Strengthening Creditor referrals to debt advice

Part of the MaPS Supportive Debt Recovery Toolkit

Why this matters

Supporting customers to access debt advice is one of the most effective ways creditors can improve engagement, identify sustainable repayment solutions, and reduce unnecessary collection and enforcement activity. Modern referral pathways should be simple, timely, and tailored to the customer's needs, helping people access the right support at the right time.

Creditors have multiple touchpoints with customers experiencing financial difficulty, via telephone, digital channels, mobile apps, and social media. Modern referral strategies should prioritise speed, simplicity, and individual choice, ensuring that those with debt worries access free, regulated debt advice through the channel that suits them best. Referrals not only help people regain control of their finances but also complement creditor debt collection by dealing with someone's holistic debt situation (not just one debt) improves engagement, reducing broken arrangements, and supporting sustainable repayments.

What is a Debt Advice Referral?

A debt advice referral is the process by which a creditor pro-actively connects a customer to a free, independent, FCA-regulated debt advice service. This can be achieved through:

- Warm transfer (phone or video) during a live conversation.
- Immediate or scheduled callback arranged via a secure referral form.
- Digital referral through apps, websites, or chatbots.
- Signposting to trusted partners or the Moneyhelper Debt Advice Locator (DALT)Tool.[1]

The referral should be simple, secure, ensure customer consent is captured, and the customer understands what will happen next.

When Should Creditors Refer?

Creditors should consider referring the customer to debt advice when there are one or more of the following triggers:

- Persistent arrears or missed payments, indicating financial stress.
- The customer signals concern about their 'ability to pay'
- Multiple debts or complex financial circumstances are disclosed.
- Vulnerability indicators are present (e.g., health issues, bereavement, job loss).
- Broken payment arrangements suggesting unsustainable commitments.
- Financially impacting life events such as redundancy, separation, or reduced income

Best practice is to refer early, before the arrears escalate, and to embed consistent referral prompts throughout all channels, letters, calls, apps, and website, to normalise seeking help. The following case study featuring Natwest and Payplan, is a good example of this:

NatWest and PayPlan – modernising referrals across multiple channels

NatWest has traditionally relied on signposting or warm transfers to debt advice, but those methods are telephone based when many customers are now turning to digital and self-service.

Therefore, NatWest Group and PayPlan have worked in partnership to modernise customer referrals, creating an omnichannel approach with the following options:

1. **Voice support via Referral Hub** – a customisable tool which enables NatWest agents to instruct PayPlan to call the customer back at a date or time that suits them or ask PayPlan to begin a WhatsApp journey with the customer. This puts the onus to engage on PayPlan, rather than the customer and removes the pressure of an immediate transfer. To improve colleague engagement, PayPlan completed in depth, on-site training sessions with all NatWest agents to equip them to have these referral conversations.
2. **Online support via website, app, and chat** – NatWest customers can access PayPlan support directly via a co-designed 'struggling financially' section on the NatWest website. Customers can arrange for PayPlan to call them back or start a PayPlan digital journey without speaking to a NatWest agent. Seamless referrals are also available via the NatWest app and via the Cora chatbot.
3. **One-touch referral from a digital income and expenditure** – NatWest customers can be transferred seamlessly from the NatWest digital I&E to PayPlan. This seamless API referral transfers the customer's contact details and completed budget to PayPlan, avoiding the need for the customer to repeat the I&E process.

Measuring success

Through analytics and customer feedback, NatWest have been able to demonstrate:

- Significant uplift in customer engagement with debt advice.
- NatWest colleagues scored PayPlan's training 9/10.
- 96% of customers felt calmer and reassured at the end of the debt advice journey.
- 96% of customers felt more confident about managing their money after speaking to PayPlan.
- +75 Net Promoter Score from customers referred by NatWest

Peter Munro, Chief Growth Officer at PayPlan: "Creditors are often the first people to spot the signs that a customer needs debt-help but struggle to engage customers with the appropriate support. NatWest have responded to this challenge with a fresh collaborative approach and in our view successfully re-defined what 'best practice now looks like for the debt advice customer journey."

Understanding the drivers and barriers to people accessing debt advice

In 2023, MaPS research into the motivations and barriers of debt advice [2] found that embarrassment, shame, and feeling overwhelmed are the biggest barriers to seeking debt advice, alongside misconceptions about what advice offers and fear of losing control. People often disengage even after starting the process, so interventions that simplify the journey, reframe advice as financial wellbeing, and provide early, empowering touchpoints are most effective.

