Consumer codes implementation project: Adviser guidance

Citizens Advice consumer service

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1. **Background**

The consumer landscape is changing. Both the goods and services bought and sold and the methods by which consumers purchase them has changed dramatically over the past ten years and continues to evolve.

The consumer service handles over a million contacts a year, and collects significant amounts of data and intelligence. Consumers' issues, problems and complaints are coded in order to run reports and analyse consumer trends and detriment, share with our partners, develop policy, challenge bad practice and enforce regulation.

The consumer codes have remained largely unchanged for the past decade. They are falling out of date with the current consumer landscape and are proving to be less useful to our partners, such as Trading Standards services.

We have therefore undertaken a comprehensive review of the codes, held a consultation and as a result planned to make a number of changes which we are now implementing This will provide more detailed intelligence to Citizens Advice and its partners and also facilitate the better targeting of resources for policy, enforcement, education and campaign work.

The consumer service advisers are the first link in the intelligence chain, collecting data for future use, and as such we will be making some amendments to the Flare case handling system to reflect the changes. This will include new codes, added functionality and additional fields. These changes will allow the capture of the improved intelligence, and will lead to the significant benefits for partners and the consumer landscape more widely.

2. Summary of changes

The below table summarises the changes that have been made to Flare as part of the codes implementation project.

		Change Summary	Additional notes
General Consumer	New and modified codes	Codes have been reviewed and modernised	Codes have been reviewed to ensure they are fit for purpose and redundant codes have been removed, new codes have been added and some adjustment of how these are organised
General Consumer	Additional complaint type field	An additional complaint type can now be added to the case	A second complaint type can now be added to cases. Where a client presents more than one issue this can now be captured and this will be available to any partners on referrals, notifications and via the partner portal
General Consumer	Scam field	Allows a case to be coded as a probable scam	This addition provides a single field to complete where there is a potential scam being reported. This will be available to any partners on referrals, notifications and via the partner portal
General Consumer	Detriment fields	Allows additional detriment to be coded and a monetary value attributed to this	Two additional fields have been added regarding detriment. The first is a list of codes that can be added to a case if the client reports additional detriment over and above the contract price. The second provides a field to allow a monetary value to be recorded against this. This will be available to any partners on referrals, notifications and via the partner portal.
General Consumer	Second trader	An additional trader can now be added to the case	A second trader can now be added to a case record. This trader record will now be available to any partners on referrals, notifications and via the partner portal.
Energy	New and modified codes	Codes have been reviewed and modernised	Codes have been reviewed to ensure they are fit for purpose and redundant codes have been removed, new codes have been added and some adjustment of how these are organised
Energy	Additional issue type field	An additional issue type can now be added to the case	A second issue type can now be added to cases. Where a client presents more than one issue this can now be captured and this will be available to any partners on referrals and in any data extracted from the systems.

	Detriment fields	Allows additional detriment to be coded and a monetary value attributed to this	Two additional fields have been added regarding detriment. The first is a list of codes that can be added to a case if the client reports additional detriment over and above the contract price. The second provides a field to allow a monetary value to be recorded against this. This will be available to any partners on referrals, and in any data extracted from the systems.
Post	New and modified codes	Codes have been reviewed and modernised	Codes have been reviewed to ensure they are fit for purpose and redundant codes have been removed, new codes have been added and some adjustment of how these are organised
	Additional issue type field	An additional issue type can now be added to the case	A second issue type can now be added to cases. Where a client presents more than one issue this can now be captured and this will be available to any partners on referrals and in any data extracted from the systems.
	Detriment fields	Allows additional detriment to be coded and a monetary value attributed to this	Two additional fields have been added regarding detriment. The first is a list of codes that can be added to a case if the client reports additional detriment over and above the contract price. The second provides a field to allow a monetary value to be recorded against this. This will be available to any partners on referrals, and in any data extracted from the systems..

Detailed guidance on each change, including processes to follow around these, is located in the following sections.

3. General consumer

3.1 New and modified codes

There have been changes to the codes in the following fields:

- Goods & Services
- Complaint
- Pay method
- Method of sale

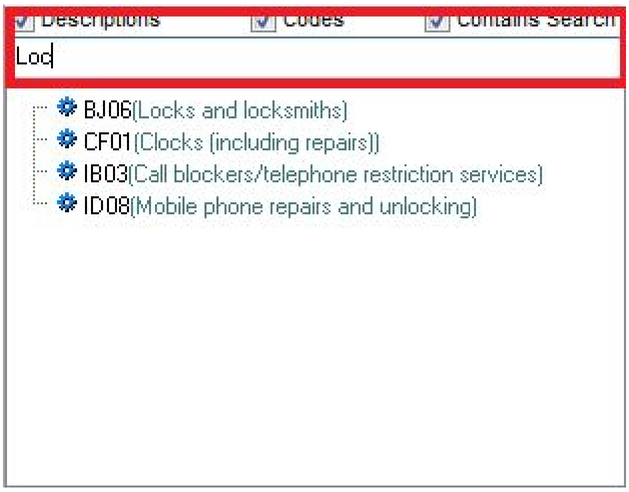
Within these a number of new codes have been added, to better reflect the modern consumer landscape. Examples of some of the new codes include codes for

- Locks and Locksmiths in Goods & Services
- Exit/Termination/Cancellation charges in complaint
- Continuous Payment Authority (CPA) in pay method
- SMS for method of sale

Additionally a number of codes that are now no longer used/redundant have been removed (for example Unsolicited Fax as method of sale). It should be noted that these codes will still show on historical cases when opened (for repeat contacts on an old case for instance) if they were previously selected, but can no longer be added on new cases.

Finally some of the code families have been adjusted/re-ordered or merged for ease of reading and use.

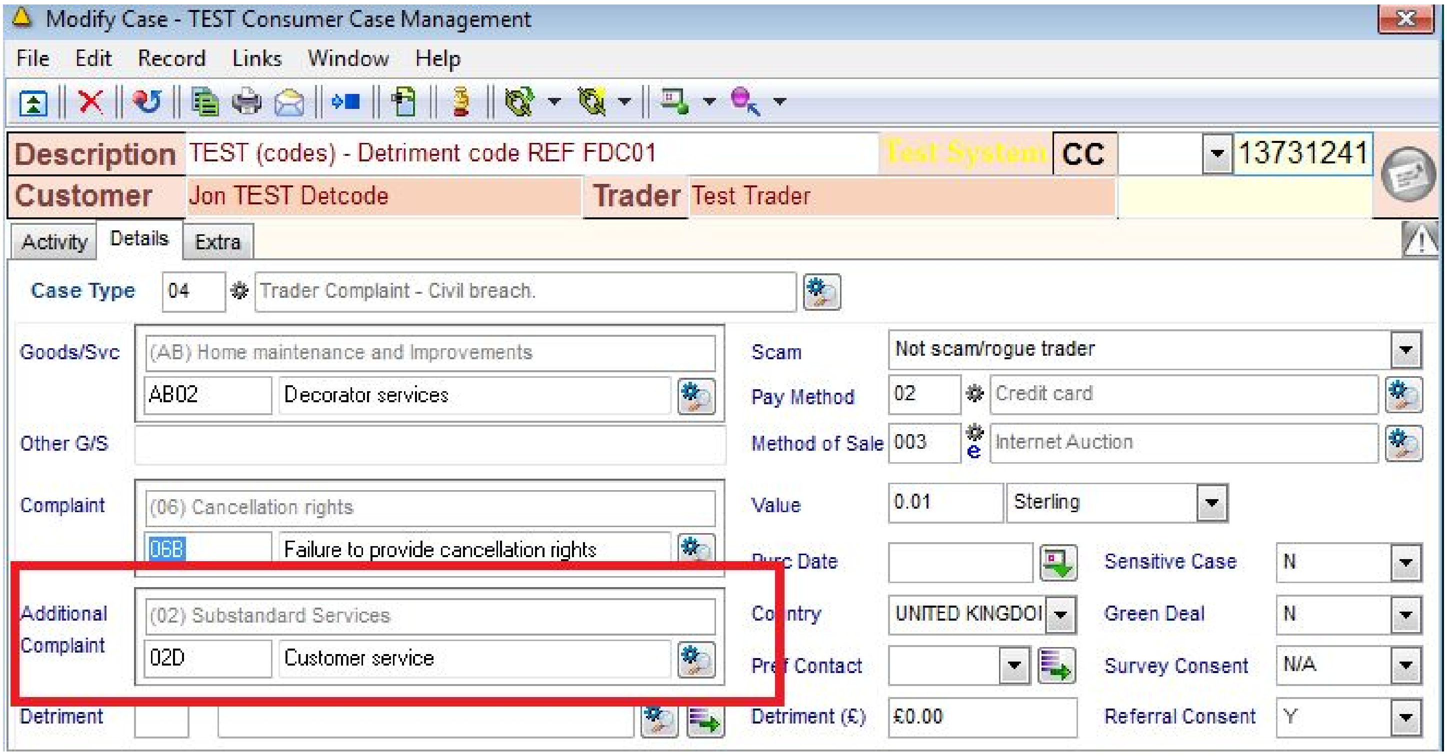
Codes can still be searched using the free text option that is located above the code family:



