



Vulnerability
Registration
Service

Supporting your Team in Supporting Vulnerable Customers

February 20, 2024

11:00 - 12:45

zoom 



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NATIONAL SUPPORT NETWORK

Today's Agenda



Vulnerability
Registration
Service

AGENDA

10:45 - 11:00 Registration Arrival, Networking & House-Keeping - Heidi Oliver, Founding Director - Absolutely Admin Solutions

11:00 - 11:30 Welcome and Vulnerability Registration Service Update - Helen Lord, CEO - Vulnerability Registration Service

11:30 - 12:00 Supporting Diverse Customers through Life's Challenges with Practical Solutions - Cat Divers, Founder & CEO - National Support Network

12:00 – 12:30 Coaching Customer Service Team Members - Empathy in Challenging Circumstances - Helen Beaumont Manahan, Head of Training & Development - BPA Quality

12:30 – 12:45 Reflections & Close - Helen Lord, CEO - Vulnerability Registration Service

www.vulnerabilityregistrationservice.co.uk



Using Data to Target Customer Support

Helen Lord, CEO

www.vulnerabilityregistrationservice.co.uk



VRS Vision



Vulnerability Registration Service

To provide consumers with **one route** to alert service providers to their vulnerabilities – whether that be financial, circumstantial, accessibility or health-related

To create a data hub which enables service providers, charities, government to proactively reach out to individuals in vulnerable circumstances to extend the support they are entitled to



Regulatory Landscape

- **All sectors are under regulatory pressure to revise and focus vulnerable customer management**
- All firms authorised by the **Financial Conduct Authority** have been required to comply with **Consumer Duty** since 31st July 2022 – Consumer Duty specifically requires firms to utilise the knowledge they know about consumers (or could reasonably expect to know) to focus on customer outcomes and it acknowledges that vulnerable customers will have specific needs
- The FCA's **Credit Information Market Study** states

"...we think the CRAs, along with the CRGB, should work to leverage existing resources to help ensure that non-financial vulnerability and 'credit freeze' markers recorded by consumers can be readily and routinely incorporated by lenders in decisioning processes. We recognise that this work is likely to require collaboration from different parties, including those already providing existing services in this area, and emerging models, including in other sectors."

- Conversations with the **Financial Ombudsman Service** led to an informal agreement that they would introduce Vulnerability Registration Service into their complaints handling process at a future date. This is likely to be volume-driven
- The **Information Commissioner's Office** has been consulted by VRS in relation to the legal bases for sharing vulnerability data and no obstacles have been identified. VRS case studies are currently in draft and awaiting authorisation from the ICO to be posted on their website



Regulatory landscape

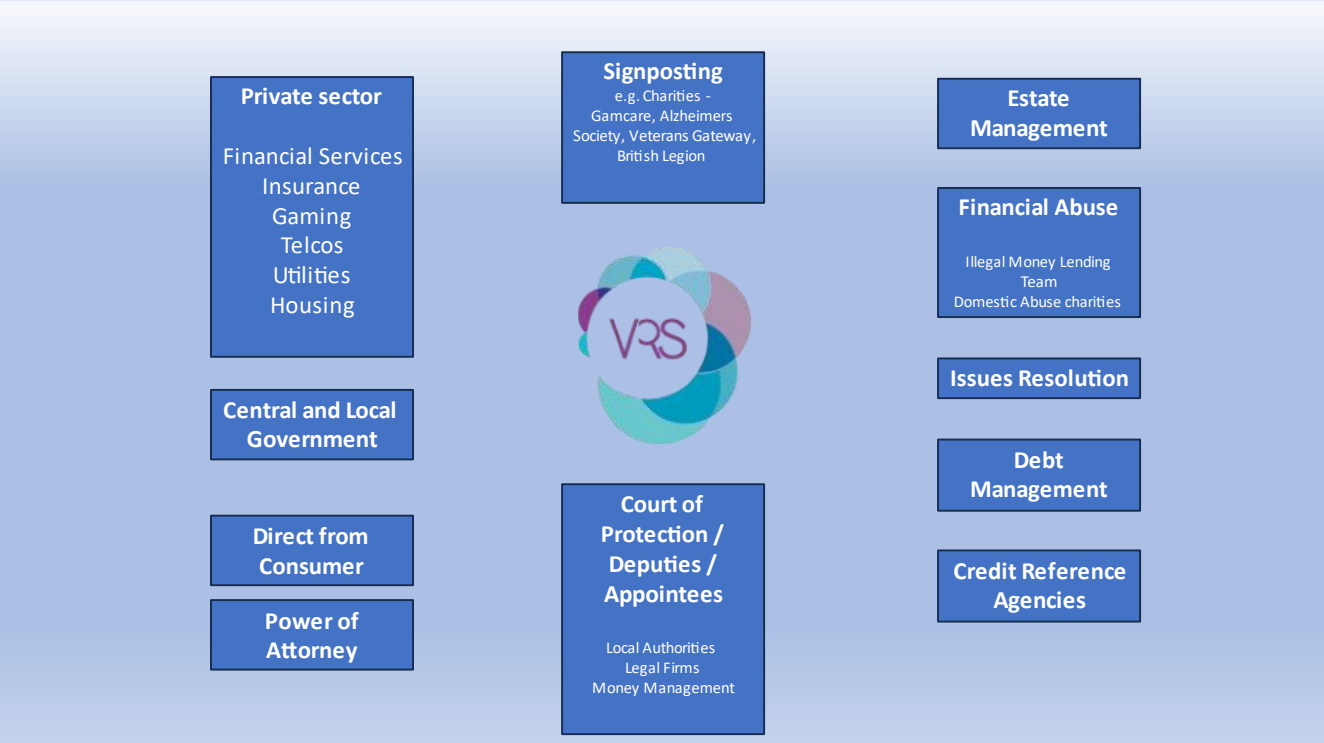
- **Ofgem** and **Ofwat** are requiring increased focus energy and network providers to populate and share the Priority Services Register, identify and act on vulnerability in relation to their customers more effectively, particularly in relation to Pre-payment Meters and discounted tariffs. It is also expected that they use available sources to identify vulnerability. **Ofwat** are currently developing revised vulnerability guidance. **Ofgem** has draft **Consumer Vulnerability Guidance 2025**
- **The Department for Business and Trade** is in consultation about a central Priority Service Register
- The Department for Digital, Culture, Media and Sport has issued a government white paper **High Stakes: gambling reform for the digital age** which is now the focus of on-line gaming companies – wider data sharing is being actively encouraged.
- The **Gambling Commission** has issued a vulnerability statement identifying types of vulnerability as personal and demographic, situational, behavioural, market-related and access
- The **UK Regulator's Network** has issued a joint letter from the **FCA, Ofcom, Ofwat and Ofgem** setting out how they expect organisations in their sectors to manage customers in financial difficulty
- Central government are increasingly seeking to use the **Digital Economy Act** as a vehicle to promote data sharing in relation to debt and VRS is engaged in discussions relating to the use of VRS



