
**Consumer vulnerability —
Requirements and guidelines for
the design and delivery of inclusive
service**

*Consommateurs en situation de vulnérabilité — Exigences et lignes
directrices pour la conception et la fourniture de services inclusifs*



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Published in Switzerland

Contents

Page

Foreword	v
Introduction	vi
1 Scope	1
2 Normative references	1
3 Terms and definitions	1
4 Organizational commitment, principles and strategy	3
4.1 Commitment	3
4.2 Principles	3
4.3 Strategy	4
4.3.1 Outcomes focused	4
4.3.2 Responsibility	4
4.3.3 Proactive approach	5
4.3.4 Policies	5
5 Inclusive design	6
5.1 General	6
5.2 Touchpoints	6
5.3 Understanding consumer vulnerability	6
5.3.1 Consumer insight methodology	6
5.3.2 Research and mapping	7
5.3.3 Stakeholder partnerships	7
5.3.4 Consumer engagement	7
5.4 Consumer contact channels	8
5.4.1 Choice	8
5.4.2 Ease of use	8
5.4.3 Awareness	8
5.4.4 Telephone services	8
5.4.5 Online services	9
5.5 Consumer information	9
5.5.1 General	9
5.5.2 Presentation of key information	9
5.6 Sales and contracts	10
5.6.1 Sales	10
5.6.2 Contract terms	11
5.7 Payments and billing	11
5.7.1 Choice and flexibility of payments	11
5.7.2 Acting responsibly to non-payment	11
5.7.3 Billing	12
5.8 Complaints and disputes	12
6 Resources to support service delivery	12
6.1 General	12
6.2 Frontline staff	13
6.2.1 Resources	13
6.2.2 Empowerment	13
6.2.3 Training in consumer vulnerability	13
6.3 Consumer-facing online systems	14
6.4 Management of consumer vulnerability data	15
6.4.1 General	15
6.4.2 Data policy	15
6.4.3 Privacy and security	15
6.4.4 Knowledge and consent	16
6.4.5 Internal data sharing	16
6.4.6 External data sharing	17

6.5	Dealing with third-party representatives	17
6.6	Interruptions to service	18
6.6.1	Interruption due to external events	18
6.6.2	Interruption to essential services	18
7	Identifying consumer vulnerability	18
7.1	General	18
7.2	Risk factors	19
7.3	Signs of vulnerability	20
7.3.1	General	20
7.3.2	Frontline staff observation	20
7.3.3	Automated flags	21
7.4	Encouraging sharing of vulnerability information	22
7.4.1	General	22
7.4.2	Frontline staff	22
7.4.3	Online and paper forms	23
7.5	Recording information about vulnerability	23
7.5.1	General	23
7.5.2	Creating customer records	23
7.5.3	Referring to customer records	24
7.5.4	Updating customer records	24
8	Responding to consumer vulnerability	24
8.1	General	24
8.2	Taking action to improve outcomes for individuals	24
8.2.1	Understanding risks and needs	24
8.2.2	Understanding the individual's relationship with the organization	25
8.2.3	Response options	25
8.2.4	Shared decision making	27
8.2.5	Directing to specialist information, advice and support	27
8.3	Taking action to improve outcomes for others	27
9	Monitoring, evaluation and improvement	28
9.1	Monitoring	28
9.2	Evaluation	28
9.3	Continual improvement	29
	Annex A (informative) Guidance for organizations on how to implement ISO 22458	30
	Bibliography	34

Foreword

ISO (the International Organization for Standardization) is a worldwide federation of national standards bodies (ISO member bodies). The work of preparing International Standards is normally carried out through ISO technical committees. Each member body interested in a subject for which a technical committee has been established has the right to be represented on that committee. International organizations, governmental and non-governmental, in liaison with ISO, also take part in the work. ISO collaborates closely with the International Electrotechnical Commission (IEC) on all matters of electrotechnical standardization.

The procedures used to develop this document and those intended for its further maintenance are described in the ISO/IEC Directives, Part 1. In particular, the different approval criteria needed for the different types of ISO documents should be noted. This document was drafted in accordance with the editorial rules of the ISO/IEC Directives, Part 2 (see www.iso.org/directives).

Attention is drawn to the possibility that some of the elements of this document may be the subject of patent rights. ISO shall not be held responsible for identifying any or all such patent rights. Details of any patent rights identified during the development of the document will be in the Introduction and/or on the ISO list of patent declarations received (see www.iso.org/patents).

Any trade name used in this document is information given for the convenience of users and does not constitute an endorsement.

For an explanation of the voluntary nature of standards, the meaning of ISO specific terms and expressions related to conformity assessment, as well as information about ISO's adherence to the World Trade Organization (WTO) principles in the Technical Barriers to Trade (TBT), see www.iso.org/iso/foreword.html.

