

Trading Standards Working Group

200 Aldersgate, London



21 January 2020

Agenda

- Welcome & introduction - LD
- Actions from last meeting - KW
- Consumer education and campaigns update - AS/MM
- Performance and Operations update - LD
- Complaints - KW
- PSAT Feedback - TJ
- Systems Update - LD/KW
- Scams action - JW
- Consumer Service Development Update (including an update on Whirlpool) - JW
- Scams Action (Scams Action Tool) - JW
- AOB - All

Consumer Education Update

The logo for Citizens Advice, featuring the text "citizens advice" in a dark blue, lowercase, sans-serif font, centered within a white speech bubble shape that has a small tail pointing downwards and to the left.

**citizens
advice**

Update

- **Consumer Empowerment Alliance** - Feb 12th London, Safeguarding - Helping professionals and volunteers working in advice and enforcement identify and help people who find themselves in unexpectedly vulnerable situations.
- **Student Volunteering week** - we have been helping the team to look at how they can maximise engagement with young people and students. This will be the first week feb.



- **Materials** (inc Pilgrimage Scams) - A review of education and training materials is ongoing. This has put a delay on publishing new materials on the consumer education page, but we will update in due course.
- **NCW** - We will be available to help the campaigns team with NCW this year after the change in the date from Oct 19 to after 31st Jan 2020.
- **Partnership working** - we continue to have input to work with other organisations inc, Age UK, Money and Mental Health, AMDEA
- **Workplace** - we continue to share information with the network on our consumer education/ fincap page and help LCA to connect with useful links across the consumer landscape.

Performance and Operations & Volumes



Performance and Operations

- Performance levels have improved over the course of quarter 3 in comparison to quarter 2. Resource and performance challenges remain within some of our centres which are being closely managed
- Average speed to answer rates remain strong (around one minute on average)
- Client Satisfaction results continue to be achieved
- Referral levels remain consistent
- Quality remains well above target level

Performance and Operations

December 2019

	Quality	Webform responses 3WD	Client satisfaction	Partner satisfaction	Average speed to answer (seconds)	Referrals as a % of complaint cases	Volume of complaint cases
Target	70% "Good"	100%	80%	<2%	----	----	----
	76.10%	99.97%	93.31%	1.05%	00:23	44.46%	8

Performance and Operations

- Q3 audits are taking place. All centres in England and Wales have visits scheduled to review performance, statements of requirement and other aspects of service delivery for the quarter
- We are currently undertaking a mini project with all delivery centres on Traders following the identification of some inconsistencies with the searching and recording of Traders. This is being led by Operations with input from delivery centre Team Leaders

Complaints Update



Partner satisfaction results feedback



Tracey Johnson

Consumer Service Systems update

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Background

- Currently engaging with Civica on 2 key areas of development
- Improving 2 systems to bring improvements to the service:
 - Streamline RAST protocol enforcement tab
 - Enhance Flare trader search / trader creation / trader tracking
- Feedback from internal and external partners has shaped these changes

RAST Protocol - why is it changing?

- Current RAST enforcement categories i.e. 'issues pursued' have been in place for several years without any review
- Following stakeholder feedback from several sources, we have identified some overlap in these categories
- Often results in ambiguity / adviser confusion on the next steps for certain categories
- This can impact the quality data sent

RAST Protocol Enforcement tab - what is changing?

- We are removing some fields which are already covered or obsolete:

- **Removing** - *Anonymous tip offs, Anti social behaviour issues, Car sales from home / street, Illegal money lending (including harassment), Mock auctions / One day sales, No cold calling zones, Pricing*

- **Changing** -

Current	New
<i>Licensing issues</i>	<i>Licensing other</i>
<i>Petroleum</i>	<i>Licensing petroleum</i>
<i>Explosives / Firework Storage</i>	<i>Licensing - explosives / fireworks storage</i>

RAST protocol - next steps

- Change request for this work agreed to last week
- Effort to deliver the change is not substantial but will need to be scheduled into Civica work plan. Aim for delivery prior to April
- Deliverables are two-fold:
 - Create new template for enforcement tab
 - Migrate existing data to the new template
- Comms on timeline once detail is understood
- Good opportunity to review current content on enforcement tab

Trader Enhancements - what is happening?

