Where needed –
 - 8.5.1.1.7.1. Carrying out casework.
 - 8.5.1.1.7.2. Advocating on behalf of the Customer.
 - 8.5.1.1.7.3. Supporting the Customer with any follow-up actions they are struggling with.
- 8.5.1.1.8. Assessing the Customer's eligibility for Breathing Space and taking appropriate actions.
- 8.5.1.1.9. Advising on the full range of debt solutions and facilitating access for any which cannot be provided in house.
- 8.5.1.1.10. Making effective referrals to internal or external sources for any wider issues or needs, e.g. money guidance, benefits, housing, abuse, addiction, mental health.

8.5.1.2. Customer Journeys must remain equally accessible to all Customers, even where those journeys necessarily continue through to other Delivery Parties.

8.6. Debt Relief Order Hubs

- 8.6.1. Where a DRO is identified as the most appropriate solution for a Customer and the MaPS funded DRO Administration Hub (Lot 4) service is being offered, Delivery Parties are expected to refer the Customer to the relevant regional MaPS DRO Administration Hub service, and work with this service to efficiently support the Customer through this solution and period. The Prime Contractor is expected to work with the MaPS funded DRO Administration Hub's Prime Contractors and/or Sub-Contractor during implementation phase to set up this arrangement.

8.7. Budgeting

- 8.7.1. Regardless of delivery channel, the Service must aim to ensure that Customers finish their Customer Journey with:
 - 8.7.1.1. A budget which has been checked and challenged appropriately with a view to Customer wellbeing and sustainability sufficient to maintain their debt strategy or solution.
 - 8.7.1.2. A full understanding of how much they have available to spend in different areas.
 - 8.7.1.3. The skills and knowledge to maintain this budget.
- 8.7.2. Where potential solution sustainability is in doubt, Customers should be given the option to trial living on their budget before their solution is set up.
- 8.7.3. Customers who would benefit from financial capability support being identified and supported, either in-house or through effective Seamless Referrals to other sources or services.
- 8.7.4. The Service must make it easy for Customers to gather and share financial information, including but not limited to available technologies such as Open Banking or Credit Reference Agency data.

8.8. Standard Financial Statement (SFS)

- 8.8.1. The Service will utilise the SFS whenever an income and expenditure statement or budget needs to be created. The Service will have a completed SFS for every case where any debt solution(s) has been advised.
- 8.8.2. The SFS should be used from day one of the service delivery; where the Prime Contractor may be in the middle of fully implementing the use of SFS across their operations, full utilisation must be in place by the end of the implementation phase. For information on the SFS refer to <https://sfs.moneyadviceservice.org.uk/en/>.

8.9. Savings Buffer

- 8.9.1. The Service must ensure that where a Customer is putting together a financial statement and has disposable income after essential expenditure the Customer will be encouraged to consider allocating a portion of this disposable income to savings, in line with the SFS Code of Practice.

8.10. Income Maximisation and Deficit Budgets

- 8.10.1. MaPS recognises that increasing proportions of Customers have a deficit budget i.e. have an income that is less than required to cover their essential outgoings.
- 8.10.2. Regardless of delivery channel, the Service must ensure that all Customers (not only those in deficit budgets) are supported to:
 - 8.10.2.1. Comprehensively maximise their income.
 - 8.10.2.2. Maximise the disposable income they have available for repayment/savings.
 - 8.10.2.3. Reduce or eliminate their deficit budget (if applicable).
 - 8.10.2.4. To agree and maintain appropriate solutions or arrangements including no or low payment arrangements.
 - 8.10.2.5. Access available grants to pay insolvency fees.
- 8.10.3. To support the development of a fuller understanding of deficit budget Customers, and the development of sector responses, MaPS will require data on the profile of Customers with deficit

budgets, the extent of those deficit budgets and the strategies and solutions achievable for those Customers.

8.11. Wider Support

- 8.11.1. Debt Advisers should undertake an early and sympathetic exploration of the underlying factors which have contributed to the Customer's problem debt situation. Exploration should provide a safe space so as to encourage sensitive disclosure of additional needs or vulnerabilities.
- 8.11.2. Where the Customer would benefit from additional support with these underlying factors the Service should identify and refer to alternative sources of help to meet the Customer's needs.
- 8.11.3. The Prime Contractor must ensure that the Service is easy for Customers to involve a third-party in their advice.
- 8.11.4. The Prime Contractor is expected to have a clear process for ensuring Customers and their families are protected from abuse or neglect and to have a clear escalation process when such cases are identified during the advice process.

8.12. Early/Pre-Arrears

- 8.12.1. The Prime Contractor is expected to offer a Service which might include self-help or outward referral for all Customers who are worried about falling behind on payments, regardless of whether or not they have yet missed one.

