# Patterns of Soft Financial Delegation

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**Financial delegation involves entrusting someone to manage your finances and can be key for independent living for people with limited financial capability. Traditionally, the only legitimate way to delegate finances was through lasting powers of attorney (LPA). However, LPA fails to consider everyday needs of managing money. Recently, new delegation services are allowing people to flexibly delegate specific financial matters - a concept we call *soft* delegation. This paper reports on an analysis of nine soft delegation services, with the aim to understand the ways they enable soft delegation. Findings of our analysis demonstrate an understanding in the way the social challenges of financial oversight, configurability and power imbalances affect how we might use these services to delegate.**

*Financial Services, Financial Delegation, Financial Management, Independent Living, Design Patterns.*

## 1 INTRODUCTION

Being able to manage money is fundamental to everyday independent living (Marson, 2016). However, there are many circumstances where people's financial capability may be challenged: for example if experiencing cognitive impairment (Triebel *et al.*, 2009; McLaughlin *et al.*, 2019; Wild *et al.*, 2020); due to limited physical activity (Vines *et al.*, 2011) or fluctuating mental health conditions (Barros Pena *et al.*, 2021; Brozena *et al.*, 2024). In many circumstances, faced with banking systems which are rarely well designed to accommodate their particular needs, people often require others to help manage money on their behalf.

In the UK, lasting power of attorney (LPA) is a legal process that allows a person to have full control of someone's finances on their behalf. However, studies have shown that LPA is a blunt instrument giving complete control to the delegate, rather than supporting specific areas of need. (Tilse, Wilson and Setterlund, 2003). Hence LPA falls short, except in contexts where individuals have particularly limited capacity. Similarly, despite caregivers playing a significant role in how people manage their money, they often have inadequate tools to aid those they care for in their everyday financial tasks. Studies have highlighted how, instead, carers, family members and other 'unofficial proxies' (Latulipe, Dsouza and Cumbers, 2022) often find informal workarounds to enable delegation, such as sharing PINs or other bank credentials (Tilse et al., 2005; Vines et al., 2011). Although these workarounds can provide short term support for people in need, equally, they can expose people in vulnerable circumstances to financial abuse (Lichtenberg et al., 2015; Marson, 2016b) and put them in breach of the terms and conditions of their account.

Recently, there has been a growing awareness that banks and other financial service providers need to do more to support 'third-party access' (Barros Pena *et al.*, 2021) , and enable customers to delegate and entrust others with their finances in specific circumstances, without the legal mandate that an LPA provides. In the UK this has partly been mandated through Consumer Duty (Financial Conduct Authority, 2021a) regulations, which mandate financial services to better support customers in vulnerable circumstances. Subsequently, there have been numerous new digital banking services that have been launched – some within existing banks and some by independent start-ups and advocacy organisations – which provide mechanisms for people to flexibly delegate specific financial matters to trusted others. In this paper, we refer to these services as enabling new forms *of soft delegation*. In this paper, we define soft delegation as systems that enable people to flexibly delegate specific financial matters, as opposed to the hard delegation (all access rights) that instruments like LPAs provide. Soft financial delegation identifies a shift from considering informal workarounds as illegitimate over others and instead legitimising novel forms of flexible delegation. However, despite the growing number of financial delegation services, there is limited understanding as to how they are being designed and enacted.

In this paper, we report on a exploratory, desk-based, designerly critique and pattern analysis of nine services where we aimed to identify how soft

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delegation is currently being designed and enacted by financial service providers. In doing so, we identified nine provisional design patterns of soft financial delegation – and consider the potential social challenges of financial oversight, configurability and power imbalances in using these services.