The details/data that is provided by the client when contacting the service should be recorded as accurately as possible in line with existing processes, and the use of the noted 'other' codes should be minimised.

It is important to note that some of the codes have moved, such as the recording of the sale of a motor vehicle. Whether the seller is recorded as a franchise dealer or independent this will now recorded in Method of Sale (Codes 028 and 029) and not as previously recorded in the Goods and Services code. In the latter, it is now only necessary to record the type of vehicle purchased and whether it was new or used. For clarity, any vehicle purchased from a vehicle dealership on trader premises should therefore be coded as code 028 or 029, while other purchase methods (such as online) be recorded using the most appropriate other code.

3.2 Additional complaint type



Where a client presents information in a case with more than one complaint type, it is now possible to capture a second in the additional complaint field. Note that If a client calls and presents information with only one complaint, then only the 'complaint' field needs to be completed.

- Best practice is that the primary reason for the client's contact is recorded in the complaint type field, and secondary issues in the additional complaint field

The codes contained within the new field are identical to those in the existing complaint field, and the functionality for selecting a code is also in the same.

If a client raises two issues on a contact, the adviser should record the primary reason for the call in the complaint field, and the secondary reason in the additional complaint field; e.g:

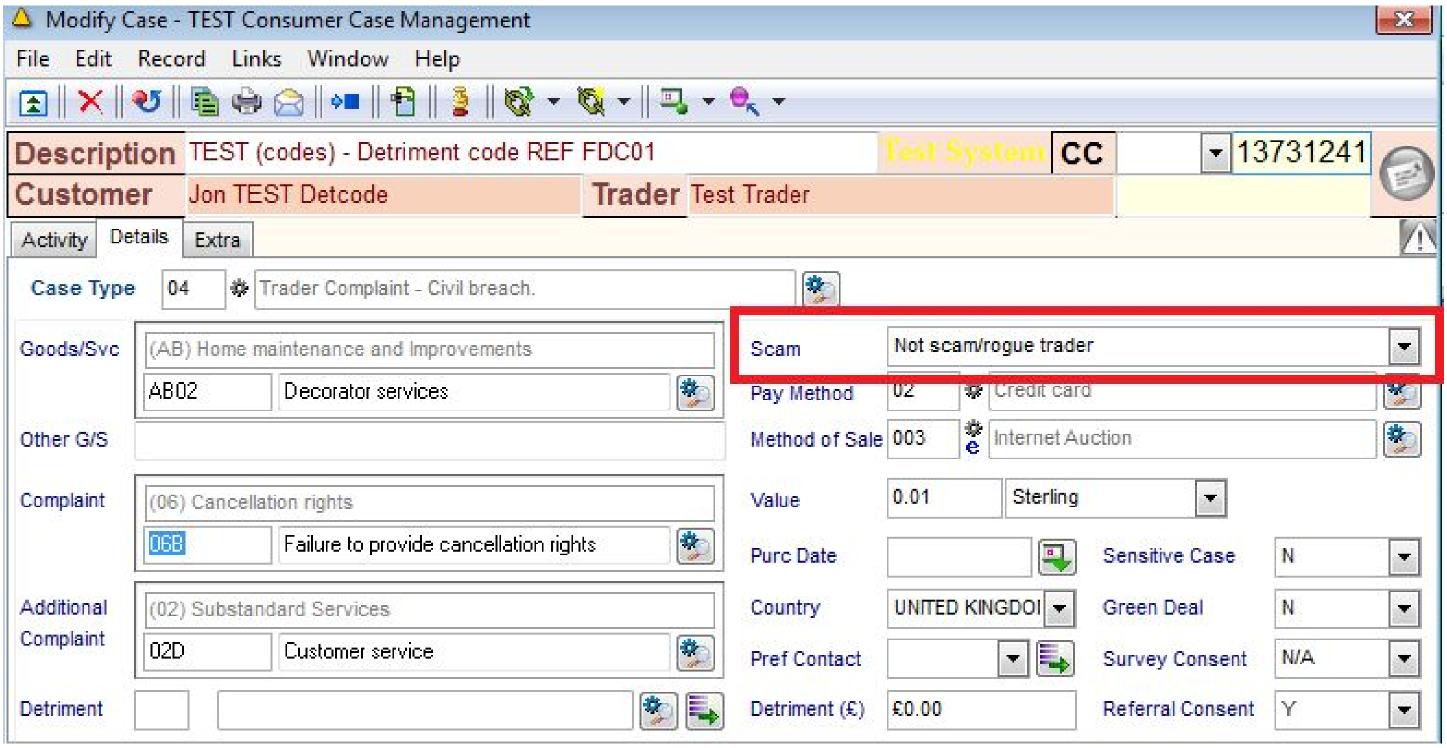
- In the screenshot above the client calls in and states they didn't receive any cancellation rights, but also reports while speaking to the adviser that the trader was rude and unhelpful.

If a client raises more than two issues, then the adviser must use their judgement to assess which two are the most pertinent to the complaint and add these, remembering the main cause of dissatisfaction should always be added to the complaint field, with the secondary issue in the additional complaint field. Further additional information can be added to the case notes as required.

