**Money and Pensions Service**

**Debt Advice Organisational Quality Framework**

**Post Accreditation Information Guide**

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**End of Award**

* Trigger for Action
* Action Required
* Frequency and Timescales
* Outcomes of End of Award Process

Accreditation against the MaPS Quality Framework is awarded for a period of three years. To maintain the integrity of the Quality Framework, a full reaccreditation assessment is required at the 3 year anniversary in order to ensure that Accredited Standards / Codes are continually aligned with the MaPS Quality Framework.

**Action required**

The Money and Pensions Service will notify Accredited Standard / Code owners 6 months prior to the end of a current award period. This notification will set out the next steps and timeframes involved. At least 90 calendar days prior to the end of award period a formal invitation will be extended to Accredited Standard / Code owners.

Where changes to the Accredited Standard / Code are expected before the end of current award period, Accredited Standard / Code owners should notify MaPS and follow the process for reassessment at change of Accredited Standard / Code.

Where an Accredited Standard / Code owner does not wish to seek to renew an award they should notify the Money and Pensions Service as per the process described in the withdrawal section of this pack[.](http://www.recognisingexcellence.co.uk/media/1406/post-acc_withdrawal_fs_160902.pdf)

**Frequency**

End of award activity for Accredited Standards will occur on a minimum of a 3-yearly basis as per the maximum award period.

**Outcomes at end of award period**

The reassessment process will generate a report outlining the findings of the assessment. The report provides a general overview of the assessment, the Accredited Standard’s / Code’s audit approach and details of good practice evidenced. Any areas for development or corrective action identified in order to maintain accreditation to the MaPS Quality Framework beyond the current award period will also be provided.

Both the Accredited Standard / Code owner and the Money and Pensions Service will receive a copy of the report and, where relevant, an action plan setting out areas for development or requirements to maintain accreditation following the check. Accredited Standard / Code owners will also be invited to a feedback session to review the assessment and agree any development activity. This is a requirement where corrective action to maintain accreditation has been identified. Accredited Standard owners will be given a maximum of 90 calendar days or until the end of the current award period, whichever is shortest, to complete all actions.

Failure to engage in the process or complete corrective actions by agreed deadlines will result in withdrawal of the award at end of the current award period.

**Post Assessment Audit Report Assessment**

* Sampling Approach
* Frequency
* Assessment Outcomes
* Failure to engage in the process

The Money and Pensions Service is committed to ensuring the integrity of the MaPS Debt Advice Quality Framework and accreditation process through consistent and robust assurance processes. As part of this commitment MaPS will assess a sample of records from recent audits conducted by the Accredited Standard on organisations that hold that Accredited Standard / Code.

This process is designed to confirm that the application of the Accredited Standard / Code as described during its assessment against the MaPS Quality Framework is reflected in practice.

**Sample of audit reports**

The evidence submitted for assessment must:

* Consist of 5 redacted assessment reports (i.e. redacted to protect identity of organisation assessed)
* Have been conducted within the 12 months prior to the check
* Include examples of organisations providing debt advice as part of their proposition
* Include a copy of the current Accredited Standard and Terms of Reference/Guidance documentation for those assessing on behalf of the Accredited Standard

**Frequency of assessment**

The earliest audit report assessments will be requested is following an Accredited Standard’s first year’s anniversary of award of accreditation against the MaPS Quality Framework.

Thereafter, Accredited Standard / Code owners will be asked to submit samples on an ongoing basis throughout the lifetime of accreditation on an annual basis. Organisations will be provided with 20 working days to submit upon request.

**Assessment outcomes**

Audit reports will be assessed and a report outlining the findings of the assessment created within 20 working days of submission. This report provides a general summary of the assessment, the Accredited Standard’s /Codes audit approach and good practice evidenced. Any areas for development or corrective action identified in order to maintain accreditation to the MaPS Quality Framework will also be provided.

Both the Accredited Standard / Code owner and the Money and Pensions Service will receive a copy of the report and, where relevant, a draft action plan, detailing areas for development or requirements to maintain accreditation following the check. Accredited Standard owners will also be invited to a feedback session to review the assessment and agree any development activity. This is a requirement where corrective action to maintain accreditation has been identified. Accredited Standard owners will be given no more than 60 working days to complete all actions.

Failure to engage in the process or complete corrective actions by agreed deadlines will affect ongoing compliance to the MaPS Quality Framework and will result in withdrawal of the award.

**Promotion**

* Referencing Accreditation
* Use of the MaPS Name and Logo
* Declaring Promotional Activity
* Access to the Debt Advice Locator Tool

This section aims to provide guidance to Accredited Standard owners on the conditions of accreditation regarding promotion and branding.

