Customer Experience and MaPS Standards

October 2026 Update

Money & Pensions Service

CX & Standards Assurance Team: Updates, progress and what's ahead

Welcome to our October update.

There's been plenty happening across CX & Standards Assurance as we continue to embed the changes introduced over recent months and strengthen how we support the consistent application of the MaPS Standards.

In September we welcomed back Natasha Dickinson from maternity leave – previously Head of Customer Experience and Quality, now Head of Customer Experience and Service Assurance. We said a fond farewell to Dan Portus, who has done an excellent job of covering for Natasha during this time. Dan isn't leaving MaPS just yet and will be staying on to support work across our new Service Experience function.

From the 1st of October, we welcomed the Service Improvement team into our team and the new function has been rebranded as Customer Experience and Service Assurance, representing a wider remit to cover MaPS Standards Assurance, Customer Experience, Service Performance and Service Improvement.

In this month's update, we look at the latest position on the **FCA review**, share details of the **updated MaPS Standards Toolkit**, and highlight changes to the **Customer Facing Assessment (CFA) process** ahead of the November submission round.

We check in with our **new Standards Assurance Team**, which has been settling into its new structure and ways of working following the changes in August. You can find out more about how the team is coming together and our focus on supporting delivery partners, transformation and continuous improvement.

And, as always, we've included some practical reminders and updates to help you get the most from the **MaPS Standards Portal**.

Thank you for your continued engagement, feedback and support. We hope you find this month's update useful and informative

FCA Review timeline and update

The FCA review of the MaPS Standards framework is progressing, with the review now moving into the later stages of evidence gathering and analysis.

During September and October, MaPS and FCA colleagues are undertaking further evidence gathering, including interviews, as part of Phase 2 of the review. The FCA will then continue its analysis and develop its findings and recommendations.

The review is continuing through the autumn, with further evidence gathering and discussions taking place with FCA colleagues. We expect to have further updates on the review as the work progresses, with the final report currently anticipated in Q1 2027.

The review is an important opportunity to reflect on the progress made since the previous review and on the changes introduced through the updated MaPS Standards framework. This includes the revised Standards, the Standards Toolkit, minimum compliance thresholds, service-specific overlays and supporting clarification mechanisms, which have been introduced to provide greater clarity and consistency in how the Standards are understood and applied.

We will continue to keep delivery partners informed as the review progresses and will share further updates when there is more information to share.

Updated MaPS Standards Toolkit

We've updated the MaPS Toolkit, which supports the interpretation and application of the MaPS Standards across debt advice and money guidance services.

Since its launch in April 2026, we've gathered feedback through our work with delivery partners, clarification questions, calibration sessions and appeals. Thank you for taking the time to provide this feedback, it has been invaluable in supporting the ongoing work on the toolkit. This feedback, alongside learning from how the toolkit has been used in practice, has helped shape the latest update.

Version 1.1 builds on the existing toolkit, with changes designed to improve clarity and make the guidance easier to apply. Thank you to everyone who has contributed their feedback.

The updated toolkit will take effect from **1 November 2026** and is available now to give services time to review and prepare for the changes.

View the updated MaPS toolkit on our website to access the updated toolkit and supporting information about the changes.

Updates to the CFA Process Pack

Following feedback and insights from process implementation we will shortly be sharing an updated version of the Customer Facing Assessment (CFA) process pack. Version 1.2 reflects refinements to the Customer Facing Assessment (CFA) process for clarity. In particular by strengthening randomised case selection through clearer eligibility criteria requirements, and introduces a more structured and consistent handling of replacement cases.

For Delivery Partners, this will mean a firmer application of the eligibility requirements from the November CFA submission round onwards. Any short-term exceptions or workarounds that were applied during the initial implementation period will now come to an end. Delivery Partners will continue to be expected to carefully check that cases selected through random sampling meet the eligibility requirements and raise any eligibility concerns within the specified timeframe set out in the CFA process. Where a case does not meet the defined requirements, it will normally be managed through the formal ineligible and replacement process, rather than accommodated through an informal exception. Exceptions will therefore be limited to genuinely exceptional circumstances, supported by a clear rationale. Any replacement case will remain subject to the MaPS-controlled random selection process.

Portal and appeals requirements have also been clarified, including defined responsibilities, within the updated process pack. Collectively, these changes enhance the clarity to enable consistent application of the process.

This will be shared directly with Delivery Partners via the Document Hub on the MaPS Standards Portal.

Update from the team

Following the changes introduced in August, our new **Standards Assurance Team** is now settling into its new structure and ways of working.

Bringing together colleagues across Standards Assurance, Guidance and Delivery, the team is focused on supporting delivery partners and helping ensure the MaPS Standards are understood and applied consistently.

We're also continuing to develop our focus on transformation, new projects and learning from feedback, helping us identify where we can improve our processes, guidance and support.

We'll be sharing more about the team and what we do in future updates.

MaPS Standards Portal: Top Tips!

Here are a few reminders to help you get the most from the MaPS Standards Portal:

Remember: “Submitted” and “Closed” don’t mean the same thing - When reviewing cases, be mindful of the status you are looking at. Closed cases have progressed through the assessment and any appeal process, so they can fall later than the original submission period.

Keep using the Portal for clarifications - If something about the Standards or supporting guidance isn’t clear, continue to raise the question through the Portal. Feedback and clarification questions are also helping MaPS understand where additional clarity may be needed.

Finally, Thank you to everyone who has shared feedback on their experience of using the MaPS Standards Portal. We’re reviewing feedback to help identify and prioritise future improvements. The Portal is intended to continue developing as we learn more about what works well and where we can make the user experience better.