## 2 BACKGROUND & RELATED WORK

### 2.1 Supporting Financial Delegation

Studies of financial management for people in need of delegation services have traditionally resided in the field of gerontology, where researchers have identified the multi-faceted challenges older adults face, such as the misuse of finances and financial abuse(Langan and Means, 1996; Tilse et al., 2005, 2011; Elbogen et al., 2011; Wilson and Tilse, 2015). Over the last decade, however, there has been increased awareness of delegation as a challenge for HCI, especially as everyday banking has become more reliant on digital services. Vines et al. (2011) investigate the gap between UK banking offerings and older old's everyday banking practices, highlighting the commonplace practices of delegation workarounds. They also demonstrated the everyday manual financial processes in delegation, such as cash-based exchanges, sharing of notebook record keeping as well as important social practices, such as relying on local community networks and spending with, through and via others. Our study examines the emerging design patterns addressing the needs identified from previous studies of collaborative moneywork. Dunphy et al.'s (2014) early work in developing a secure flexible delegation service, highlighted notable socio-technical complexities when designing delegation services, such as trust, user experience and security. Dai and McGrenere (2025) highlighted the need to prioritise trust and safety in layered networks when designing financial services that support older adults in preparation for life transitions. Building from these studies, our paper explores at the notions of trust, safety and security in recent emerging soft delegation services. The issue of delegation is not just an issue facing older people. Barros Pena et al. (2021) investigated how people with mental health conditions navigated a fintech delegation service, uncovering the importance of the design of third party access services moving beyond protection and control and towards financial collaboration. These studies highlight the complexities in developing financial delegation services. Expanding from their work, this study explores a broad spectrum of similar state of the art financial collaboration services and their design patterns.

Finally, each of these prior studies demonstrate and share a theoretical perspective that managing money is a socially situated and relational activity (Zelizer, 1994). Bandelj, Wherry and Zelizer, (2017) highlight the relational work that takes place whenever we interact financially with others. Likewise, delegation can be considered a particularly complex form of 'moneywork' (Perry and Ferreira, 2018), labour that is deeply embedded in social ties. Our research explores the features of contemporary delegation services to anticipate their potential social meaning.

### 2.2 Financial Delegation Services

There has been growing awareness that banks and financial service providers need to better support the needs of people who delegate and share money management with others who support them(*Occasional Paper No. 8: Consumer Vulnerability*, 2015; Financial Conduct Authority, 2021b, 2021a). There are currently many financial services providing different features to enable forms of delegation for their customers. For example, Money Helper, an online financial support guide supported by the UK Government, outlines some of the available delegation services in their Carer's card accounts guide[1]. These financial services are positioned as an alternative to legal mandates that allow for full delegation (like an LPA), enabling an individual to delegate specific aspects of their finances to other trusted individuals or entities. This may include the ability to authorise a trusted person to view all transactions, while allowing them to pay on their behalf.

The design of delegation systems influences how power is distributed from either the account holder or the delegate. Barros Pena et al. (2021) observed that challenges with power imbalances can arise in third-party access financial services due to designs that centralise control and flexibility.

A significant characteristic of many of these soft financial delegation services is their configurability (Elsden *et al.*, 2026), such as determining where transactions can or cannot be made based on specific vendors. These configurable delegation services may be particularly useful for people in progressive or temporary vulnerable circumstances, such as someone experiencing cognitive impairment, fluctuating mental health conditions, temporary disability, or long-term but slow decline in certain abilities. Critically, these novel services are in part a response to the evolving role of UK

[1] *Carer's Card Accounts (no date) MaPS. Available at: https://www.moneyhelper.org.uk/en/family-and-care/illness-and-disability/carers-card-accounts (Accessed: 26 June 2025).*

Consumer Duty and the responsibility for banks to support customers in vulnerable circumstances (Financial Conduct Authority, 2021a).

### 2.3 Design Pattern Methodologies

In this paper we employ the concept and practice of 'design patterns' to identify and understand common approaches and qualities to designing delegation services. Design patterns are solutions to reoccurring problems. Research about design patterns has its origins in architecture, defining a system of objects and understanding the nature of designing larger things by identifying how objects engage with each other in a pattern (Alexander, 1977) – a system that has been since applied in building and designing digital services. Recently in HCI, the notion of design patterns has also underpinned the study of 'dark patterns', where UX design can be systematically evaluated using patterns to enhance ethical design awareness (Gray *et al.*, 2018, 2024). Gray et al. argue that ethical critiques of design are often inadequately "disseminated to practitioners in ways that resonate" often resulting in a "lack of adoption and impact". To our knowledge, very little research has considered design patterns in the context of financial services. Dieter and Tkacz (2020) study of remote onboarding in mobile banking aps is a notable exception, framing patterns as historical software culture that "reinforce a compositional, adaptive way of working" and, like Gray et al. (Gray *et al.*, 2018), demonstrate how the analysis of design patterns can reveal not only key structural features of digital services, but other logics, values and implications. Furthermore, by identifying and naming aspects of UX or service design that are often overlooked, patterns enable critical reflection and application of best practice.

