



---

# FSCS claims service

*A guide for professional representatives*

**fscs**

Financial Services  
Compensation Scheme

# Welcome!

This is the complete guide to the FSCS Claims Service for professional representatives.

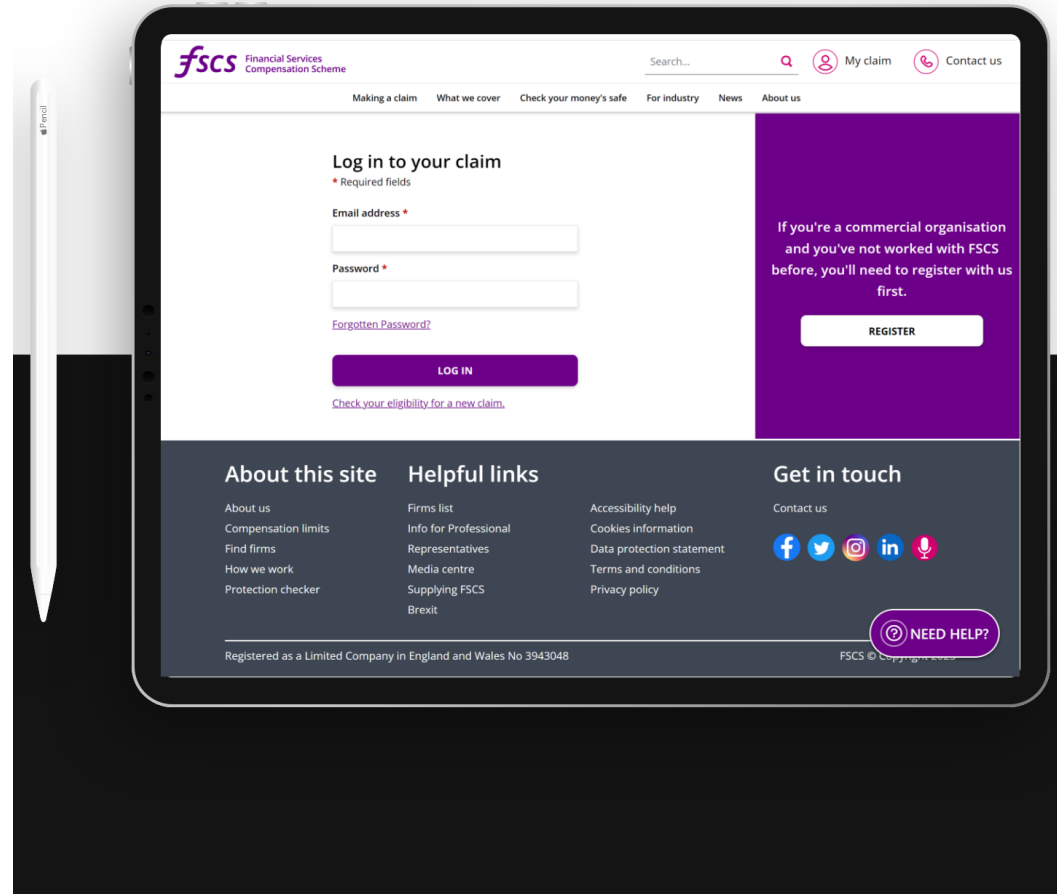
We're here to give you all the information you'll need on how to use our Claims Service.

FSCS deals with compensation claims when financial firms go out of business. We're an impartial, free service that was set up by Parliament to protect customers. If customers lose money, we'll compensate them where our rules allow.

It is our mission to provide a trusted compensation service for customers, which raises public confidence in the financial services industry. So we've focused a lot of our efforts on making our service more efficient and easier to use for customers, by moving our claims handling services online.



Financial Services  
Compensation Scheme



# Contents



## Working together

The key benefits

## Getting started

Getting started

Registration

Account Activation

## Getting around

## Managing your access

My claims

Searching for claims

Claim statuses

<b>1</b>	<b>Making a claim</b>	<b>16</b>
2	Check if you can claim	17
<b>4</b>	The application questions	18
	Saving your progress	18
5	Supporting documents including Proof of identity	19
6	Claim summary	20
7	Signing the claim	21
<b>8</b>	Submitting your customer's claim	22
	Uploading more documents	23
	Claim correspondence	23
<b>11</b>	<b>Communicating with you</b>	<b>24</b>
12		
13	Getting in touch	25
15		





## Working together

As a representative of customers looking to make claims with us, it's important to FSCS that we work collaboratively with you. That's why our Claims Service was built with you in mind, designed to deliver the efficient service you expect and improve the experience of all our customers.

We built the service with input from representative firms working across the claims management industry; we think you'll agree it's the best way forward for all of us, and most importantly our end customers.

# The key benefits

We're making the claims process simpler and more efficient, giving our customers the best experience possible.



## 1. Time

Our digital processes make it much quicker and easier for you to send us claims.



## 2. Tracking

We're sharing the information we hold about a claim's progress with you; you can view and extract claim details and updates whenever you want



## 3. Claim Management

You'll manage your claims from your own dashboard and you'll be able to send us extra documentation online at any stage.



## 4. Communication

Our communications will be clear and open about what's going on with your claims and why.



## 5. Paperless

We're significantly reducing our paper consumption, so we can work more efficiently.

