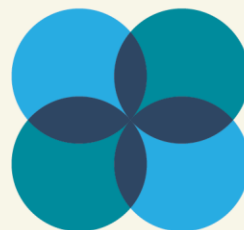




An tOmbudsman Seirbhísí
Airgeadais agus Pinsean

Financial Services and
Pensions Ombudsman

Executive Officers in the FSPO



Introduction

This booklet provides information on the variety of roles performed by Executive Officers in the Financial Services and Pensions Ombudsman (FSPO). It should be read in conjunction with the Job Booklet relating to the Executive Officer competition, available on www.fspo.ie/careers

This document provides information about the FSPO that will be of interest to candidates who wish to know more about the FSPO, its structure, role and strategy.

Staff Benefits

In addition to work that is rewarding, interesting and varied, the FSPO offers the following staff benefits:

- Generous annual leave for Executive Officers - 23 days, rising to 24 days after 5 years' service, 25 days after 10 years' service, 26 days after 12 years' service and 27 days after 14 years' service.
- Flexible working hours
- Pension scheme
- Working arrangements that promote work/life balance
- Learning and development opportunities
- Cycle to Work scheme
- Tax Saver – public transport travel pass
- Employee Assistance Service
- Wellbeing programme
- Currently, staff can apply to work remotely for up to three days per week. This is subject to business needs, performance, and the requirements of the role.



About the Office of the Financial Services and Pensions Ombudsman (FSPO)

The Financial Services and Pensions Ombudsman (FSPO) was established to resolve complaints from consumers, including small businesses and other organisations, against financial service providers or pension providers. The FSPO is a vital and integral part of the consumer protection framework for financial services and pensions in Ireland.

The FSPO provides an independent, fair, impartial, confidential and free service to resolve complaints through either informal mediation to facilitate the parties in agreeing a settlement, or formal investigation and adjudication leading to a legally binding decision. When a consumer is unable to resolve a complaint or dispute with a financial service provider or pension provider, they can refer their complaint to the FSPO.

The FSPO operates under a team structure comprising:

- Corporate and Communication Services
- Customer Operations and Information Management
- Dispute Resolution Services
- Investigation Services
- Legal Services

Corporate and Communications Services (CCS)

Corporate and Communication Services is responsible for many of the functions that support the running of the FSPO, including human resources, finance, procurement, data protection, freedom of information, governance, publications, facilities and communications. The Directorate provides information on the services of the FSPO to our customers through our contact channels, including by phone, email, on our website and through social media. Ensuring compliance with internal controls, laws, regulations and corporate governance requirements is a key role for the staff of the Directorate.



Customer Operations and Information Management (COIM)

Customer Operations and Information Management is responsible for driving improvements in all FSPO complaint-handling processes, procedures and activities. It has responsibility for the intake and assessment of complaints, with over 4,600 complaints received in 2021. The Directorate designs and progresses customer experience initiatives and innovation and in addition, provides the FSPO's ICT functions. More information on the intake and initial assessment of complaints is available in our Video [What happens when we receive your complaint.](#)

Dispute Resolution Service (DRS)

Dispute Resolution provides a fast, simple and informal resolution service to complainants and financial service providers and pension providers in order to resolve disputes between these parties in an impartial, independent and objective manner. The assigned FSPO mediator (called a Dispute Resolution Officer) facilitates the mediation process between the complainant and the financial service provider or pension provider, to help the complainant and provider to design and agree a solution to the dispute. A range of intervention tools are used including e-mail and telephone communication and, where necessary, face-to-face meetings. More information is available in our Video [What to expect during Dispute Resolution.](#)

Investigation Services (IS)

Investigation Services manages all matters relating to the formal investigation of complaints, which have not been resolved by the Dispute Resolution Service. This service provides impartial, independent, and fair investigation of complaints about the conduct of financial service providers or pension providers by actively investigating complaints, collecting, collating, exchanging and considering the necessary evidence, to enable the adjudication of the complaint, with a Legally Binding Decision. More information is available in our Video [What to expect during the Investigation process.](#)

"I get great job satisfaction when my complaint files are resolved as a direct result of my investigation."