8.13. Public Sector Equality Duty

- 8.13.1. The Public Sector Equality Duty and Equality and Vulnerability Policy: MaPS is bound by statute to address the needs of people with protected characteristics and of people in vulnerable circumstances in the delivery of our guidance, information, and advice. The Public Sector Equality Duty is applicable to people with protected characteristics of age, disability, gender, gender reassignment, pregnancy and maternity, race, religion or belief, sex and sexual orientation.
- 8.13.2. The Financial Guidance and Claims Act 2018 that created MaPS set out a specific obligation for MaPS to consider and address the needs of people in vulnerable circumstances. This means:
 - 8.13.2.1. MaPS will focus its resources on those whose current circumstances mean they are either suffering financial detriment or at risk of suffering financial detriment in the future.
 - 8.13.2.2. MaPS defines people currently in vulnerable circumstances are those who are especially susceptible to financial detriment for themselves or their family due to one or a combination of the following factors:
 - 8.13.2.3. A personal characteristic such as a serious mental health condition or cognitive impairment.
 - 8.13.2.4. The impact of a recent life event such as a recent bereavement.
 - 8.13.2.5. A low level of skills required for good financial capability.
- 8.13.3. MaPS' work with people in vulnerable circumstances will aim to improve their ability to manage money and pensions and to reduce the risk of financial detriment.
- 8.13.4. MaPS will ensure that all its services are equally accessible to people regardless of protected characteristics, including those people with disabilities and long-term physical and mental health conditions.
- 8.13.5. The Prime Contractor must have the capabilities and resource to deliver the Service in line with the Public Sector Equality Duty and MaPS' regard for vulnerable Customers.

8.14. Accessibility

- 8.14.1. MaPS has a statutory duty to ensure its services accommodate the needs of people in vulnerable circumstances, for example those with mental health problems. MaPS-funded Services therefore must ensure all stages of their Customer Journeys are accessible to vulnerable groups, to ensure these customers' needs are met. Drawing on published best practice principles and guidance, MaPS

has drafted a simple set of ‘accessibility principles’ which Delivery Parties must adopt and embed to support accessibility. These will be subject to MaPS review:

- 8.14.1.1.1. Undertake User Research to fully understand the needs of your existing and potential Customers and shape your service design using evidence from this research.
- 8.14.1.1.2. Set yourself performance targets in relation to customer needs, and where you are not meeting these, look to identify pain points and opportunities to make improvements.
- 8.14.1.1.3. Actively involve Customers and stakeholders at all stages of your service design process, making sure that you include diverse groups with varied needs, backgrounds and experiences – including those who are vulnerable, underrepresented, or otherwise excluded.
- 8.14.1.1.4. Provide a variety of different ways to engage with your Service to cater for different needs, and ensure Customers have a consistent (albeit not uniform) experience across these.
- 8.14.1.1.5. Ensure your service is simple, familiar and requires no prior knowledge to use so that it is usable by everyone, equally, regardless of individuals’ abilities or circumstances.
- 8.14.1.1.6. Ensure communications – both written and verbal – can be clearly understood by your Customers, including those who struggle to process complex information.
- 8.14.1.1.7. Within service delivery, proactively identify Customer needs by carefully observing, attentively listening and sensitively encouraging Customers to disclose vulnerabilities, and tailor your Service delivery accordingly.
- 8.14.1.1.8. Ensure your staff have the skills, knowledge and resources to recognise and tailor their delivery to unique Customer needs.
- 8.14.1.1.9. Give your Customers power to choose what works best for them, so that they can complete their journey in their preferred way.
- 8.14.1.1.10. If you need to refer a Customer to another provider, ensure the Customer understands why they are being referred and that the referral pathway provides a good experience for them.

8.15. Accessibility Compliance

- 8.15.1. Where a Prime Contractor and any Delivery Parties deliver advice via a digital customer platform, they are advised to provide evidence that they are working towards obtaining the Web Content Accessibility Guidelines (WCAG) Standard 2.1 (AA).

8.16. Language and Translation Services

- 8.16.1. The Prime Contractor must ensure that Customers who access the Service have access to translation services for Customers with additional language needs, sight or hearing impairment where these would otherwise create a barrier to their engagement with Debt Advice.

8.17. Workforce Wellbeing

- 8.17.1. MaPS recognises that many factors related to delivering debt advice can impact on workforce wellbeing. As such, the Service must ensure the wellbeing of all staff.
- 8.17.2. All staff must be offered sufficient and appropriate pastoral care. Procedures, policies and appropriate staff must be in place for the delivery/frontline staff to access during and after complex and difficult cases.
- 8.17.3. Delivery staff must be given adequate ‘wellbeing time’ after dealing with complex and difficult cases to facilitate their wellbeing.
- 8.17.4. Workforce wellbeing should factor into how the Service technology pipeline for the Service is prioritised. Technology that improves the staff user experience of systems, supports alignment with compliance and quality standards and reduces the effort required to undertake routine tasks should all be supported.

- 8.17.5. The Service will support staff using systems which carry some or all of the burden of administrative tasks including regulatory and technical quality requirements as appropriate.
- 8.17.6. The Service will include and empower staff in the continuous improvement of the Service delivery and administration of all tasks.
- 8.17.7. The Prime Contractor must have a robust, evidence-based approach to monitoring and supporting workforce wellbeing. Intelligence on the factors impacting on workforce wellbeing will enable the Prime Contractor to develop effective programmes of support that improve staff wellbeing and retention.