- Aim is to try reduce duplicate traders
- We recognise the impact on data quality and TS enforcement activity
- Reduces the effectiveness of trader tracking - where duplicate traders exist advisers can miss TT instructions
- Workshop with Civica last year to present the issues and discuss possible solutions
- They have presented a number of high level options

Options under review

- Trader creation - system to force users to search for existing before creating new
- User controls to limit trader creation
- Enhanced reporting for centres to track trader creation
- Improve the visibility of trader tracking indicators - i.e. top of the list
- Review / refine auto-merge rules
- Host trader tracking request form in RAST

Next steps

- Civica have provided a rough estimate on options
- Internal review to agree our priorities
- Work with Civica to elaborate requirements
- Civica to provide full quote
- Business case to justify changes - budgetary limitations
- Development to start

Consumer Service Development Plan update



Overview

- The Citizens Advice consumer service has been undertaking a number of development activities in this financial year
- The aim of these activities is to improve aspects of the way we deliver the service, to the benefit of clients, partners and our funder
- We've made significant progress against a number of these and are already seeing the benefits
- We've also commenced planning our priorities for 20/21

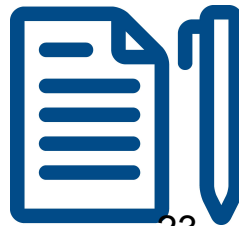
Development progress - webchat

- Webchat formally launched on 26 April 2019
- In excess of 18,000 clients have contacted the service through chat since then
- Quality and client satisfaction remains above target levels
- Advisers are able to manage two clients at once, increasing efficiency of channel
- Initial analysis suggests additional demand for the service through this channel
- Currently working on a pilot to host access to our webchat on a small number of Trading Standards websites to improve client journeys
- A full review paper will be submitted to BEIS in February



Development progress - training

- Learn team completed a detailed review of training processes for the service at the end of 2018/19
- This recommendations report has been agreed with all centres and now forms the basis of a project plan to realise these opportunities
- This is being delivered in conjunction with a project team from across all delivery centres
- A number of workshops and collaborative sessions have been held to advance the project
- So far, significant progress has been made on development of:
 - an adviser competence framework and timeline
 - augmented trainer notes and module summaries
 - alternative delivery methods and platforms
 - support for our trainers across the service



Development in 20/21

- For the next financial year, in addition to concluding any outstanding project work from 2019/20, we will prioritise a number of new areas for development:
 - Local office referrals for the consumer service
 - Tailored advice resources for clients to refer to
 - Enhanced trader referral piloting
 - Reviewing our current system requirements
- Our ongoing focus will be to retain the high levels of satisfaction from clients and partners, whilst implementing improvements that further augment that

Scams Action update



Overview

- From July of this year the Citizens Advice Scams Action service has been live - over 4000 online scams cases to date
- The service provides advice and support for clients in relation to online scams
- It also offers referrals into Citizens Advice local offices where required
- To allow for the capture of relevant intelligence for partners, the service uses the consumer service systems and processes in England/Wales
- UK wide service being delivered with Citizens Advice Scotland and Northern Ireland Trading Standards

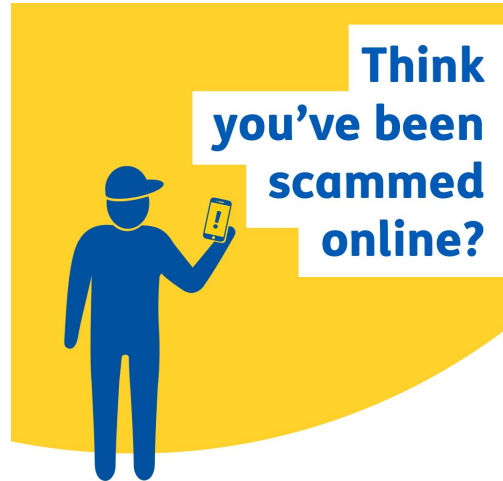
Scams Action promotion



The chances of falling victim to an online scam are higher than you think. We're here to offer support and advice if it happens to you.