**External Standards/Codes**

Promotion of a quality standard or membership code’s accreditation to the Money and Pensions Service Quality Framework can be referred through the accredited standard/code content and application processes only.

Promotion should focus on the accreditation of the standard/code only. It is not permissible to refer to advice delivery organisations when promoting accreditation.

|  |  |
| --- | --- |
|  |  |
| *[name of quality standard/membership code including bolt on description] has been awarded full accreditation to the Money and Pensions Service Quality Framework.* | *Organisations holding [name of quality standard/membership code] will be accredited to the Money and Pensions Service Quality Framework* |

**For clarity, several examples are provided below:**

Full accreditation to the Money and Pensions Service Quality Framework can be referred to using the following word pattern:

*[Name of quality standard/membership code including bolt-on description] has been awarded full accreditation to the Money and Pensions Service Quality Framework. More information can be found* [*here.*](https://www.moneyadviceservice.org.uk/en/corporate/raising-standards)

*[Name of quality standard/membership code] has been awarded conditional accreditation to the Money Advice Service Quality Framework. More information can be found* [*here.*](https://www.moneyadviceservice.org.uk/en/corporate/raising-standards)

**Internal Standards/Codes**

Internal standards/codes will not be able to refer to accreditation in any external-facing content regardless of medium.

**Requirement to notify MaPS of Promotional Activity**

There is no requirement for Accredited Standard / Code owners to notify the Money and Pension Service of promotional updates/activity where this follows the guidance above.

**Use of the Money and Pensions Service Logo**

Accredited Standard owners are not permitted to use the Money and Pensions Service logo in any circumstances.

**Money and Pensions Service Website**

A list of accredited quality standards and membership codes is available on the Money and Pensions Service website. Newly accredited quality standards and codes will be added to this list following confirmation of successful accreditation. This list can be found [here.](https://www.moneyadviceservice.org.uk/en/corporate/raising-standards)

**Debt Advice Locator Tool**

The Money and Pensions Service Debt Advice Locator Tool (DALT) is an online service allowing customers to search for free-to-client debt advice through online, telephone and face-to-face channels. Organisations meeting the following criteria can be included on DALT:

* Offers free-to-client debt advice
* Holds a MaPS-accredited quality standard or membership code
* Holds relevant FCA authorisation/permission

The mechanism for inclusion on DALT is described within the Data Submission section.

**Non-Compliance with Promotional Conditions**

Where promotional activity by Accredited Standards falls outside of the guidance above, the Accredited Standard / Code owner will be asked to make relevant changes. This request may comprise suggested wording for amendments.

Where non-compliance with promotional guidance continues following this request the withdrawal process may be instigated.

**Change to Standard or Code**

* Trigger for Action
* Action required
* Frequency and Timescales
* Outcomes of End of Award Process

Accreditation against the MaPS Quality Framework is awarded for a period of three years. To maintain the integrity of the Quality Framework, a full reassessment is required at 3 years in order to ensure that accredited standards and membership codes are continually aligned with the MaPS Quality Framework.

In addition, any changes to an Accredited Standard / Code during the 3 year award period will trigger the need for a reassessment to ensure it still maps as compliant against MaPS Quality Framework.

**Action required**

The Money and Pensions Service assessor body should be notified of any plans to review and/or amend an Accredited Standard / Code at the earliest opportunity and before any changes have been operationalised. This helps to ensure there is no gap in accredited status.

The application process in the event of changes being planned or made to an Accredited Standard / Code is set out in theAccreditation Reassessment Guidance. In order to submit an Accredited Standard for reassessment, Accredited Standard / Code owners are required to complete, sign and return the reassessment application form and include all supporting documentation.

**Frequency**

Where the Accredited Standard / Code is amended by the respective owner the onus is on said owner to notify MaPS assessor body to begin the reassessment process. Should an Accredited Standard / Code owner have any doubt over whether a set of amends is sufficiently substantial to warrant reassessment please contact Recognising Excellence.

Reassessments of quality standards and membership will take a maximum of 40 calendar days to complete. Please see the Service Level section for more information.

**Outcomes of reassessment**

Following reassessment, an Accredited Standard / Code owner will receive a report detailing the mapping exercise and highlighting any particular areas of strength, suggestions for improvement as well as any corrective action required to maintain accreditation. An interim report will be shared within 26 calendar days of submission for reassessment.

Where the Accredited Standard itself requires corrective action, Accredited Standard owners will be given up 90 calendar days to do so depending on the level of change required. Failure to complete any corrective action within prescribed timescales will trigger the withdrawal process.

