# The MaPS Supportive Creditor Framework

Part of the MaPS Supportive Debt Recovery Toolkit

## Why this matters

Expectations of supportive debt recovery continue to evolve. The MaPS Supportive Creditor Framework is a practical maturity model designed to help organisations assess their current approach, identify opportunities for improvement, and benchmark themselves against emerging good and leading practice across the creditor and debt advice sectors.

**This Framework is a voluntary maturity model developed by MaPS to help creditors assess their current approach to debt recovery and identify opportunities for improvement. It is not an accreditation scheme or regulatory requirement, but a practical self-assessment tool based on evidence gathered from creditors, debt advisers and wider stakeholders.**

Since the last iteration of this toolkit, expectations of what constitutes supportive creditor behaviour have evolved significantly. The focus has shifted beyond relatively passive approaches such as simply signposting customers to sources of help towards delivering **seamless, integrated referral journeys** that connect people to debt advice quickly and at the right moment.

Similarly, while earlier practice emphasised recognising the SFS, the expectation is now for **full system integration**, with third party tech helping to embed the SFS across creditor processes and aligned with digital tools and data sharing. This reflects a broader move from isolated practices to more coherent, joined-up systems.

There has also been a cultural shift in how creditors engage with the advice sector. Relationships alone are no longer sufficient; instead, there is an expectation of **operational collaboration**, where creditors and debt advisers work together in a structured, consistent, and scalable way to improve outcomes.

Support has become more sophisticated and targeted. Rather than offering generalised assistance, creditors are increasingly expected to deliver **targeted, data-led interventions**, using insight and partnerships to respond to different customer needs whether related to vulnerability, life events, or financial complexity.

Through data and insight, creditors are gathering and analysing key information—such as referral volumes, take-up of advice, post-referral outcomes, drop-off rates, and customer characteristics to build a clearer picture of how referral processes are working in practice.

Monitoring referral outcomes is critical, shifting the focus from simply counting referrals to tracking what happens afterwards, such as whether customers access advice, complete the journey, and achieve a sustainable solution, so that processes can be refined to deliver better results over time.

Our 2026 standards framework summarises what good now looks like: early, digital-first access to debt advice; bespoke access for vulnerable customers, consistent use of the SFS; frictionless engagement with advisers; and targeted, partnership-led support that delivers better outcomes for customers and creditors.

## Below Standard (Minimum baseline)

Creditors operating at this level typically take a reactive, inconsistent, and process-driven approach, characterised by limited referral pathways, non-standard ability to pay assessments, and restrictive engagement with debt advisers.

| Area | What this looks like |
|---|---|
| **Referrals to debt advice** | Rely primarily on basic signposting (letters or contact centre only)<br>Have limited or inconsistent referral pathways, with no digital or self-serve options |
| **Ability to pay** | Inconsistent approach to handling debt adviser or customer payment offers based on the SFS<br>Inconsistent or non-standard internal ability to pay assessments, not aligned to the SFS |
| **Access for Third Party Debt Advisers** | Require debt advisers to use generic or restrictive contact routes |
| **Supporting vulnerable customers through partnerships** | Reactive, late-stage intervention; limited recognition of vulnerability or the customers context |

**Likely outcomes:** Lower engagement, late intervention, delayed support, poorer repayment sustainability

## Good Practice Standard (Expected norm)

Creditors operating at this level also apply a proactive, joined-up approach to improve engagement and outcomes:

| Area | What this looks like |
|---|---|
| **Referrals to debt advice** | Proactively refer from early signs of financial difficulty, not just when arrears escalate<br>Embedded referral pathways across all channels (phone, digital, app, web), including warm transfers and self-serve options<br>Customers are supported to access the debt advice channel most appropriate to their needs and preferences, including community-based advice services where additional advocacy, casework or support is required |
| **Ability to pay (SFS)** | Handle the SFS payment offers consistently, recognising debt adviser submitted budgets and repayment proposals<br>SFS adopted for internal income and expenditure processes (often achieved by use of external tech) |
| **Access for Third Party Debt Advisers** | The provision of clear, accessible routes for third-party debt advisers (dedicated adviser lines or digital portals, flexible consent)<br>Work collaboratively with all debt advice providers, not just preferred referral partner, respecting customer choice<br>Have named roles or teams responsible for debt advice relationships |
| **Supporting vulnerable customers through partnerships** | Using data to understand and improve how referrals work by tracking engagement and outcomes, and refining processes to increase take-up and effectiveness.<br>Accept the EAEF and DMHEF as valid evidence to inform proportionate forbearance and decision-making |

Likely outcomes: Improved engagement, more sustainable repayment plans, and stronger alignment with regulatory expectations (e.g. Consumer Duty).

## Leading Practice (Exceeding the Standard)

Creditors operating at this level demonstrate a system-wide, customer-centred approach.

| Area | What this looks like |
|---|---|
| **Referrals to debt advice** | Seamless, embedded digital referral journeys within collections and account management tools triggered at key risk moments<br>Use of data, Open Banking, and behavioural insights to identify need and trigger timely support<br>Shared data (with consent) to reduce duplication (e.g. portable re-use of the SFS) |
| **Ability to pay** | Full integration of the SFS across all systems; high acceptance of adviser proposals; shared data (where appropriate) |
| **Access for Third Party Debt Advisers** | Secure, standardised processes that allow advisers to submit authority digitally, verify identity flexibly, and engage without delays, duplication, or reliance on post or three-way calls<br>Dedicated adviser channels that work with all debt advice providers, respect customer choice, and provide clear guidance, consistent routes, and trained staff<br>Processes that give customers control over third-party access, enabling faster, smoother outcomes with minimal administrative burden for all |
| **Supporting vulnerable customers through partnerships** | Strategic partnerships delivering specialist interventions (e.g. vulnerability, economic abuse, mental health, self-employed)<br>Active acceptance and use of tools such as the EAEF and DMHEF<br>Co-designed solutions with the advice sector and ongoing joint training<br>Applies a “tell us once” approach across the organisation |

Likely outcomes: Early intervention at scale, reduced harm, stronger repayment outcomes, less administrative burdens for all

Money & Pensions Service

**Want to know more?**

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