CITIZENSADVICE.ORG.UK
Scams Action
Free confidential advice

LEARN MORE



We continue to promote the service via our Facebook advertising credits - so far we have reached **3.2 million** individual feeds and been seen **44 million** times

We continue to promote the service through other social media and invite our partners to do so via the digital tool kit previously shared

Partner engagement

Partner	Key Outcomes
National Cyber Security Centre (NCSC)	<ol style="list-style-type: none"> 1. Participation in large-scale upcoming national campaign on staying safe online 2. Stakeholder insight into development of respective tools and resources
National Trading Standards (NTS)	<ol style="list-style-type: none"> 1. Additional adviser training with NTS Scams team 2. Stakeholder insight into development of Online Scams Helper through our user research
Association of Police and Crime Commissioners (APCC)	<ol style="list-style-type: none"> 1. Opportunity to publicise the service and Online Scams helper through the PCC network 2. Use local office funding projects as case studies through impact analysis
Action Fraud/National Fraud Intelligence Bureau/City of London Police	<ol style="list-style-type: none"> 1. Agreement to share information about respective services for advice teams 2. Explore opportunities to use data to highlight trends to Scams Action advisers 3. Potential to establish referral route from Scams Action to Action Fraud
Financial Ombudsman Service	<ol style="list-style-type: none"> 1. Scams and fraud workshops to explore case scenarios 2. Stakeholder insight into development of Online Scams Helper

Scams Action priorities

- Online scams helper
 - Review initial user data and refine
 - Release further iterations
 - Increase functionality (partner websites, reporting)
- Increased partner engagement activity, including workshops/forums
- Explore funding opportunities for year three and beyond
- If successful in securing funding, review service delivery model and specification

Scams Action Online Helper



Dina Bhadreshwara
Product Owner

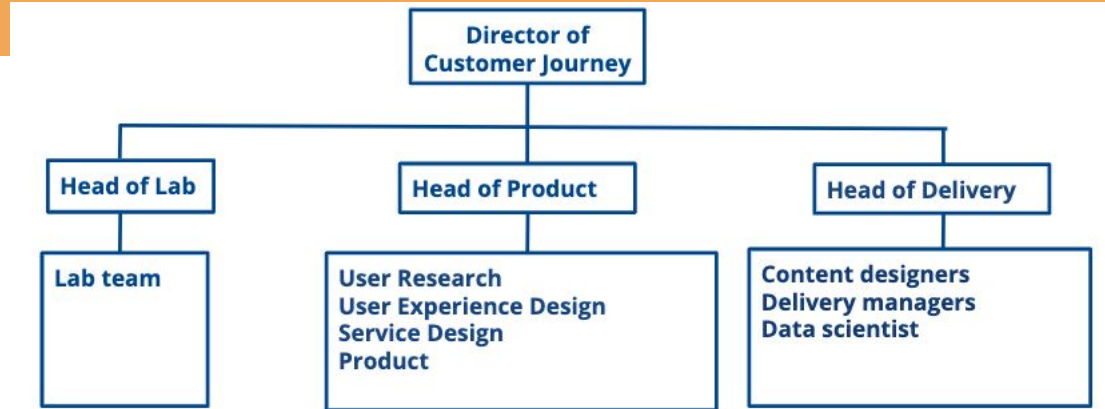
1. Team background and the way we work
2. Product vision and roadmap
3. Getting to a minimal viable product
4. What have we noticed?
5. Future plans

Team **background** and the **way we work**

The customer journey team

The customer journey team is here to

- 1) create a seamless customer journey for the public
- 2) design and deliver high-quality digital advice for the public



Our customers are the public and advisers.

We aim to do this work, and build these services, in an inclusive and accessible way.