*“ I strongly believe the effort FSCS are making with the representative market will vastly improve efficiencies, service delivery and customer satisfaction at every level.”*

**Representative firm**



**01**



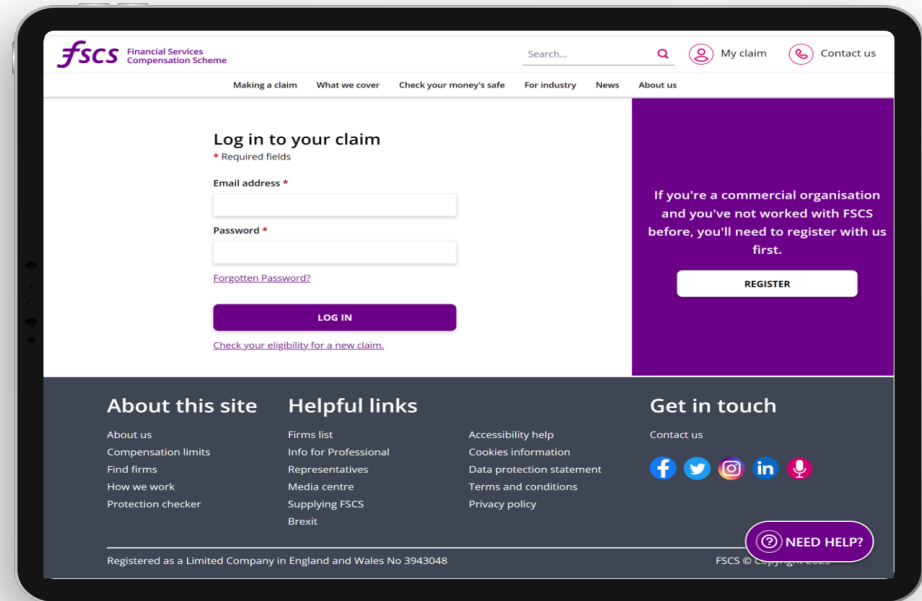
**Getting started**

# Getting started

Getting access to our Claims Service takes three simple steps:

1. Registration
2. Account activation
3. Login

You'll only ever have to register and activate your account once. You'll then log in whenever you want to use our service.





# Registration

[Click here to register](#)

You'll first need to register your company details with us, using either your authorisation number from the Financial Conduct Authority (FCA) or registration number from the Solicitors Regulation Authority (SRA). If your company isn't regulated by either of these, please contact us as we'll need to provide you with a registration number.

- You'll also need to select a dedicated 'Admin' from your company and provide us with their details. While you'll need at least one Admin at all times, you can have up to three for your firm. Admin accounts will have control over everyone's access in your company and see all your claims. You can also have up to ten 'Agents' per firm who are regular users.
- Once your registration is complete, we'll send an email to your Admin's address with the activation link. We'll also post your secure PIN (Personal Identification Number) when we've completed our necessary authority checks. For security reasons, we'll post it to your firm's registered business address – it should take about a week to arrive.
- Your PIN is a reference code specific to you. You'll only need to enter this once when you activate your account, after which you'll be able to login with your email and password.
- Once your Admin has the activation link from their email and you've received your PIN through the post, you'll be able to activate your account.

The screenshot shows the 'Create your commercial account' page on the FSCS website. The page has a purple header with the FSCS logo and navigation links. A blue information box at the top states: 'All fields marked with a \* are required. This page is for commercial organisations only. If you're an individual making a claim or you're a friend or family member managing the claim on behalf of an individual, go to our Check you can claim page and follow the instructions.' The form is divided into two main sections: 'Organisation details' and 'Administrator account registration details'. The 'Organisation details' section includes a 'Registration number' field with a note that it must match the SRA or FCA register. The 'Administrator account registration details' section includes a 'Title' dropdown, 'First name', 'Middle name(s)', 'Surname', 'Main contact number', and 'Alternative contact number' fields. To the right, there are 'Email address', 'Confirm email address', 'Password', 'Confirm password', and 'Security question' fields. A 'Security answer' field is also present. A 'SUBMIT' button is located at the bottom right of the form area. A 'Back' link is at the bottom left.

---

# Account Activation

To activate your account you'll need to enter the Admin's email address and password, created when you first registered your account, along with the PIN we sent you in the post

Once you've activated your account you'll automatically be logged in to the Claims Service for the first time. Now you'll be able to:

- Submit new claims
- View historic ones
- Add new users (up to three Admins and ten Agents per firm).

## Login

Every time you log on to the service after your account's been activated, you'll just need to enter your registered email address and password.

## Log in to your claim

\* Required fields

Email address \*

Password \*

[Forgotten Password?](#)

**LOG IN**

[Check your eligibility for a new claim.](#)

02



# Getting around

# Getting around

Once you've logged in to the Online Claims Service you'll find **four main navigation options** (for Admin users there will be five), allowing you to do a number of things.

## 1. My Claims

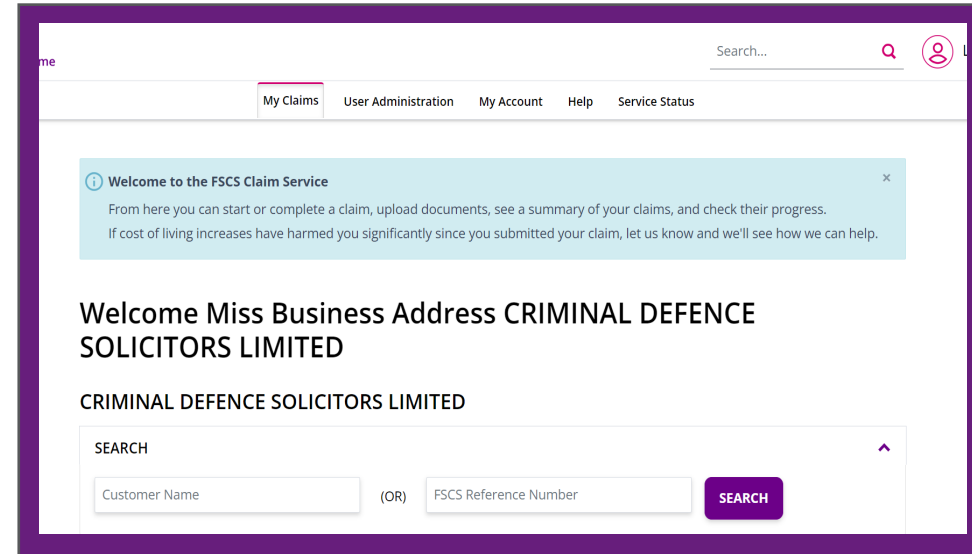
- Make a new claim or run an advanced search on existing ones.
- View status information on all your claims.
- Upload further documents for in-progress claims.
- Export claims as an Excel CSV file containing complete information on your customers' claims