(Executive Officer, IS)



Legal Services (LS)

The Legal Services team is responsible for carrying out jurisdictional assessments of complaints where a question arises as to whether a complaint can be investigated by the FSPO. This service provides an impartial, independent and fair assessment of complaints. The Legal Services team actively engages with the other teams across the FSPO by providing information, training and guidance on the exercise of the FSPO's statutory functions and developments in the financial services and pensions landscape. The Legal Services team is also responsible for the management of litigation and statutory appeals.

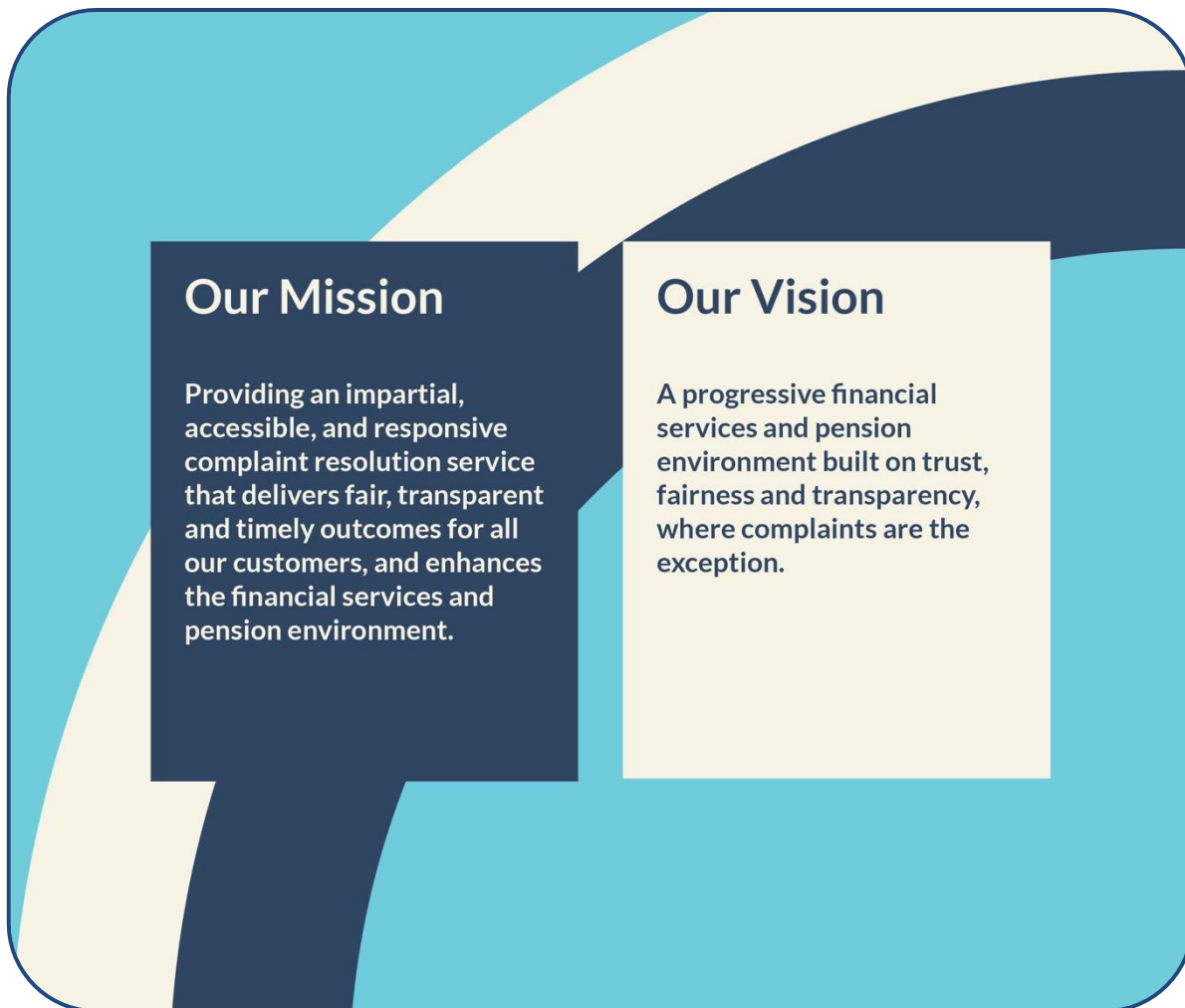
“Working in the FSPO has given me the opportunity to meet with the kind of people I like to work with, namely those people who encourage me in my role, are positive, who care and ask how I am doing in my role.”