For creditor referrals, this means positioning advice as a positive step, offering clear and flexible engagement options, highlighting tangible benefits, and building trust through reassurance and transparency, ultimately making referrals feel supportive rather than punitive. We recommend that creditors review the full report for more detail.

Moreover, research by the University of Bristol's Personal Finance Research Centre [3] highlights that referral pathways are often complex, with many people being referred between multiple organisations before accessing the support they need. The research identified six characteristics of effective referral pathways: identifying referral needs early, ensuring people understand why they are being referred, making referrals at the right time, creating smooth referral journeys, ensuring referrals are appropriate, and using feedback to continuously improve outcomes.

2 https://maps.org.uk/en/publications/research/2023/motivations-and-barriers-to-seeking-debt-advice

3 https://www.bristol.ac.uk/geography/research/pfrc/themes/credit-debt/debt-advice/joined-up/

Principles of a Modern Referral Strategy

Digital-First, Omni-Channel Access

Creditors should embed referral pathways everywhere customers engage. Ideally, this should be a one click referral from websites, portals, and mobile apps using secure APIs. The below case study from Stepchange and Very Group is a good example of this

Referrals can be offered via timed prompts (e.g. pop-ups, push notifications) triggered by risk indicators such as missed payments, bounced direct debits, or repeated customer visits to “money worries” website content.

‘Social signposting’ can be offered via social media channels to expand visibility and reach.

Where possible a referral should involve sharing an SFS I&E to avoid the customer having to complete again. Again, the Natwest, Payplan case study above is a good example of this.

The Very Group and StepChange - digital referrals to debt advice

The Very Group operates digital retailers Very and Littlewoods, and offers products including fashion, home, and electrical goods. Its business model combines online retail with flexible payment options, allowing customers to spread the cost of purchases over time.

Very customers are typically digitally engaged, prefer managing their finances online, and often disengage from traditional channels such as telephony. This has led to missed opportunities to identify financial difficulty early and connect customers with support.

The Solution

The Very Group introduced a digital collections platform, working with StepChange to implement **StepChange Direct**, a digital referral pathway into debt advice as part of the journey.

StepChange Direct acts as the online equivalent of a warm transfer to move customers seamlessly from Very’s self-serve collections platform into digital debt advice support.

This enables customers to access free, impartial debt advice at the point financial difficulty is identified, without needing to pick up the phone. Customers can start their journey online, proceed at their own pace and access additional telephone support from advisers if and when they need it.

StepChange supported the implementation by designing clear, supportive messaging, aligning referral points with customer behaviour, and delivering staff awareness sessions.

Impact

At the time of publication, 118 customers have been referred so far, with further growth expected as the approach is refined—driven by greater reach, consistency, trust, accessibility, and alignment with fair treatment expectations.

StepChange Direct helps partners like Very connect customers to the right support early, embedding simple, seamless referrals that provide a clear, frictionless route into free, impartial debt advice aligned to how customers want to engage - *Vanessa Northam, Partnerships Director, StepChange Debt Charity*

StepChange supported the development of our digital collections platform by embedding well-placed referral links throughout the journey, ensuring customers can easily access debt advice without needing to speak to an advisor -*Jacqui Sherrington, Financial Services Manager – Third Party Relationships, The Very Group*

Telephone Warm Transfers

A warm transfer is when a creditor directly connects a customer to a debt adviser during the same call, rather than simply providing contact details. This approach ensures immediate support, reduces the risk of the customer delaying or avoiding help, and allows debt advisers to start working on solutions straight away.

Warm transfers can improve engagement for some customers, while others may be more likely to engage through a planned callback at a time of their choosing.

Flexible callbacks

A flexible callback from a debt adviser can be effective when the customer cannot engage in a detailed conversation immediately perhaps due to time constraints, being at work, or needing to gather financial information before speaking to an adviser. It may also help when customers feel overwhelmed at the reality of their debt situation, giving them space to process and prepare for the discussion. For example, the Money Adviser Network (MAN)[4], run by MaPS, allows creditor partners in England to arrange an immediate or scheduled callback from a MaPS funded debt adviser.

Face-to-face or in person

A referral to in person debt advice may be needed when remote support isn't suitable due to the customer's circumstances. The customer may lack digital access or confidence using technology, have language or communication barriers, or require additional support due to mental health challenges or cognitive impairments. In-person advice can also be essential for customers who feel overwhelmed or anxious and need a more personal, reassuring environment, where reviewing documents and providing tailored guidance is easier in person.