## 2. User Administration (Admin only)

- View, change, add or remove other users from your firm's account
- Reset user passwords or resend account activation links

## 3. My Account

- Manage your account login details
- Manage your rights regarding how FSCS holds your data
- View our privacy policy and our terms of engagement for representatives working with us



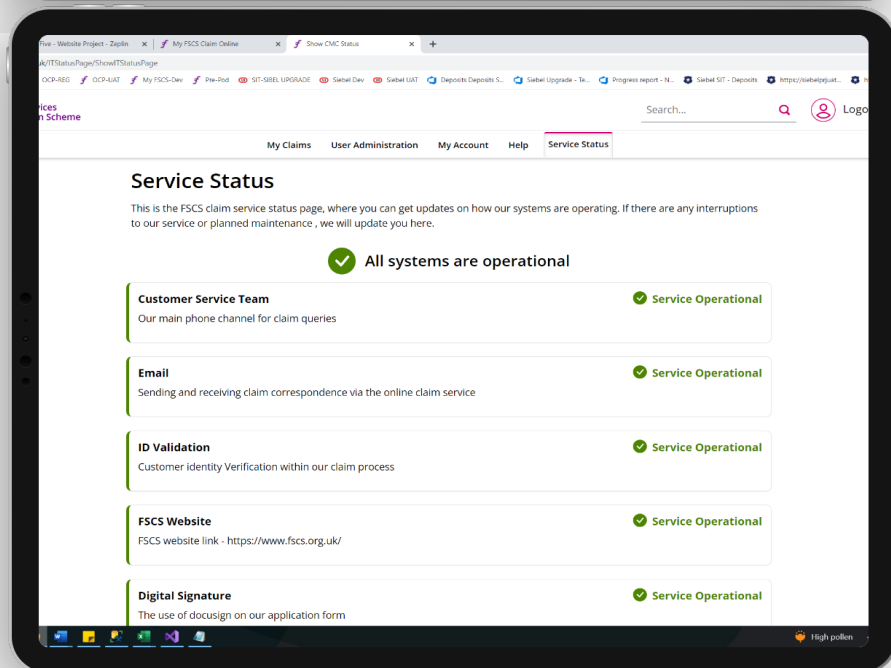
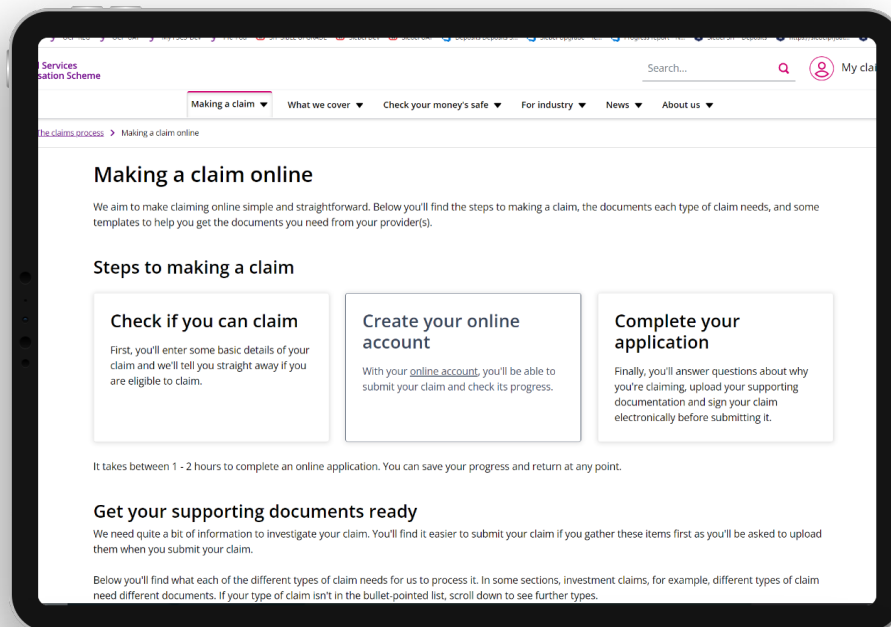
# Getting around

## 4. Help

Links to guidance written to help individuals making online claims, but the information may also be useful for representatives.

## 5. Service Status

A status page providing you with updates on how systems associated with the Claims Service are operating. Any interruptions to our service or planned maintenance will be updated here.



