

Introducing BS ISO 22458: Consumer Vulnerability

Key principles and benefits



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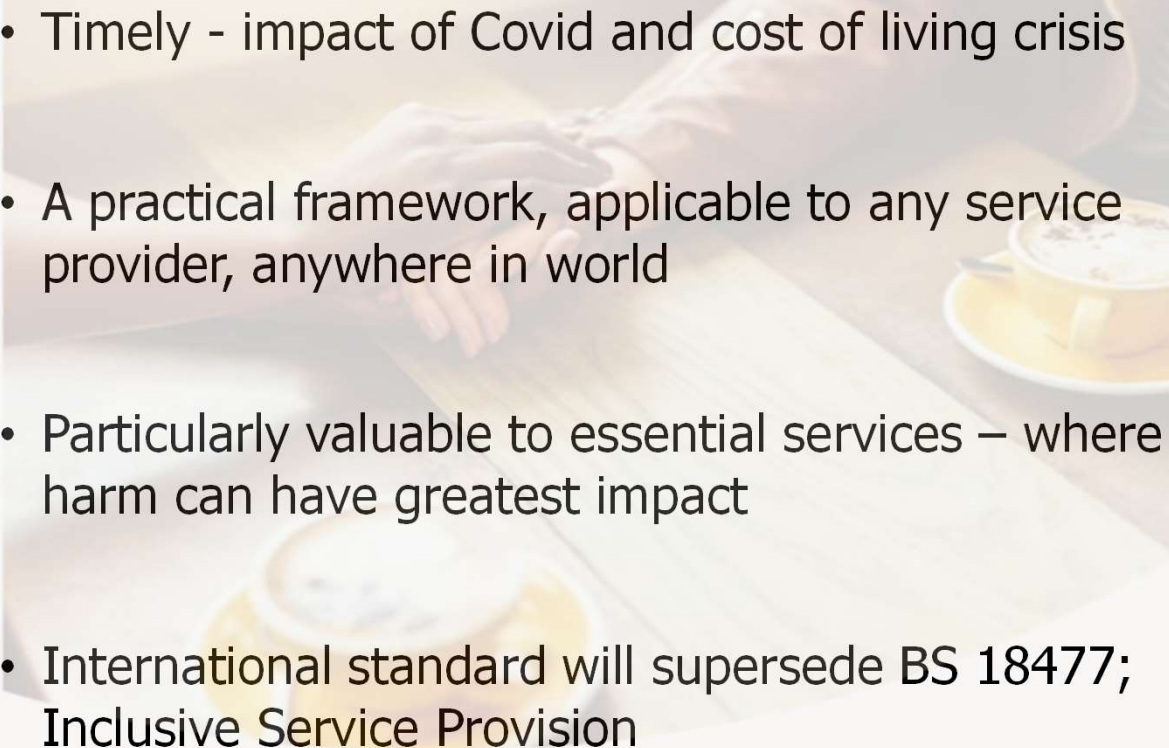
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Intended impact and goals

BS ISO 22458: 2022 Consumer Vulnerability: Recommendations and requirements for the design and delivery of inclusive service

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- A photograph showing a person's hands holding a newspaper over a table. On the table, there are two cups of coffee on saucers. The background is slightly blurred, showing a stack of white plates.
- Timely - impact of Covid and cost of living crisis
 - A practical framework, applicable to any service provider, anywhere in world
 - Particularly valuable to essential services – where harm can have greatest impact
 - International standard will supersede BS 18477; Inclusive Service Provision

Aims to:

Help service providers:

- **understand** and **plan** for vulnerability
- **identify** vulnerable consumers
- provide meaningful **support**

Reduce harm and improve outcomes for consumers in vulnerable situations.

BS ISO 22458 provides guidance in 6 key areas:

Organizational
commitment,
principles and
strategy

Inclusive design

Resources to support
service delivery



Identifying consumer
vulnerability

Responding to
consumer vulnerability

Monitoring, evaluation,
continual improvement

Delivering real change

- Shift in culture
- Demonstrate commitment to nine guiding principles from top management to frontline staff
- Inclusive service embedded throughout service design and delivery
- Proactive rather than reactive approach
- Outcomes focused



Guiding Principles:

- Accountability
- Empathy
- Empowerment
- Fairness
- Flexibility
- Inclusivity
- Innovation
- Privacy
- Transparency

Inclusive design

- Everyone has different needs, capabilities, skills
- Anyone can be vulnerable at any time so.....it is essential to **plan for vulnerability**
- **Inclusive services** help businesses to:
 - Reduce barriers and unintentional harm
 - Make services fairer, more accessible and easier to use for **everyone**
 - Prevent problems occurring in first place
 - Increase customers, reduce complaints