This document was prepared by Project Committee ISO/PC 311, *Vulnerable consumers*.

Any feedback or questions on this document should be directed to the user's national standards body. A complete listing of these bodies can be found at www.iso.org/members.html.

Introduction

0.1 What is consumer vulnerability?

Vulnerability can affect anyone at any time. All consumers are different, with a wide range of needs, personal characteristics, health, abilities, and skills. These factors, plus the impact of life events and external conditions, such as organizational behaviour, can place consumers in a vulnerable situation, increasing the risk of them experiencing harm when dealing with organizations. [Table 1](#) contains further information about these risk factors.

Consumer vulnerability can be permanent, temporary or sporadic, long or short term. A consumer's needs and abilities can change over time, particularly if the consumer is faced with an unexpected change of circumstance or a particularly urgent or complex situation.

0.2 Impact of vulnerability on individuals

It is important to recognize that an organization's systems, policies and processes can reduce or exacerbate consumer vulnerability and the risk of harm occurring. The presence of one or more vulnerability risk factors does not automatically mean that an individual is vulnerable. However, the presence of one or more of these factors, combined with organizational poor practice, can contribute to consumer vulnerability and lead to harm.

Consumers in vulnerable situations can find it difficult to:

- obtain, assimilate or retain information;
- access or choose suitable services;
- switch providers or tariffs;
- make decisions in their best interests;
- understand their rights;
- pursue complaints and obtain redress;
- pay for services.

Therefore, consumers in vulnerable situations are at a greater risk of experiencing negative outcomes when interacting with organizations. For example, financial loss, being unable to access services, receiving services unsuitable for needs, stress, inconvenience, exploitation or other harm.

Organizations that understand consumer vulnerability, and provide an inclusive and flexible approach, are better able to meet a diverse range of consumer needs, making it easier for consumers to access services and information, make good decisions and achieve positive outcomes.

0.3 Organizational benefits of adopting an inclusive service approach

This document specifies requirements and gives guidance for organizations on how to provide an inclusive service at all stages of service delivery, helping them to identify and support consumers in vulnerable situations. It is recognized that organizations will need to develop a tailored approach to the development and implementation of an inclusive service (see [Annex A](#)), dependent on the nature of their business and level of existing provision.

Adopting an inclusive service approach offers many potential benefits for organizations:

- increased customer base, by making services accessible to a greater number of individuals;
- improved service provision for all customers irrespective of their vulnerability status;
- improvement in the quality of consumer interactions, thereby minimizing the risk of harm;

- reduced likelihood of problems and complaints, as a result of operating effectively and getting things right first time, leading to a reduced cost of complaints handling;
- improved customer satisfaction, building consumer trust and enhancing the organization's reputation;
- ability to demonstrate ethical behaviour and social responsibility;
- strengthened staff loyalty and engagement by ensuring that they feel valued, supported and confident in handling difficult situations;
- help to achieve compliance with legal obligations related to fairness and equality, by following good practice in the fair treatment of consumers in vulnerable situations.

Consumer vulnerability — Requirements and guidelines for the design and delivery of inclusive service

1 Scope

This document specifies requirements and guidelines for organizations on how to design and deliver fair, flexible and inclusive services that will increase positive outcomes for consumers in vulnerable situations and minimize the risk of consumer harm. It covers organizational culture and strategy, inclusive design and how to identify and respond to consumer vulnerability.

It is applicable to any organization that provides services, including service-related products, to consumers, regardless of location or size.

NOTE 1 The term “services” refers to any service provided to consumers online or offline. Service sectors can include, for example, healthcare, leisure and entertainment, retail, energy, communication, financial services, travel and tourism, digital services, professions and trades.

NOTE 2 Service providers can include private or public organizations, charities, government agencies, local authorities of any size.

NOTE 3 It can be fair and reasonable, in some cases, for an inclusive service provider to limit access for individuals outside of the organization’s target audience, where the main objective is to protect consumers and prevent harm. For example, preventing children from accessing online gambling sites.

2 Normative references

There are no normative references in this document.

3 Terms and definitions

For the purposes of this document, the following terms and definitions apply.

ISO and IEC maintain terminological databases for use in standardization at the following addresses:

- ISO Online browsing platform: available at <https://www.iso.org/obp>
- IEC Electropedia: available at <https://www.electropedia.org/>

3.1

accessible

product, service, environment or facility that is usable by the greatest number of people with a diverse range of capabilities

3.2

artificial intelligence

engineered system with capability to acquire, process and apply knowledge and skills

[SOURCE: ISO/IEC TR 24028:2020, 3.4^[15] — modified, deleted Note 1 to entry and changed “capability of an engineered system” to “engineered system with capability”.]

3.3

consumer

individual member of the general public who is the end user of services or service-related products

Note 1 to entry: For the purposes of this document, use of the term “consumer” includes a range of potential and existing service users, e.g.