



DCA Commission Complaints – How To Prepare

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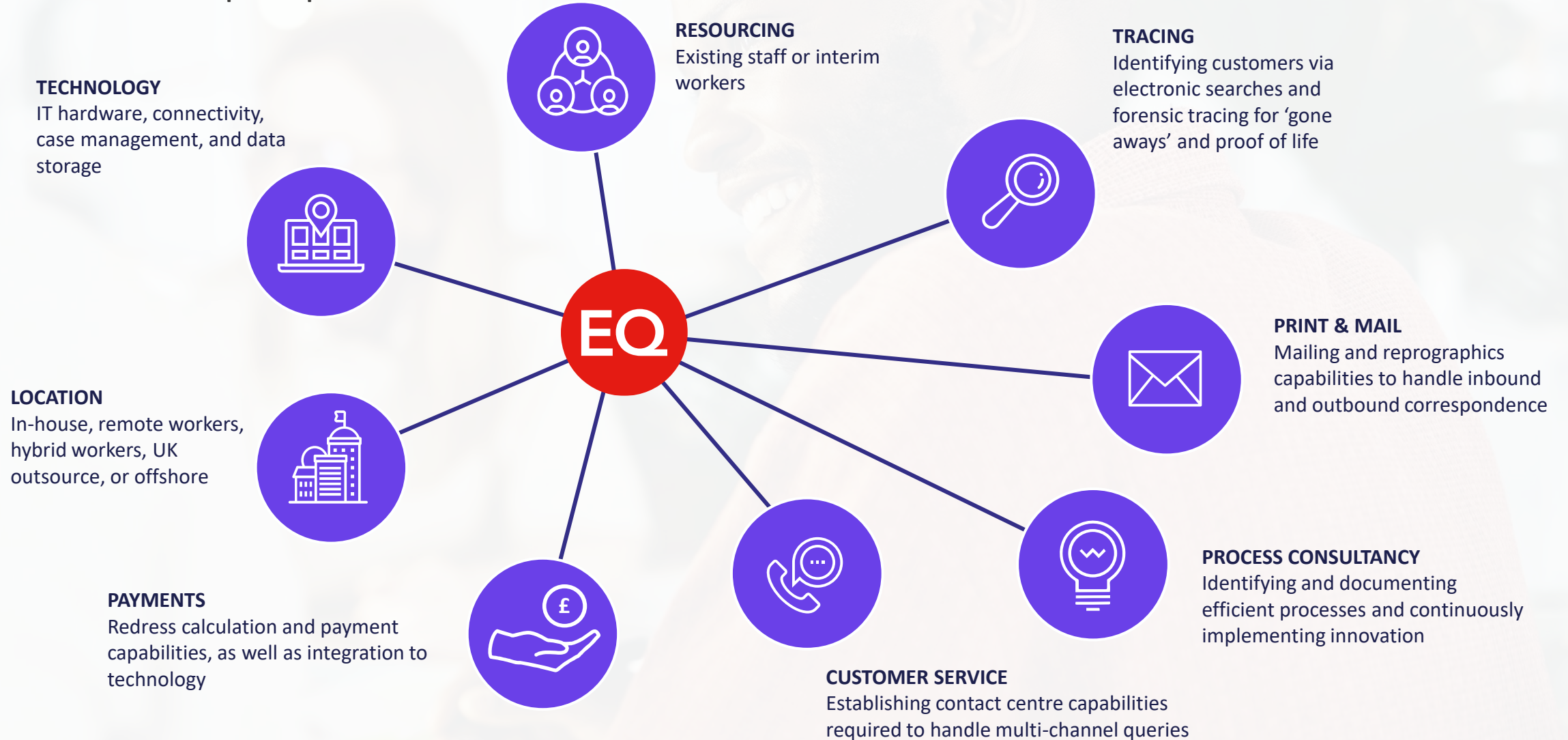
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Capability components

