

GETTING STARTED WITH MARS

Adding new customers

MorganAsh

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i Please be aware that firms can configure MARS to suit their specific needs. Therefore, some options outlined in this guide may differ from your system, and some of these fields detailed may not be available on your system. This is explained in the guide *MARS configuration*.



MARS, the MorganAsh Resilience System, is a tool which helps organisations to both manage vulnerable consumers and to comply with the FCA's Consumer Duty regulations. Since vulnerability and Consumer Duty are relatively new disciplines, there is a need to introduce some new concepts – as well as helping you use the MARS tool itself.

To help you get the full use of MARS, we provide assistance in several ways.

- [A glossary of terms](#)
- [Online help](#)
- [Video tutorials](#)
- [Written tutorials](#)

There are six written tutorials:

- Introduction to MARS
- The MARS Resilience Rating
- Adding new customers
- Managing and monitoring vulnerability
- Creating and amending treatments
- MARS configuration

The tutorials can be [downloaded from our website](#).



Creating a new case in MARS

To set up a new case for a consumer, MARS requires a minimum of a name, date of birth and gender. If an email is to be sent to the consumer, then their email address is also required. How much other information is needed can be set for an individual case or at a firm level.

New cases can be created for an individual or for a couple, by clicking either 'new single case' or 'new joint case'.

[New single case](#)[New joint case](#)

or click on a case ID to open it

User reference

First, a 'user reference' can be entered. This is optional. It will typically be a reference you are already using, but it can be anything useful.

User Reference

This is an optional field; it may be left blank. Users may use it to help manage cases.

Name and contact details

Then, the consumer's essential information should be entered. This comprises of the consumer's name, gender, date of birth, phone numbers, email address and postal address.

Consumer

Title

First Name(s)

Surname

Gender

You can choose to use the postcode lookup or you can enter the address manually. To use the postcode lookup, enter the consumer's postcode and then click 'find address' to choose the address from the dropdown field which then appears.

[Find Address](#)

Scope of the assessment

Choose the type of questionnaire required. Questionnaires can be short, medium, or extensive. Your choice depends on the depth of information required.

Questionnaire type

Short

There are then options to control what is covered within the consumer questionnaire. This allows MARS to be dovetailed into the information your company needs or already has – and the user can select to include, or exclude, any or all of them. These are all yes/no dropdown fields.

- 'Financial assessments' are needed only if your firm does not have financial assessments (income/expenditure, affordability checks) – so select 'yes' or 'no' accordingly.
- 'Protected characteristics' are now needed under the FCA's Consumer Duty requirements – so select 'yes' unless you already record this information elsewhere.
- 'Identify issues' assessments ask questions on how long the consumer has been at their address, and may not be required if your company covers this within its current anti-money-laundering processes.
- 'Include will/LPA assessment' asks questions if the consumer has a will or lasting power of attorney. Again, you may already cover this elsewhere so this may not be needed.

Assessment method

MARS provides four assessment options to establish a consumer's characteristics. Users can choose the most suitable one from a dropdown field:

- 'Email consumer with online form' – users can send an email to consumers, for them to complete an online questionnaire.
- 'User input all' – users can complete the online questionnaire themselves, either with the consumer on the phone or from their own knowledge.
- 'Book appointment for nurse assessment' – users can book an appointment with a MorganAsh nurse to undertake the assessment on their behalf.

i When to use a MorganAsh nurse's assessment: the nurse assessment is expected to be used sparingly, as there is an additional fee per assessment. It is intended to be used for persons who are known to be vulnerable (such as those with dementia) or in situations where the product's risks are significant (such as with defined benefit pension transfers).

The MARS tool automatically checks the VRS database. However, as the scope of the VRS is limited, it cannot be relied on as a definitive check for any consumer.



Circumstances

MARS separates consumers' vulnerability into 'characteristics' and 'circumstances'. Within financial services, 'circumstances' are the selling or servicing of a financial product. The circumstances are defined by the 'products' or 'products of concern' and by the 'status'.