## 3 METHODOLOGY

A primary aim of our study is to map and develop a designerly critique of emergent *soft* financial delegation services, with the following questions:

RQ1: What are the primary emerging design patterns for soft digital financial delegation services in the UK?

RQ2: What are opportunities for future inquiry into soft delegation services?

As prefaced in our related work, we use the concept of design patterns as a way to surface common and intriguing qualities of these services. The identification of design patterns intends to develop intermediate-level design knowledge (Höök and Löwgren, 2012), which moves beyond individual cases, and can be connected to theory, but produces highly applicable design knowledge.

A key challenge of studying the UX design of everyday banking services is access. Setting up multiple bank accounts carries risks of being flagged as suspicious, with potentially severe implications for an individual researcher. Therefore, in this initial, exploratory study, we rely upon gathering data presented publicly by service providers about how the service works. Our approach relied upon gathering a corpus of mixed data about relevant services (screenshots, advertising material, blogs, help pages), and collating these to develop a reasonable interpretation of the overarching structure and key features of a service. This is therefore not focused on the individual design of any single interface, but rather understanding the way different forms of delegation are enabled and enacted.

### 3.1 Method

#### *3.1.1 Data Collection*

First, we set out to compile a corpus of examples of contemporary delegation services. For the purposes of our study, we restricted our work to services that were operating within the UK, where our research is based. To gather examples of soft delegation services, we conducted an online Google search using the following core key words: *Financial authorised users, third-party banking access, delegated account access*, and secondary key words: *carer card, banking read-only access, banking with vulnerable adults, additional card holder, proxy banking support*. This search resulted in 20 services comprising of 17 UK banks and 3 Fintech providers. We examined whether each service offered a way to enable users to informally delegate parts of their finances either through a sub-service or as a feature of their main account. We excluded services that only offered delegation requiring a formal instruction to be activated, such as a Third-party mandate, which enables the delegate to have immediate full control over a wide variety of financial activities. This reduced the initial list of 20 candidate services to 9 that offered different kinds of soft financial delegation.

To analyse these services, we captured onboarding instructional information (screenshot images of screens showing service walkthrough, instructional texts and marketing material) about each delegation service through their main websites (see Appendix D for an example)

#### *3.1.2 Data Analysis*

We transferred all onboarding and marketing material from soft delegation services into Miro, creating a standard template to consistently organise the data from all service providers into two user journeys – the account holder and the delegate. For each provider we documented the capabilities and roles that each user would inherit from each delegation service. We then used a table to map out

a variety of solutions across these services (See appendix C), e.g. *view all transactions* and *payment notifications*. When noticing similar solutions, we categorised them, resulting in an initial corpus of 12 patterns. Through further analysis, we combined similar patterns into higher level patterns, such as Account Management, which resulted in a final set of 9 patterns of soft delegation.

#### *3.1.3 Study Limitations*

This is an initial exploratory study into an emerging set of financial services which has not before been categorically studied. As desk-based research, due to a lack of direct access to these services presents clear limitations. The patterns presented involve some assumptions about the use of services based on descriptions and examples of their use given by their service providers, which may not represent their entire functionality or use in practice. Our analysis also depends in places on marketing content, which we have viewed critically as it seeks to present a service in the best light and diminish potential issues. Nonetheless – this content services to present the aspirations and intentions of soft delegation services, even if these sometimes fail in practice. Relatedly, while we use the patterns identified to anticipate potential social implications, these are intended to stimulate further research with direct users of these services rather than offer definitive conclusions.

## 4 FINDINGS

Our mapping study on the design patterns of soft financial delegation has identified nine provisional financial services which offer the ability to informally delegate finances to a trusted person. These nine design patterns are outlined in Table 1.

The design patterns presented show the various qualities of soft delegation, and, in responding to RQ1, offer a starting point for future research. These qualities are mapped out against the delegate and the account holder, the two central columns are a view into the qualities of each pattern.

Throughout the process of developing our set of patterns we have identified reflective questions that demonstrate knowledge gaps in our understanding of the social implications of the implementation of certain patterns. These questions highlight areas for further exploration and present opportunities for future research that aims to refine our understanding of the complex social dynamics of delegation. In the following sections, we highlight four meta-themes across these patterns based on our reflective questions on the implications of these patterns for different delegation service users.