The self-employed

Self-employed customers often face uneven incomes, personal guarantees on business debts, and intertwined personal and business finances. The self-employed should be referred to specialist sources of debt advice which is provided by Business DebtLine (BDL). Payplan[5] and StepChange [6]. The below case study featuring E. ON Next is a good example:

E.ON Next and Business Debtline – supporting the self-employed with business energy debts.

E.ON Next partner with Business Debtline (run by the charity The Money Advice Trust) to provide a dedicated referral pathway to free, independent debt advice for self-employed people and small business owners. The initiative was designed to help business energy customers manage problem debt and navigate complex financial challenges.

The partnership enables E.ON Next to refer customers directly to Business Debtline for tailored advice on business energy bills and wider financial issues. Typically, this approach has led to more sustainable repayment arrangements for customers and E.ON Next.

Impact and insight

- Starting in 2022, the partnership has so far supported over 2,500 small businesses and self-employed people.
- Common challenges include deficit budgets and significant energy arrears.
- Close collaboration - through regular meetings, call listening, and shared insights - has strengthened referral quality and deepened understanding of the pressures facing small businesses.
- In 2025 alone, Business Debtline have supported E.ON Next customers with more than £4 million of energy debt.

Sean Murray, Head of Affordability and Vulnerability at E.ON Next
"Full debt advice as part of our collections journey empowers business customers to address their entire financial situation, not just energy debt. This leads to more accurate budgets and sustainable repayment plans."

Ian Robinson, Head of Corporate Partnerships at the Money Advice Trust
"The success of the partnership comes from close collaboration and shared insights, which ensures E.ON Next customers get quick access to effective debt advice when they need it. We've already expanded our partnership to include referrals to our National Debtline service, supporting over 11,000 people and small businesses in 2025. We plan to build this partnership even further to support more customers with a specific focus on those at risk of fuel poverty."

Matching Customers to the Right Debt Advice Channel

The debt advice sector offers a range of delivery models, including digital, telephone, and community-based (face-to-face) support. Each plays a vital role, and no single approach is suitable for all circumstances.

National digital and telephone providers can offer rapid, scalable access to advice and are often well suited to customers who are able to engage remotely and progress their situation independently. They are particularly effective where a managed debt solution is likely to be required (for example, a Debt Management Plan), providing structured pathways to resolve debts in a

4 https://maps.org.uk/en/our-work/our-debt-work/pace

5 https://www.payplan.com/debt-info/self-employed-debt-help/

6 https://www.stepchange.org/debt-info/self-employed-debt-advice.aspx

coordinated way.

However, these models do not typically provide ongoing casework, advocacy, or direct negotiation with multiple priority creditors on the customer's behalf.

Some customers require more intensive, personalised support. Community-based debt advice providers (such as local Citizens Advice, local authority teams, and independent advice charities) are often best placed to support customers who:

- Have **complex debt situations**, including multiple priority debts or enforcement action
- Require **casework, ongoing advocacy, or thirdparty representation with creditors**
- Are experiencing **vulnerability**, including health issues, economic abuse, or significant life events
- Are **digitally excluded or lack confidence** using online or telephone channels
- Need **wrap around support**, such as help with housing, benefits, or wider social issues

In these cases, referral pathways could prioritise access to community-based or face-to-face support, where advisers can provide "handholding," coordinate multiple issues, and engage directly with creditors on the customer's behalf.

Referring all customers to a digital or telephone provider is unlikely to meet the needs of those with complex or vulnerable circumstances.
Where a customer may benefit from face-to-face support, creditors should not rely solely on digital referral pathways.

Creditors should actively support customers to access local, community-based advice services where appropriate.

A simple way to do this is by using the **MoneyHelper Debt Advice Locator Tool**[7] which helps identify trusted, free, and regulated local services:

For creditors, this means:

- **Understanding the customer's individual needs and circumstances** before making a referral, so the support channel is appropriate—not just efficient.
- **Recognising when advocacy or casework is required**, particularly for priority debts or enforcement cases
- **Actively helping customers find local support**, including signposting or guiding them to the MoneyHelper locator tool
- **Offering a choice of advice providers**, including community-based services
- **Avoiding a 'one-size-fits-all' referral approach**, especially for customers with complex or vulnerable circumstances

7 https://www.moneyhelper.org.uk/en/money-troubles/dealing-with-debt/debt-advice-locator

FIGURE 4 below provides a simple decision framework to help creditors match customers to the most appropriate type of debt advice at the point of referral.

