

GETTING STARTED WITH MARS

# MARS configuration

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*.



**M**ARS, 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](#).





## Introduction

MARS is flexible: it is designed to be configured to each organisation's needs. Only those users with administration-level access can access and use some of these features, so these may not be available to you.





## User configuration

Those with administration-level access can add new users. There is no limit to how many users you can set up, add as many as your business needs.

To add a new user, click 'users' on the top/main menu, then click on the 'new user' button.

[New User](#) or click on a User Name to edit it

You will then need to complete a short number of fields.

'Username' – this will be used by the user to log into MARS. While it can be anything you want, it cannot contain spaces or special characters, other than a full stop/period. Example usernames for John Smith could be: 'johnsmith', 'JohnSmith', 'john.smith', 'jsmith' and 'smithj'. Usernames are not case sensitive.

Username

'Password' – the password must be between 8 and 20 characters. It must contain at least one number, at least one uppercase character, at least one lowercase character and at least one special character, for example: \$!%\*&. There is a second field to ensure that you have typed the password correctly. Passwords are case sensitive.

'Email' – this is the email address of the user.

Email

'FCA number' – while this is not mandatory, it is used to identify individuals for management information purposes.

FCA Number

'Portal role' – this has the options of 'standard' or 'administrator'. For most users, this will be 'standard'. Anyone with administrator-level access can add and delete users.

Portal Role

'Portal access' – this provides users with access to the MARS portal, or to turn this off access. For example, when someone leaves your company, you would select 'no' so they could no longer access MARS but records can be retained. This is a yes/no field.



## Product configuration

MARS breaks down vulnerability into its constituent parts: 'consumer characteristics' and 'circumstances'. Consumer characteristics are facts about the consumer, for example: hearing loss or sight limitations. Circumstances, within financial services, are typically interactions between the financial services firm and the consumer – for example: a sale, servicing, a claim or a complaint.

Show 10 entries Search:

| Product                  |
|--------------------------|
| buying a house           |
| CI product               |
| Credit application       |
| Credit lapse/default     |
| DB Transfer              |
| Default                  |
| Electricity distribution |
| Equity Release           |
| General advice           |
| Income Protection        |

Showing 1 to 10 of 15 entries Previous **1** 2 Next

To add or edit products, choose 'configuration' and then 'products' from the top/main menu.

home management info treatments **configuration** users glossary help

- products
- characteristics
- ratings
- settings

You can add an unlimited number of products, and these can overlap. While they don't need to fit industry products, such terms will be much easier to understand – especially for others. Best practice is to start with generic products, and then add more specific products when you need them – perhaps when you need to identify a different question set, or different treatment, depending on the product. For example, you may have a generic 'retirement' as well as more specific 'drawdown'. For general advisers, who may use MARS for all products and at all stages, then a product type of 'all product', status 'all' can be used.

Name

Next

Back

Delete

Your organisation may prefer to use more generic, consumer-focused terms such as 'trying to buy a house' or 'looking to retire', which are also fine.

Products are used to select which treatments are triggered (see more in the tutorial, '*Creating and amending treatments*'). For example, a treatment of 'recommend a will' would be appropriate for consumers' circumstances with products such as 'looking to retire' and 'annuity' and 'drawdown'.



## Treatments

MARS enables the users to set 'what to do next' action, which we call 'treatments'. This system is very powerful. It enables users to trigger an action where a consumer has a specific characteristic, at any MARS Resilience Rating, for any product and any age. Please see the separate how to guide, *Creating and amending treatments*, which covers these in detail.

Show 25 entries Search:

| Treatment name                              | Value   | Type        | Group          |
|---|---|-------------|----------------|
| <b>A sale is not suitable</b>               | A sale is not suitable  | Information | High Net Worth |
| <b>A standard annuity quote is OK</b>       | A standard annuity quote is OK  | Information | High Net Worth |
| <b>Alcohol Advice</b>                       | <a href="https://www.al-anonuk.org.uk">https://www.al-anonuk.org.uk</a> and <a href="https://alcoholchange.org.uk">https://alcoholchange.org.uk</a> | Hyperlink   | General        |
| <b>Alcohol Support</b>                      | <a href="https://www.alcoholics-anonymous.org.uk/">https://www.alcoholics-anonymous.org.uk/</a>   | Hyperlink   | General        |
| <b>Bereavement</b>                          | <a href="https://www.cruse.org.uk/">https://www.cruse.org.uk/</a>   | Hyperlink   | General        |
| <b>Book an annuity quote with MorganAsh</b> | Book an annuity quote with MorganAsh  | Information | High Net Worth |
| <b>Can self serve (none advised)</b>        | Can self serve (none advised)   | Information | High Net Worth |
| <b>Caring responsibilities</b>              | <a href="http://www.carersuk.org/">http://www.carersuk.org/</a>   | Hyperlink   | General        |
| <b>Coercion</b>                             | <a href="https://www.citizensadvice.org.uk/">https://www.citizensadvice.org.uk/</a>   | Hyperlink   | General        |
| <b>Consult specialist team</b>              | Consult specialist team   | Information | High Net Worth |





## New case settings (undertaken by MorganAsh)

MARS has extensive configuration options which can help users input data in the fastest and most accurate way, based on the needs of their organisation. These bespoke configurations are quick to set up, but must be undertaken by MorganAsh. While these can be undertaken anytime, it's usually best to do most of these when setting MARS up initially. Default values can be set for many of the fields that will be displayed when a new case is created. This can greatly speed up the use of MARS, by ensuring that the default values are those which are most common to your organisation. Some fields can be omitted, to avoid overlap with current data collection processes.

