



Aftercare, not an afterthought

Aftercare forms a core part of the Contingent Reimbursement Model Code (the CRM Code) for Authorised Push Payment (APP) scams. By providing advice and support to victims of APP scams through appropriate and effective aftercare, firms can minimise the risk of customers becoming repeat victims. Aftercare is also vital due its role in supporting victims at what is potentially a very challenging time.

The Code¹ and the Information for Practitioners² sets out the steps firms should make to embed their approach to aftercare. This includes providing customers with education and awareness regarding APP scams, with a documented policy and procedures setting out how they will deliver this. Aftercare needs to be tailored and take into account the type and complexity of the scam, to ensure that any advice is suitable for the customer and helps in stopping the scam from happening again. Where appropriate, firms should signpost victims to third party organisations to ensure they get the right support. To deliver on all of this, staff need to be trained to deliver aftercare in a way that is most effective at supporting and educating customers.

The Lending Standards Board (LSB) has listened to many examples of how aftercare is delivered to customers. This has been done both through the LSB's Compliance reviews and also through Insight work such as call calibration sessions. Through this work with signatory firms, we have seen examples of good practice when delivering aftercare in empathetic and engaging ways. Certain themes have also emerged, for example, the impact that the timing of aftercare can have on how it lands with the victim of the scam.

Within this piece, the LSB's Insight team look at some of the themes and best practice examples that have come through its work on aftercare. This includes looking at:

- how aftercare is always necessary;
- customer questions;
- using the fact find;
- timing;
- reassurance;
- signposting; and
- skills and training.

¹ LSB, [The CRM Code](#)

² LSB, [Practitioner Guide – CRM Code](#)

By reviewing how aftercare is delivered, both from a process perspective and especially in terms of how it is provided to customers on the first line, firms can continually develop and improve their approach.

Aftercare is always necessary

Aftercare should always be provided to victims of APP scams. It is a vital stage of the CRM Code due to its importance in educating customers and therefore reducing the likelihood of them becoming repeat victims. It should therefore always be provided, regardless of the type of scam, the level or length of the assessment the claim went through, or whether or not the customer was reimbursed.

It has been seen that in some instances, customers who have been reimbursed have not received aftercare. This must be avoided, at least in part because it fails to recognise the non-financial impact of being a victim of a scam. Alongside any monetary loss, being a target of a scam can be a stressful, anxious, or upsetting time. For this reason, aftercare aims to stop these other negative effects from happening again.

Customer questions

The best examples of aftercare are invariably when staff utilise their knowledge and experience to tailor aftercare and answer customer questions. When people fall victim to scams, they often do not realise how the scam occurred or the mechanics of what was involved. It is common for customers to ask questions around how an element of the scam took place. For example, we have heard many examples of customers asking how the scammer knew certain personal details or how they were able to spoof the number of their bank.

These questions are a great opportunity for staff to explain how scams work, in a way that the customer understands so they are better able to avoid such techniques in the future. Along with answering the question, staff can provide advice on measures that could have avoided the method in question from being successful. Advisers should be patient when answering questions and providing explanations, including checking the customer's understanding as they provide them.

When conducting quality assurance (QA) or other reviews on CRM claims, attention should be paid to how customer questions are answered. If they are not answered correctly or with appropriate explanations, it may be the adviser does not really understand themselves. This provides an opportunity for further internal education and coaching, to increase the adviser's knowledge of the various methods and scam types.

Using the fact find

The fact find is the stage of the claim assessment when advisers seek to understand the customer's situation and what happened during the scam. Getting this right is key to having a clear picture of how the scam occurred and what factors contributed to it. Good practice

includes having staff listen to the customer's version of events, whilst using a mixture of open and closed questions to seek more information, clarify, and confirm understanding. Advisers deal with large numbers of claims and it can be tempting for them to hear a part of what happened and assume they know the rest. This risks missing important details about the customer's situation, for example, if there was something that made them vulnerable to the specific type of scam.

During the fact find, advisers can establish what happened and how the customer fell victim to the scam. In terms of aftercare, this gives the information needed to tailor the education and scam prevention advice for the customer's circumstances. For example, it may become clear during the conversation that the customer is not particularly confident with their online banking and the scammer took advantage of this. Explaining to the customer what the bank may ask for and information that is never requested (i.e. passwords or access pins) would be beneficial for this customer. Alternatively, if the customer is confident online but fell victim to a CEO scam, there is little benefit in giving generic advice about how to bank online. Using the information presented and tailoring aftercare can make it more impactful and of value to the customer.