### 4.1 Configuring Degrees of Soft Delegation

The patterns demonstrate a range of ways in which delegation can be managed in a more nuanced, softer, manner. For example, delegation could be limited to viewing or having oversight of transactions or having access to funds in a specified pot. Some services enable users to set specific amounts or spending controls. Other functions limit delegates to transact at certain vendors. In some cases, delegates can be given certain permissions to manage or limit the ways account holders transact. Account holders can also delegate to multiple delegates through use of specific cards. Through such features, the account holder can configure degrees of delegation in more specific, limited ways.

### 4.2 Who is the right delegate?

There is a lack of recognition by financial services of the social challenges involved with oversight of finances. Financial delegation services offer the delegate significant oversight to carry out financial tasks for someone else. For example: see another person's transactions, control their spending or pay on their behalf. These features appear to come with little to no guidance on the context in which these functions can be useful. Although Monzo's trusted access service (*Trusted account access: Get help managing your Monzo*, 2025) engages with the topic of the appropriate mannerisms of the delegate there remains limited support on the social challenges involved with delegation such as the choice of an appropriate delegate or ally (Barros Pena *et al.*, 2021).

### 4.3 Sub-services vs Stand-alone Services

#### *4.3.1 Account Holder-led Sub-services*

Delegation Sub – services, often existing in banks, have developed their soft delegation services to be configurable. For example, Barclays Authorised user service[2] considers the main account holder to be the manager of the delegation process. This approach aims to ensure that the account holder maintains control while also being able to configure or release control to delegates – enabling permissions to manage parts of their finances. These services place a strong emphasis on the various degrees of configurability and permissions for the person wishing to delegate their finances. In turn, delegates are sometimes given certain permissions to control certain aspects of the account, such as limiting banking at certain vendors or setting withdrawal and spending limits. Although

[2] *Authorised users (no date). Barclays. Available at: https://www.barclays.co.uk/ways-to-bank/authorised-users/ (Accessed: 2 July 2026)*

these controls are deemed as secure ways to delegate directly from an account, the ability of the account holder to configure the ways it is being used risks reinforcing existing power imbalances, especially if the relationships between the account holder and the delegate have fundamental differences in authority or social status. Whereas the introduction of a delegate with the ability to limit and manage the account, has strong implications regarding trust and accountability, with a potential for misuse and abuse.

*4.3.2 Stand-alone delegation-led services*

Stand-alone delegation services – separate from a primary bank account – focus on supporting specific contextual unmet financial care, or positioning a

*Figure 1 - Table outlining the identified design patterns of soft delegation.*

| Pattern | Account holder | Delegate | Reflective questions |
|---|---|---|---|
| View all transactions | *Can see all transactions made on behalf of them.* | *See all previous / ongoing transactions* | *How does the "view all transactions" impact relationships between the delegate and the account holder? What are the potential consequences for the lack of flexibility of this pattern?* |
| Set Spending Controls | *Managing the amount in an allocated pot and the vendors that delegate can use.* | *In some instances, with permissions, the delegate may be able to manage the spending of an account holder* | *How are spending controls decided amongst the two users? Would anything require the account holder to step up and tighten the controls?* |
| *Deactivate/freeze account* | *Ability to deactivate delegate card or remove delegate from their account* | *Permission to freeze account* | *What are the risks that both parties need to navigate when configuring permissions in an account? What are the perceptions of roles and responsibilities?* |
| Earmarking funds for delegate | *Setting aside a limited amount of money into a pot or account for their delegate to use via their own connected card.* | *Access to a limited amount of funds via a card* | *How is the earmarked money for delegation viewed by the account holder? Is it theirs anymore?* |
| Payment on behalf | *Can view transaction made by delegate and control spending amount and vendor type.* | *Spend on behalf of the account holder through pot or via main account, restricted by amount per week/day/month, withdraw cash via ATM.* | *When they exceed the payment amount per week, what do they do?* |
| Automatic top-up and funds | *Setting up a direct debit from their main account, topping up automatically when account or pot is low, unused funds returned.* | *Ability to request additional funds if needed.* | *Would the account holder remember that they set up a direct debit? How do they react when more funds is needed?* |
| Add Multiple delegates | *Capability to add more than one person to as delegates to their account and managing permissions for different levels of delegation access.* | *Ability to switch between multiple people's delegated accounts and keep a record of all receipts and cash transactions.* | *How do they know what permissions are suitable for the people they are delegating to?* |
| Transaction Notifications | *Notified when a delegated person makes a transaction from their designated pot or account.* | *Permission to be notified when the account holder completes a transaction.* | *Do people act financially differently, knowing that someone they know is being notified of their transactions?* |
| Customer Support Representation | *Limited information* *Believes there is continued communication with bank on the basis of what delegate has communicated.* | *Manage communications between the account holder and customer support* | *What are the challenges a delegate might face when dealing with complaints on behalf? How do delegates inform fs about account holder needs? Implications with taking on debt responsibility?* |