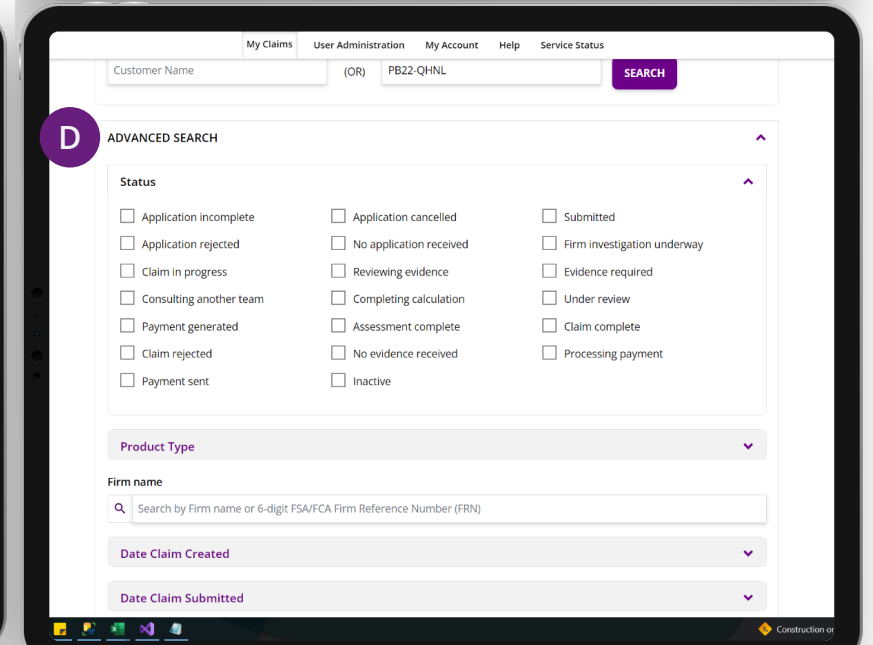
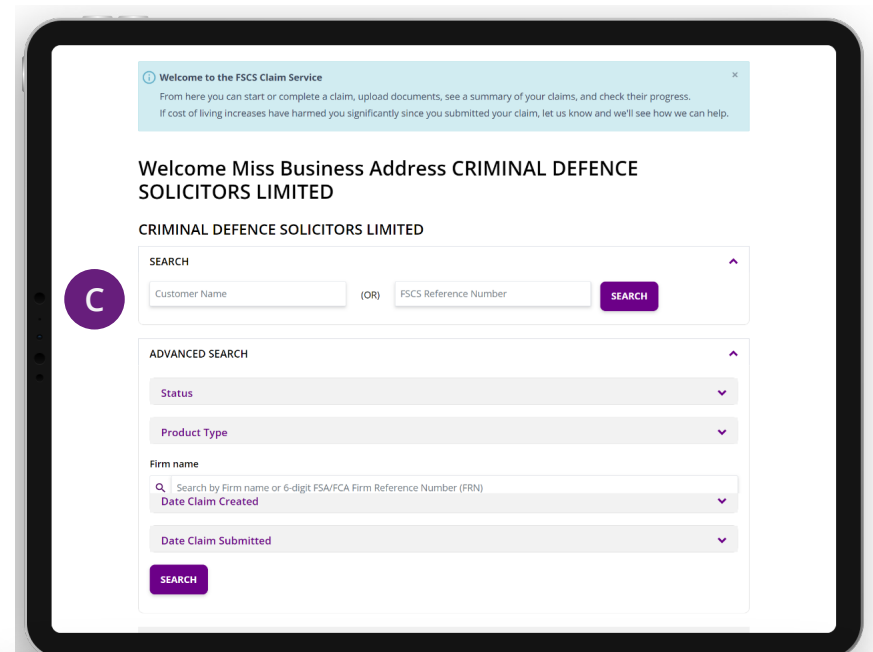
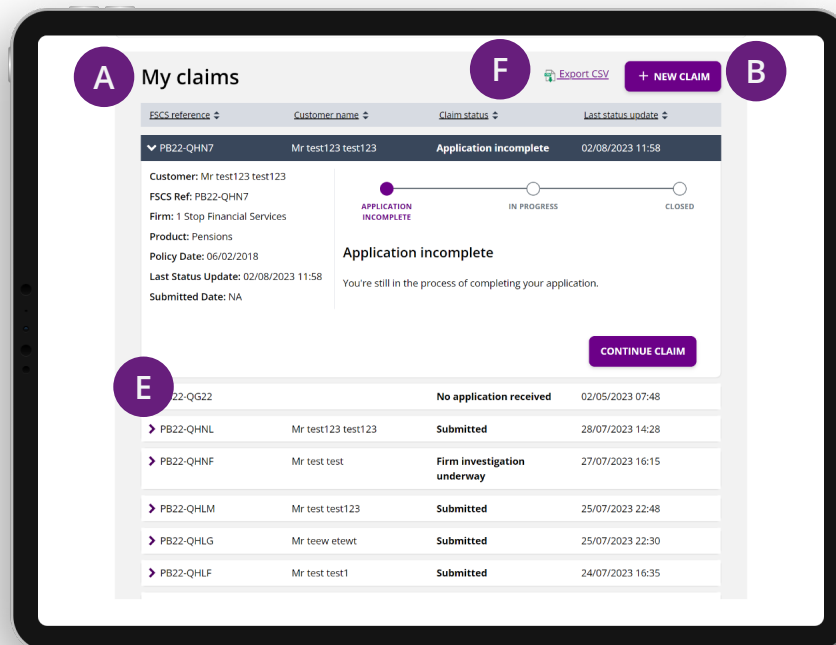
**03**



# Managing your access

# My claims

- A. After every login you'll be taken to your 'My Claims' page. From this page you can:
- B. Start a new claim
- C. Search for claims by customer name or FSCS reference number
- D. Search for claims using Advanced Search filters
- E. View your historic and current claim
- F. Export claims as an Excel CSV file



# Searching for claims

You can search for your claims in several ways, depending on the filter you want to apply.

## Single specific claims

You can enter the customer's name or our FSCS reference number in the main search boxes. The results will appear near the bottom of the page. You'll be able to click on any claim to expand its view and give you further claim details. Any active claims will have associated available actions or buttons to click on, but closed claims will not:

- A. Customer name
- B. FSCS reference number
- C. Search
- D. Claim Overview
- E. Check claim details – view full claim summary and download a PDF
- F. Upload any additional documents to support the claim

The screenshot displays two screenshots of the FSCS Claim Service interface. The top screenshot shows the search page with a welcome message, a search bar with fields for Customer Name (A) and FSCS Reference Number (B), and a search button (C). Below is an advanced search section with dropdowns for Status, Product Type, Firm name, Date Claim Created, and Date Claim Submitted, along with a search button. The bottom screenshot shows the 'My claims' page with a table of claims. The first claim is selected, showing details for 'Mr test123 test123' with a status of 'Submitted' and a progress bar. The page includes buttons for 'Upload Additional Documents' (F) and 'Check My Claim Details' (E).



