



Claire Aynsley is Head of Regulatory and Compliance Standards at the Credit Services Association. Since joining the organisation over 10 years ago, her dedication and passion for the industry have greatly enhanced the status of the Association, forging strong relationships with regulatory bodies and other industry stakeholders to ensure we are at the forefront of any regulatory and legislative changes.

Assisting vulnerable customers is top of the agenda for the debt collection sector and therefore has been a key topic for any major industry event in recent years. However, as with most things in life, the theory and the practice can be very different.

It is all very well discussing issues around vulnerability and producing practical guidelines on how to assist those classed as “vulnerable”, however, vulnerability is a very complex subject and needs to be addressed on an individual case by case basis. Customers are humans and therefore don’t fit neatly into boxes and vulnerability is very difficult to define since it can be episodic or long term and take many forms.

Recent research from the Money and Mental Health Institute

(<http://bit.ly/1YIIBh>) has also brought to light how closely mental health issues and financial difficulty are linked, raising questions about the scale of the problem and how to deal with it within the wider context of vulnerability.

At our Members’ Meeting in February, we ran a session by **Steps Drama** (<http://ukccc.csa-uk.com/speaker-bios#steps>) who brought to life through acting and role play, issues experienced when assisting vulnerable customers. The discussions that resulted amongst attendees, who are all too aware of how multi-faceted issues can be, were fascinating and took the conversation to a whole new level. The session acted out the number of different ways of dealing with a specific scenario which demonstrated to industry leaders and stakeholders in the room what a tough job customer-facing debt collection professionals have. It also showed how much training and support they need to be able to deliver excellent customer service, whatever the individual customers’ circumstances. Far from the old stereotype of ‘bailiffs with baseball bats’, debt collectors today need to be everything from counsellor to consultant!

Following the success of the drama-based learning session at our Members’ Meeting, we’ve introduced an entire stream dedicated to role play at the **UK Credit & Collections Conference** (<http://ukccc.csa->

[uk.com/](http://www.csa-uk.com/)). The session will run twice during the event so that all delegates have the opportunity to attend and each session will address the advancement from a compliance culture to something more aspirational that treats every customer as a unique individual. The session will try to understand each customer's personal circumstances and find the most appropriate outcome. It will use characters such as a manager of a collections agency, a collector and a customer and will hope to explore why a 'script-based, tick box' approach doesn't work. The session will also invite delegates to interact with each other and even step into the shoes of a vulnerable person. This stream and sessions will be as informative as they are innovative, and we are delighted that we can offer this to attending delegates - a first for an industry conference in this sector.

Below is an excerpt from the script used at the recent CSA Members' Meeting, which provoked a lengthy debate amongst delegates about how this process could be improved in the interests of the customer. We are excited to be able to offer this to a broader audience at the UK Credit & Collections Conference, where we bring together our members (DCA's, debt purchase companies and allied services) with creditors (including mainstream banks, challenger banks and peer-to-peer lenders), the debt advice sector and other key stakeholders to discuss how we can all work together to improve the customer journey. Places are booking up fast, find out more on the **UKCCC website**

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Excerpt from the script used at the recent CSA Members' Meeting

Collector: *Hello is that [NAME]*

Customer: *Yes, who's this?*

Collector: *[NAME] from WAB Collections Agency*

Customer: *Oh God! Yes*

Collector: *(pause) Is it a good time to talk to you now?*

Customer: *Well, when would be a good time to talk about a £3,000 debt?*

Collector: *I suppose any time is a tricky time!*

Customer: *Exactly*

Collector: *I have established from our conversation so far that you were expecting a call?*

Customer: *Oh yes. I've had the letter from the credit card company saying a charming 'Goodbye' and washing their hands of me and I've had your letter saying you have taken the debt over. What does WAB stand for?*

Collector: *No, actually, it's Ward Ashley Baker. Before we get going I need to check that I am speaking to the right person. Could you confirm your full name and address?*

Customer: [NAME AND ADDRESS].

Collector: Thank you. And your date of birth?

Customer: Why do you want that?

Collector: It's necessary.

Customer: It's necessary. Why is it necessary that you have my date of birth? How can my age make a difference?

Collector: It's piece of essential data

Customer: I would have thought that the most essential piece of data is the £3,000 I owe after a spending spree.

Collector: A spending spree!

Customer: Listen, sometimes life gets a bit tough and I lose the plot and I go on a spending spree. Jerry Hall can do it whenever she likes, sadly I don't have the same resources.

Collector: So, if you go on regular spending sprees, have you ended up in debt before?

Customer: Yes, and my husband bailed me out. But he left me six months ago. He couldn't take the highs and lows.

Collector: I'm sorry to hear that. (Pause) You suffer mood swings then?

Customer: Bi-polar

Collector: I see

Customer: Currently, you will be pleased to know I am in a relatively stable state. But when I have a manic episode I tend to go on shopping sprees, which is where the credit card debt comes in. May I say at this point it is too easy to get a credit card with an enormous credit limit, but that's another issue.

Collector: Thank you for sharing that with me and I am very sorry about your situation and the fact that your husband has left you. What I need to do now is ask you to give your 'Explicit Consent' that I can record on the system here that you are suffering a mental illness.

Customer: Listen I just shared the situation with you in the hope that 'woman to woman' we could have some sort of empathetic conversation and now you are talking about plastering all this information over your system for the world to see!!

Collector: I can see that from your perspective that could be worrying, but we have to follow all the rules of the Data Protection Act, so there is no way that the 'world would know'. I'm just thinking that maybe we could end this call now and you could seek some free advice, for example at your local Citizens Advice Bureau, and then we can speak again?

Customer: No I don't want any free advice! Now that would be telling the world wouldn't it?

Collector: Sorry!

Customer: *OK OK. Sorry. This is all a bit stressful. So if I give this 'Explicit Consent' thingie, is it entirely confidential?*

Collector: *Yes.*

Customer: *Ok you have my explicit consent to record that I am suffering from bi-polar*

Collector: *Thank you, that's excellent. Well done!*

Customer: *Please don't patronise me. So tell me, what's the process?*

Collector: *Well, I will probably need to ask your doctor to fill in a "Debt and Mental Health Evidence Form". Out of that we could discuss how your mental illness could possibly effect your ability to handle the debt re-payments and it may be wise for you to fill in an "Income Expenditure and Affordability Assessment" before we decide on the debt repayment schedule, which might consist of regular monthly payments.*

Customer: *OK, that's it, I can't cope with this. How about I pay you £50 a month? That's all I can afford.*

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Credit Services Association,
2 Esh Plaza, Sir Bobby Robson Way,
Great Park, Newcastle upon Tyne, NE13 9BA
T: 0191 217 0775 F: 0191 236 2709
E: info@csa-uk.com (<mailto:info@csa-uk.com>)

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