



empath\_AI

# Consumer Duty & Compliance Excellence

Transforming Regulatory Requirements into  
Competitive Advantage

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## The Consumer Duty Challenge

The FCA's Consumer Duty fundamentally shifts financial services regulation from checkbox compliance to demonstrable customer outcomes. However, most firms lack the necessary tools for large-scale identification, support, and evidence of fair treatment for customers with cognitive and mental well-being vulnerabilities. This is because expecting self-declaration fundamentally misunderstands their condition.

### The Compliance Reality

- Firms must proactively identify vulnerability without relying on disclosure (FCA Consumer Duty Requirements, 2023)
- Support must be timely, proportionate, and demonstrably effective (FCA Guidance FG22/5, 2023)
- Evidence must show consistent application across all customer interactions (FCA Consumer Duty Policy Statement, 2023)
- Traditional approaches rely on manual flagging, inconsistent agent judgment, or reactive measures (UK Finance, 2023)
- Implementing robust vulnerability detection often conflicts with operational efficiency goals (UK Financial Services Study, 2024)

The result: Most organisations face a critical gap between regulatory expectations and operational capability when it comes to identifying customers with cognitive and mental wellbeing vulnerabilities.

### Vocal Analysis: The Compliance Breakthrough

empath\_AI transforms Consumer Duty compliance by enabling systematic, scalable identification of vulnerability through the most universal customer touchpoint: conversation.

Our proprietary voice analysis technology detects subtle indicators of:

- Cognitive processing difficulties
- Comprehension challenges
- Emotional distress
- Decision-making impairment
- Information processing limitations

All from just 60 seconds of natural speech during routine calls - with no additional questions, clinical assessment, or customer friction.

## How It Works: Compliance by Design

### 1. Seamless Detection

Our platform integrates with existing call systems, analysing conversations in real-time

### 2. Agent Guidance

Staff receive clear vulnerability indicators and tailored response recommendations

### 3. Automatic Documentation

All vulnerability signals and interventions are captured for compliance evidence

### 4. Continuous Improvement

Aggregate insights reveal systemic vulnerability patterns and response effectiveness

All while maintaining full GDPR compliance and operational efficiency.

## Measurable Business Impact

### Compliance Metrics:

- **30%** increase in vulnerable customer identification vs. traditional methods  
(empath\_AI Risk Audit, 2024)

### Target Operational Benefits:

- **20%** reduction in escalations
- **25%** decrease in repeat contacts from vulnerable customers
- **15%** improvement in first-call resolution for vulnerability cases
- Enhanced customer satisfaction and trust through appropriate support implementation models

### Strategic Deployment Options:

- **Contact Centre Integration:** Real-time vulnerability detection during customer calls
- **Vulnerable Customer Strategy:** Data-driven approach to systemic vulnerability issues
- **Training Enhancement:** Voice analysis improves staff capability in vulnerability management
- **Regulatory Reporting:** Comprehensive vulnerability data for Consumer Duty evidence

Our implementation specialists ensure smooth technical integration, staff adoption, and clear compliance alignment.

## Beyond Compliance: Voice as Strategic Advantage

The most successful organisations recognise that effective vulnerability management isn't just about regulatory requirements - it's about delivering genuinely better customer outcomes. empath\_AI transforms Consumer Duty from compliance burden to competitive differentiator, enabling you to support vulnerable customers more effectively while improving operational performance.

**Request a consultation at [empath\\_AI.co.uk](https://empath_AI.co.uk) to see how voice analysis can transform your Consumer Duty approach.**