It should be noted that when using this field:

- The complaint and additional complaint fields cannot contain the same code. The case will not save and a message will appear if this is attempted explaining this
- An additional complaint cannot be added without first adding a complaint in the relevant field. The complaint field must be completed before the additional complaint field is used

3.3 Scam field



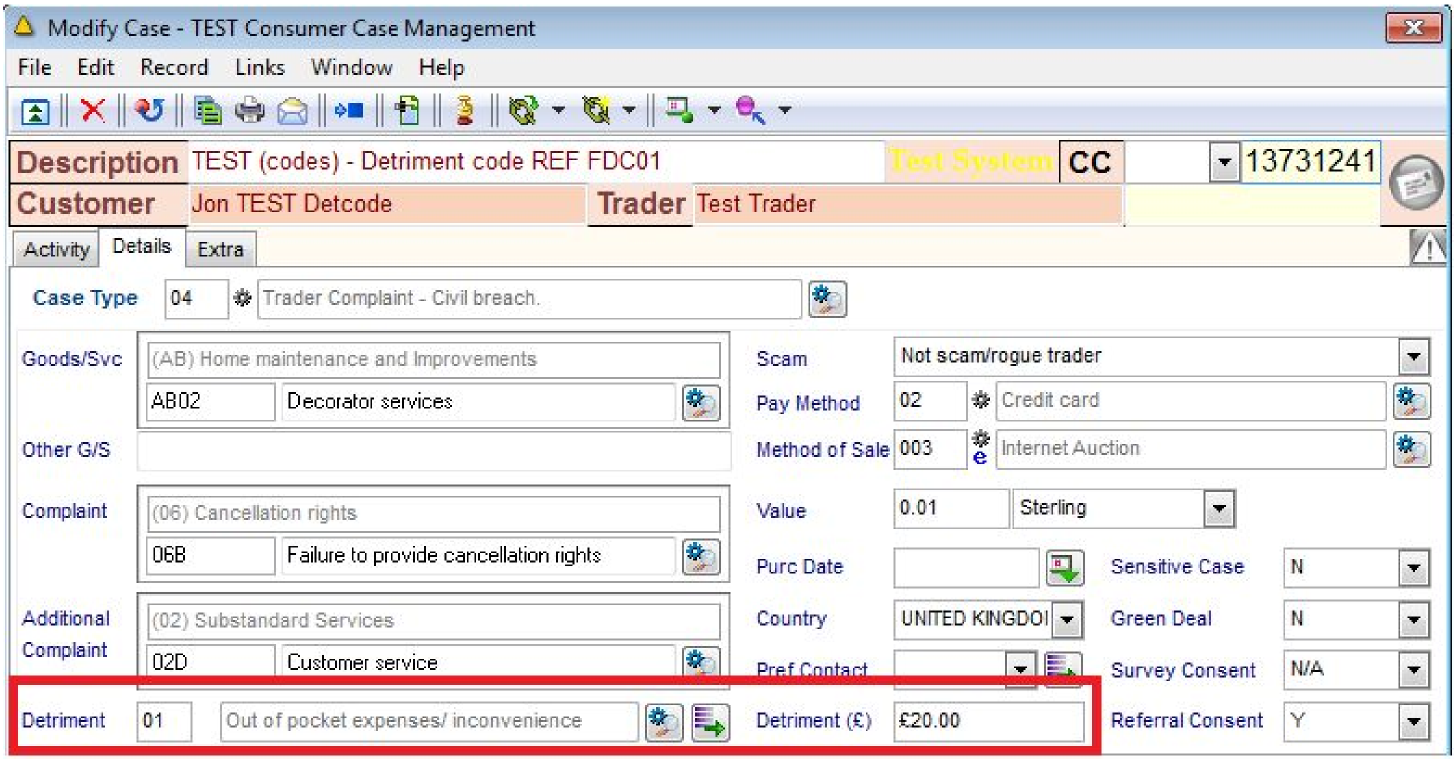
Historically, scams have not been coded in a consistent way, as advisers have needed to use the complaint code that best matches the nature of the contact. This lead to partners either needing to use keyword searches on the partner portal or searching multiple complaint codes, and therefore produced inconsistent results.

The scam field now allows advisers to identify the trader or trading practice by selecting ‘suspected scam/rogue trader’ from the drop down menu. The field is completed by default when opening a new case as ‘not scam/rogue trader’.

Should the client on the call state that they believe they have been the victim of a potential scam and/or a rogue trader, this field should be completed in this way.

Similarly should advice be given by the adviser on potential scams or being the victim of a possible rogue trader based on their questioning or the client’s circumstances, the field should also be completed as ‘suspected scam/rogue trader’.

3.4 Detriment fields



The detriment codes are designed to allow advisers to record any losses suffered by the client in their dispute with the trader. These can include losses related directly to the contract (such as reduction in the value of the goods) or wider losses that may have been suffered, such as time away from work.

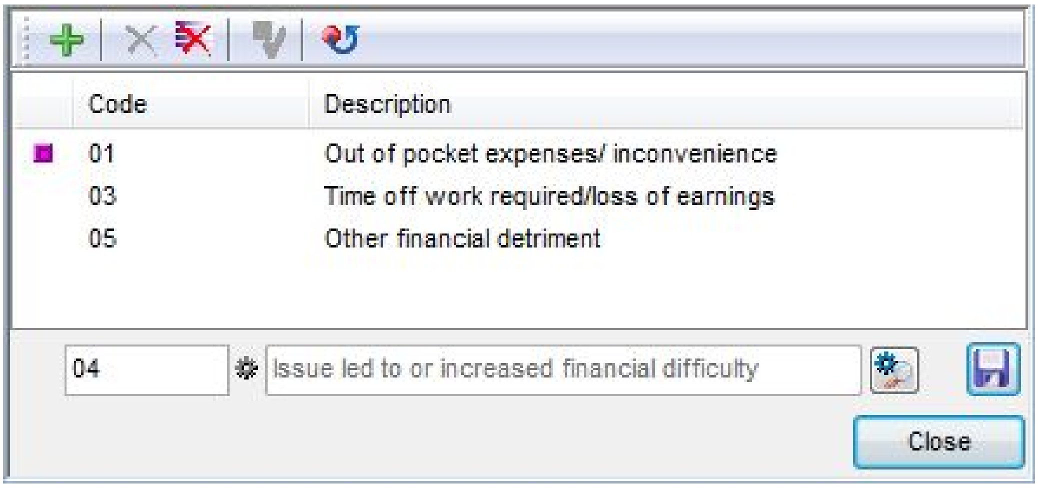
The default entry in this field is blank, and this field should only be completed as per the guidance below. If the client does not discuss detriment, the case can be saved without these fields being amended.

The codes available to the adviser are:

Code	Example
Not part of discussion/no detriment	N/a
Out of pocket expenses/ inconvenience	Telephone calls, Cost or recorded delivery letters
Reduced value of goods	Re-sale value of vehicle diminished due to non-repairable fault
Time off work required/loss of earnings	N/a
Issue led to or increased financial difficulty	Client had to pay a second trader to rectify work in advance to complete work, leading to financial difficulties until matter resolved
Other financial detriment	Late payment charges for credit agreements, impact to credit score
Issue led to/increased anxiety, stress, or depression	N/a
Issue required medical treatment	N/a

To add a detriment code, select the  icon next to it and click the code you wish to add.

Multiple codes can be added if the client reports several issues. Select the  icon to bring up the below menu.



To add a detriment code in this menu:

- click the select the icon at the top left
- select the icon next to it and click the code you wish to add
- Save this code by selecting the icon
- Repeat this process until all codes are added
- Highlight the primary code - the one the client has suffered the greatest detriment with - and then select the icon
- Close the menu

A detriment value should then be entered in the 'detriment (£)' to the nearest amount the client is able to provide. When multiple codes have been added, this field should include a total value of the detriment suffered.

Please note the following when using this field:

- These fields are to capture detriment in addition to the contractual position (i.e. cost of replacement or refunded goods)
- Information should be entered into these field when the client as part of the information provided, outlines any detriment they have suffered. It may also be completed following questioning by the adviser on the details of the case where additional information on detriment is volunteered by the client. Specific questions such as 'Have you suffered any other losses?' or 'What other detriment has there been to you?' should be avoided. Where there is no information provided by the client these fields should be left blank.
- The scope of the advice we provide should not alter based on data we complete in this field - for example we should not attempt to offer any

client specialist advice in claiming from a trader as a result of requiring medical treatment
- The amount of loss in the ‘detriment (£)’ field should be provided by the client, and the adviser should not attempt to guide the client on this figure or provide any estimates on their behalf
- The client should have expectations managed that we can provide advice on their contractual rights, but they may not be able to seek the value of all detriment they are able to identify as their rights in law may not extend to this.