8.18. Organisational Quality Requirements

- 8.18.1. The Prime Contractor must ensure that all Delivery Parties hold a valid quality standard or membership code, that has been accredited by the MaPS Debt Advice Quality Framework throughout the Contract term.
- 8.18.2. The Prime Contractor must ensure that all Delivery Parties hold either of the following throughout the Contract term:
 - 8.18.2.1. the relevant and valid FCA authorisations to provide debt advice, or,
 - 8.18.2.2. exemption from FCA authorisation.
- 8.18.3. Where a Delivery Party holds the relevant and valid FCA authorisations for holding Customer money; they are not required to hold quality standards accredited by the MaPS Debt Advice Quality Framework.
- 8.18.4. The Prime Contractor must ensure that all Debt Advisers are trained and/or qualified in line with the MaPS Debt Advice Quality Framework to undertake Debt Advice up to the Work Levels they will deliver. Accurate and up-to-date training records must be maintained at all times. MaPS or a third-party reviewer appointed by MaPS reserves the right to review these records.

8.19. Quality Personnel and Processes

- 8.19.1. The Prime Contractor must ensure that appropriate resource is allocated, and processes established, for quality activities to be carried out throughout the Contract term to facilitate the provision of high-quality Debt Advice across the Service.

8.20. Technical Supervision

- 8.20.1. The Prime Contractor will be required to set out in its Quality Assurance Policy how technical supervision will be operationalised and managed, along with pastoral and operational support for its Technical Supervision Staff. This will include across supply chains where Technical Supervision is a delegated activity.
- 8.20.2. Technical Supervision activities must be delivered by staff that have two years' full time (2,200 hours) or equivalent part-time experience of delivering debt advice. The 2,200 hours includes the relevant Supervisor training pathway and a possible induction period.
- 8.20.3. The Prime Contractor must show that Technical Supervision staff have completed or will complete adequate training to ensure they provide effective feedback to Debt Advisers.
- 8.20.4. The Prime Contractor will be required to put into place a system where casework undertaken by the Technical Supervision staff is reviewed by a peer to ensure quality advice is being given.

8.21. Training and Continuous Professional Development (CPD)

- 8.21.1. The Prime Contractor must inform all its Services of training and CPD opportunities.
- 8.21.2. The Prime Contractor is required to ensure all Debt Advisers and Technical Supervisors accumulate a minimum of 16 points of technical CPD throughout the Contract year. The Prime Contractor must ensure an appropriate training and CPD budget is incorporated within its pricing template. This can include both in-house, bought in or external training and qualifications.

- 8.21.3. The Prime Contractor must ensure that Services maintain an up-to-date record of all learning and development attended by its, and its Services Debt Advisers and such information shall be reported and available on request for review by the Prime Contractor, MaPS or its auditors.

8.22. Records of Debt Advice and Work Undertaken

- 8.22.1. All MaPS funded cases must be evidenced by a comprehensive case record regardless of whether Customers opt-out of sharing their data. This will include Customer and third-party interactions, and any work undertaken to progress or review the case.

8.23. Third-Party Compliance and Quality Assurance

- 8.23.1. The Prime Contractor shall, including those where relevant, provide Customer records either files/transcripts/audio calls and other information required for Quality Assurance activity via MaPS or a third-party appointed by MaPS.
- 8.23.2. A Third-Party Quality Assurance process will be undertaken. The outcome will form part of the measurement of the quality of Debt Advice provided to Customers and Quality Scores refer to section 10.6 Processes – Quality Scores (payment related metric) of this SoR.
- 8.23.3. The Third Party Quality Assurance process will form part of a Contract Management Plan and results shared with the Prime Contractor.

8.24. Site Visits

- 8.24.1. The Prime Contractor must enable MaPS and/or a third-party appointed by MaPS to undertake site visits for the purposes of quality assurance and continuous improvement. MaPS may conduct these visits in-person (on-site) or virtually (online).

8.25. Consumer Protection

- 8.25.1. Under the Financial Guidance and Claims Act 2018, MaPS has the consumer protection function to notify the FCA where MaPS is made aware of practices carried out by FCA-regulated Delivery it funds to deliver the provision of Debt Advice which it considers to be detrimental to consumers (Customers).
- 8.25.2. Where actual financial detriment to the Customer is identified, by whatever means, the Prime Contractor and/or any Sub-Contractor are strongly encouraged to proactively recompense the Customer without undue delay once actual detriment has been confirmed.

8.26. Continuous Improvement

- 8.26.1. MaPS will work collaboratively with Delivery Parties in delivering continuous improvement (CI).
- 8.26.2. MaPS recognises that driving CI requires synergy in areas such as performance measurement and management, service culture and values, leadership, payment and reward mechanisms, innovation, role specifications, strategic alignment, quality requirements, etc.
- 8.26.3. Prime Contractors will be expected to work on CI across a range of service delivery areas during the lifetime of the Contract. This will include, but is not necessarily limited to, the metrics and key performance indicators set out in section 10: Performance Reporting & Reporting Responsibilities of this SoR.
- 8.26.4. Prime Contractors must adopt (and be able to evidence) a robust CI methodology. This can be based on, but not necessarily accredited against, a recognised approach (such as Lean, TQM, ISO9001 etc).
- 8.26.5. Separate to any CI intervention initiated under section 10: Performance Reporting & Reporting Responsibilities of this SoR through contract management, MaPS may also practically support the Service with an identified opportunity (subject to capacity and other criteria which may be updated from time to time). Any proactive request for CI resource should be made at <https://debtquality.org.uk/continuous-improvement/>.