FIGURE 4

Choosing the Right Debt Advice Referral Pathway

Match the type of support to the customer's needs at the earliest opportunity

STEP 1
Trigger

Customer shows signs of financial difficulty

- Missed payments/ arrears
- Difficulty paying
- Multiple debts disclosed
- Change in circumstances

STEP 2
What best describes the customer's situation?

A. DIGITAL/ TELEPHONE ADVICE

- Non-priority debts
- Likely need for a managed debt solution (e.g. DMP)
- Comfortable engaging online or by phone

Refer to national digital/ telephone provider (e.g. StepChange, PayPlan)

Structured solutions delivered at scale

B. COMMUNITY-BASED ADVICE

- Multiple priority debts or enforcement action
- Needs casework, advocacy or representation
- Vulnerability or major life event Digitally excluded or lacks confidence online

Refer to local, face-to-face community-based advice
Use MoneyHelper Debt Advice Locator to find trusted local services moneyhelper.org.uk/en/money-troubles/dealing-with-debt/debt-advice-locator

Advisers can provide casework, advocacy and support directly with creditors

C. OFFER CHOICE (MIXED/ UNCLEAR NEEDS)

- Early-stage difficulty
- Some complexity but customer can engage
- Unsure which type of support is most appropriate

Offer both options and help the customer choose

Empower customers to choose the support that's right for them

D. SELF-EMPLOYED/ BUSINESS DEBT

- Self-employed or small business
- Business and personal finances linked
- Variable or irregular income
- Business or tax debt

Refer to specialist business debt advice (e.g. Business Debtline)

Specialist advice for business related debt and affordability

STEP 3
Make the referral

- **Offer channel of choice where appropriate**
- **Support access (warm transfer/ clear signposting)**
- **Explain what happens next**
- **Capture consent if needed**

KEY PRINCIPLES FOR CREDITORS

- **Match referral to customer need, not channel, convenience**
- **Do not rely solely on digital pathways for complex cases**
- **Recognise when advocacy and casework are required**
- **Use the MoneyHelper locator to find local community services**
- **Review and adapt if engagement is unsuccessful**

If unsure
Use the MoneyHelper Debt Advice Locator to help the customer identify the most appropriate local service.

Responsible Referral Guidelines

Debt advice referrals work effectively when they are culturally embedded within a creditor organisation, supported by leadership, reinforced through training, clear communications, and monitored through quality assurance. Figure 5 below provides a checklist to ensure referrals are fair, transparent, and focused on positive outcomes for customers:

Figure 5

Responsible referral checklist

1. Put Customers First

Refer only when debt advice is appropriate, avoiding referrals where debt advice won't resolve the problem, such as a balance dispute.

2. Be Transparent and Impartial

Explain why the referral is being made, confirm the advice is free and independent of the creditor.

3. Enable channel of choice

Offer flexible options (warm transfer, callback, face-to-face) and allow customers to choose their preferred advice provider.

4. Embed in Culture and Governance

Make referrals part of organisational culture, championed by leadership, supported by training and communications, and monitored through quality assurance.

5. Protect Data, Gain Consent

Obtain the customers explicit consent for the referral, before sharing any information, and explain clearly how the customer's data will be used.

3. Work collaboratively with ALL debt advice agencies

Creditors should cooperate with the customers chosen debt adviser and consider payment proposals, even if they are not the preferred referral partner.

The following case study is a good example of how EE have embedded debt advice referrals within the customer service and debt collection culture:

EE - leading the way by partnering with the MaPS run Money Adviser Network (MAN)

EE offers superfast mobile and broadband connections and is committed to offering first-class service to its 20 million UK customers.

To support customers facing financial challenges, EE has partnered with the Money Adviser Network (MAN). MAN is run by MaPS and is a government-sponsored partnership that enables creditors to refer customers in England seamlessly to MaPS funded, independent debt advice. EE is the first telecommunications provider to join MAN as a referral partner.

How the Referral Process Works

EE has embedded the MAN referral pathway directly into its customer contact centres. EE guides are trained to recognise when a customer is experiencing financial difficulty and explain the benefits of seeking early debt advice. When a customer misses a payment, guides - via phone or online chat - work with them to understand their situation. A short series of structured questions helps determine eligibility; if criteria are met, the customer is immediately connected to the Network for specialist debt support.