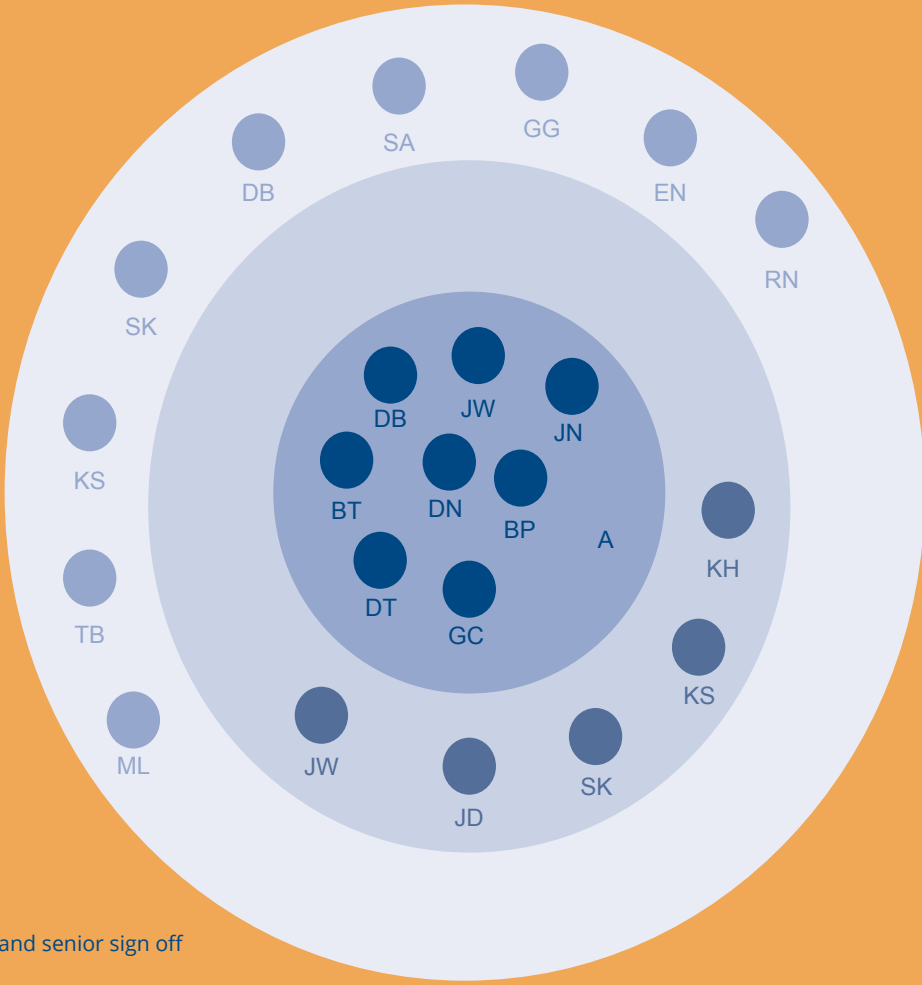
The online scams team role is to create a supportive digital experience...

We've spent time with people who use our services to get a deep understanding of their needs in the online scam landscape.

We've understood from them overwhelmingly that they need more support.