Please note: not all fields can have defaults set or be hidden – for example, the name or email address do not have convenient defaults.

### Status

The default status can be preselected for a new case. The options available are: 'enquiry', 'quotation', 'contract' and 'customer'. The status chosen will be the default presented when a user creates a new case, but the user can choose a different value on a case-by-case basis. This field can be hidden from the user. If so, the chosen default becomes the value entered into MARS. Please note: along with product information, the status can be considered a circumstance of potential harm and so is important to configure and use correctly.

Status :  Hide

Customer

### Questionnaire type

The default status can be preselected for a new case. The options available are: 'short', 'medium' or 'extensive'. The longer the questionnaire, the more detailed the obtained information – so that companies get the depth of data they need. The status chosen will be the default presented when a user creates a new case, but the user can choose a different value on a case-by-case basis. This field can be hidden from the user. If so, the chosen default becomes the value entered into MARS.

Questionnaire type :  Hide

Short

### To include financial assessment

This chooses whether to include or exclude financial questions from the MARS questionnaire, via the choice 'yes' or 'no'. The selection made will be the default presented when a user creates a new case, but the user can choose a different value on a case-by-case basis. This field can be hidden from the user. If so, the chosen default becomes the value entered into MARS.

To include financial assessment :  Hide

No

### To include protected characteristics assessment

This chooses whether to include or exclude questions on protected characteristics within the questionnaire, via the choice 'yes' or 'no'. The selection made will be the default presented when a user creates a new case, but the user can choose a different value on a case-by-case basis. This field can be hidden from the user. If so, the chosen default becomes the value entered into MARS. Please note: including this can be useful for Consumer Duty reporting, as Consumer Duty requires firms to report on protected characteristics.

To include protected characteristics assessment :  Hide

### To include identity issues assessment

This chooses whether to include or exclude questions on any identity issues – which may provide a heads-up that there may be a money-laundering issue – via the choice 'yes' or 'no'. The selection made will be the default presented when a user creates a new case, but the user can choose a different value on a case-by-case basis. This field can be hidden from the user. If so, the chosen default becomes the value entered into MARS.

To include identity issues assessment :  Hide

### To include will/LPA assessment

This chooses whether to include or exclude questions on whether the consumer has a will or lasting power of attorney (LPA) via the choice 'yes' or 'no'. The selection made will be the default presented when a user creates a new case, but the user can choose a different value on a case-by-case basis. This field can be hidden from the user. If so, the chosen default becomes the value entered into MARS.

To include Will/LPA assessment :  Hide



## Assessment method

This chooses the method of assessment, 'input user all', 'email consumer with online form', and 'book appointment for nurse assessment'. 'Input user all' allows the user to input all of the information, perhaps while on the telephone to, or speaking with, the consumer. Questionnaires can be sent to the consumer for them to complete via 'email consumer with online form'. 'Book appointment for nurse assessment' enables a time to be booked with a MorganAsh nurse to undertake the assessment. The selection made will be the default presented when a user creates a new case, but the user can choose a different value on a case-by-case basis. This field can be hidden from the user. If so, the chosen default becomes the value entered into MARS. If the email option is selected, and the consumer does not complete the questionnaire, then the user still has the option to later open the case and undertake the assessment using the questionnaire.

Assessment method :  Hide

User Input all

## Products of concern

This chooses whether to include or exclude questions on the organisation's 'products of concern' (which might include 'equity release', 'defined benefit pension transfer' and so on). The selection made will be the default presented when a user creates a new case, but the user can choose a different value on a case-by-case basis. This field can be hidden from the user. If so, the chosen default becomes the value entered into MARS. At least one product must be selected before the field can be hidden.

Products of concern :  Hide

[At least one Product must be supplied before you can Hide this field.](#)

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

## Contact details

MARS requires a name, address and date of birth for all consumers. If the assessment is to be undertaken by email, then an email address is also required. If an assessment is to be undertaken by a MorganAsh nurse, then an email address and telephone number will be required. These can be turned on or off for the whole company.

Home Telephone Number :  Hide

07585302757

At least one Home or Mobile telephone number must be supplied before you can Hide this field.

