



GETTING STARTED WITH MARS

Introduction to MARS

MorganAsh

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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](#).



Overview: what is MARS?

MARS is a secure, easy-to-use online vulnerability assessment tool. It provides an objective, consistent and robust way to manage vulnerable consumers, helping to meet the FCA's requirements on consumer vulnerability.

What can MARS do?

- It helps to keep firms compliant with the FCA's requirements on vulnerability.
- It saves users a significant amount of time, without adding 'compliance overhead'.
- It engenders an improved knowledge and understanding of consumers, so enhancing consumer engagement.
- It helps to assess consumers' vulnerability characteristics.
- It calculates an objective, unique, personalised Resilience Rating.
- It can recommend suitable next steps, when these are required.

Users can capture consumers' characteristics in three ways:

- By direct input, by the users themselves.
- Via an online questionnaire, which MARS can email to the client.
- Through an independent assessment, by a MorganAsh nurse, over the phone.

When a case is entered into MARS, it will automatically check that case against the Vulnerability Registration Service (VRS), a database of vulnerable consumers.

The MARS objective Resilience Rating provides:

- a consistent appraisal of a consumer's vulnerability.
- a historic record of a consumer's vulnerability, with an audit trail.
- communication of vulnerability across an organisation (and potentially between organisations).

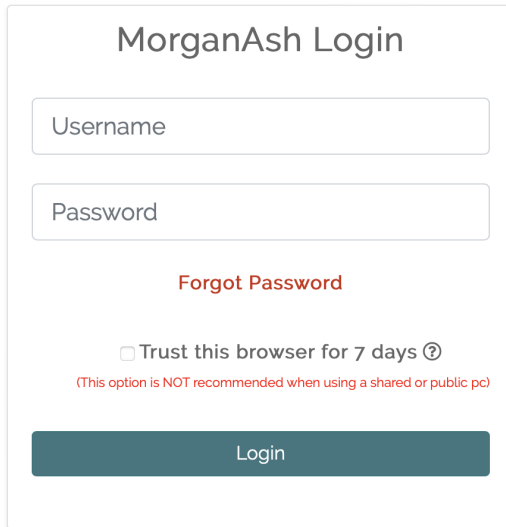
The MARS treatment engine enables the easy configuration of 'next steps'. These are your – or your organisation's – recommendations, to be triggered automatically, based on the MARS Resilience Rating of the consumer.

- Treatments can include changes in process and signposting to other services/help.
- Treatments are presented automatically, as and when required, for the appropriate consumer.
- Risk managers can control their organisation's treatments, consistently across the organisation.

Vulnerability certificates can be downloaded, as PDFs, and stored in users' files. These can help to demonstrate that appropriate steps were undertaken.

Logging into MARS for the first time

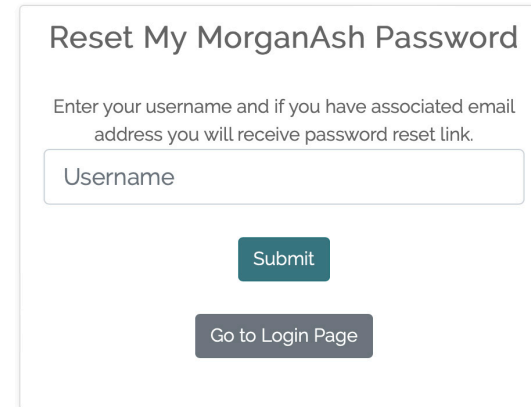
New users will have received their username via email. You login to MARS here: <https://mars.morganash.com>



The MorganAsh Login form features a title 'MorganAsh Login' at the top. Below the title are two input fields: 'Username' and 'Password'. A red link labeled 'Forgot Password' is positioned below the password field. At the bottom of the form, there is a checkbox labeled 'Trust this browser for 7 days' with a circled 'i' icon, and a red note below it stating '(This option is NOT recommended when using a shared or public pc)'. A dark teal 'Login' button is located at the very bottom of the form.

The first time you use MARS, click 'forgot password' – which will enable you to create your own.

Enter your username and click submit. You will receive an email with a link which enables you to change your password.



The 'Reset My MorganAsh Password' form has a title at the top. Below the title is a text prompt: 'Enter your username and if you have associated email address you will receive password reset link.' This is followed by a 'Username' input field. Below the input field are two buttons: a teal 'Submit' button and a dark grey 'Go to Login Page' button.

Passwords must be between 8 and 20 characters long, contain a number, an uppercase character, a lowercase character, and a special character (for example: \$!%*&) and no spaces. The password should be unique: don't reuse a password you use, or have used, elsewhere.

After you have reset the password, close down your browser. Then reopen it and return to <https://mars.morganash.com> to login, using your username and new password.

Getting started

As with any new or unfamiliar tool, it's worth spending a little time exploring and getting to know MARS before using it on live cases. You can't do any damage – so feel free to create a case and send yourself, or send an assessment to one of your colleagues. Any test cases can be deleted later. We do advise you read the following section in this document, *The Principles of MARS*, if you have not had a demo from MorganAsh.