# Searching for claims

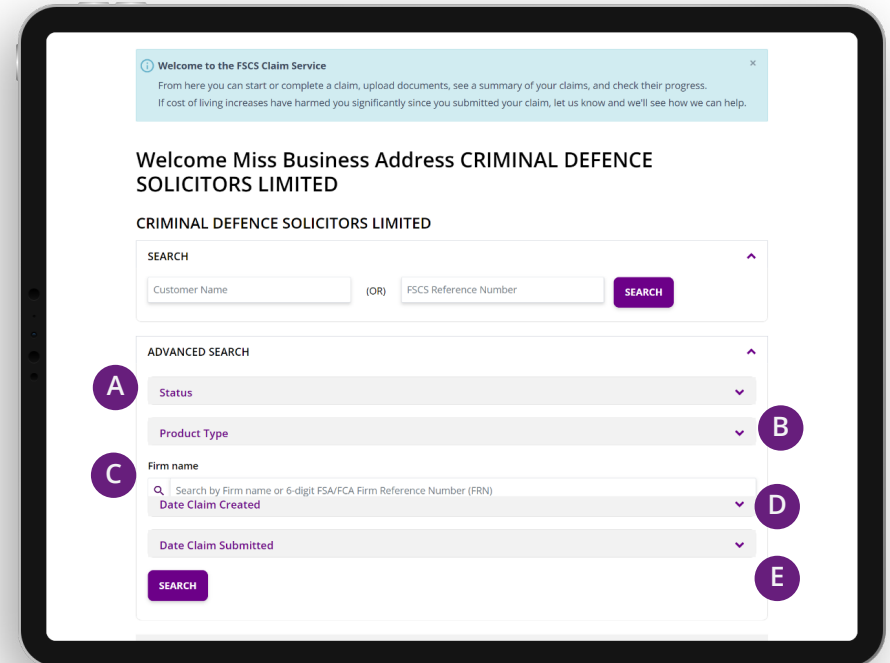
## Advanced claim search

If you want to search by product type or date range for example, you can use the Advanced Search filter function. Any results will appear near the bottom of the page. You can search by:

- A. Claim status
- B. Product type
- C. Firm name
- D. Date claim created
- E. Date claim submitted

Once you've got your result(s) you can click to expand the summary of your claim to view their status, delve deeper into the details or upload additional documents. Closed claims will only show the status and won't have any actions or the ability to click through for further details.

Selecting "Export CSV" will create an Excel CSV file based on the generated results. An Excel CSV file is just a simple format for storing all your exported results in an Excel spreadsheet. If you want to export everything, don't apply any search filters.



---

# Claim statuses

For any of your customer's claims, you'll be able to see what stage they have reached in our claims process.

While claims typically follow a linear process, your customer's claim will not always go through every status.

Depending on the nature of a claim, it's also possible that it can jump back to an earlier status. You can find all the possible claim statuses detailed on [our website](#).

Statuses are refreshed on an hourly basis between 8:00am and 8:00pm, Monday to Friday. So if you are looking at your customer's claims outside of those times, their claim status will appear as it was at 8:00pm on the most recent weekday evening.

**04**



**Making a claim**

# Check if you can claim

This first step confirms whether the claim you want to make is eligible under the rules FSCS has to follow.

We'll ask you some basic information about the firm you want to claim against, the product or policy involved and the key dates. We can then tell you whether you have an eligible claim to make against the firm. Please note this will only confirm if you're eligible to make a claim for your customer. It doesn't guarantee the outcome of their claim or whether they'll receive any compensation.

**fscs** Financial Services Compensation Scheme

Search... My claim Contact us

Making a claim What we cover Check your money's safe For industry News About us

## Check if you can claim

Check if you're eligible to claim against the firm that gave you advice to choose a product or policy.

All fields are required.

**Firm name or FRN (firm reference number) \***  
Enter the firm's name or six-digit FRN. Each firm has a unique FRN – you can search the [FCA's register](#) to find it.

Pacific IFA Limited (FRN:490522)

**Choose a product or policy to make a claim for \***  
If you're not sure which is the right product, check your paperwork or ask your provider.

Investments

**Choose an option \***

Investments  Structured deposit

Back to top

About this site Helpful links Get in touch

About us Firms list Accessibility help Contact us

Making a claim What we cover Check your money's safe For industry News About us

All fields are required.

**Firm name or FRN (firm reference number) \***  
Enter the firm's name or six-digit FRN. Each firm has a unique FRN – you can search the [FCA's register](#) to find it.

Pensions

Investments

Payment protection insurance (PPI)

Mortgages

Insurance

Please Select..

Back to top

About this site Helpful links Get in touch

About us Compensation limits Find firms How we work Protection checker Firms list Info for Professional Representatives Media centre Supplying FSCS Brexit Accessibility help Cookies information Data protection statement Terms and conditions Privacy policy Contact us

Registered as a Limited Company in England and Wales No 3943048

FSCS © Copyright

NEED HELP?

# The application questions

If you're told 'You can apply for compensation' you're ready to start your customer's claim application.

We'll first ask for your customer's details, so we know who you're making the claim for before you start. If more than one customer is making the claim, please include their details here too.

You'll also have the chance to tell us whether there's anything else we should know about your customer that may impact how we deal with their claim. For example, a sudden change in their circumstances, ill health or how we need to communicate with them.

The main application section is specific to your customer's claim. We'll only ask you for the information we need rather than anything that isn't essential. Where possible we'll ask multiple-choice questions, but we'll also need you to answer some things in your customer's own words to provide added detail.