Products of concern can be defined by each company (for more information, please see the guide, *MARS configuration*) so will depend on how your implementation of MARS is configured.

Products of concern

- Investment planning
- Electricity distribution
- Income Protection
- General advice
- Mortgage application
- Credit application
- Credit lapse/default
- Mortgage
- Equity Release
- Protection application
- DB Transfer

The status has the options of: 'enquiry', 'consumer', 'quotation', or 'contract'. If you are unsure, you can choose 'default' for the product and 'consumer' for the status. The rationale for these will become clearer when you begin to use, and become familiar with, 'treatments'. The status can also be edited at a later date.



Submitting the case

Once you have entered all of the information, please press the 'next' button. MARS will automatically undertake some validation and may highlight any issues. If everything is OK, then you will be presented with another screen, which is a confirmation of the same information, for you to check.

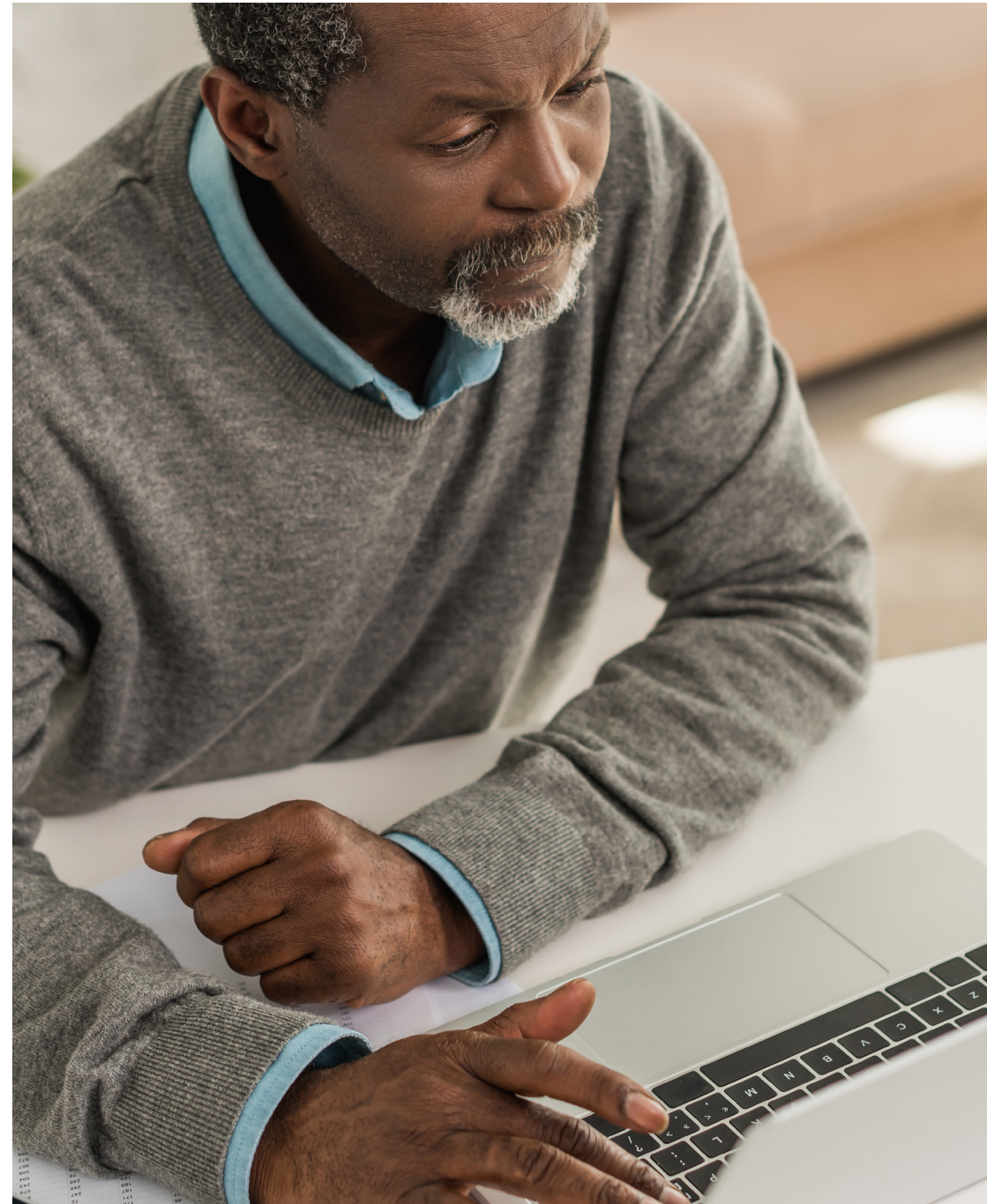
[Next](#) [Home](#)