(Executive Officer, DRS)



Our Mission

All our work is determined by our statutory role, as set out in the [Financial Services and Pensions Ombudsman Act 2017](#) and guided by our Mission and Vision:



The work of the FSPO is guided by the following values:

Fairness

- We will adopt an impartial, independent, objective approach, dealing with each complaint based on its own merits.
- We will listen to all parties in dispute, asking questions to redress the balance between them.

Accessibility

- We will be responsive to the needs of our customers.
- We will communicate clearly and in a professional manner.
- We will provide guidance and support to access our services.

Independence

- We will be independent in how we handle complaints, yet accountable to the people and to the Oireachtas.

Integrity

- We will uphold the highest ethical standards.
- We will earn trust by delivering our services in an unbiased, transparent and professional manner.
- We will respect the confidentiality of those seeking our services.

Effectiveness

- We will continuously seek ways of improving how we communicate and deliver our services.
- We will seek to deal with every complaint in the most effective, efficient and timely manner.



Our Strategy

In 2021, we published our current Strategic Plan: [Connecting and Innovating](#). The priorities outlined in the Strategic Plan reflect both our statutory role and our values and reflect our ambition to evolve and innovate our services and focus on our customers, external stakeholders, and audiences.

The Strategic Plan sets out the following strategic priorities:



Delivery against these priorities is a whole of organisation focus and every member of the team has the opportunity to contribute to delivery against these strategic priorities. In support of our strategic priorities, we have developed a People Strategy, which focuses on culture and strategy, employee experience and leadership and learning.

“Focusing on the overall strategic management of complaints has been a new experience for me and thinking of ways to enhance the overall customer experience has been very informative.”

(Executive Officer, COIM)



We have also published our new [Customer Action Plan](#) which will enable us to deliver against our commitments to our customers and our customer-facing strategic priorities. The Customer Action Plan provides an opportunity for every member of the team to ensure that they contribute towards delivering the highest quality of service to all our customers.

“Working with the Customer Experience and Innovation team has been very rewarding, and I am very happy with my role. The team is small, but we have a wide scope to consider. I enjoy getting to see all areas within the organisation and the interactions with different directorates.”

(Executive Officer, COIM)



Executive Officer Roles Across the FSPO

Executive Officers (EOs) work across the FSPO and make up almost half of our team. EOs play a vital role in the functions of the FSPO and are critical in ensuring that complaints are progressed and that we deliver for our customers. Below, we outline some of the roles undertaken by EOs across the FSPO.

The precise nature of roles will vary depending on the skills of the individual concerned and the requirements of the team to which they are assigned. Executive Officers are involved in a wide range of roles and activities, including:

- the resolution of disputes using mediation techniques
- formal investigation of complaints
- analysing and examining complex data and evidence
- researching and drafting proposals and opinions
- managing operations
- assessing the eligibility of complaints
- dealing directly with the public

Executive Officers are often engaged in critical analysis and in examining complex information. Many Executive Officers in the FSPO manage a portfolio of complaints as part of our complaints handling units.



Corporate and Communication Services (CCS)

In CCS, EOs support the operations of the FSPO, including in roles in HR, external engagement and providing information to the public. EOs in CCS perform a variety of administrative roles, which offer the opportunity to develop new skills, bring innovation to their work and perform in a collaborative environment with exposure to a broad range of functions within the CCS team and wider FSPO team.