- 8.26.6. MaPS encourages ongoing iteration of, and learning from, CI activity. Notwithstanding the requirements of the Contract, MaPS will prefer a proactive approach to sharing good practice with MaPS, Delivery Parties and the wider sector.
- 8.26.7. The Prime Contractor should reflect on, and be guided by, MaPS end state goals in the pursuit of continuous service improvement.

8.27. Sharing Best Practice

- 8.27.1. Complementing the continuous improvement activities is the expectation that the Prime Contractor will (where commercially appropriate), share good or best practice identified in the delivery or continuous improvement of Service(s). This will entail using and contribute to open standards, common components and patterns, so that the Prime Contractor, as well as the whole sector, can benefit from the lessons learned and drive overall improvement.

8.28. User Input/User Research and Service Design

- 8.28.1. The Prime Contractor is expected to undertake user research to design, assess or monitor the quality of the Service. All Customer groups and stakeholders are expected to be included and actively involved in all service development and delivery phases. Evidence resulting from such endeavour is expected to support all service design decisions. User research should include the Customer Journey of Customers as well as all the ways they interact with the Service.

8.29. MaPS Standards

- 8.29.1. In accordance with its statutory mandate, MaPS will require the Service to meet the MaPS Standards found in Schedule 36: MaPS Standards of the Contract. An online version can be found at <https://moneyandpensionservice.org.uk/money-and-pensions-service-standards/>.
- 8.29.2. The Prime Contractor will demonstrate progress against the implementation plan monthly as set out in a Contract Management Plan. MaPS expects that by the end of each December the Prime Contractor will have the systems supported by controls and self-assessment processes in place to fully demonstrate compliance with the MaPS Standards and provide a “statement of compliance”.
- 8.29.3. The Prime Contractor will be required to evidence that the MaPS Standards are continually met and that the required systems are in place. The control self-assessment baselined in the implementation period will be used to drive continual improvement to the operating model. This will be reported to MaPS on a quarterly basis.
- 8.29.4. Monitoring and compliance testing capability should be embedded in your quality assurance and performance management systems, supported by an effective process for reporting non-compliance across the service and supply chain. This should be reported to MaPS monthly.
- 8.29.5. MaPS will use evaluation surveys to measure the Customer satisfaction and outcomes. Where these relate to the MaPS standards, the Prime Contractor will work with MaPS to analyse trends and use intelligence to continually improve the system, processes, and controls environment used to operate the service.
- 8.29.6. MaPS will use an independent Quality Assessment process to assess against the MaPS standards. The Prime Contractor will work with MaPS to analyse trends and use intelligence to continually improve the system, processes, and controls environment used to operate the service.
- 8.29.7. The Prime Contractor will ensure the Service demonstrates a commitment to adhering to the MaPS Standards and the Finance Conduct Authority (FCA) Handbook CONC 8.
- 8.29.8. The Prime Contractor will ensure the Service establishes, implements, and maintains clear and effective policies and procedures to identify and to deal with vulnerable Customers appropriately as per the regulatory requirement of the FCA Handbook 8.2.7 and the requirements set out in the MaPS Standards.

8.29.9. The Prime Contractor will adopt the MaPS Standards. The Prime Contractor will submit a detailed implementation plan each June demonstrating how all Delivery Parties will meet the MaPS Standards by developing an appropriate controls environment in respect of:

- 8.29.9.1. People;
- 8.29.9.2. Training;
- 8.29.9.3. Conduct;
- 8.29.9.4. Management;
- 8.29.9.5. Policies;
- 8.29.9.6. Quality assurance;
- 8.29.9.7. Governance; and
- 8.29.9.8. Risk management.

8.30. Legislation and Regulations

8.30.1. The Prime Contractor and all Delivery Parties will comply with any relevant regulations and legislation relating to Debt Advice provision and solutions. This includes adapting the Service to new legislative requirements and sector developments that may be introduced during the Contract term.

8.31. Organisational Policies

- 8.31.1. The Prime Contractor will ensure that all Delivery Parties will have in place the policies and procedure set out in the accompanying SoR Appendices: Appendix B: Due Diligence Guidelines and Guidance Notes, if applicable and relevant, **by the end of Q1 (30th June) of the financial year within three months of the start of the contract.**
- 8.31.2. The Prime Contractor will ensure that all Delivery Parties will maintain compliance with the MaPS policies framework throughout the Contract term.
- 8.31.3. All policies and procedures relevant to the Contract must be provided to MaPS upon request, MaPS also retains the right to see a sample of policies and procedures during any of the open visits (refer to section 11.2: Open Visits of this SoR).