The team and internal stakeholders

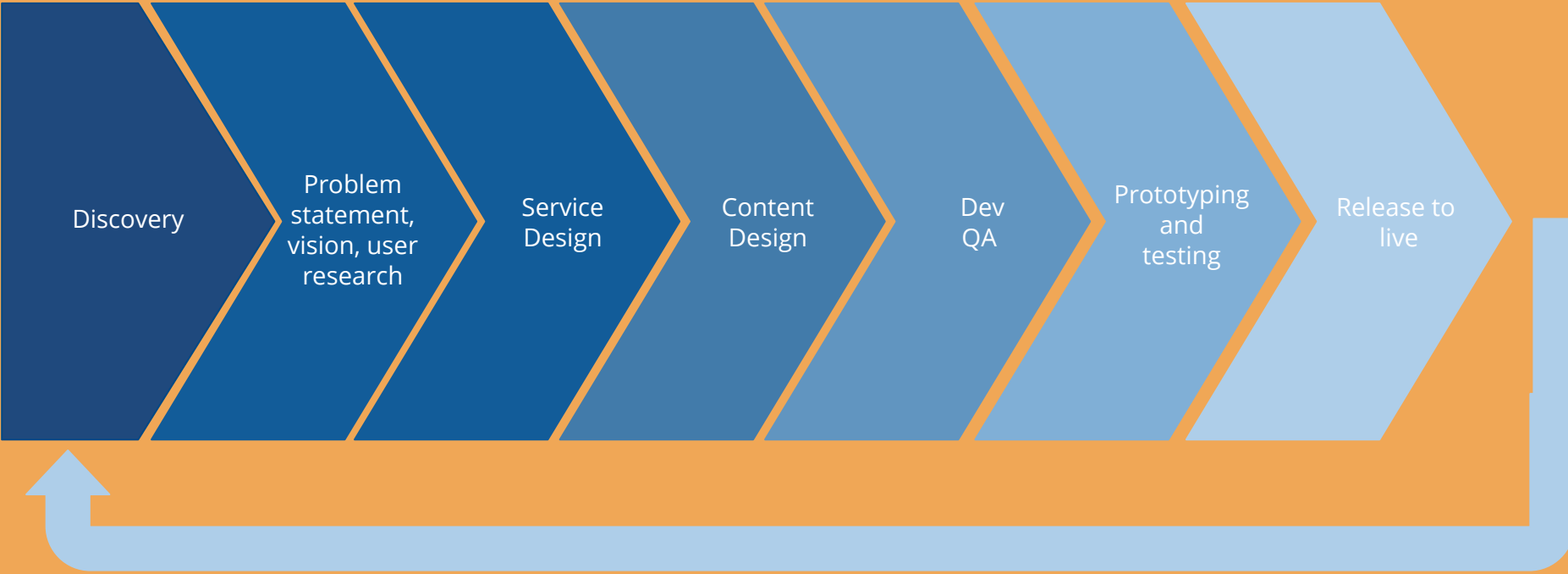


Colour Key:

- Core team
- Collaborators and senior sign off
- Scams Action board members

- | | |
|--|---|
| JW Programme Lead
Jon Walters | AH CMS Product Manager
Abbie Houghton |
| KS Head of Innovation
Kate Simmons | ML Director of Operations
Marios Leptos |
| SK Content Lead
Simon Kaplan | TB Head of Operations
Tom Ballard |
| DB Product Owner
Dina Bhadreshwara | SA Finance Business Partner
Saeed Ali |
| DN Content Designer
Daniel Nissenbaum | RN Head of Business Development
Rob Melvill |
| ZA User Researcher
tbc | GG Communications Manager
Gemma Greene |
| JN Service Designer
Jessica Newell | EN Senior Comms Officer
Emily Nix |
| SB UX Designer
tbc | |
| GC Senior Delivery Manager
Glenn Chapman | |
| KH Consumer Expert
Kate Hobson | |
| DT Back end developer
David Twiggs | |
| BT Front end developer
Binu Tomy | |
| BP QA
Bhavesh Patel | |
| JD CMS Delivery Manager
Joseph Djokey | |

Our process is agile



Product **vision**

Product **roadmap**

Our vision is: To empower people who have been scammed

FOR members of the public and advisors

WHO want to check & report an online scam and understand what to do next.

THE Online Scams Helper IS A web based tool

THAT enables you to feel empowered, reassured and take the right course of action.

UNLIKE other resources across the scams landscape which are fragmented,

OUR PRODUCT will guide people through each step in their scam journey and provide the best possible outcome under our trusted brand.

Online Scams Helper tool

Immediate problem to be solved, currently in development

Current

Client journey blueprint

Refined prototype

Decision tree refinement

Emailing through the tool

Front end build

Tagging for Google Analytics

Testing - QA

Testing - UAT

Top priority for next work opening

Near Term

Stakeholder mapping

Design amendments post soft launch

Post launch user research and recommendations

Reporting form requirements and prototyping

Amending existing content based on user research recommendations

Embedding tool to other sites/syndication

Reporting a Scam - Civica and Data Motion

Likely 6+ months away but aligns with vision

Future

Scams email/other channel journey

Customisable syndication/whitelabel

Looking into technology solutions appropriate to checking scams

Getting to a **minimal viable product**

~~Getting to a~~ What is a **minimal viable product?**

“A way to collect the maximum amount of validated learning about customers with the least effort.”