## Saving your progress

You can save your progress and return to your claim at any time when completing the online application. You'll also be able to go back to earlier questions if needed.

The screenshot shows a web application interface for a claim. At the top, there's a navigation bar with 'My Claims', 'User Administration', 'My Account', 'Help', and 'Service Status'. Below this, the claim ID 'PB22-QHUV' is displayed, followed by '1 Stop Financial Services'. Key details include: Product: Mortgage Advice, Advice date: 01/01/2010, and Policy date: 13/01/2018. The Reason is 'I have been a victim of fraud or theft'. A progress bar shows steps: Claim overview (active), Investments (theft), General information, Payment details, Supporting documents, and Claim summary. A note states 'All fields marked with a \* are required.' The 'Claim Summary' section asks the user to describe why they are making the claim, with a list of prompts: 'An explanation of your dealings with the Firm', 'Details of the product/ service you're claiming for', and 'Any reference numbers you were given'.

The screenshot shows a form for providing additional information about the claimant. It includes fields for: Marital status (dropdown menu), National insurance number (text input, value: NA123456C), Occupation (text input), Main contact number (text input, value: 325325), Alternative contact number (text input), and Email address (text input, value: test@fscs.org.uk). A note below the email field says: 'Please ensure the email address is correct. This is where we'll send a DocuSign document to the customer, to digitally sign their agreement to the claim once you've completed it. They'll also have the option to sign manually.' The section is titled 'What else should we know about the claimant/s?' and asks if the claimant has any personal circumstances that might impact the service. It provides a 'Yes' (selected) and 'No' radio button option. A note asks the user to provide as much information as possible about the claimant's circumstances and needs, and to contact them to discuss these. A disclaimer states: 'Provide as much detail as you can. By sharing this information with us, you give us permission to record it, but you can always ask us to remove it later. Everything you tell us is confidential, and we won't share it with anyone outside FSCS.' At the bottom, there are three buttons: 'CANCEL APPLICATION' (red), 'SAVE & COMPLETE LATER' (yellow), and 'CONTINUE' (purple).

# Supporting documents including Proof of identity

In most cases, we'll be able to verify your customer's identity from the information you've entered in the application. If we can't though, we might ask you for two forms of ID – one which proves their identity, and another which proves their address.

For proof of identity and other supporting documents we ask for, you'll see a button beside each listed document we need, which allows you to select a file from your computer and upload it.

Each document you upload should match the label as it will appear on our system as that specific item. For example, don't upload a copy of a customer's share transaction history against where we have asked for a copy of promotional material from the firm. This may delay us starting to investigate the claim.

As well as providing us with the documents we ask for, you also have the chance to provide any further documents you feel are valuable or relevant to your customer's claim.

Our system won't allow you to submit your claim until you've uploaded all the mandatory documents we've asked for.

The screenshot displays the FSCS '1 Stop Financial Services' interface for claim PB22-QHN7. The page is titled '1 Stop Financial Services' and shows the following details:

- Product:** Pensions
- Advice date:** 03/01/2010
- Policy date:** 06/02/2018

The progress bar indicates the current step is 'Supporting documents'. The page includes a note: 'All fields marked with \* are required.' The main sections are:

- Proof of identity and supporting documents:** Explains that users need to provide original documents or scans. It states: 'If asked to prove your identity below, we'll need some official documents. For documents that support your claim you'll find full instructions and a list of suitable documents on our [Supporting documents](#) page. Apart from a few instances, we don't need the original. Scans or photos of documents are fine, as long as they're readable and you've scanned both sides. When you're ready to upload documents, a file upload tool will appear in the lower section of this screen. The maximum file size you can send is 20MB and we accept: .jpg, .jpeg, .gif, .png, .doc, .docx, .xls, .xlsx, .ppt, .pptx, .pdf, .rtf, .msg files.'
- Proof of identity and address:** Lists requirements: 'One document which proves your identity (must show date of birth)' and 'One document which proves your address (must show current address)'. It also notes: 'You can't use the same document to prove both.'
- Supporting documents:** Requests to 'Please select and upload one document for this section'. It features dropdown menus for 'Proof of identity' and 'Proof of address', and another set for 'Mandatory documents' and 'Optional documents'.

Navigation buttons at the bottom include 'PREVIOUS', 'CANCEL APPLICATION', 'SAVE & COMPLETE LATER', and 'CONTINUE'. The footer contains 'About this site', 'Helpful links', and 'Get in touch' sections.

# Claim summary

Once you've answered all the questions on the application form, you'll have a chance to review all the details you've provided in the application as well as confirming the documents you've uploaded. If you need to make any changes, it's important you do it here.

The claim summary acts as a record of everything you've told us and documents you have uploaded.

**PB22-QHN7**  
**1 Stop Financial Services**

Product: Pensions      Advice date: 03/01/2010      Policy date: 06/02/2018

Claim overview → Claim details → General information → Payment details → Supporting documents → Claim summary

### Claim summary

Please review the claim details below, or print a copy to review offline, before submitting your claim. [CHANGE](#)

**Claim overview** [CHANGE](#)

**Firm**  
1 Stop Financial Services

**Product**  
Pensions

**Advice date**  
03/01/2010

**Policy date**  
06/02/2018

**Representative name**  
CEB@INBAL\_DEE@DUFF-GW-WITTS@C-I.HUMFR

**Representative reference**  
test123

**Claimant details - Mr test123 test123**

**Is this Claimant deceased?**  
No

**Name**  
Mr test123 test123

**Address**  
32 Southwark Bridge Road  
London  
Southwark  
United Kingdom  
SE1 9EU

**Date of birth**  
15/02/1995

**Marital status**  
Married

**National insurance number**  
NA123456C

**Main contact number**  
325325

**Email address**  
test@fscs.org.uk

[INDIVIDUAL RIGHTS](#)

What else should we know about the claimant/s?