Data Acquisition

VRS data is acquired from a variety of disparate sources founded on awareness and relationship-building with broad potential for growth

The model shows the various sources of data that are either actively providing information or awaiting final agreement or contract sign-off. In addition, we hold IVAs, bankruptcies and debt relief orders



Vulnerability sub-flags



-  Life event
-  Mental health
-  Financial capacity
-  Physical health
-  Cognitive disorder
-  Financial difficulty
-  Coronavirus
-  Deceased
-  Physical disability
-  Risk of Coercion
-  Accessibility
-  Debt Management Programme
-  Individual Voluntary Arrangement
-  Gambling addiction
-  Bankruptcy
-  Debt Relief Order
-  Sight-Blind
-  Dyslexia
-  Hearing-Deaf
-  Low level of Literacy
-  Low level of numeracy
-  Loneliness/isolation
-  Addiction to alcohol or drugs
-  Limited Technological Capability
-  Sight-Partially sighted
-  Old age
-  Victim of Fraud
-  Hearing-Partially Deaf

Vulnerability 'categories'

Financial Resilience

- Financial hardship
- Financial capability
- Debt Management Programme
- Insolvency

Life events

- Bereavement
- Relationship breakdown
- Economic abuse
- Victim of Fraud
- Loneliness / isolation

Health

- Physical health
- Physical disability
- Mental health
- Cognitive impairment
- Addiction
- Old age

Accessibility

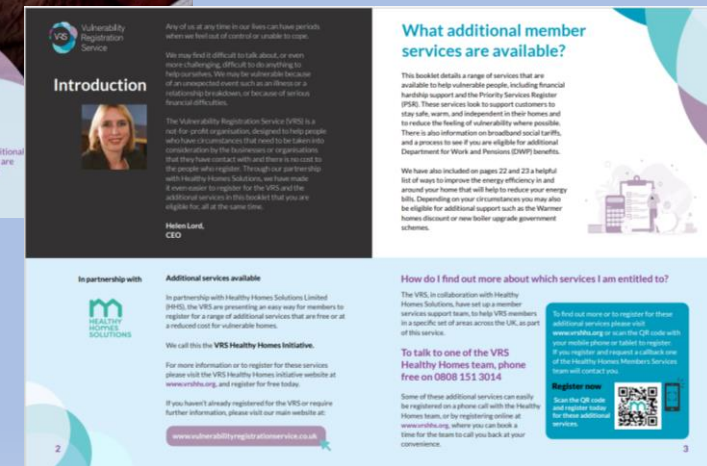
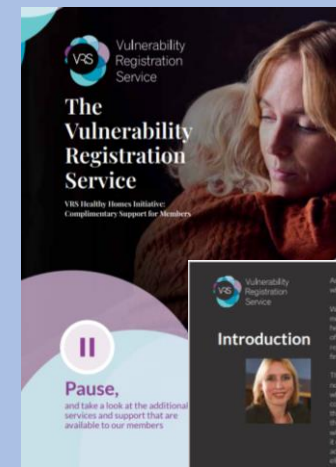
- Visual impairment
- Hearing impairment
- Limited technical ability
- Dyslexia
- Low level of numeracy or literacy