During Insight sessions and other LSB work related to the Code, we have heard examples where aftercare is unrelated to the facts of the claim. Although this may in some instances be suitable, for example, if the customer has asked about other types of scams or to educate customers more widely, aftercare should be tailored to increase the likelihood of it 'sticking' with customers and minimise the risk of them becoming repeat victims.

Timing

The timing of when aftercare is delivered is a big factor when thinking about giving effective advice and support. It is challenging for advisers to know exactly when the most effective time is, as it could be different for each call or customer contact. Despite this, advisers can maximise the value of aftercare by delivering it at a time when the customer is most receptive.

For example, if a customer has just been scammed and is anxious or upset about it, delivering aftercare at that time is unlikely to be effective. The customer's concern about the scam will probably be at the forefront of their mind and so waiting until the other stages of the assessment have been completed could be suitable. In another situation, waiting until the end of the claim process may not be the right thing. We have heard examples where customers are told they are getting reimbursed and are then eager to wrap up the call. Delivering aftercare at this point could well be a wasted opportunity if the customer is mentally 'switched off' from the process.

The pacing of aftercare is also very important. One of the most common 'bad practice' examples heard when reviewing CRM calls is aftercare that is rushed and delivered in a similar manner to terms and conditions. This is extremely unlikely to be effective and so it should

instead be delivered in a way the customer can understand and ask questions if they are unsure.

Reassurance

Many customers who have fallen victim to a scam express feelings of shame, embarrassment and self-blame. If a customer does say something similar to this, the adviser should be empathetic and reassure them that this is not the case. We have heard good examples of how aftercare is tied into this reassurance, to educate the customer whilst putting them more at ease in the situation. One technique for doing this is to inform the customer of the sheer prevalence of scams and how sophisticated scammers can be when targeting victims. This has the benefit of reassuring the customer that they are not alone in being scammed, whilst also emphasising the need to be vigilant against further scams in the future. This can be linked with education on how to prevent scams and where to find further information.

Signposting

The CRM Code sets out how firms should consider, where appropriate, ‘referring or signposting customers to external organisations for further aftercare, such as [Victim Support](#), and encouraging the Customer to report the matter to the police.’ Signposting is always one of the most powerful tools for firms to help customers who require additional support outside of the expertise of the firm. This is especially true for customers experiencing financial difficulties or facing potential vulnerabilities.

When providing aftercare, advisers should consider what they know about the customer and consider if signposting is appropriate. It could be that there needs to be some ‘internal signposting’, for example, to speak to financial difficulties advisers if there is an issue outside the scope of the fraud or scam specialist. There may be a need for the customer to speak to third party organisations such as [StepChange](#), [Citizens Advice](#), or other specialist organisations. When this is the case, advisers should sell the benefits of taking up the signposting. This involves providing an explanation of what the organisation does, how they can help the customer, and providing contact details if needed.

Customers can also be encouraged to visit websites or other sources of trusted information to learn more about scams and how to prevent them. This could include the firm’s own scam pages or third-party sites, for example, through the [Take Five](#) website. Firms own websites should be regularly reviewed to ensure they contain accurate and accessible information for customers.

Skills and training

Delivering aftercare that is tailored, well explained, and engaging requires skilled and knowledgeable staff. Scams are constantly evolving and trends or risks change rapidly as scammers adapt their tactics. Firms therefore need to have confidence that the training and

continual development offered to staff is comprehensive and has enough focus on how to deliver effective aftercare.

Firms should consider how teams are updated on scam types and trained on how to deliver aftercare (for example, tips on how to avoid scams). Identifying and listening to best practice examples is a very effective way for staff to hear what good looks like on the first line. Having practice sessions between teams on how to explain scam types and advise against them also can be beneficial, for example, by having role play exercises.

Staff need to have both the technical knowledge of how scams work and impact customers, alongside soft skills to deliver empathetic aftercare. During the call calibration sessions held with signatory firms, the best examples of aftercare mix listening to the customer and empathising with their situation, whilst getting the full circumstances of the scam, and tailoring the advice to suit. This requires staff to manage the conversation and actively listen, both skills that can be built in the training environment and by having assurance and management staff who look to coach and continually develop staff.

We have previously written about the [importance of culture as it relates to the CRM Code](#). This includes reviewing how training is delivered to ensure that ‘those staff delivering CRM Code related training understand the outcomes expected by the firm and the manner in which these outcomes should be achieved.’ Having the right culture in place is extremely relevant to aftercare, especially when explaining to staff its purpose and importance. By offering support and educating victims in an empathetic manner, firms can deliver better outcomes and minimise the likelihood of customers becoming repeat victims.

If you have any comments about this piece, please contact us using the details below or by emailing insight@lstdb.org.uk. We are keen to receive feedback on this piece and you can provide it by using the QR code at the end of this document.

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