9. Social Value

- 9.1. MaPS has prioritised the following Social Value themes for delivery under this contract. Additional information can be found at <https://www.gov.uk/government/publications/social-value-act-information-and-resources/social-value-act-information-and-resources>.
- 9.2. **Social Value: Theme 2: Tackling Economic Inequality; Policy Outcome: Increase Supply Chain Resilience and Capacity (Diverse and Collaborative Supply Chain)**
 - 9.2.1. MaPS wishes to encourage an approach which provides a sustainable operating environment for a diverse supplier base which can include new businesses, entrepreneurs, start-ups, small and medium enterprises (SMEs), voluntary, community and social enterprises (VCSEs) and mutuals. MaPS vision of a vibrant, dynamic & innovative marketplace both includes and embraces the contribution smaller, independent, and non-affiliated providers which are considered necessary to respond to a diverse range of Customer needs.
 - 9.2.2. The Prime Contractor is required to ensure that the requirements under this Contract are met by any and all Sub-contractor providing Debt Advice and that sufficient funding is passed from the Prime Contractor to the Sub-Contractor to meet these obligations.
 - 9.2.3. The Prime Contractor will be expected to set out how it will contribute to delivery of this policy ambition in establishing any supply chain. The Prime Contractor will also report against the number, value and proportion of total Contract spend of prime or subcontracting opportunities created and awarded to these types of business throughout the Contract term (Social Value Model Award Criteria (MAC) 3.1).

- 9.2.4. The Prime Contractor is required to set out its approach to collaboration throughout the supply chain including a fair and responsible approach to working with supply chain partners in the delivery of the project (MAC 3.4).
- 9.3. Social Value: Theme 2: Tackling Economic Inequality; Policy Outcome: Increase Supply Chain Resilience and Capacity (Approach to Innovation)**
- 9.3.1. MaPS intends to drive greater resilience, capacity, use of disruptive technologies, efficiency, modernisation and productivity etc. through innovation.
- 9.3.2. The Prime Contractor is required to contribute to this policy ambition through its approach to innovation and disruptive technologies to deliver at lower cost and/or higher quality in delivering this Contract (MAC 3.2).
- 9.3.3. The Prime Contractor must also actively support the development of scalable and future-proofed methods to modernise delivery and increase productivity (MAC 3.3).
- 9.4. Social Value: Theme 4: Equal Opportunity; Policy Outcome: Tackle Workforce Inequality**
- 9.4.1. MaPS is committed to tackling inequality and giving everyone across the country the opportunity to fulfil their potential. MaPS expects its commissioned services to support this ambition by addressing training, employment, skills and pay inequalities which may exist in the Contract workforce including any supply chain.
- 9.4.2. The Prime Contractor will be required to demonstrate action to identify and tackle inequality in employment, skills and pay in the Contract workforce (MAC 6.1).
- 9.4.3. The Prime Contractor will support in-work progression to help people in the Contract workforce, including those from disadvantaged or minority groups, to move into higher paid work by developing new skills relevant to the Contract (MAC 6.2).
- 9.5. Social Value: Theme 5: Wellbeing; Policy outcome: Improve Health and Wellbeing**
- 9.5.1. MaPS is committed to improving the health and wellbeing of the Contract workforce including any supply chain.
- 9.5.2. The Prime Contractor will be required to demonstrate action to support health and wellbeing, including physical and mental health, in the Contract workforce (MAC 7.1).

10. Performance Reporting & Reporting Responsibilities

10.1. Data Submission - API Gateways and Data Transfer

- 10.1.1. The Prime Contractor's management and performance information will be delivered according to a Contract Management Plan and data specification. All data will be transferred in line with data protection interoperability requirements in a machine-readable format. The Prime Contractor will be responsible for developing automated integration into MaPS API gateway during the contract.
- 10.1.2. The MaPS API gateway will use industry standard protocols such as but not limited to, Open API Specification v3 (OAS3) [formerly Swagger] and the RESTful API Modelling Language (RAML) definition. Both use industry standard file formats, either JSON or YAML.
- 10.1.3. It is the responsibility of the Prime Contractor to ensure data quality and integrity of data transferred is of sufficient quality to connect to and transfer via MaPS authorised technology. Failure to upload consistent and accurate data remains the responsibility of the Prime Contractor.
- 10.1.4. Data transfer shall be undertaken using secure methodologies and remains the responsibility of the Contract holder whilst in transit or whilst stored locally within the control of the Prime Contractor. MaPS takes responsibility for data successfully transferred into its technology estate via our approved API gateway. MaPS will retain data in line with its data retention policies and only for as long as is required. MaPS expects Prime Contractors to have a similar approach to data retention.

10.1.5. MaPS expects data to be transferred to MaPS within 5 working days of the end of any agreed reporting cycle. Where there are technology issues notification must be made to MaPS in advance of any reporting deadline.

10.2. Data Submission - Future State

10.2.1. Over the term of the Contract MaPS is committed to improving data maturity across the sector and will work with Prime Contractors to improve data governance. By the end of the Contract term MaPS expects to be implementing debt advice data standards which will standardise the taxonomy of debt advice. It is expected that Prime Contractors feeds into the development of these standards and manage data in line with these protocols.

10.2.2. Throughout the period of the Contract MaPS expects the requirement for Debt Advice data to increase and the demands on the sector to provide meaningful and timely data will increase. It is expected that full functionality will be in place by the full three-year term of the initial Contract and that Prime Contractors move towards real time data reporting and direct system integration.

10.3. Input - Customer Volumes

10.3.1. The Prime Contractor is required to set out the number of Customers they expect to support over the first three years of the Contract broken down on a monthly basis. This quantitative information will be reported initially through monthly spreadsheets and through APIs once available.

