

MaPS Transformation Grant

Using AI to personalise customers' “Confirmation of Advice” letters to drive better outcomes

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MONEY
ADVICE TRUST



What is Confirmation of Advice?



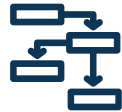
Currently, automated “Confirmation of Advice” (CoA) letters are generated and sent to clients on the completion of advice calls.

They set out advice on topics covered through the call and provide a series of recommendations for the client.

The MaPS Transformation Grant has enabled us to:

- Develop and pilot a toolkit to provide a personalised CoA setting out the specifics from the call
- Explore the use of different AI approaches for the use case

Our objectives:



Providing bespoke and actionable next steps. We wanted to use AI to create bespoke and actionable steps for each client, tailoring the CoA content to their specific circumstances.



Prioritising advice content. CoA letters focusing on clear advice would help drive client engagement and consequentially, better client outcomes.



Retaining a human, reassuring voice: Our clients’ presenting issues are often complex and unique, so we wanted their CoA letters to reflect this. We wanted the tone of our CoA to reflect the voice of the adviser.



Prioritising clearer communication. We wanted to train AI to prioritise plain English over jargon to avoid confusion.

What we did



Step 1 - Select

Select a third-party AI specialist, based on specific selection criteria:

- Understanding of our problem statement
- Insight and experience of AI models and application
- Approach, delivery capability, clarity of project activities
- Organisation due diligence
- Cost

Step 2 – Iterative Build

Call transcripts and CRM data was fed into the AI model to construct the CoA letters.

Other documentation fed into the AI model to aid the process included

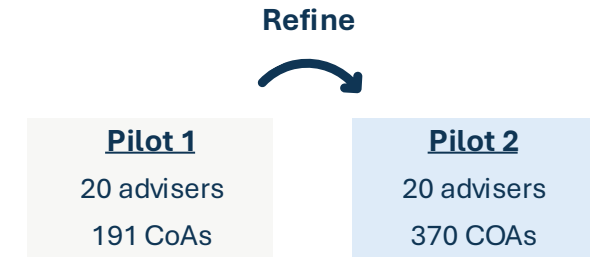
- a “Gold Standard” version of the CoA,
- FCA guidelines
- MaPS quality standards.

The AI CoAs could then be produced via a Web App where advisers could easily retrieve any client's letter by inputting a unique client reference number.

Multiple CoA prototypes were generated and went through several feedback loops to train and refine the AI model.

Step 3 Pilots

Advisers answer four questions, feedback on issues and RAG rate.



Results and learning

Over 45% of the AI-generated CoA letters are reaching the required standards to be issued directly to clients.

A further 47% are considered suitable for distribution to clients following minimal editing by an adviser (of less than 2-3 minutes).

| | Pilot 1 | | Pilot 2 | |
|---|---------|-------|---------|-------|
| | Yes | No | Yes | No |
| Q1: Is the advice you gave correctly replayed? | 72.8% | 27.2% | 81.1% | 18.9% |
| Q2: Is there anything that you covered and would expect to be included in the CoA that is missing? | 13.2% | 86.8% | 13.2% | 86.8% |
| Q3: Is there anything included in the CoA that you don't think should have been? | 39.8% | 60.2% | 25.4% | 74.6% |
| Q4: Were there any areas where grammar, sentence construction or abbreviations may be inaccurate and/or confusing? | 28.9% | 71.1% | 27.0% | 73.0% |
| All 4 questions with a positive answer | 34.6% | 65.4% | 46.2% | 53.8% |

Q5: How would you rate this CoA on a RAG scale –

Red (not suitable even with quick edit),
 Amber (would need adviser edit but with less than 2-3 minutes amend)
 Green (fine to go out as it is)

| Green | Amber & Green | Red |
|--------|---------------|-------|
| 48.10% | 92.70% | 7.30% |

Key learnings:



One

Building and testing probabilistic AI tools requires a very different methodology from deterministic models - the goalposts keep shifting.



Two

AI tool must be continually reviewed and trained to avoid incorrect predictions, presumptions and advice.



Three

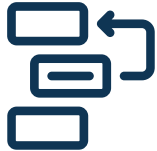
Our production operating model will require some level of human oversight



Four

The toolkit has enabled us to provide customers with a more personalized human-feel that would have been prohibitively costly to produce otherwise

Next steps



1) Continued refinement

We will continue to refine the model to improve customer outcomes and engagement:

- Greater variety of 'gold standard' letters for segmented journeys
- Develop a Business Debtline version



2) Client A/B testing

- We assume clarity and next steps drives outcomes – we want to evidence our assumptions



3) Operating Model

Define our operating model for a production system –

- what level of human oversight we will put in place?
- how do we keep the model current and performing?
- How good is good enough?