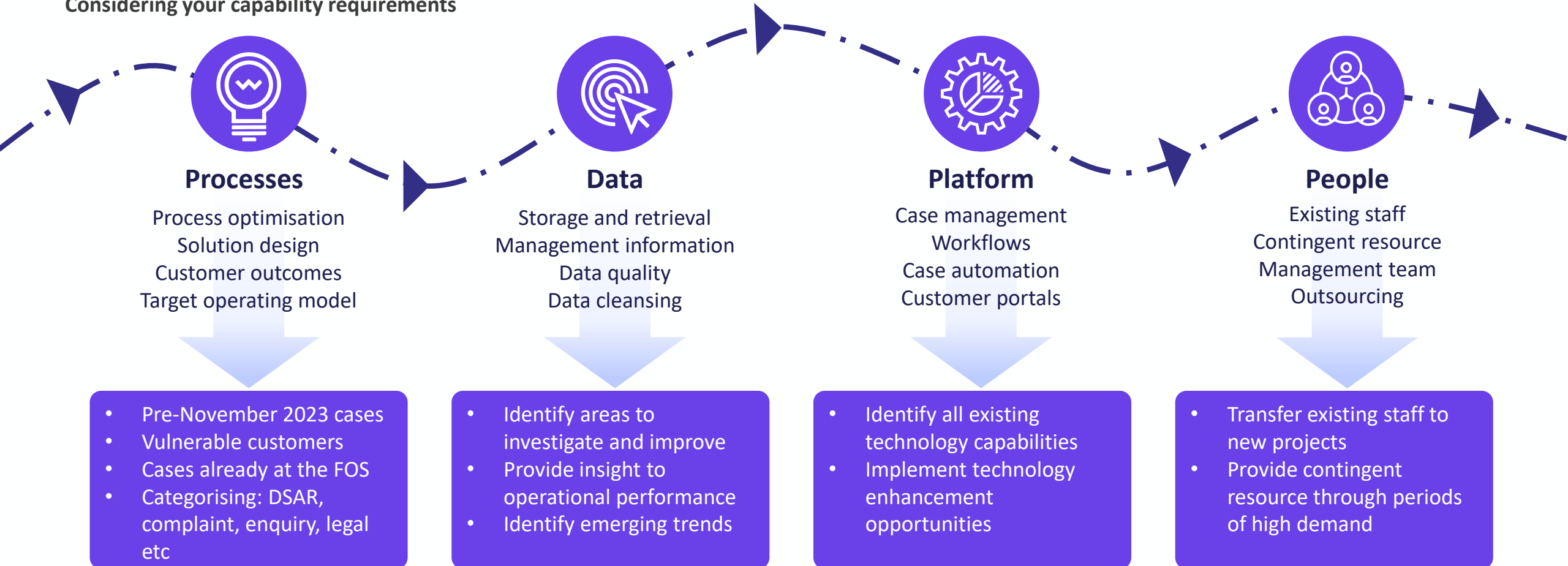


The features of a complaint operation



Key considerations

Considering your capability requirements



Capability readiness

What do you need to think about now?



External Factors

FOS DECISIONS

Have you reviewed FOS decisions and the data request form? How will your operation support this?

FOS RESOURCE

The FOS issued a 'Dear CEO' letter in October 2023 and is increasing resource.

FCA STANDARDISED WORKFLOW

The FCA may require a standard approach. Can you perform standardised, bulk processes?

Technology and Systems

DATA

Is your data stored in a way that can be easily accessed and queried?

AUTOMATION

Can your current technology automate processing?

SCALABILITY

Can your technology platform to deal with an unexpected increase in case volumes?

PRINT AND MAIL

Do you manually print letters and cheques? Can you handle high volume requirements?

Process and workflow

CASE LOGGING

How scalable is this process? Do you manually log cases?

CASE MANAGEMENT

How do you store, progress, and orchestrate case management?

LETTER WRITING

Do you manually create letters, or can your system issue them automatically?

QUALITY ASSURANCE

How do you check the quality of completed cases to ensure correct closure?

People and Logistics

RESOURCE FLEXIBILITY

Can you rapidly adjust the size of your team to meet changing case volume?

IT SET UP

Can you quickly issue IT equipment to new staff?

TRAINING

Are you able to train staff quickly and effectively?

TEAM MANAGEMENT

Are you able to support and manage the performance of growing teams?