3.5 Second trader

The functionality for additional trader/traders to be added to a case, and for this second trader or additional trader records to be sent with any referral or notification has now been added.

Examples of when this might be used might include:

- Purchase of goods from a trader but where a finance company is also involved
- Arranging a service through a broker (for example Car Hire)

A second trader would be attached if there was a related company that is inhibiting the progress of the consumer's complaint.

For example; the consumer buys an electrical item costing £360 and pays on their credit card.

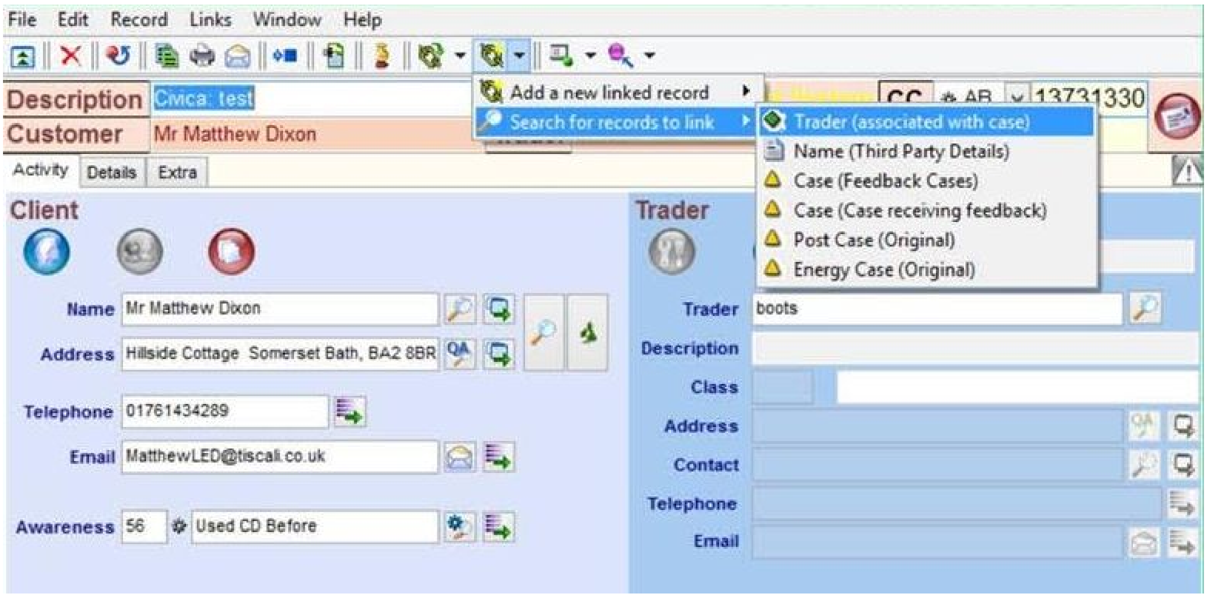
The first trader would be the shop that they bought it from. The adviser would include s75 in their advice.

If the consumer contacted the credit card company and were told that they were unwilling to assist as per their obligations under s75, the credit card company's details should then be added as a second trader as they are placing barriers in the way of the consumer progressing their case.

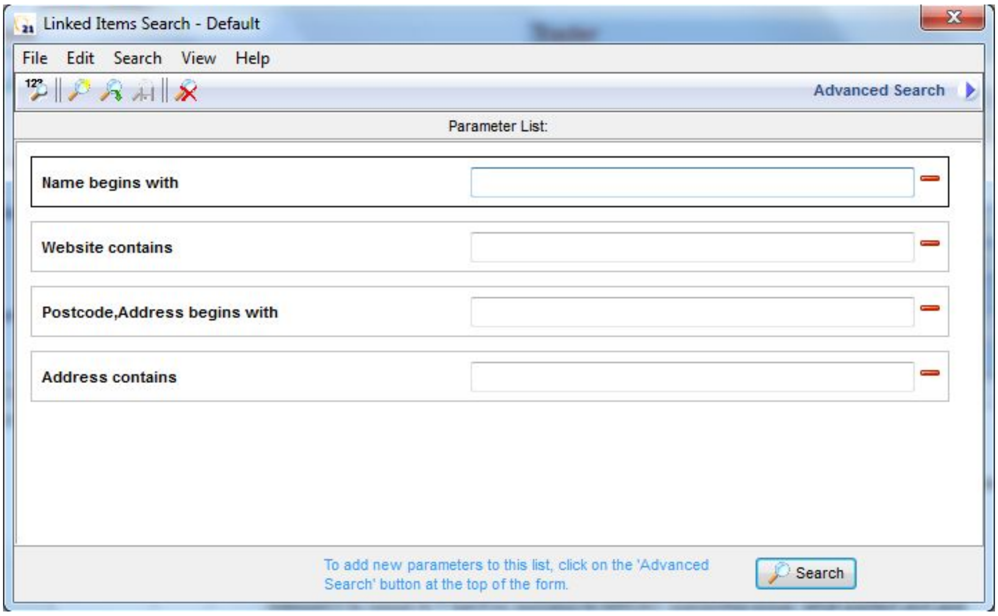
A additional trader record must only be created/added when you have created an original trader record.

To add a second trader:

Click on the arrow to the right of the Record Links Icon  and then from the menu select “search for records to link”, followed by the “Trader (Associated with this case)” link.



This will then create the below screen to allow for searching existing trader records; if a more advanced search for a trader record is required this also be selected from the search screen below.



If the client has the name of the trader then this should be searched adding in the additional criteria, for example trader address or postcode. When gathering trader details it is vital to obtain the correct trader name, and correct spelling of the trader's name.

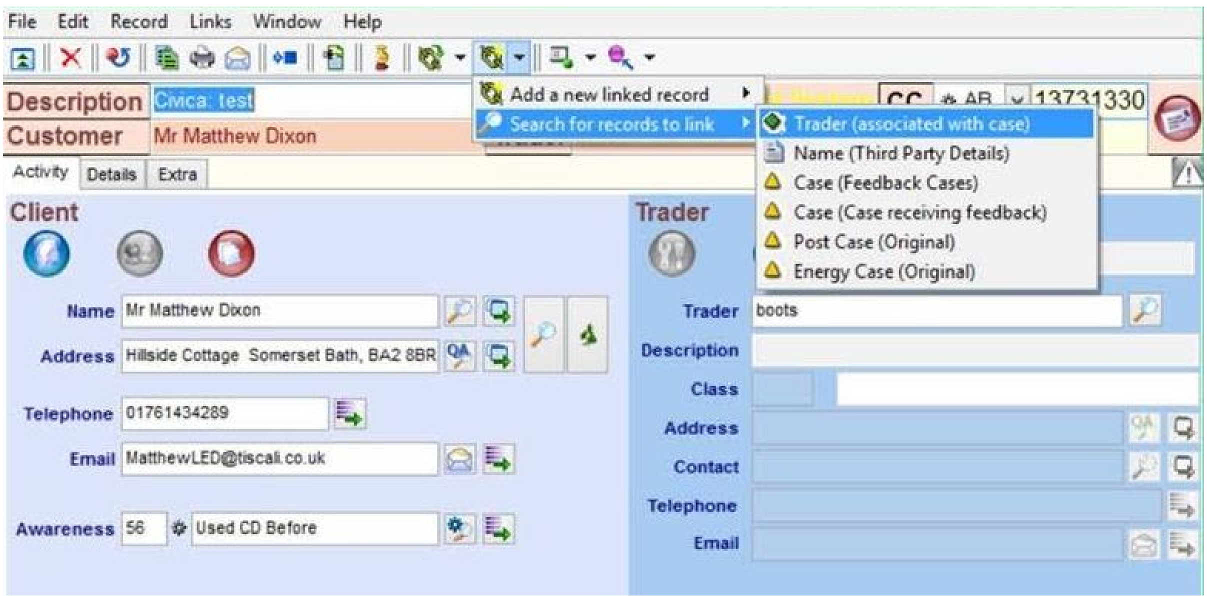
It is important that before any new second trader record is created an existing trader premise search is carried out. If a record is found, click on the selected trader premise as shown below:

Then click on the Link Selected Record field, this will then link this trader record to the back screen of the original trader record and you will return to the original trader record screen. The star icon will now be yellow when you return, as shown below:

:

- To note - If a trader record is searched and not found, use the binoculars to help find a trader within the search

If a trader record is not found after the search is completed, return to the original screen and click on the arrow to the right of the Record Links Icon  again. From the menu select "Add a new linked record", followed by the "Trader (Associated with this case)" link.