“My role is a full and varied role. CCS is a supporting function for the entire Office and as such my role allows me to interact with the whole organisation and to become involved in many different projects at any one time. This keeps the role interesting and rewarding as no two days are ever the same.”

(Executive Officer, CCS)

“I provide help and support to all staff working in the organisation and at all grades. Being able to provide this support and assistance is extremely rewarding and appreciated by all.”

(Executive Officer, CCS)

Customer Operations and Information Management (COIM)

In COIM, EOs work across the Registry & Assessment process, including the triage of complaints.

“I like when I have the opportunity to review communications in an effort to simplify the message for our customers and team members.”

(Executive Officer, COIM)



A Registration Team Lead (EO) reviews complaint files and monitors the performance of the team. They work closely with and support the team manager and propose tasks for the team.

“I find it interesting to support, motivate and encourage team members to provide excellent customer service to all complainants and providers.”

(Executive Officer, COIM)

EOs on the Triage Team work with Triage Officers on a daily basis, monitoring workloads and managing the assignment of complaint files. Part of their role is to ensure that processes and procedures are followed so that a quality customer service is provided to our customers. This includes Quality Assurance, providing guidance and support to team Clerical Officers, raising trends or identifying potential opportunities to learning and train, managing staff performance and reviewing and assigning files.

EOs also work as Assessment Officers, reviewing and assessing complaint information and issuing clear, comprehensive initial jurisdictional positions to complainants. A key part of this role is to ensure that the FSPO identifies complaints, or elements of complaints, that do not fall with the remit of this FSPO and to explain this to our customers. Assessment Officers share their expertise and develop their own skills, presenting interesting complaints to their team members, performing Quality Assurance, identifying trends and potential learnings from complaint files and providing constructive feedback to team members.

“I find it interesting to review current processes with a view to making them leaner, more efficient and effective for ourselves and the complainants/providers.”

(Executive Officer, COIM)



EOs work across the COIM team, including in Customer Experience, supporting the improvement and effective management of the FSPO customer experience and service quality. They contribute to the design and delivery of an excellent customer experience, service quality assurance, operational efficiency, and compliance. They also have responsibility to contribute to the development of and to promote key internal initiatives to empower team members to be active participants in service improvement innovation, and drivers of positive change.

Dispute Resolution Services (DRS)

Executive Officers within the Dispute Resolution Service fulfil the role of Dispute Resolution Officer (DRO). DROs are responsible for providing an impartial, accessible and informal resolution service, through mediation, to complainants and financial service providers in order to resolve disputes between these parties in an impartial, independent and objective manner. All DROs will receive in house training and become accredited mediators which will give them the required skills and knowledge to enable them to practice as a Certified Mediator.

This involves managing their assigned complaint files and undertaking an initial assessment of eligibility, engaging with the parties to the dispute, securing their willingness to participate on a voluntary basis in mediation, using a range of intervention tools including e-mail and telephone communication and, where necessary, face-to-face meetings.



“Being a Mediator in the FSPO is a very interesting and satisfying role. Not only do you get a great feeling of satisfaction and achievement when you get a successful outcome in Mediation, but you are also part of a fantastic team of colleagues who support and help you in every way they can.”

(Executive Officer, DRS)

DROs ensure that they deliver a fair process, in accordance with the FSPO’s [Code of Ethics for Mediation](#), ensuring the parties determine the outcome of the complaint for themselves.

“I am very proud and honoured to say I work as a Mediator. The sense of achievement which I experience as a Mediator is knowing the work is worth doing.”

(Executive Officer, DRS)

Investigation Services (IS)

Executive Officers within Investigation Services fulfil the role of Investigation Officer (IO). IOs manage their assigned complaint files. In most instances, these files are assigned after the complaint has concluded the mediation process in Dispute Resolution.