10.3.2. The Prime Contractor and MaPS will jointly monitor actual v. forecast on a cumulative monthly basis within a tolerance of up to 10% either way. Where actual v. forecast is in the range of 10-15% variance MaPS will escalate through a Remediation Plan.

10.3.3. Where Customer volumes are below forecast by more than 15% the Contract will be considered at risk. MaPS will escalate through a Remediation Plan and require the Prime Contractor to undertake a root cause analysis at its own cost in conjunction with MaPS with a view to remediation.

10.3.4. Where Customer volumes are above forecast by more than 15% and all payment related metrics are satisfied the Prime Contractor will be required to revise and resubmit its forecast template with an accompanying narrative. Once agreed by MaPS this new forecast will supersede all previous versions.

10.3.5. Where Customer volumes are below forecast by more than 15% and one or more payment related metrics are not satisfied the Contract will be considered at risk. MaPS will escalate through a Remediation Plan and require the Prime Contractor to undertake a root cause analysis at its own cost in conjunction with MaPS with a view to remediation.

10.4. Input – Complexity

10.4.1. The Prime Contractor is required to record and report against the Customer complexity categories found within the accompanying SoR Appendices: Appendix C: MaPS Headline Data Requirement. This quantitative information will be reported initially through monthly spreadsheets and through APIs once available.

10.4.2. Where submissions for this dataset fall below the Data Integrity threshold (refer to section 10.10 of this SoR) for the period the Contract will be considered at risk. MaPS will escalate through a Remediation Plan.

10.4.3. This dataset also contributes directly to the Data Integrity payment related metric which may trigger service credits.

10.5. Input – Time (payment mechanism)

10.5.1. MaPS intends to better understand the time taken by advisers and support staff to deliver effective Debt Advice services. The Prime Contractor is required to record and report time spent across 4 time categories:

10.5.1.1. Customer interaction – productive time spent on permitted debt advice activities whilst engaged with a Customer regardless of channel.

- 10.5.1.2. Recording & admin – time spent on case recording and productive Debt Advice administration.
- 10.5.1.3. Third party interaction – productive time spent progressing the Customers Debt Advice case with a third party.
- 10.5.1.4. Wellbeing time – irregular time spent on pastoral activities as a result of Customer interaction.
- 10.5.2. A maximum of 20 minutes across all time categories can be claimed against any Customer who is not yet in arrears.
- 10.5.3. Customers supported through digital only services (where there is no human interaction with the user e.g., online tool) will be paid at two rates:
 - 10.5.3.1. Rate 1 - where a Customer has completed emergency advice using the digital tool.
 - 10.5.3.2. Rate 2 - where a Customer has completed a Customer Journey of the digital tool.
- 10.5.4. The Prime Contractor can only receive payment for one of these rates for a digital journey.
- 10.5.5. Claims for time and digital only Customers must correlate to an identifiable Customer record so that MaPS and the Prime Contractor can undertake analysis which may identify opportunity for continuous improvement etc.
- 10.5.6. Refer to Schedule 3: Charges of the Contract and pricing template for detailed information on charges.

10.6. Processes – Quality Scores (payment related metric)

- 10.6.1. The Prime Contractor is required to achieve the following minimum acceptable independent quality scores over the lifetime of the Contract: 80% in Year 1, 83% in Year 2 and 85% in Year 3. MaPS reserves the right to further increase the minimum acceptable Quality Score in the event of any Contract extension.
- 10.6.2. The Prime Contractor is required to provide digital access to MaPs appointed third party quality assessors for this purpose.
- 10.6.3. The Prime Contractor is also required to report its service quality scores to MaPS against equivalent criteria which will be used for comparison purposes. This data will be reported initially through monthly spreadsheets no later than 5 working days after month end and through APIs once available.
- 10.6.4. Where independent quality scores fall below the minimum acceptable level the contract, MaPS will escalate through a Remediation Plan and require the Prime Contractor to undertake a root cause analysis at its own cost with a view to remediation.
- 10.6.5. A service credit for 2% of the next monthly claim will be triggered by an independent quality score less than the required minimum. This service credit will continue until the independent quality score returns to an acceptable level. The service credit will increase by an additional 2% for each consecutive month that the independent quality score remains below the minimum acceptable level up to a maximum monthly service credit of 10% (cap applies across both payment related metrics).

10.7. Processes – Waiting Time (engagement to access)

- 10.7.1. The Prime Contractor is required to record and report against Customer waiting times by channel between point of the Customer's first service approach and initial Debt Advice. This quantitative information will be reported initially through monthly spreadsheets and through APIs once available.
- 10.7.2. Whilst MaPS is not prescribing the channels of service delivery the waiting time should be reported by channel of initial approach for consistency.
- 10.7.3. The minimum expectations by channel are as follows:
 - 10.7.3.1. Digital (where human interaction is anticipated by the user e.g., webchat): 80% within 30 seconds during service opening hours.
 - 10.7.3.2. Digital (where no human interaction is anticipated by the user e.g., online tool): Digital services are expected to offer immediately accessible services to Customers on the basis of 90% uptime/digital service availability.