Please check the 'please tick to confirm' checkbox and then click the 'submit' button to save the case.

Please tick to confirm

[Submit](#) [Cancel](#)

If you have chosen to send an email to the consumer, this will be sent immediately.



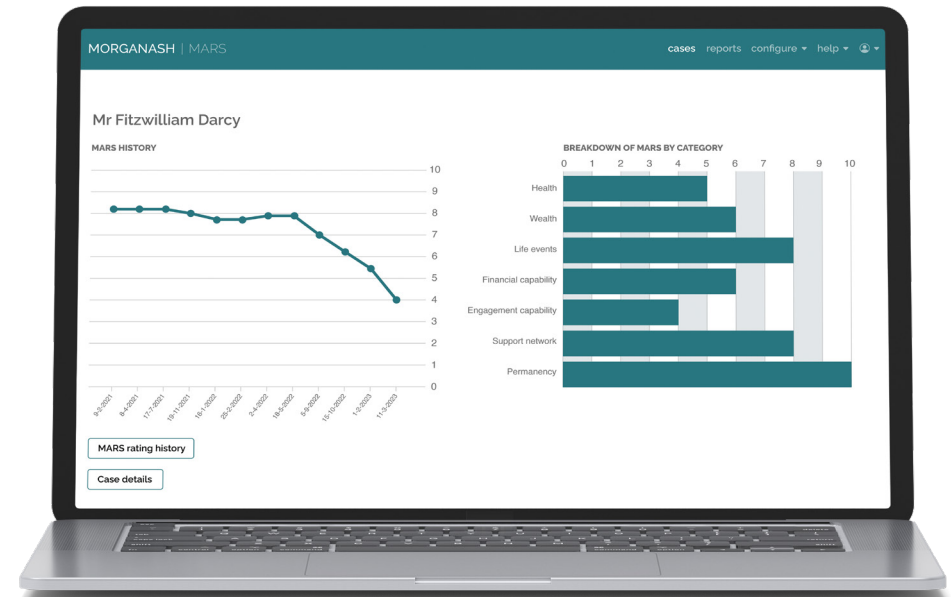
About MARS

The MorganAsh Resilience System, MARS, helps organisations to demonstrate compliance with the FCA's Consumer Duty regulations and puts consumers at the heart of their business.

There is an increasing need for financial services firms to understand their consumers – and to record any actions taken to ensure good, fair outcomes. MARS is an easy-to-use, online system which enables organisations to accurately assess consumers' characteristics and any potential harms – and then recommend appropriate actions to mitigate those potential harms in a consistent, structured way. It helps firms meet, and demonstrate compliance with, the FCA's Consumer Duty and vulnerability requirements.

MARS generates an objective, consistent 'Resilience Rating' – like a credit score. MARS also helps to determine any next steps needed to mitigate any potential harm. This is all supported by on-demand human services (provided by a team of fully qualified nurses) to help with more difficult assessments – and to provide additional services which support vulnerable consumers.

[Find out more about MARS](#)



Need help?

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