Does the claimant/s have any personal circumstances that might impact the way we provide our service to them?  
No

[CHANGE](#) [CHANGE](#) [CHANGE](#) [CHANGE](#)

[Download claim summary](#)

# Signing the claim

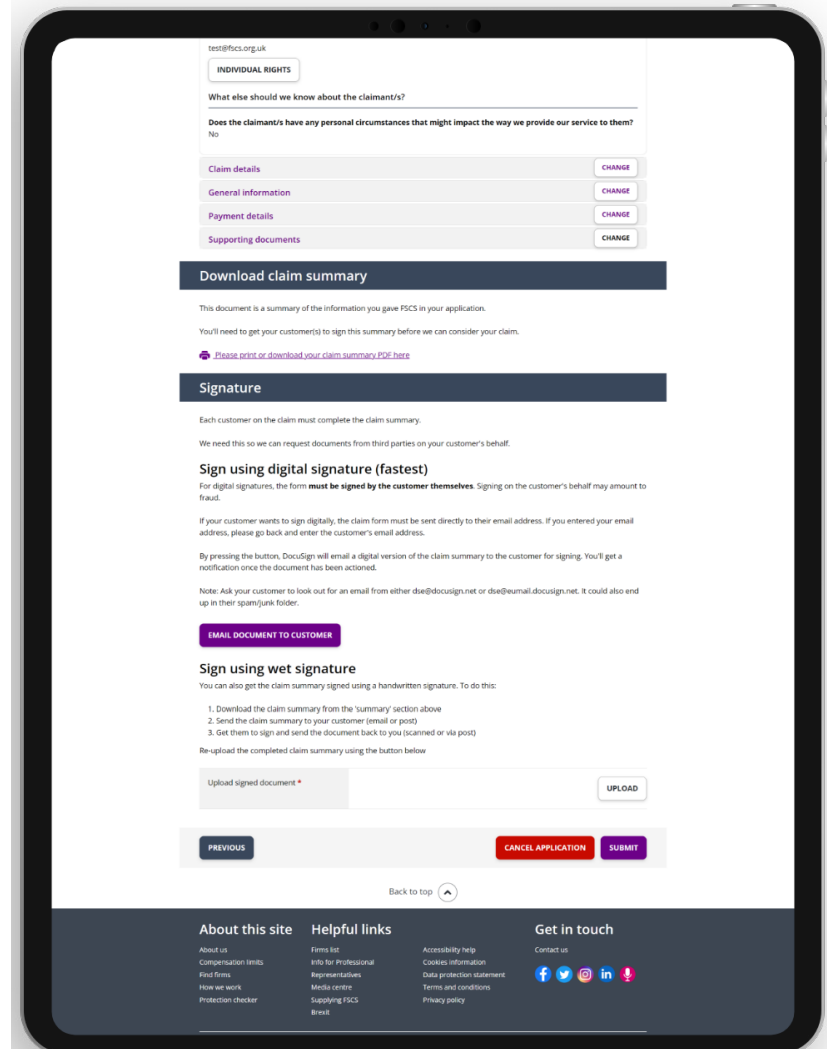
Once you've checked all the details of your customer's application in their claim summary, you're now ready to send it to your customer to sign. You can do this in one of two ways:

**Digitally via DocuSign** – press the 'Email document to customer' button, and a digital version of the claim summary will be emailed to the customer for signing to the email address you've provided for them in their application. You won't be able to edit the claim application until your customer has either signed or rejected signing the claim summary within DocuSign. You'll receive an email from DocuSign confirming when your customer has done this.

If you have entered the customer's email address in error and it's invalid, we'll notify you via email. You'll have the chance to correct their email address in the application, press the "Email document to customer" button again and send to the customer again for signing.

Note: The claim summary **MUST** be signed by the customer themselves at their own email address. If you have entered a representative's email address, please change it to the customer's address as signing on the customer's behalf may amount to fraud.

**Manually** – send the claim summary to the customer so they can manually sign it and return it to you. You can then scan and upload their signed claim summary.

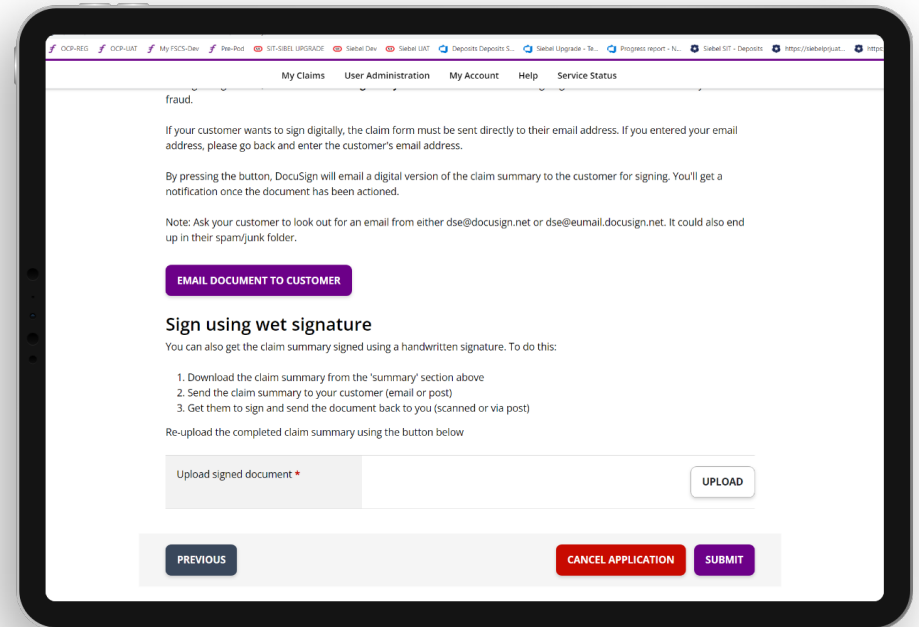




# Submitting your customer's claim

Once your customer has either digitally signed the claim summary via DocuSign or you've uploaded a scanned copy of the claim summary which they've manually signed, you're ready to submit your customer's claim to us.