This will then bring up the add a new trader screen to allow you to add a new trader additional record to the case, (the same process is to be followed as when adding any new trader record). *Best practice would be to add the primary trader in the main field and any additional trader sits behind as additional trader/traders.

To add more trader records/multiple trader records to a case, (so if the client has suggested three traders associated with the same case you should go through the same process as noted above, add the original trader and then go through the same process again and again. *Each trader record needs a separate RNS action added, this will be as applicable.

New advisers will be made aware of all material, issued within six months prior to their start date, during their initial training program. This will be the responsibility of the suppliers, and will only apply where the content remains relevant.

4. Energy

4.1 New and modified codes

There have been changes to the codes in the issue fields

Within these a number of new codes have been added, to better reflect the modern consumer landscape.

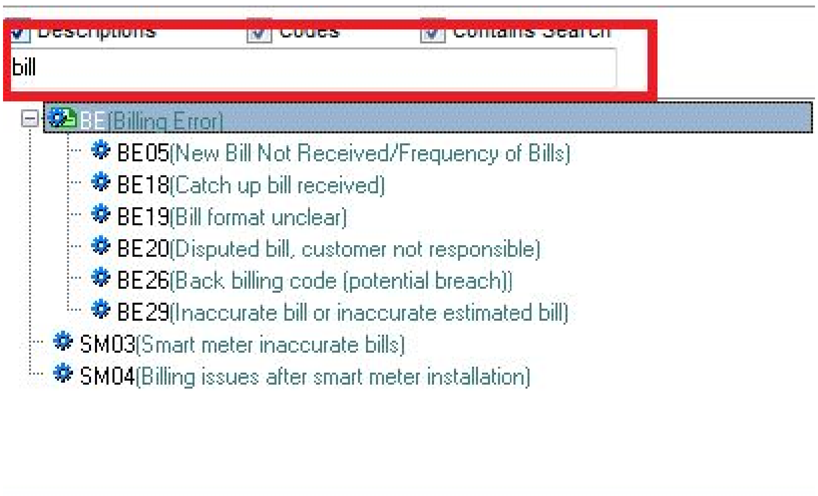
Examples include codes for

- Warm Home Discount
- Balance query
- Appointments not kept
- Quality/reliability of supply

Additionally a number of codes that are now redundant have been removed. It should be noted that these codes will still show on historical cases when opened (for repeat contacts on an old case for instance) if they were previously selected, but can no longer be added on new cases.

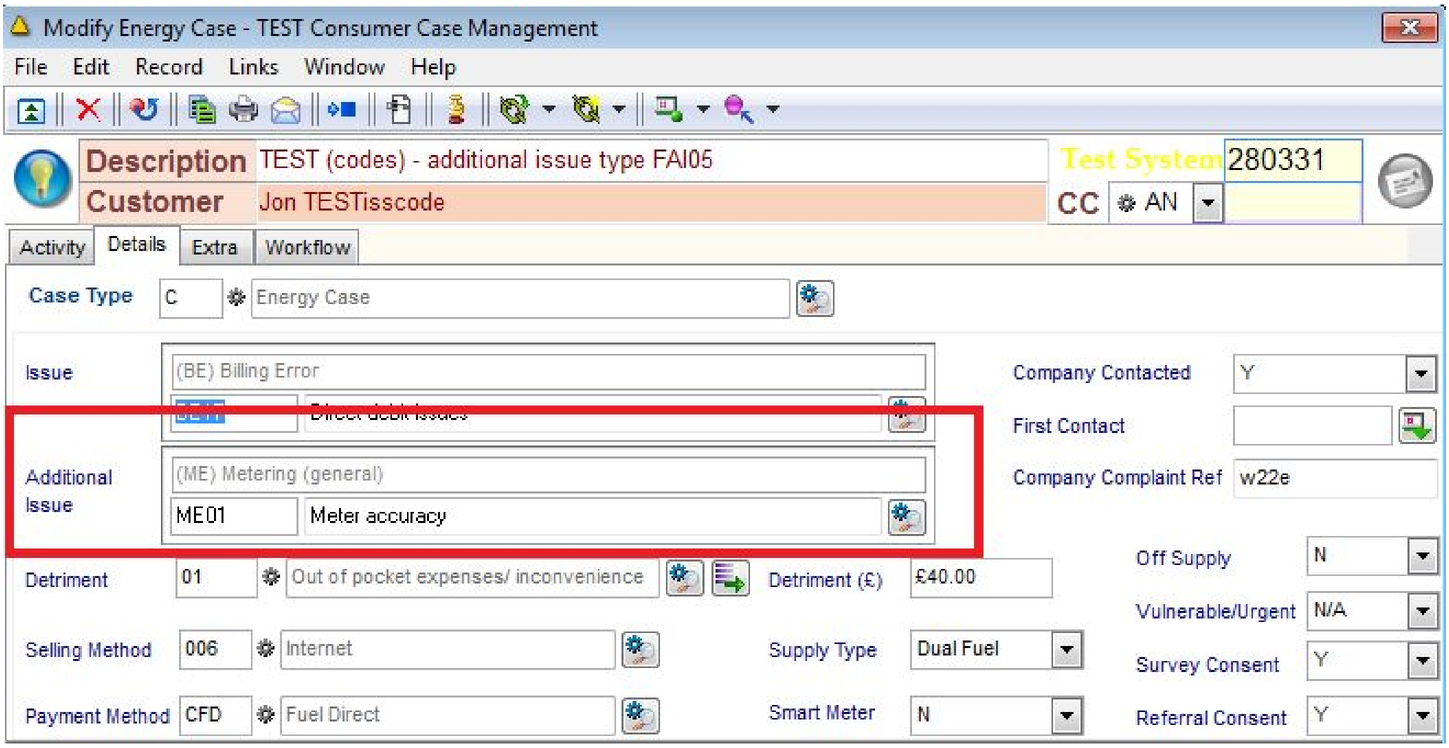
Finally some of the code families have been adjusted re-ordered.

Codes can still be searched using the free text option above the code family:



The details provided by the client when contacting the service about should be recorded as accurately as possible in line with existing processes, and the use of ‘other’ codes should be minimised.

4.2 Additional issue type code



Where a client presents a case with more than one issue type, it is now possible to capture a second in the additional issue field.

- Best practice is that the primary reason for the client's contact is recorded in the issue field, and secondary reason in the additional issue field

The codes contained within this field are identical to those in the complaint field, and the functionality for selecting a code is also in the same.

If a client raises two issues on a contact, the adviser should record the primary reason for the call in the issue field, and the secondary reason in the additional issue field.