**Withdrawal Process**

* Conditions of Accreditation
* Informal Withdrawal Stage
* Post Withdrawal
* Standard / Code Owner Wishing to Withdraw

There are a number of conditions associated with maintaining accreditation to the Money and Pensions Service Quality Framework. We have sought to maintain a proportionate approach to assuring the integrity of the Quality Framework and accreditation process.

**Informal**

An informal approach to compliance concerns will take place in the first instance. The aim of this informal stage is to meet with the Accredited Standard /Code owner, identify any barriers to compliance and agree actions to overcome these. MaPS will seek to work with the Accredited Standard / Code owner to identify appropriate actions. MaPS will allow up to 28 calendar days following non-compliance for an informal meeting to take place. A further 28 calendar days will be provided for actions to be completed. Should these conditions not be met a formal process will commence.

**Formal**

The formal stage of the withdrawal process is set out in the table below:

|  |  |
| --- | --- |
| Week 1 | Letter confirming formal process has started and inviting standard/code owner to formal meeting |
| Week 2 | Formal meeting scheduled to agree corrective actions required to resolve situation |
| Weeks 3 and 4 | Formal touchpoints to establish progress against action plan |
| Week 5 | If action plan incomplete or code/standard owner has not engaged with process to date, then withdrawal of accreditation will be confirmed in writing. |

**Post-Withdrawal**

Following withdrawal of accreditation, an Accredited Standard / Code owner must remove all reference to the Money and Pensions Service and accreditation against the Quality Framework from all materials including digital content. The Money and Pensions Service will also update its own estate to reflect the change.

**Accredited Standard wishing to withdraw**

In the event of an Accredited Standard / Code owner wishing to withdraw from the accreditation scheme, written confirmation of this request should be made to:

**Catherine Thomas** | Quality Manager | Money & Pensions Service, 120 Holborn, London EC1N 2TD  
T: 020 8132 4998 | E: [catherine.thomas@maps.org.uk](mailto:catherine.thomas@maps.org.uk) **or**

**Elizabeth Morris** | Contract Manager | Recognising Excellence Unit 3, Twigworth Court Business Centre,Tewkesbury Road, Twigworth, Gloucester GL2 9PG   
T: 07394 563357 | E: [liz.morris@recognisingexcellence.co.uk](mailto:liz.morris@recognisingexcellence.co.uk)

**Communication**

* Communication Strategy
* Frequency of Contact
* Opportunities to Input
* Opportunities to describe assessment experience

The Money and Pensions Service considers ongoing and two-way communication with owners of Accredited Standards / Codes essential to the effectiveness of the MaPS Quality Framework.

Ongoing contact is also encouraged where appropriate and communications may involve the Money and Pensions Service and/or Recognising Excellence, as the accreditation assessment body.

**Communication cycle**

The following defines the current communication plan for the Organisational Quality Framework. Schedule may differ depending on initial accreditation date.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Frequency** | **Format** | **Medium** | **Responsibility** | **Purpose** |
| **Quarterly** | **Update** | **Email** | **MaPS** | **Inform stakeholders** |
| **Organisation Data Return** | **Email** | **Standard / Code Owner** | **Satisfy award condition** |
| **Annually** | **Round table** | **Conference call** | **MaPS** | **Stakeholder input** |
| **Round table** | **Meeting / Conference Call** | **MaPS** | **Stakeholder input/feedback** |
| **End of award period** | **Invitation to reapply for accreditation** | **Direct communication with owner** | **MaPS** | **Support awardees through reassessment** |
| **Ad hoc** | **Notification of change to standard/ code** | **Contact with MaPS accreditor body** | **Standard/ code owner** | **Ensure continued alignment to Quality Framework** |

**Feedback**

On an annual basis, to coincide with the face-to-face round table meeting (may be by video link), owners will also be invited to provide input into the processes that comprise the Quality Framework as part of the Money and Pensions Service commitment to continuous improvement. This will focus solely on processes and will not seek comment on the Framework itself as this is conducted as per the five-year Framework review cycle.

**Quality assuring the Assessment Process**

Following any reassessment activity, owners of Accredited Standards / Codes will be invited to complete a process satisfaction survey relating specifically to their experience of the reassessment process. A satisfaction survey will be sent to Accredited Standard owners following any reassessment activity.

**Data Submission**

* Explanation of Condition
* Debt Advice Locator Tool
* Frequency of Submission
* Required Data
* Submission Schedule

As part of the accreditation scheme the Money and Pensions Service work collaboratively with Accredited Standard / Code owners to compile and maintain a list of debt advice providers holding the Accredited Standard. This is to assure maintenance of routine audit cycles post award accreditation and ensure accuracy of customer-facing information on the MaPS Debt Advice Locator Tool.