“A strategy to avoid building products that customers don't need or want by maximizing our learning of what is valuable to the customer”

“A product with just enough features to satisfy early customers, and to provide feedback for future product development.”

Getting to a **minimal viable product**

User research



What is the overall scam journey?

1. Scam

Scammers intercept victims day and either steal info without them knowing or convince them to interact with the scam with the intention of stealing their money or personal details.

Formed of 4 sub stages. Citizens advice has low influence at this stage as the decision to share details/ make a purchase is strongly influenced by experience and optimism bias.

This stage can occur without the victims knowledge - particularly when details are stolen. There will still be an interaction (although not directly or so obvious) and the substages will be less pronounced.

2. Realisation

Realising that a scam has taken place and that you are the victim.

Carrying out pre-checks to confirm a scam and potential consequences.

Formed of 2 sub stages. Citizens advice has a high opportunity to guide those carrying out pre-reporting checks.

3. Reporting

Reporting the scam to authorities (bank, police, action fraud, trading standards)

Getting help and support with a scam

Formed of 2 sub stages. Victims expect to be able to report a scam online. Victims also seek out information at this stage so there is opportunity to engage and provide advice/ support

4. Recovery

Waiting for the bank to make a decision on the case

Moving on from the scam

Formed of 2 sub stages. Victims are waiting to hear from the bank and will revisit past websites. Victims want to bring the matter to a close and move on with their lives.

The scam landscape is vast and constantly changing. This journey map isn't all encompassing and victims can skip or repeat sub/stages depending on their particular case

We found...

The scam journey is complex

We discovered there are at least **ten steps** a victim will take ranging from Awareness to Recovery.

The **emotions** experienced are broad. People feel excited, stressed, anxious, angry, relieved.

People are **influenced by a range of factors**. E.g. a previous experience, gut feeling, family and friends.

The **time** it takes to go from Awareness to Recovery can vary and there can be **multiple contact points**. E.g. the bank, the police

The need for support is high

Scams are high stress situations and require **tailored** advice

People who have been scammed would prefer to report a scam first via an **online form**, secondly via Web Chat with advisor and thirdly via the phone

We have **two** types of reporters - those who have identified a scam and want to report it and those that have been scammed and want to report it.

People have told us they want:

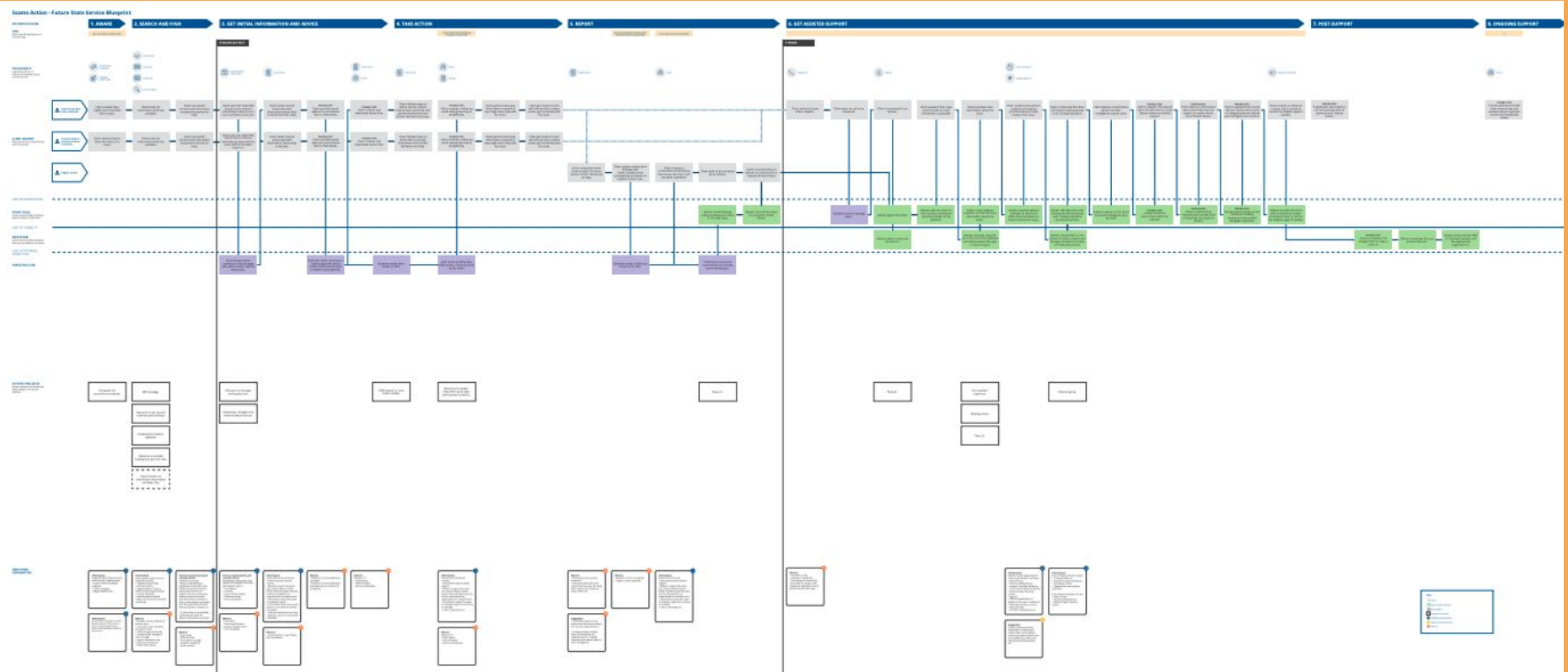
1. Step by step guidance on how to untangle themselves from a scam
2. To check whether something is a scam and be able to easily report a scam
3. To be more aware of scams to reduce their risk of being scammed

Service design

What do we mean by Service Design?

Service Designers help to **develop new services** or work on **improving existing ones**. They look at the **holistic picture** and ensure that all of the touchpoints within the service journey are **joined up**.

Our Service Blueprint



What this means for technology

- Look at the online scams tool in the context of the wider service
- Facilitates conversations to help us:
 - Understand what systems and resources we currently have – or might need in the future
 - Identify any gaps, questions and dependencies
 - Discuss what is in or out of scope
- Allows the team to create a strategy or roadmap so that we can work towards the agreed ideal state

Content design

Pages written based on user needs

- Check if something might be a scam
- What to do if you've been scammed
- Check if you can get your money back after a scam
- Report a scam
- Get help dealing with the effects of scams
- Get help with online scams

Giving users tailored advice



Development

Building the Online Scams Helper

The development team responsible for producing the online scam helper tool consists of one Back end developer one front end developer and one Quality Assurance (QA) engineer.

Building the Online Scams Helper

We developed a bespoke utility in our EPiServer CMS to read the text of the spreadsheet and automatically create the full set of questions, answers, results, and the linkage between them. This made the process of transferring the information straightforward.



User journey and demo

The user journey and prototype

Benefits Work Debt and money Consumer Housing Family Law and courts Immigration Health More from us

England Consumer Check if something might be a scam

Notice This is our new scams content

Check if something might be a scam

Add reference

This advice applies to [England](#) [Print](#) [References](#) [Extent EWS](#)

On this page

- [Recognising a scam](#)
- [Protecting yourself online](#)
- [If you think you've spotted a scam](#)
- [Find out about recent scams](#)

A scam is a type of fraud in which someone steals your money or information. You can be scammed online, in person, over the phone, or through the post. Scams can be difficult to recognise, but there are things you can look out for.

Recognising a scam

Add reference

It might be a scam if:

Benefits Work Debt and money Consumer Housing Family Law and courts Immigration Health More from us

England Consumer What to do if you've been scammed

Notice This is our new scams content

What to do if you've been scammed

Add reference

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On this page

- [Protect yourself from further risks](#)
- [Report the scam](#)
- [Check if you can get your money back](#)

A scam is a type of fraud where someone steals your money or information.