- 10.7.3.3. Telephone: 80% within 60 seconds during service opening hours on the basis of 95% uninterrupted telephony system availability (on a cumulative basis).
 - 10.7.3.4. Face to face (for in person or video call appointment): 95% within 10 working days for non-emergency appointments. 95% of emergency appointments within 24 hours i.e., same or next working day.
 - 10.7.3.5. In writing (by email or physical correspondence): 100% within 5 working days from the date of receipt (excluding automated acknowledgements).
- 10.7.4. MaPS will offer a monthly tolerance of 10% against these requirements in Year 1 of the Contract, reducing to 5% from Year 2 onwards. Failure to meet this requirement will put the Contract at risk. MaPS will escalate through a Remediation Plan and require the Prime Contractor to undertake a root cause analysis at its own cost in conjunction with MaPS with a view to remediation.

10.8. Processes – Abandonment Rates

- 10.8.1. The Prime Contractor is required to record and report against Customer abandonment rates by channel. This quantitative information will be reported initially through monthly spreadsheets and through APIs once available.
- 10.8.2. The maximum expectations by channel are as follows:
 - 10.8.2.1. Digital (where human interaction is anticipated by the user e.g., webchat): <5% of Customers initially engaged within 30 seconds during service opening hours.
 - 10.8.2.2. Telephone: <5% of callers abandoning after 10 seconds during service opening hours (inbound calls).
 - 10.8.2.3. Telephone (for pre-booked telephone appointments): MaPS will not set a target during year 1 but reserves the right to do so from Year 2 onwards. Providers will be required to report on the number of pre-booked telephone appointments not attended by the Customer.
 - 10.8.2.4. Face to face (for pre-booked in person or video call appointments): MaPS will not set a target during year 1 but reserves the right to do so from Year 2 onwards. The Prime Contractor will be required to report on the number of pre-booked face to face appointments not attended by the Customer.
- 10.8.3. MaPS will offer a monthly tolerance of 10% against these requirements in Year 1 of the Contract, reducing to 5% from Year 2 onwards. Failure to meet this requirement will put the Contract at risk. MaPS will escalate through a Remediation Plan and require the Prime Contractor to undertake a root cause analysis at its own cost in conjunction with MaPS with a view to remediation.

10.9. Processes - MaPS Standards

- 10.9.1. The Prime Contractor is required to undertake self-assessment of the Service and report on a monthly basis based on the requirements stated in section 8.29: MaPS Standards of this SoR.

10.10. Outputs – Data Integrity (payment related metric)

- 10.10.1. The Prime Contractor will be required to record and report the geodemographic and socioeconomic information set out within the accompanying SoR Appendices: Appendix C: Customer Data Requirements & Performance Measures Data and Appendix D: Customer Contact Details for Research Purposes. This data will be reported initially through monthly spreadsheets no later than 5 working days after month end and through APIs once available.
- 10.10.2. An overall data integrity score will reflect:
 - 10.10.2.1. the % of data available; and
 - 10.10.2.2. the % accuracy of data.
- 10.10.3. The Prime Contractor is required to achieve the following minimum acceptable data integrity scores over the lifetime of the Contract: 80% in Year 1, 85% in Year 2 and 95% in Year 3. MaPS reserves the right to further increase the minimum acceptable data integrity score in the event of any Contract extension.

- 10.10.4. Where monthly data integrity scores fall below the minimum acceptable level the Contract will be at risk. MaPS will escalate through a Remediation Plan.
- 10.10.5. An automatic 2% service credit will also be triggered for the monthly claim following a late data submission.
- 10.10.6. A service credit for 2% of the next monthly claim will be triggered by a data integrity score less than the required minimum. This service credit will continue until the data integrity score returns to an acceptable level. The service credit will increase by an additional 2% for each consecutive month that the data integrity score remains in breach up to a maximum monthly service credit of 10% (cap applies across both payment related metrics).

10.11. Outcomes – Customer Satisfaction

- 10.11.1. The Prime Contractor will be required to facilitate MaPS' debt advice evaluation and research projects by seeking all Customers consent to use their contact details for this purpose, including sharing their contact details with a MaPS appointed third-party research agency.
- 10.11.2. The Prime Contractor will be required to record and report this consent in line with the accompanying SoR Appendices: Appendix C: Customer Data Requirements & Performance Measures Data and Appendix D: Customer Contact Details for Research Purposes. This quantitative information will be reported initially through monthly spreadsheets no later than 5 working days after month end and through APIs once available.
- 10.11.3. The Prime Contractor is required to achieve the following minimum acceptable customer satisfaction scores annually: 85% of Customers to be satisfied with the service and 85% to be prepared to recommend the service. MaPS reserves the right to further increase the minimum acceptable Customer satisfaction scores in the event of any Contract extension.
- 10.11.4. MaPS will offer a tolerance of 10% against these requirements throughout Year 1 of the Contract, reducing to 5% from Year 2 onwards. Failure to meet this requirement will put the Contract at risk. MaPS will escalate through a Remediation Plan and require the Prime Contractor to undertake a root cause analysis at its own cost in conjunction with MaPS with a view to remediation.