**MaPS Debt Advice Locator Tool**

The data provided is also used to populate the MaPS online Debt Advice Locator Tool which exists to help people find appropriate debt advice.

**Frequency of Submission**

Accredited Standards / Code owners are required to provide a record of organisations currently holding Accredited Standard immediately upon award of MaPS accreditation. This data should be submitted using the appropriate template which will be sent to Accredited Standard owners 28 calendar days prior to return due date. Requests for an alternative suitable solution will be considered on a case by case basis. Thereafter, a quarterly exceptions report detailing new debt advice organisations achieving the standard/code or where the award has lapsed for an organisation(s) is required.

Annually, a data refresh of all debt organisations holding the standard/code is required. At this point, Accredited Standard owners will be sent a record of their most recent return and asked to review, amend and send back the updated data.

**Required Data**

The data fields are set out on the table on the next page and are required to be collected and submitted using the aforementioned template:

|  |  |  |
| --- | --- | --- |
| **Field Name** | **Format** | **Purpose** |
| **Organisation Name** | **Text** | **Identifiable name for the customer** |
| **Address** | **Text/Numerical** | **Address where debt advice is provided, the post code will locate the service on a map for a customer** |
| **Town** | **Text** |
| **County** | **Text** |
| **Postcode** | **Text/Numerical** |
| **Website** | **Text** | **Provides further information for a customer** |
| **Tel No.** | **Numerical** | **Allows the customer to contact the debt advice organisation by telephone for further information** |
| **Email Address** | **Text** | **Allows the customer to contact the debt advice organisation by email for further information** |
| **Restrictions** | **Text** | **Informs the customer of any restrictions the service has e.g. for tenants of a particular housing association** |
| **Face to face advice provided** | **Yes or No** | **Ensures customer seeking advice through a particular channel can be signposted most effectively** |
| **Telephone advice provided** | **Yes or No** |
| **Service Covers England** | **Yes or No** | **Used to filter data to identify national providers of debt advice** |
| **Service covers Wales** | **Yes or No** |
| **Service covers Scotland** | **Yes or No** |
| **Service covers Northern Ireland** | **Yes or No** |
| **Date of last audit** | **Numerical** | **Date of last audit against accredited standard** |

**Service Levels**

* Timeframes for each stage of the assessment

Below is an indicative outline of the timescales that Recognsing Excellence, as the MaPS assessor, will work within, to ensure your application is turned around as quickly as possible:

|  |  |
| --- | --- |
| **Reassessment Stage** | **Turnaround Time (working days)** |
| **Application received and first stage check completed** | 2 days |
| **1:1 between Applicant and Contract Manager (subject to applicant availability)** | 2 days |
| **Allocation to Assessor** | 2 days |
| **Assessor and Applicant 1:1 (subject to applicant availability)** | 5 days |
| **Re-assessment completed and interim findings shared** | 15 days |
| **Assessor to finalise report and submit to RE for moderation** | 5 days |
| **RE to undertake moderation activity** | 5 days |
| **Final report and recommendation shared with MaPS** | 2 days |
| **Applicant to receive final report** | 2 days |
|  | |

**Variation of timeframes where assessment decision is Referred / Not Met:**

|  |  |
| --- | --- |
| **Missing documentation omitted from initial application (content exists)** | **5 days** |
| **Corrective Action Period (where applicable)** | **Up to 90 days (3 months)** |

**Changes to the MaPS Debt Advice Quality Framework**

* Trigger for Action
* Action Required
* Frequency and Timescales
* Outcomes of Assessment

As per scheme rules, a review of the Money and Pensions Service Debt Advice Quality Framework will be conducted on a 5-yearly basis or when prompted by a change in legislation. To maintain the integrity of the Quality Framework, occasional and cyclical reassessment is required in order to ensure that Accredited Standard / Codes are continually aligned with the MaPS Quality Framework.

Therefore, any changes to the MaPS Quality Framework will trigger the need for a reassessment to ensure an Accredited Standard / Code still maps as compliant to the MaPS Quality Framework.

**Action required**

The Money and Pensions Service will inform the owners of all Accredited Standard / Codes, as well as those in the assessment pipeline, at the point a decision to review the Quality Framework is made.

Accredited Standard / Code owners will be consulted on any review and subsequent suggested amends to the Quality Framework. Where changes are made to the Quality Framework as a result of this review all Accredited Standards / Codes will be reassessed through the standard reassessment process.

## Frequency

A review of the Money and Pensions Service Debt Advice Quality Framework will be conducted on a 5-yearly basis or when prompted by a change in legislation.

Reassessments of Accredited Standards / Codes will take a maximum of 40 working days to complete.