If you've been scammed, you need to:

- protect yourself from further risks
- check if you can get your money back
- report the scam

09:20 epiuat-edit.citizensadvice.org.uk

UAT (Release)

If you're not sure whether it's a scam

Based on what you told us, here are some:

- Things to look out for to spot a scam
- Ways to protect yourself from being scammed

Contact your bank +

Change your login details +

If you think you're been scammed

Find out what to do next

Restart ↻ Print 🖨️

09:20 epiuat-edit.citizensadvice.org.uk

UAT (Release)

If you think you're been scammed

Based on what you told us, we think you should take these steps:

Check the signs of fake online shops +

Watch out for time pressure +

Email this advice to yourself

Enter yc **Send**

Restart ↻ Print 🖨️

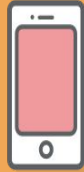
Link to live Online Scams Helper

<https://www.citizensadvice.org.uk/consumer/scams/check-if-something-might-be-a-scam/>

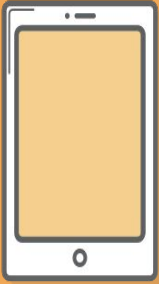
What have we **noticed?**

Use of the Online Scams Helper tool

Tool completes	1679
Too conversion rate	60%
Opt into advice via email	24%



MOBILE
62%



TABLET
6%



DESKTOP
32%

Examples of user testing insight

(full recommendations [here](#))

Observation

P4 + P6 didn't spot the tool, scrolled past it. P5 thought it should be more prominent

"That doesn't stand out at all" - P6

Recommendation

UX designer to work on making the tool stand out more

Observation

P6 didn't realise the email feature would give confirmation of what you've entered.

"I want confirmation of what I've entered" - P6

Recommendation

Make it clearer you'll get a summary of your answers with the email.

Future plans (Q4)

Priority	1	1	2	3	4
<p>Epic</p>	<p>Embedding the tool in partner websites</p> <p>Set up learning sessions</p> <p>Architectural Design</p> <p>Governance</p>	<p>Continuous improvement of the tool</p> <p>Measure performance against KPIs</p> <p>User testing</p> <p>Email journey</p> <p>Better data capture</p> <p>Acting on recommendations</p>	<p>Reporting a scam</p> <p>Finalise questions</p> <p>Initial conversation with Datamotion and Civica</p> <p>User testing</p> <p>Check Datamotion contract (does it include code reviews, QA etc)</p> <p>Pre populate reporting form from tool</p> <p>Analytics</p> <p>Gathering Intelligence</p> <p>Design and UX</p>	<p>Accessibility</p> <p>Wider E&I assessment</p> <p>Online/Offline scam narrative</p> <p>Potential testing in gov.uk empathy lab</p> <p>Greater input from UX team</p>	<p>Gathering intelligence</p> <p>What do partners want to know?</p> <p>Data outputs (storage, analysis, presentation)</p> <p>Open data sharing and governance</p>

Example of embedding the tool using an iFrame

NATIONAL TRADING STANDARDS

eCrime Team

Protecting Consumers
Safeguarding Businesses

- Home
- About
- News
- Latest scams
- Contact



No place for fakes
www.realdealmarkets.co.uk
An initiative of the
NATIONAL MARKETS GROUP
The Real Deal marks 10 years with week of enforcement

REAL DEAL
Working Together for Fake-Free Markets

Celebrating **10**
The First Ten Years

NATIONAL TRADING STANDARDS
eCrime Team
Protecting Consumers
Safeguarding Businesses



Online Scams Helper

Where did you come across the possible scam?

- email or text message
- website
- social media
- I'm not sure, I've just noticed some money is gone from my account

Next >

Stay Up-to-Date
Sign up for Email alerts



Any **questions?**

AOB

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AOB

- Next meeting date: 21 April 2020
- Following meeting dates for this year: 21 July 2020 and 21 October 2020.
- Tenancy

Thank you

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