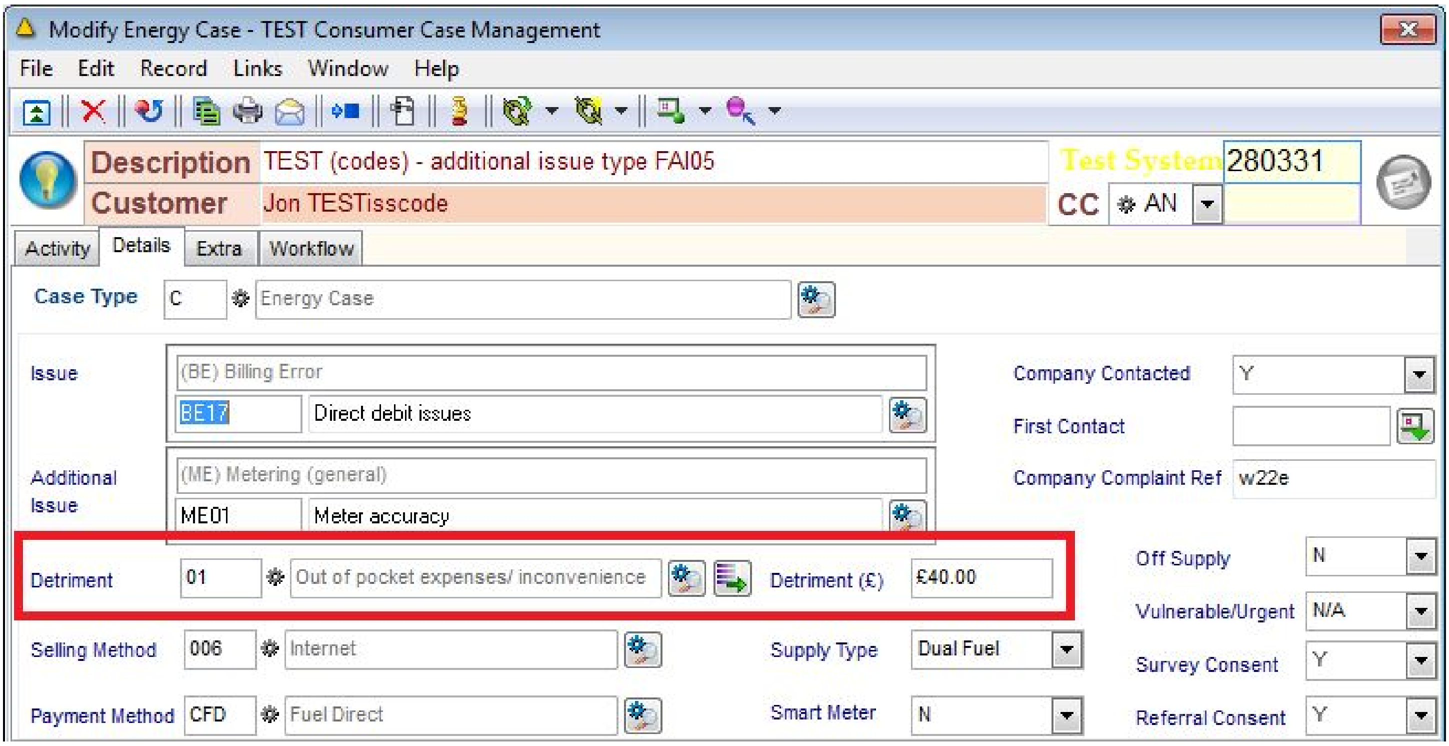
- Take the screenshot above - the client calls to state they were suffering direct debit issues, but also report while speaking to the adviser that they believe their meter to be inaccurate.

If a client raises more than two areas of dissatisfaction, then the adviser must use their judgement to assess which two are the most pertinent to the complaint and add these, remembering the main cause of dissatisfaction should always be added to the issue field, with the secondary issue in the additional issue field. Further additional information can be added to the case notes as required.

Please note the following when using this field:

- The issue and additional issue fields cannot contain the same code. The case will not save and a message will appear if this is attempted explaining this
- An additional issue cannot be added without first adding an issue in the relevant field. The issue field must be completed before the additional issue field is used

4.3 Detriment fields



The detriment codes are designed to allow advisers to record any losses suffered by the client in their dispute with the trader. These can include losses related directly to the contract (such as reduction in the value of the goods) or wider losses that may have been suffered, such as time away from work.

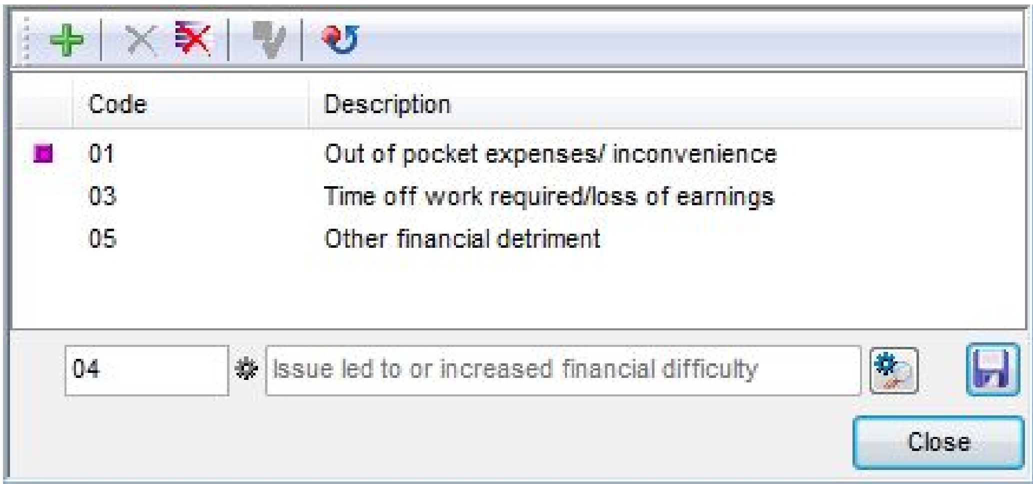
The codes available to the adviser are:

Code	Example
Not part of discussion/no detriment	N/a
Out of pocket expenses/ inconvenience	Telephone calls, Cost or recorded delivery letters
Reduced value of goods	Re-sale value of vehicle diminished due to non-repairable fault

Time off work required/loss of earnings	N/a
Issue led to or increased financial difficulty	Client had to pay a second trader to rectify work in advance to complete work, leading to financial difficulties until matter resolved
Other financial detriment	Late payment charges for credit agreements, impact to credit score
Issue led to/increased anxiety, stress, or depression	N/a
Issue required medical treatment	N/a

To add a detriment code, select the icon next to it and click the code you wish to add.

Multiple codes can be added if the client reports several issues. Select the icon to bring up the below menu.



To add a detriment code in this menu:

- click the select the icon at the top left
- select the icon next to it and click the code you wish to add
- Save this code by selecting the icon
- Repeat this process until all codes are added
- Highlight the primary code - the one the client has suffered the greatest detriment with - and then select the icon
- Close the menu

A detriment value should then be entered in the ‘detriment (£)’ to the nearest amount the client is able to provide. When multiple codes have been added, this field should include a total value of the detriment suffered.

Please note the following when using this field:

- These fields are to capture detriment in addition to the position with the supplier
- Information should be entered into these fields only when the client, either as part of the information provides or following questioning by the adviser, suggests additional detriment has been suffered. Where this is not the case the fields should be left blank
- The scope of the advice we provide should not alter based on data we complete in this field - for example we should not attempt to offer any client specialist advice in claiming from a trader as a result of requiring medical treatment
- The amount of loss in the ‘detriment (£)’ field should be provided by the client, and the adviser should not attempt to guide the client on this figure or provide any estimates on their behalf

New advisers will be made aware of all material, issued within six months prior to their start date, during their initial training program. This will be the responsibility of the suppliers, and will only apply where the content remains relevant.