Mobile Telephone Number :  Hide

07785724029

At least one Home or Mobile telephone number must be supplied before you can Hide this field.

Case Address :  Hide

Address 1

7 Whitworth court



Address must be supplied before you can Hide this field.

Address 2

Town/City

Runcorn

Town must be supplied before you can Hide this field.

Post Code

WA7 1WA

Post Code must be supplied before you can Hide this field. Format must contain a space i.e WA7 1WA



## Other settings (undertaken by MorganAsh)

### Company logo

We can add your company logo to the communications to the consumer and add it to the MARS portal when they complete their questionnaire. Doing so can greatly improve trust and assist with engagement with the consumer.

### Consumer communications

We can configure the communications to the consumer. This includes the initial email sent inviting the consumer to complete the questionnaire, and the initial statement when they open the questionnaire.

The default wording for the email is:

*"We would like to understand your individual circumstances. This includes a reasonable understanding of your health and lifestyle. This is also a regulatory requirement by the FCA (Financial Conduct Authority).*

*We use independent experts MorganAsh. They will maintain your information confidentiality. More information can be found at [www.morganash.com](http://www.morganash.com).*

*Your information will only be used for the purpose of this advice, and we will only provide it to other organisations with your explicit consent, all in accordance with GDPR – the regulation on data protection.*

*Please click on the link below and input the required information, it should only take a few minutes to complete."*

Firms may like to add a more personal message and include the company name.

The default wording for the opening lines when they access the questionnaire are:

*"When helping people with their financial decision, it is essential that products and services are appropriate for individuals and their personal circumstances. We would like to have a full understanding of your personal circumstances to ensure we serve you appropriately.*

*For example, if we know you are in debt, suffering a bereavement, a divorce or suffering from a serious medical condition then we will try and modify our processes to best accommodate your needs.*

*This process may be new to you. Rest assured it is in line with our drive to improve our service to you – and is in accordance with the Financial Conduct Authority's (FCA) guidelines to improve services to consumers."*

At the end of the questionnaire, the consumer is provided with a 'contact name', 'contact email' and 'contact phone number'. These can be set for the user who inputs the details, or can be set to the company's details, for example: customer.services@yourcompany.com along with an appropriate customer services phone number. Again, this increases trust and can improve engagement.

### Assessment certificate options

Certificates are automatically generated each time a resilience rating is created or updated. The amount of data on the certificate can be selected with three options: 'simple', 'medium' and 'extensive'.

When certificates are exported into CRM systems as part of the API integration, there is a choice of how much data is appropriate to pass over. There is a balance between GDPR issues and the level of detail needed to be passed into other systems.

The 'simple' certificate includes the consumer's name, the date of assessment, the resilience rating and the suggested treatments.

The 'medium' certificate includes the data from the 'simple' certificate – and also includes a breakdown of the MARS Resilience Rating as per each of the high-level categories: health, wealth, life events, financial capability, engagement capability, support network and permanency.

The 'extensive' certificate includes more complete information.

To explore these customisation options, please contact MorganAsh. We'll be happy to help.



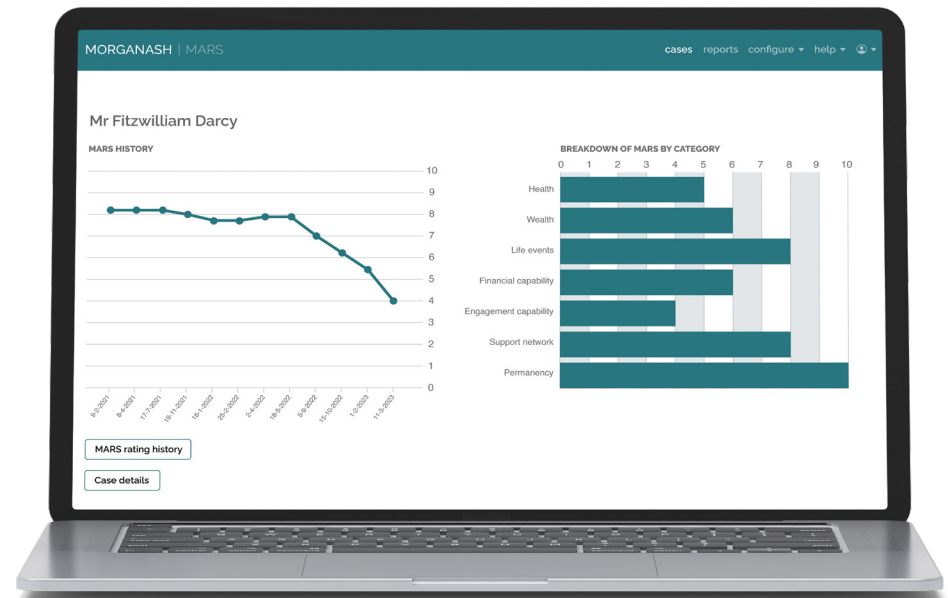
## About MARS

**T**he 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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