Typical case types

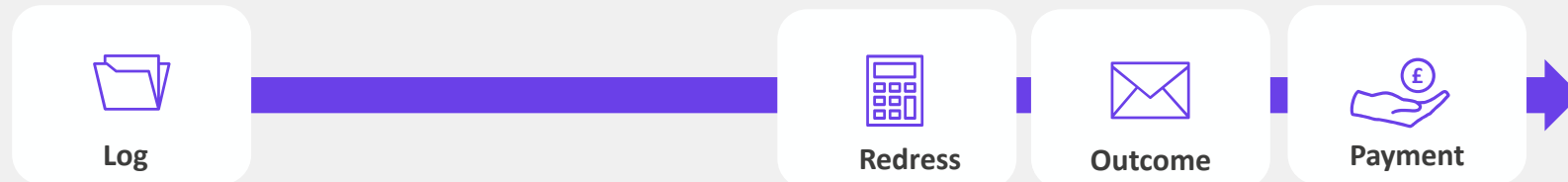
Complaint workflows

EQ

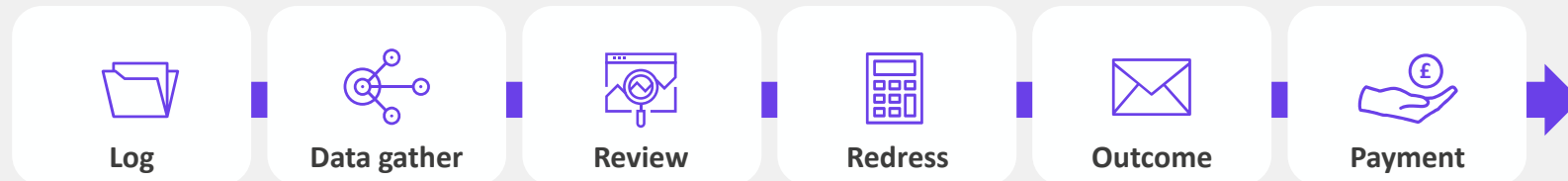
COMMUNICATION ONLY



STRAIGHT TO PAY



CASE REVIEW



We categorise case management activity into three types; communication only, straight to pay, and full case review. Usually, BAU complaints require a full case review, although this depends on regulatory guidance and other factors.

All case stages can be automated, although data gathering and review almost always require manual processing. Automation minimises resource requirements and focuses effort on the parts of the process where human decisioning is needed.



Using technology

EQ has over 25 years of experience working with FS organisations to design and implement digital complaints management and remediation solutions. MMX is an enterprise-grade platform designed to digitise and automate regulated remediation and complaints handling.

Fully configurable

Comprehensive workflow to automate process tasks

Document management functionality

DSAR management

Full integration capability

Powerful MI, dashboards, and workforce management

We would welcome the opportunity to demonstrate our platform.

Platform benefits

Car finance configuration

40% to 60% productivity increase

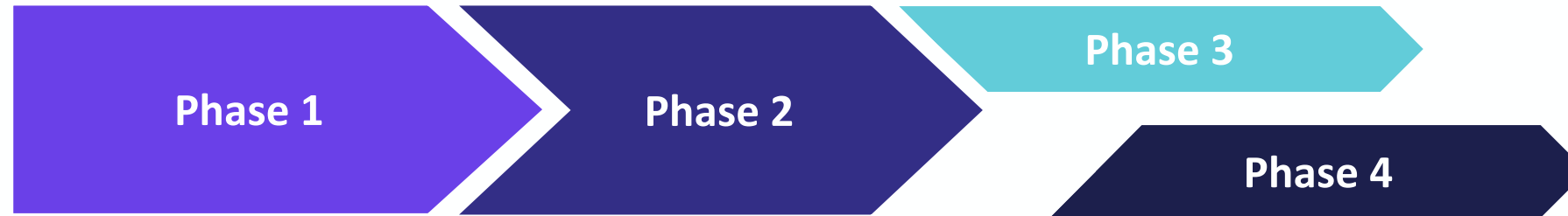
Deep root cause analysis

3x to 4x faster regulatory reporting

Example project phases

Typical phases of a complaint project

EQ



	Contingent Resource	Discovery Exercise	Implement Changes	Outsourcing
What?	• Provide contingent resource to deal with immediate DSAR and complaint issues	• Review processes, data, and platform capabilities to identify improvements	• Collaboratively implement discovery recommendations	• Target any populations suitable for outsourcing and implement most suitable model
Why?	• Provide increased capacity to mitigate backlog developing and ensure timely complaint resolution	• Identify efficiencies and optimise business processes • Identify technology capabilities and possible enhancements • Document target state	• Embed process enhancement, including operational, quality, regulatory, and technology improvements	• Provide ongoing support for peak volume demand to increase operational capacity • Introduce long-term technology and process enhancements
Who?	• Interim complaint management specialist	• Expert process, data, and technology consultant	• Expert process, data, and technology consultant	• Specialist outsourcer



7-step approach and methodology, proven to deliver successful rectification and remediation programmes

[Follow this link for further information](https://equiniti.com/uk/news-and-views/eq-views/designing-better-rectification-and-remediation-programmes/)

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Thank you

Any questions or feedback?



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