5. Post

5.1 New and modified codes

There have been changes to the codes in the issue fields

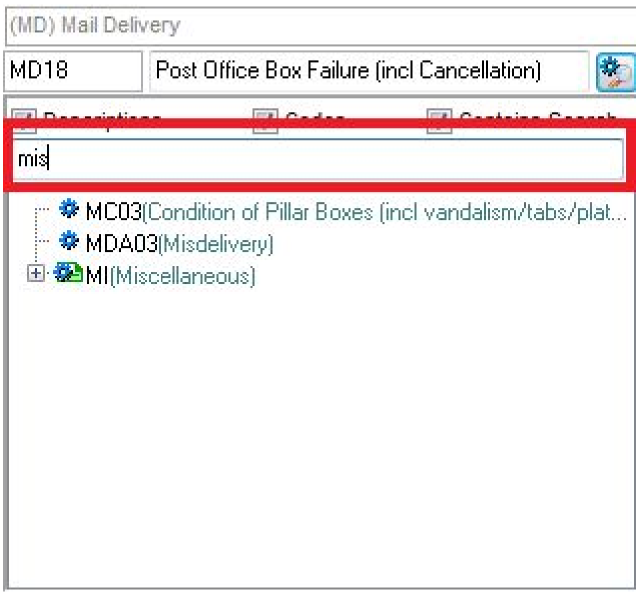
Within these a number of new codes have been added, to better reflect the modern consumer landscape. Examples include codes for

- Misdelivery
- Postal address issues
- Collection point services
- Quality/reliability of supply

Additionally a number of codes that are now redundant have been removed. It should be noted that these codes will still show on historical cases when opened (for repeat contacts on an old case for instance) if they were previously selected, but can no longer be added on new cases.

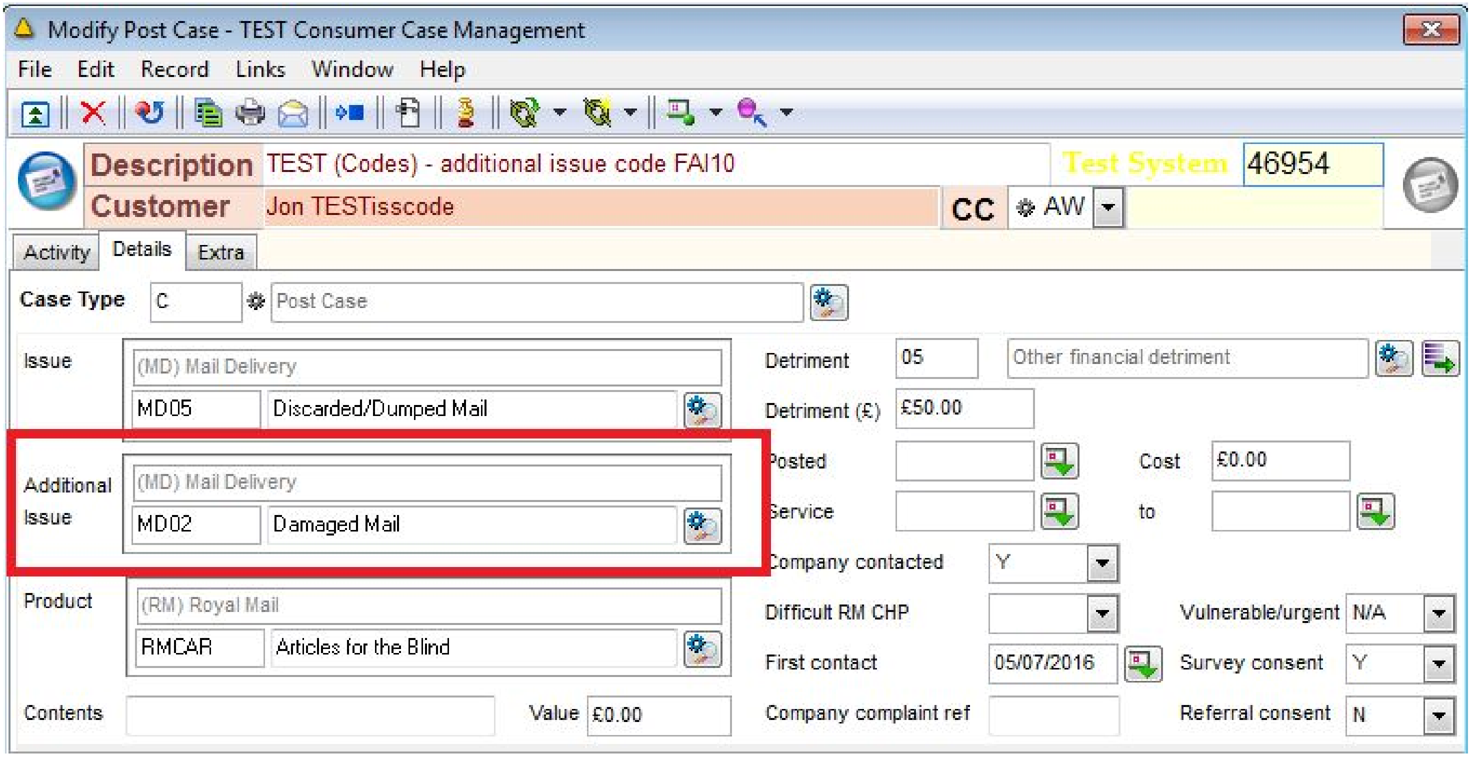
Finally some of the code families have been adjusted re-ordered.

Codes can still be searched using the free text option above the code family:



The details provided by the client when contacting the service about should be recorded as accurately as possible in line with existing processes, and the use of 'other' codes should be minimised.

5.2 Additional issue type code



Where a client presents a case with more than one issue type, it is now possible to capture a second in the additional issue field.

- Best practice is that the primary reason for the client's contact is recorded in the issue field, and secondary reason in the additional issue field

The codes contained within this field are identical to those in the complaint field, and the functionality for selecting a code is also in the same.

If a client raises two issues on a contact, the adviser should record the primary reason for the call in the issue field, and the secondary reason in the additional issue field.

- Take the screenshot above - the client calls to state they were suffering from some of their mail being dumped, but also report while speaking to the adviser that the mail that is being delivered is severely damaged.