Unlike traditional signposting, this warm referral process transfers customers directly to MAN advisers, ensuring they receive support as quickly as possible. To further ease the process, EE places the customer's account on hold for 30 days, giving them time to engage with debt advice services without added pressure.

Deployment and Impact

- The referral process is live with 400 frontline guides based in Darlington and North Tyneside
- Since its rollout in June 2022, EE's mobile division has generated over 23,000 referrals, with 650–700 referrals now being made per month, helping thousands of customers access free debt advice.
- EE continues to refine its referral strategy, focusing on training for its customer service agents and identifying the optimal moment for referral across the customer journey.

By embedding the referral process across its UK and Ireland contact centres, EE has trained guides to identify and support financially vulnerable customers. This initiative demonstrates EE's commitment to supporting its customers when they face financial difficulty and ensuring they can access the help they need.

Nick Lane, EE's Managing Director for Sales and Services said "Being the first telecoms provider to partner with the Money Adviser Network was a deliberate decision for us. We know that financial difficulty can affect anyone, and our role is to make it as easy as possible for EE customers to access the right support at the right time. By investing in ongoing training and coaching for our frontline teams, we've made debt advice referrals part of how we care for customers every day."

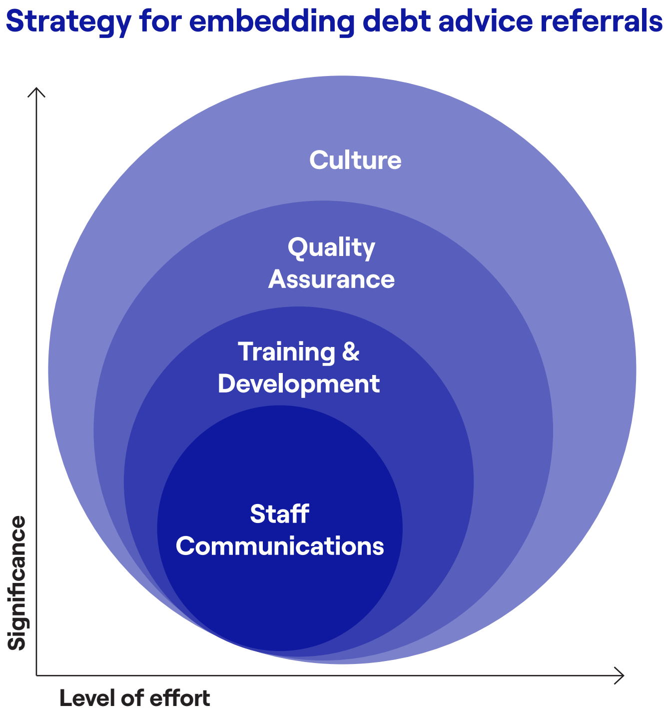
Becoming a referral partner to the Money Adviser Network (MAN)

Organisations interested in referring to the MAN should enquire via **EnglishPartnershipsTeam@maps.org.uk**

Figure 6 below illustrates that successful debt advice referrals are not driven by process alone. While staff communications are important, long-term success depends on progressively stronger foundations through training and development, quality assurance, and ultimately an organisational culture that recognises the value of debt advice referrals and supports them consistently across the customer journey.

Figure 6

The model emphasises that embedding referral practices requires increasing levels of organisational commitment and effort. Creditors that invest in leadership support, staff capability, quality monitoring, and cultural change are more likely to achieve consistent referral behaviours, improved customer engagement, and better outcomes for both customers and creditors.



Should creditors receive feedback on referrals?

Where a pro-active referral / funding arrangement exists, a feedback loop may be helpful to improve outcomes and strengthen collaboration, but it is not a regulatory requirement. Feedback helps the creditor understand what to do next in terms of debt collection activity, including how best to provide ongoing support to the customer. Examples of why this may be helpful include:

- **Measuring Success and Improving Outcomes**
  Understanding if referrals lead to meaningful engagement and sustainable repayment plans, helping customers regain financial stability.
- **Enhancing the Customer Experience and Appropriateness**
  To ensure the referral process is clear, supportive, and targeted to customers who genuinely need debt advice, avoiding unnecessary referrals.
- **Strengthening Partnerships and Driving Improvement**
  Opening dialogue with advice agencies helps identify barriers, refine processes, and embed best practice through training and communication.

Creditors and debt advice agencies should mutually agree whether customer level or aggregated feedback is required to achieve the desired outcomes

Money & Pensions Service

Want to know more?

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