Simplifying access for third party Debt Advisers

Part of the MaPS Supportive Debt Recovery Toolkit

Why this matters

Debt advisers play an important role in helping customers resolve financial difficulties, but complex third-party access arrangements can delay support and increase costs for everyone involved. By making it easier for debt advisers to engage on behalf of their clients, creditors can reduce friction, improve customer outcomes, and support faster resolution of debt problems.

Debt advisers play a vital role in helping people manage arrears, however some creditor third-party authority to act processes create barriers that slow down support and increase time and effort for everyone. By working together, MaPS hopes that creditors and debt advice agencies can streamline these processes, leading to faster resolutions, improved customer experience, and stronger trust.

At MaPS, we are currently conducting research into creditor third-party access processes for debt advisers. This is a key area of focus for us to improve outcomes for people in debt and by reducing complexity across the debt advice sector.

This is because debt advisers face some of the following communication challenges when attempting to make representations on behalf of their clients:

- Some creditors have exclusive referral partnerships with a single debt advice provider limiting customer choice
- Creditor online portals for debt advice correspondence, which exclude some debt advice providers
- As a consequence of the above, debt advisers have to rely on postal correspondence, causing delays.
- Some creditors do not accept a signed authority from an advice provider and insist on their own forms being used.
- Inflexible creditor telephone procedures requiring three-way calls between the creditor, debt adviser, and customer.
- Lack of dedicated debt adviser contact points.

These fragmented systems create complexity for debt advisers, and operational challenges for creditors. But most importantly, delays can lead to additional charges, higher debt burdens, and increased stress for those with problem debts.

What constitutes good practice?

To make the process smoother for all parties, MaPS recommends that creditors consider these initial steps:

Creditor Third-Party access for Debt Advisers – recommended practice

1. Create Dedicated Debt Adviser Channels

- Provide a helpline or email specifically for debt advisers.
- Ensure staff are trained to handle third-party authority requests efficiently.

2. Standardise and Digitise

- Use secure online systems for uploading authority to act documents and verifying debt adviser credentials.
- Accept electronic signatures and digital consent where possible.

3. Offer Flexible Verification Options

- Move away from rigid processes that require customers to be present for calls or insist on postal correspondence.
- Allow debt advisers to confirm identity through multiple secure methods (e.g., digital verification, secure email, or portal-based authentication).
- Where verbal consent is needed, consider callback arrangements that avoid lengthy three-way calls and reduce stress for the customer.

4. Communicate Clearly

- Publish simple guidance for debt advisers on your website, including steps, required documents, and turnaround times.

5. Engage with all debt advice providers

- Work with the customers chosen debt advice provider, not just the preferred referral partner

Simple changes to creditor access arrangements can make a significant difference to both debt advisers and customers. DWP's dedicated priority helpline provides a practical example of how specialist adviser channels can support faster, more effective case resolution.

DWP Debt Management – Supporting debt advisers through a dedicated priority helpline

The Department for Work and Pensions (DWP) has introduced a priority helpline for debt advisers, providing direct access to its Debt Management teams for cases involving welfare overpayments. This dedicated channel enables debt advisers to discuss client circumstances, clarify balances, and agree appropriate next steps more efficiently.

For creditors, this approach demonstrates the value of offering specialist, accessible routes for debt advisers. By providing a clear and consistent point of contact, DWP has reduced delays, improved the quality of engagement, and enabled more effective case resolution. Advisers are better equipped to represent their clients, while frontline creditor teams can rely on accurate and timely information to inform decisions.

The service also supports better customer outcomes. Faster access to decision-makers helps ensure repayment arrangements are based on a full understanding of the customer's circumstances, including ability to pay and vulnerability. It reduces the need for repeated contact, minimises stress for clients, and helps prevent escalation.

Customers sometimes need support from a trusted third party, but inconsistent authorisation processes can create delays and unnecessary barriers. The case study below shows how Lowell has simplified Authorised Third-Party Access through a consistent, customer-controlled approach across digital and assisted channels.

Lowell Financial - Flexible Authorised Third-Party Access

Lowell has recognised that customers often need support from partners, family members, or professionals such as debt advisers when managing their accounts. Previously, the process to add or verify Authorised Third-Party Access (ATP) varied across contact channels and lacked visibility for both customers and colleagues. This created inefficiencies, inconsistencies, and potential delays, particularly when customers required urgent assistance.

This is why Lowell have created a unified, reliable solution that has enabled:

- Customers to add and manage ATPs easily
- Clear and consistent recording of authority levels
- Visibility for colleagues when interacting with customers
- High compliance and strong data protection practices

The solution

1. Online Self-Service through Portal & App

Customers can log into their account in the Portal or App and navigate straight to their profile to add an Authorised Person. The digital journey captures all necessary information through a streamlined form, giving customers full control.

2. Assisted Channels: Voice, Live Chat & Email

For customers who need assistance, agents can add ATPS directly through an internal system ensuring a consistent data set

3. Account-Level Flexibility

Authorisations are applied at account level meaning a customer can choose to involve someone in one specific account without granting access to others.

4. Customisable Access Levels

During setup, customers can select from three clearly defined authority types:

- **Full Access** – comprehensive account support
- **Restricted Access** – limited access to pre-approved areas
- **Payment-Only Access** – ability to make payments but no other account actions

5. Enhanced Visibility for Colleagues

When a colleague opens an account where an ATP is in place, the customer's ATP information is clearly highlighted in red. This visual cue ensures agents are immediately aware and can complete Data Protection (DPA) checks swiftly and confidently

Miranda Shanks, Citizens Advice: "Our research finds inconsistent third-party authorisation is a major barrier, with 42% of advisers wanting a standard, reliable process. Lowell is seen as best practice—consistently accepting authorities, recognising authorised third parties, and offering an effective dashboard, cutting admin and freeing debt advisers to support clients."

Want to know more?

Contact the MaPS Creditor Policy Team;

kevin.shaw@maps.org.uk

harinder.chohan@maps.org.uk

andrew.lincoln@maps.org.uk