

Vulnerability Registration Service



The Vulnerability Registration Service (VRS) is a register of vulnerable individuals, allowing organisations to identify individual's circumstances, treat them in the right way, offer them the appropriate level of support and achieve the best outcomes for their customers.

VRS makes information available to multiple sectors. We believe if somebody is in vulnerable circumstances, it is likely to be relevant to most of the service providers they work with whether that be a bank, an energy provider, a creditor or a mobile phone provider.

If your organisation holds data that should be taken into consideration by other organisations, you can share this through VRS in a secure and data protection compliant way.

Sources of data

VRS works with many organisations to source data about vulnerable individuals – these include local authorities, solicitors, charities, utilities and lenders. We believe this is essential to make sure people receive support, that they are not extended inappropriate credit facilities or goods and services.

VRS obtains in the following ways:

- **Self-registration:** Individuals can register themselves with VRS providing a minimal amount of contact details and the option to select sub-flags that are relevant to their situation.
- **Power of Attorney:** An individual can register on someone else's behalf where they hold a Power of Attorney once we have validated that POA.
- **Court of Protection Order:** VRS obtains registrations from local authorities, solicitors and estate management companies where a Court of Protection is in place and the individual lacks the mental capacity to manage their own financial affairs.
- **Charities / debt management companies:** Charities and debt management companies can provide data to VRS where they have a legal basis to do so.
- **VRS users / clients:** VRS has reciprocal data sharing agreements in place with its clients in order that organisations can share data where they have identified vulnerability.

"Oxfordshire County Council Money Management Service have partnered with VRS to help us support the vulnerable individuals we work with who are subject to Court of Protection Deputyships and Appointeeships via the Department for Work and Pensions. This partnership also confirms our commitment to working within the Office of the Public Guardian's Deputyship Standards framework and VRS enable us to meet the requirement to help safeguard the individuals we work with."

Definitions of vulnerability

There may be circumstances when people should not be offered financial services and VRS can alert companies where this is the case. People may also simply need their situation taken into consideration and we use high-level of flags to help identify the type of vulnerability whether this be because they are suffering from physical or mental health issues, a life event such as relationship breakdown or a bereavement, which could have a temporary impact on somebody, or suffering from coercion.

We use the following flags to help identify how someone is vulnerable:

Physical disability	Mental health	Physical health	Cognitive disorder
Risk of coercion	Debt management	Financial hardship	Financial capacity
Gambling addiction	Accessibility	Coronavirus	Life event

Registering and sharing data

Registering data with VRS is free of charge and easy to do. Data can be provided to use through secure SFTP transfer and kept up to date on a monthly basis. The sharing of data is completely compliant with data protection law.

VRS can also help facilitate the sharing of data within your own organisations. Organisations which provide us with court of protection records can use VRS to access that data internally, in addition to the other data held by VRS, whether that be to identify vulnerability when dealing with adult care, council tax arrears or housing.

www.vulnerabilityregistrationservice.co.uk

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