- i IMPORTANT: when testing, the MARS system security prevents you being logged in twice at the same time. When testing, you *must* use a different email to the one you login with, or you must log in and out when completing questionnaires.**

Users can make changes to the MARS configuration settings when they start using the tool, or it can be done later. It's a good idea to send yourself a questionnaire – to see the consumer experience first-hand. It takes only a few minutes and it helps you learn directly about the tool and the MARS Resilience Rating. You may also like to add a few users and a couple of products to get you started. This is easy to do in the user and product sections. Please see the '*MARS configuration*' guide for these.

You cannot do any damage – so feel free to create a case and send yourself or your colleague an assessment. These test cases can always be deleted later. We do advise you read *The principles of MARS* on the next page – if you have not had a demo from MorganAsh already.

- i For security reasons, the browser's 'back' button is disabled when using MARS. You should navigate using the links and menus provided.**



The principles of MARS

The MARS tool is underpinned by several principles. These may sound a bit obvious, but understanding these will help you to get the most from the functionality within MARS.

Understanding severity

Firstly, vulnerability is not a not binary yes/no issue. People are not 'vulnerable' or 'not vulnerable'. Most vulnerabilities have a range of severity. For example, not all people with a visual impairment are fully blind, therefore not all people with a visual impairment have the same level of vulnerability. Additionally, those who have a visual impairment may have successful coping mechanisms (computers with screen readers, the ability to read braille etc) or support from others which can mitigate the severity of the vulnerability. The reality that vulnerability is not binary is a key MARS concept. It is important to recognise these characteristics in order to respond in a way that delivers suitable outcomes.

Understanding circumstances

Secondly, MARS splits vulnerability into 'consumer characteristics' and 'circumstances'. Customer characteristics are things like health, bereavement and debt – which many people commonly refer to as vulnerabilities. But, in practice, the potential for a vulnerability depends on the circumstance. The circumstance within financial services is typically the selling or servicing of a financial product. The circumstances matter – the potential for harm to a consumer depends on the circumstances.

Delivering consistency – the MARS Resilience Rating

Without a consistent way to measure it, everyone assesses vulnerability differently. This is a real issue: having a common vocabulary and measurement of vulnerability are key to consistency and fairness. MARS is built on an objective measure of vulnerability: the MARS Resilience Rating.

Configuring for each business

Every business is different, so the need to assess, measure and manage vulnerability is different for each business. Therefore, MARS accommodates several configuration options:

- The length of questionnaires
- The products of concern
- The status of a case
- The treatments, for example: what to do next
- The amount of contact information required
- Options on what's included within assessments
- The amount of detail on assessment certificates
- Options to select at firm level, or at an individual case level
- The ability to change the text of emails and opening messages sent to the consumer
- Options on contact details for consumers: these can be set for the individual or at a firm level

Understanding GDPR and privacy

There is a balance of how much information should be collated and stored in order to understand the consumers' characteristics – and when storing data that is not needed is in conflict with GDPR. MARS allows a great deal of flexibility for this by:

- allowing firms to select the amount of data to be assessed, by the selection of questionnaires.
- allowing consumers to opt out, or not answer any questions they feel uncomfortable with.

Data requirements for the MARS Resilience Rating

The MARS Resilience Rating is generated from any available information, so just one piece of information can generate a Resilience Rating. There is no need to provide all of the information.

Checking with the VRS

MARS automatically checks the Vulnerability Registration Service (VRS) for any new consumer who registers on the tool. The VRS is a national database of vulnerable people – so, if the consumer is on this list, then this is helpful. However, the scope of the VRS is limited, so it cannot be relied upon as a definitive check for any consumer.



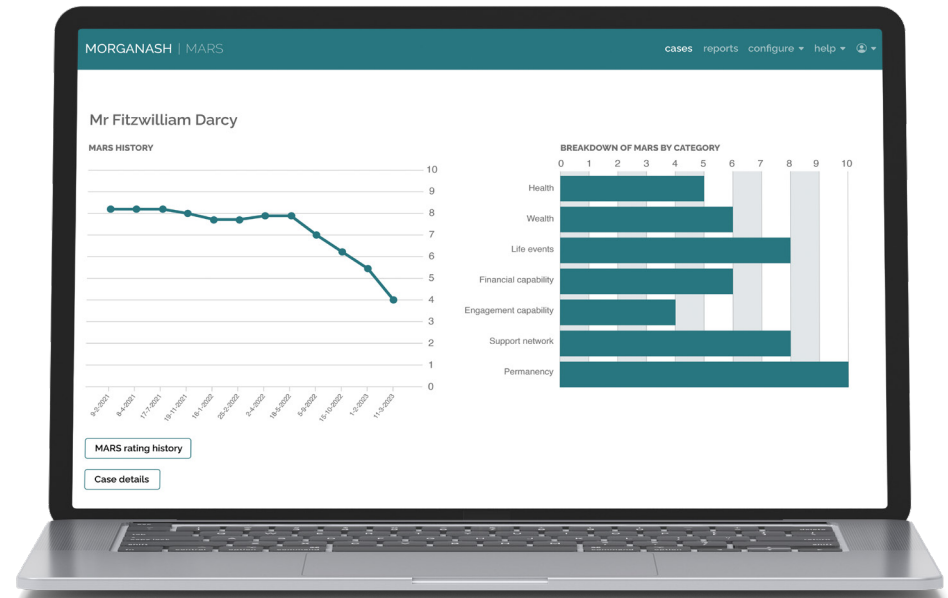
About MARS

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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