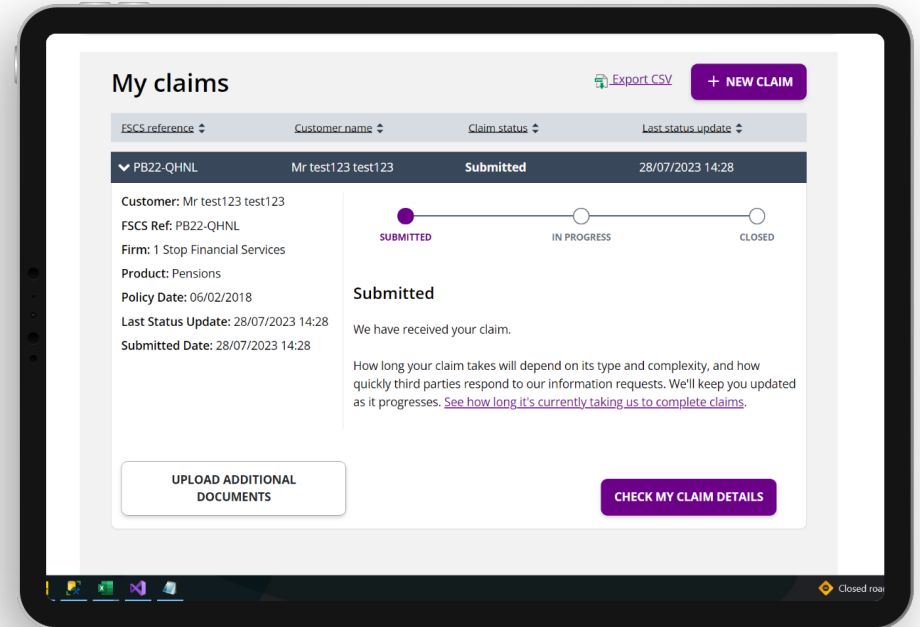
At the bottom of the page you'll see a button that says 'Submit'. When you press this we'll ask you to confirm that you want to continue with submitting your claim. You'll then receive confirmation on screen that your claim has successfully been submitted.



# Uploading more documents

After you've submitted your customer's claim, there's still a chance for you to upload documents should we ask you to send us more information or if your customer has further documents to support their claim.

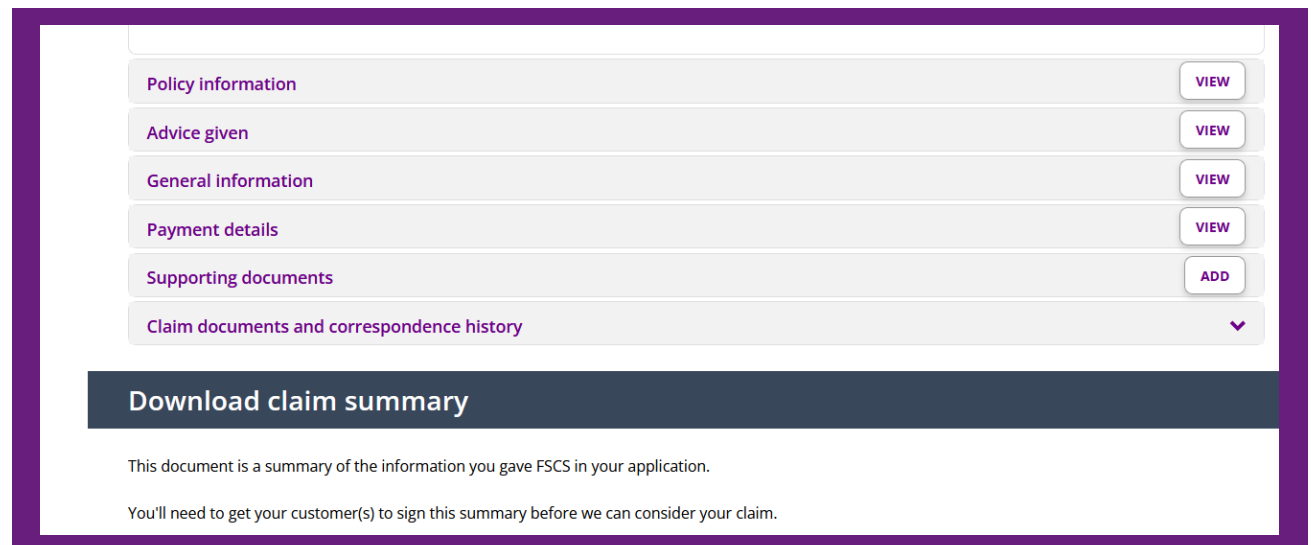
You can do this on your 'My Claims' page by expanding the specific claim you want to upload documents to, and then clicking the button 'Upload additional documents'.



# Claim correspondence

When we write to any third parties seeking information on your customer's claim and when we issue our decision letter, we'll make all these letters visible on the customer's claim.

You'll find them under the "Claim documents and correspondence history" section of the "Claim Summary" tab of their application.



**05**



# Communicating with you

## Getting in touch

If you experience any problems with our Claims Service or have any questions, we're here to help. We should be able to sort out most issues over the phone so call us first. If you have a specific out-of-hours query about a customer's claim that can't be answered using our Claims Service, use the **Contact Us** form on our main FSCS website. Your query will then go straight through to the right team and can be dealt with quickly.

We also have **a hub of information for professional representatives on our website**, where you can also sign up to receive our regular representative newsletter for all the latest updates.