Standard promotes:

- Proactive approach
- Review of all systems, processes to identify risks and reduce harm
- Inclusive design at all consumer 'touchpoints'
- Consumers involved in service design

Understanding vulnerability

Importance of:

- Understanding needs of individuals through conversations – encouraging disclosure
- Listening to people with lived experience
- Using research and data to inform design, delivery and improvements
- Building partnerships with organizations that represent and support consumers



Need to understand:

- Risk factors - situational, external
- Impact on individuals - communicating, understanding, decision-making
- Complexity of vulnerability

Personal information and big data

Customer records

- Transparent, consumer centric approach
- How to keep effective customer records
 - What is being written down and why
 - Record only minimum relevant information
 - Never make assumptions
- Privacy and security of personal information
 - how and when to share, internally and externally

Aggregated data

- Identify trends
- Understand scale and nature of vulnerability in customer base
- Understand what does/doesn't work



Meaningful support

Tailored, flexible response options that address difficulties being experienced e.g.:

- Access, memory, understanding information, communication, making payments

Consumers involved in decision-making

- Needs and preferences

Signpost to specialist external advice and support e.g. debt advice



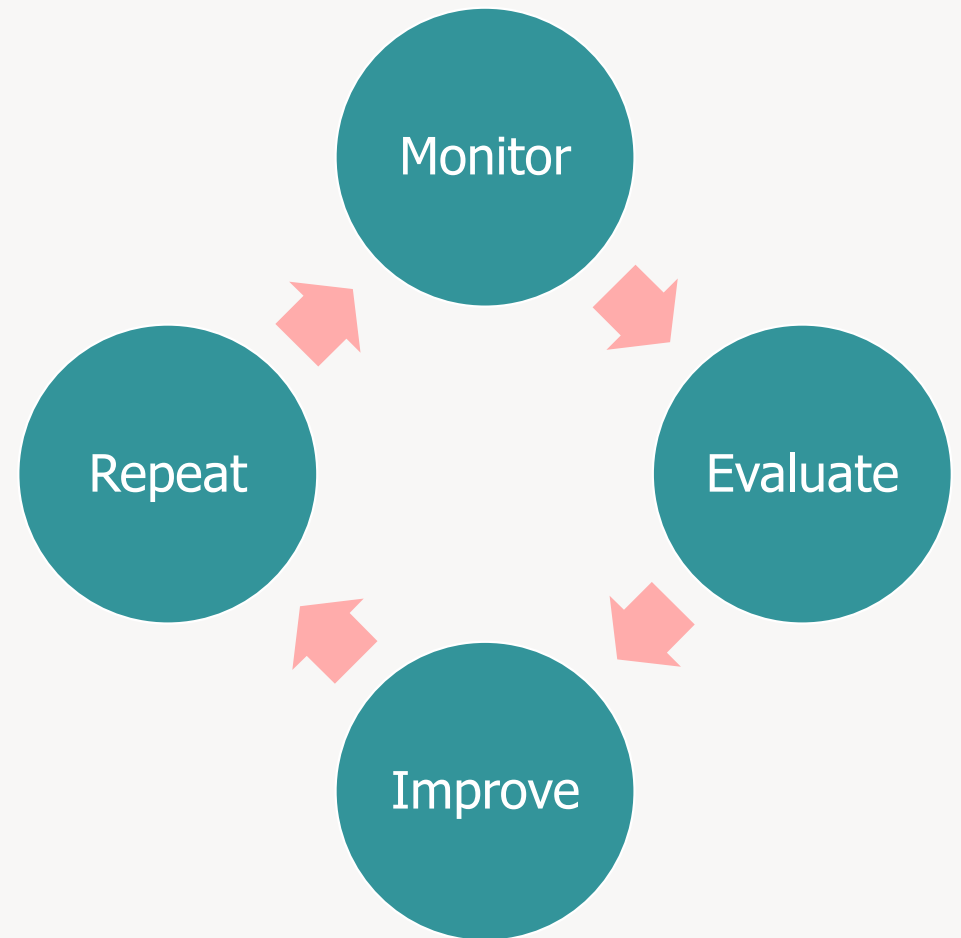
Swift action to:

- Reduce risk of harm for individual
- Prevent other consumers experiencing similar problems in future

Evolution of service

Collect, **listen to** and **learn from**:

- Customer satisfaction
- Staff feedback
- Consumer complaints
- Aggregated data from customer records
- Surveys re: outcomes



Thank you and any questions?



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To find out more about consumers and standards:

bsigroup.com/consumers