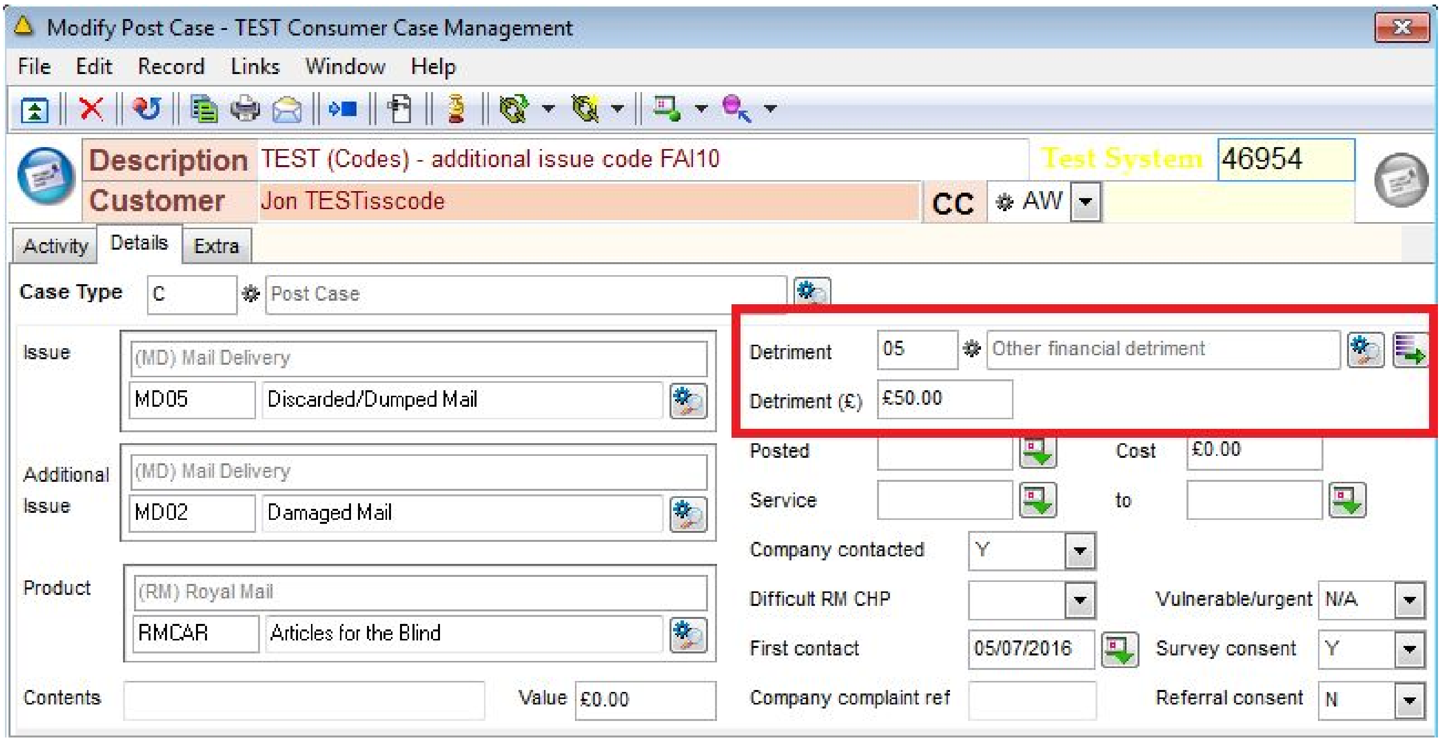
If a client raises more than two areas of dissatisfaction, then the adviser must use their judgement to assess which two are the most pertinent to the complaint and add these, remembering the main cause of dissatisfaction should always be added to the issue field, with the secondary issue in the additional issue field. Further additional information can be added to the case notes as required.

Please note the following when using this field:

- The issue and additional issue fields cannot contain the same code. The case will not save and a message will appear if this is attempted explaining this
- An additional issue cannot be added without first adding an issue in the relevant field. The issue field must be completed before the additional issue field is used

New advisers will be made aware of all material, issued within six months prior to their start date, during their initial training program. This will be the responsibility of the suppliers, and will only apply where the content remains relevant.

5.3 Detriment fields



The detriment codes are designed to allow advisers to record any losses suffered by the client in their dispute with the trader. These can include losses related directly to the contract (such as reduction in the value of the goods) or wider losses that may have been suffered, such as time away from work.

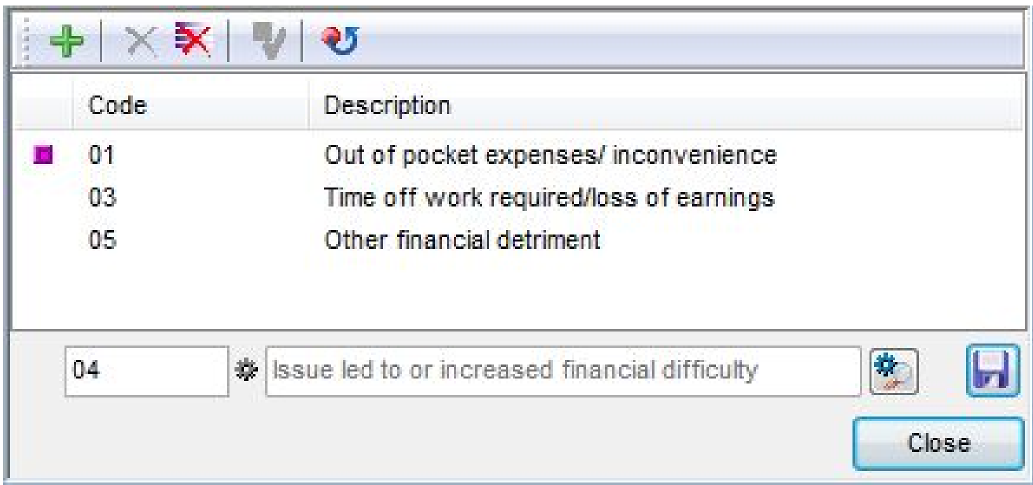
The codes available to the adviser are:

Code	Example
Not part of discussion/no detriment	N/a
Out of pocket expenses/ inconvenience	Telephone calls, Cost or recorded delivery letters

Reduced value of goods	Re-sale value of vehicle diminished due to non-repairable fault
Time off work required/loss of earnings	N/a
Issue led to or increased financial difficulty	Client had to pay a second trader to rectify work in advance to complete work, leading to financial difficulties until matter resolved
Other financial detriment	Late payment charges for credit agreements, impact to credit score
Issue led to/increased anxiety, stress, or depression	N/a
Issue required medical treatment	N/a

To add a detriment code, select the icon next to it and click the code you wish to add.

Multiple codes can be added if the client reports several issues. Select the icon to bring up the below menu.



To add a detriment code in this menu:

- click the select the icon at the top left
- select the icon next to it and click the code you wish to add
- Save this code by selecting the icon

- Repeat this process until all codes are added
- Highlight the primary code - the one the client has suffered the greatest detriment with - and then select the  icon
- Close the menu

A detriment value should then be entered in the 'detriment (£)' to the nearest amount the client is able to provide. When multiple codes have been added, this field should include a total value of the detriment suffered.

Please note the following when using this field:

- These fields are to capture detriment in addition to the contractual position
- Information should be entered into these fields only when the client, either as part of the information provides or following questioning by the adviser, suggests additional detriment has been suffered. Where this is not the case the fields should be left blank
- The scope of the advice we provide should not alter based on data we complete in this field - for example we should not attempt to offer any client specialist advice in claiming from a trader as a result of requiring medical treatment
- The amount of loss in the 'detriment (£)' field should be provided by the client, and the adviser should not attempt to guide the client on this figure or provide any estimates on their behalf

Free, confidential advice. Whoever you are.

We help people overcome their problems and campaign on big issues when their voices need to be heard.

We value diversity, champion equality, and challenge discrimination and harassment.

We're here for everyone.

<table>
<tr><td colspan="2">The Citizens Advice consumer service provides free, confidential and impartial advice on consumer issues in England, Wales and Scotland.</td></tr>
<tr><td>Citizens Advice
200 Aldersgate Street
London EC1A 4HD

Telephone: 03000 231 231

www.citizensadvice.org.uk

www.adviceguide.org.uk

Citizens Advice is an operating name of The National Association of Citizens Advice Bureaux.
Registered charity number 279057.</td><td>Citizens Advice Scotland
Spectrum House, Powderhall Road
Edinburgh EH7 4GB

Telephone 0131 550 1000

www.cas.org.uk

www.adviceguide.org.uk

The Scottish Association of Citizens Advice Bureaux - Citizens Advice Scotland, Scottish charity number SCO16637</td></tr>
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