Cadent Gas / Healthy Home Solutions



To create a data hub which enables service providers, charities, government to proactively reach out to individuals in vulnerable circumstances to extend the support they are entitled to

- As a unique data source to identify vulnerable individuals, VRS is already being used as the hub to actively extend support to consumers
- A second phase of the initiative has been undertaken in partnership with Health Home Solutions and sponsored by **Cadent Gas**
- Estimated social value to date equates to £42 million
- **Wales and West Utilities** will join the scheme in February 2024 – two-year contract
- **UKPN** are at evaluation stage



Additional Services Available

We have worked to identify key support services that you may not be aware exists and that you are eligible for. Don't worry, our member support team stands ready to guide you through the selection of these services. Whether you're seeking comprehensive details or just looking to register, we're here to assist in every step of the way.

1 Priority Services Register (PSR) [Page 8](#)

The PSR provides eligible customers with free additional support from energy companies for free, enabling them to receive essential benefits that make managing their energy needs easier.

2 Telephone Preference Service (TPS) [Page 9](#)

The TPS is the UK's only official "Do Not Call" register for landline and mobile numbers and allows people to opt out of unsolicited and nuisance live sales and marketing calls.

3 Carbon Monoxide Advice and Monitors [Page 10](#)

For eligible and vulnerable homes, VRS members could be entitled to free carbon monoxide (CO) monitors that help protect their occupants and homes.

4 Warm Homes Discount Scheme [Page 11](#)

For eligible and vulnerable homes, you could get £150 off your electricity bill for Winter 2023 to 2024 under the Warm Home Discount Scheme.

5 Saving Money on Heating Bills [Page 12](#)

Residents struggling to pay their energy bills, NEA (National Energy Action) have detailed information and tips on ways to gain support and advice to heat your home.

6 Free DWP Benefits Eligibility Check [Page 13](#)

Over £21bn pounds of unclaimed benefits and grants are available to UK homes. The Healthy Homes team can easily check to see if you are entitled to more benefits and how to apply.

7 Debt Management Support and Advice [Page 14](#)

Navigating debt can be daunting, so we are focused on simplifying debt advice, offering clarity and calm guidance. Our team can help signpost you to the right place to get help when you need it.

Call **0808 151 3014**, or visit www.vrshhs.org to book a call back slot

8 Confidential Mental Health Support [Page 15](#)

Feeling low, anxious, worried, lonely, overwhelmed, and facing emotional challenges? Our team can help you get confidential support, when you need it.

9 Alzheimer's Support and Advice [Page 16](#)

Living with the challenges of Alzheimer's can be overwhelming. If you or a loved one are affected, our dedicated team can guide you to specialised support and resources.

10 Gambling Support and Advice [Page 17](#)

Struggling with gambling-related challenges? Our team can direct you to the foremost authority offering structured advice, awareness, and resources to address gambling concerns.

11 Free Friends Against Scams Online Training [Page 18](#)

Signing up to the Friends Against Scams free online training can help you be more aware of what scams are being used, which will help you to protect you and your loved ones.

12 Free Water Saving Kits [Page 19](#)

Water saving kits are an initiative to help UK homes save on their water and carbon usage. The Healthy Homes Member Services team can help VRS members apply for a water kit for free.

13 Broadband Social Tariffs [Page 20-21](#)

Social tariffs can provide a safety net for eligible households who might be struggling to afford their broadband service. HHS can provide information on how VRS members can check if they are eligible.

14 Reducing Your Energy Bills Guide [Page 22-23](#)

Seeking ways to lower your energy bills? Our Healthy Homes guide provides information and savings to help reduce your energy bills and enhance your homes energy efficiency.

The logo for the National Support Network features the text "NATIONAL SUPPORT NETWORK" in a bold, black, sans-serif font. The text is enclosed within a red, rounded rectangular frame that has a slight 3D effect. The background of the slide includes a large, light blue and green curved graphic element on the left side.

**NATIONAL
SUPPORT
NETWORK**

**Supporting Diverse
Customers through
Life's Challenges with
Practical Solutions**

**Cat Divers, Founder &
CEO**



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**Coaching Customer
Service Team
Members – Empathy
Challenging
Circumstances**

**Helen Beaumont
Manahan, Head of
Training & Development**



Vulnerability
Registration
Service

**We thank you for joining us today
& look forward to welcoming you
on future VRS Events!**



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