IOs provide impartial, independent, and fair investigation of complaints about the conduct of financial service providers or pension providers. This involves actively investigating complaints, including by:

- conducting an in-depth file review and identifying elements of the complaint that can be examined under the FSPO’s legislation
- drafting Summaries of Complaint, a document which describes the complaint, asks questions and seeks evidence to assist the investigation including in relation to compliance with relevant legislation and regulations



- considering the evidence and identifying further information required
- collecting, collating, and exchanging the evidence with the parties to the complaint
- reviewing and preparing the hard copy complaint file for progression to adjudication

“I find the work in Investigation Services varied and interesting and there is a good support network within the Division”.

(Executive Officer, IS)

Legal Services (IS)

Executive Officers within Legal Services fulfil the role of Legal Services Officers (LSO). LSOs report to Higher Executive Officers and also directly to the Head of Legal Services. The work of LSOs involves working across a number of different areas within the Legal Services function:

Jurisdictional Assessments

LSOs are responsible for managing the jurisdictional assessment of their complaint files. This involves:

- Gaining an understanding of the FSPO’s statutory remit and how that statutory remit applies to individual complaint files.
- Identifying gaps in information and evidence and issuing requests for that information and evidence to the parties to a complaint.
- Managing the exchange of submissions, in accordance with fair procedures.
- Preparing and issuing jurisdictional opinions.



The role is varied as there is so many different financial service providers and jurisdictional issues to consider..... which makes the role interesting as you are constantly learning something new. There are open discussions between staff members to discuss jurisdictional views as no case is a one size fits all, with everyone's opinion considered."

(Executive Officer, COIM)

Training

LSOs are responsible for the design and delivery of training across the organisation on the exercise of the FSPO's statutory functions and relevant topics in the financial services and pensions landscape that apply to our work in the FSPO.

Guidance and Information

The Legal Services Team supports the other functions in carrying out their work. LSOs prepare guidance documents and give information to the other core units on national and EU legislation, codes and other matters that are of relevance to the FSPO's work.

Litigation

LSOs assist the Head of Legal Services with the management of litigation files.



Skills and attributes of Executive Officers in the FSPO

Please refer to the Job Booklet on www.fspo.ie, in relation to the essential requirements that candidates must demonstrate, including the qualities, skills and knowledge required for the role of Executive Officer as identified by the Public Appointments Service Executive Officer level competency framework as listed below:

- People Management
- Analysis and Decision Making
- Delivery of Results
- Interpersonal & Communication Skills
- Specialist Knowledge, Expertise and Self Development
- Drive and Commitment to Public Service Values

In addition, candidates must demonstrate strong written communication skills and excellent attention to detail, as evidenced by their Application Form.

In addition to the above essential requirements, certain skills and attributes enable Executive Officers to be effective in their role and are of benefit if considering a role at the FSPO:

- An ability to deliver a high-volume workload to a high standard, achieving quality results and meeting goals, timelines and targets
- Willingness to learn and share learning. The FSPO provides extensive training, learning and development opportunities that provide staff with the ability to continuously develop their specialist knowledge, and share their skills and knowledge with colleagues
- An understanding of and commitment to follow processes, and the ability to identify potential process improvements
- An ability to analyse information impartially, and think critically, in a timely manner
- A commitment to delivering excellent customer service to both internal and external customers
- Excellent interpersonal skills, including an ability to deal sensitively with others and their data
- An adherence to high standards



- Demonstrable track record of successfully working on their own initiative and as part of a team
- High standards of personal integrity
- A high degree of ICT literacy including excellent MS suite familiarity
- A commitment to playing a part in the ongoing development of the FSPO

“For me, personally, I find it very important to constantly learn and evolve within my role and being an Executive Officer has given me ample opportunity to do that.”

(Executive Officer, COIM)

“I have learned so much about pensions and financial products, while developing expertise and new skills.”

(Executive Officer, IS)

“There are continuous learning opportunities, with both regular in-house training as well as access to a varied range of external courses that are relevant to the financial services and pension sectors”

(Executive Officer, IS)

“Personally, I find (my role) very fulfilling for me, both personally and professionally.”

(Executive Officer, COIM)

“I find it interesting to review current processes with a view to making them leaner, more efficient and effective for ourselves and the complainants/providers.”

(Executive Officer, COIM)





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