10.12. Outcomes – Customer Outcomes

- 10.12.1. The Prime Contractor will be required to facilitate MaPS' Debt Advice evaluation and research projects by seeking all Customers consent to use their contact details for this purpose, including sharing their contact details with a MaPS appointed third-party research agency.
- 10.12.2. The Prime Contractor will be required to record and report this consent in line with the accompanying SoR Appendices: Appendix C: Customer Data Requirements & Performance Measures Data and Appendix D: Customer Contact Details for Research Purposes. This will be reported initially through monthly spreadsheets no later than 5 working days after month end and through APIs once available.
- 10.12.3. The outcomes metrics will be as follows:
 - 10.12.3.1. Understanding – Customers who say they know more about the different options for sorting out debt problems (strongly or slightly agree)
 - 10.12.3.2. Resolution – Customers who say advice solved their problem (completely, to a great extent or partly)
 - 10.12.3.3. Wellbeing – Customers who feel more in control of their financial situation (strongly or slightly agree)
- 10.12.4. The Prime Contractor is required to achieve the following minimum acceptable Customer outcome scores over the lifetime of the Contract: 80% for understanding, 80% for resolution and 70% for wellbeing. MaPS reserves the right to further increase the minimum acceptable customer satisfaction scores in the event of any Contract extension.

10.12.5. MaPS will offer a tolerance of 15% against these requirements in Year 1 of the Contract, reducing to 10% from Year 2 onwards. Failure to meet this requirement will put the Contract at risk. MaPS will escalate through a Remediation Plan and require the Prime Contractor to undertake a root cause analysis at its own cost in conjunction with MaPS with a view to remediation.

10.13. Outcomes – Complaints

10.13.1. The Prime Contractor will be required to report monthly on the volume of complaints received, issues raised and complaint resolution.

10.13.2. If MaPS determines the nature and/or volume of complaints raise material cause for concern, MaPS will escalate through a Remediation Plan and require the Prime Contractor to undertake a root cause analysis at its own cost with a view to remediation.

11. Other Reporting Responsibilities

11.1. MaPS Briefings

11.1.1. MaPS will arrange briefing meetings, inviting all Prime Contractors. The Prime Contractor must proactively engage in a range of briefing meetings.

11.2. Open Visits

11.2.1. The Prime Contractor will permit any person authorised by MaPS to visit the Prime Contractor and all/any Sub-Contractor to monitor the delivery and performance of the Service. MaPS will be entitled to authorise any person to carry out such visits on its behalf.

11.2.2. MaPS will deliver a number of visits to the Prime Contractor and all/any Sub-Contractor and its representatives will seek to minimise any disruption to Service delivery.

11.2.3. Visits will usually be arranged with a minimum of 3 working days' notice but may occasionally be arranged at shorter notice. MaPS may conduct these visits in-person (on-site) or virtually (remotely).

11.3. External Alerts

11.3.1. It is important that MaPS is fully aware of any issues which may impact on the Prime Contractor's Service it funds. With this in mind MaPS has put a process in place for the Prime Contractor to report any potential issues which may result in breach of the Contract or attract adverse publicity. Examples of issues, but limited to, technological vulnerabilities, negative media coverage, security breach, safeguarding concerns, data breach, financial irregularities, etc.

11.3.2. If the Prime Contractor experiences an issue which may impact the provision of the Service delivered on behalf of MaPS; or risks reputational damage to either Party, the Prime Contractor must alert MaPS (as appropriate) via email and copy its assigned MaPS Delivery Manager, for:

Area	MaPS Contact	Email	Service Level Agreement (SLA) – Working Days
Data Protection related enquiries e.g., data breaches, subject access requests	Data Protection Officer	dpo@maps.org.uk	Immediately
Freedom of Information	Freedom of Information Officer	FOI@maps.org.uk	72 hours
Media enquiries	Press Office	press@maps.org.uk	Prior to action
Parliamentary questions	Corporate Affairs Team	external.affairs@maps.org.uk	Prior to action

All other alerts and or enquiries.	Assigned MaPS Delivery Manager	email TBA	As soon as reasonably possible
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11.3.3. Your alert must include the following information: your organisation name and contact details, a description of the issue, information about who has been affected, and information about your response to the issue and any media coverage that has appeared as a result.

11.3.4. A representative from MaPS will get in touch to discuss the issue further, provide instructions and align responses if required.

11.4. Media Contact

11.4.1. Should an incident occur, (that affects Services funded by MaPS) and the Prime Contractor is contacted directly by the media, please contact MaPS’ press office team on media@maps.org.uk or call 020 8132 5284.

11.4.2. Any press content which mentions the work of the Money and Pensions Service must be approved by MaPS prior to release. The press office will support (where appropriate) with reviewing any press content that mentions the work of the Money and Pensions Service (e.g., press releases) before publication, requests for quotes from MaPS and guidance on how to communicate about MaPS’ own advice, information, or guidance Services.

11.5. Parliamentary Responses

11.5.1. Where MaPS is to respond to a Parliamentary request which relates to the Contract MaPS has with the Prime Contractor, the Prime Contractor will respond to MaPS’ requests within 1 working day.

11.6. Key Contacts

11.6.1. The Prime Contractor will provide MaPS a list of key staff (such as name, job role, description of area of subject matter expertise) and contact information (such as telephone number and email address) who has responsibilities for delivering the Service. The list should also include contingency personnel who will assume responsibility in instances where key personnel are absence.