service to support a user group, such as carers. We found that these services often place an emphasis on financial management to support people in vulnerable circumstances – providing the majority of control to the delegate. An example of this is the Sibstar app (*Sibstar Debit Card*, 2025), a "flexible debit card" app aimed at people with dementia, where the assumption is that the app will only be operated and controlled by delegated family members. The design of these services means that the account holder is no longer involved in the day-to-day management of their finances, which may impact their autonomy. In turn, this may lead them to have a strong dependency on their family or close friends for them to manage their account on their behalf – potentially resulting in an inequal power dynamic. However, these design decisions are presented as trade-offs for individuals in vulnerable circumstances to continuing their usual financial activities.

The ways these stand-alone services are designed could also overlook the continuing process of navigating financial support needs for people experiencing transitioning conditions – which may require collaboration at different phases of their condition (Mattos *et al.*, 2023).

### 4.4 Earmarking as security

Finally, the patterns reveal a common tendency to make use of earmarking – the practice of "monetary differentiation" (Bandelj, Wherry and Zelizer, 2017) - to secure delegated money for payments on behalf of others. Banks such as Starling and Santander restructure the main account to create pots that can be connected to a separate card. This enables the main account holder to use the card to delegate in a limited and secure way. This form of earmarking represents a security of funds, and the allocation of money for someone else to spend, reassigning its value and shifting the relationship of the earmarked money. This is a social phenomenon known in moneywork as "relational work" (Bandelj, Wherry and Zelizer, 2017) a process where people attach "monetary practices to social relations" influencing the ways we perceive and use earmarked money and in turn shaping a social relationship. Although this is a relatively simplistic system, which does not involve the complexities of directly interacting with an account, its utilisation in delegation raises further questions for investigation: Does the account holder view the pot as money that they can also use? How does the delegate/account holder perceive the money in the pot? In what other ways is the pot being used, other than delegation? How are digitally delegated pots changing the ways we delegate money?

## 5 DISCUSSION

The design patterns we've identified (see Table 1) have strong implications to how a financial service, such as a bank, dictate how a service should be used. Although soft delegation services offer some flexibility and some varying degrees of configurability (Elsden *et al.*, 2026), there is still more that can be done, This is especially true with existing binary permissions, such as See All Transactions. Ultimately, a lack of flexibility makes it harder to tailor soft delegation to specific needs and contexts. While too much flexibility can equally result in a system that is too complicated. Designers have to balance simple processes with sufficient flexibility.

Moreover, it is important to consider the challenges in designing existing services that address the complexities of delegation as a social practice. An example of this is the social challenges that people may face when wanting to switch delegates or configure permissions, if they feel they are being taken advantage of. Many of these services prioritise technical security and systems, with descriptions of capabilities and limitations, over addressing social forms of security, such as collaboration and maintaining relationships with supportive individuals (Vines *et al.*, 2011). Similarly, Barros Pena et al. (2021) suggests designing explicitly for protection and control as a path to inequal relationships, advocating to design for collaboration in financial services. This is exemplified by a lack of recognition and understanding of the dynamics involved with multiple delegates supporting one account or one pot.

### 5.1 Future Work

Designing for soft delegation services is challenging as it remains a territory for complex socio-economic needs. Soft delegation services remain limited in their implementation but have made intriguing moves into novel digital delegation approaches. Further research is required to better understand the ways digital delegation is affecting how and what people delegate. Future work should aim to develop a better understanding of how delegation networks, facilitated by soft delegation services, affect how delegation is practiced and what is being delegated.

## 6 CONCLUSION

In this paper, we have explored the concept of soft delegation in enabling people to delegate specific aspects of their finances to trusted people. We have demonstrated, with a set of nine provisional design patterns of soft digital financial delegation, a way to surface common and intriguing qualities of these services. These design patterns can aid practitioners understand the ways different forms of delegation are enabled and enacted.

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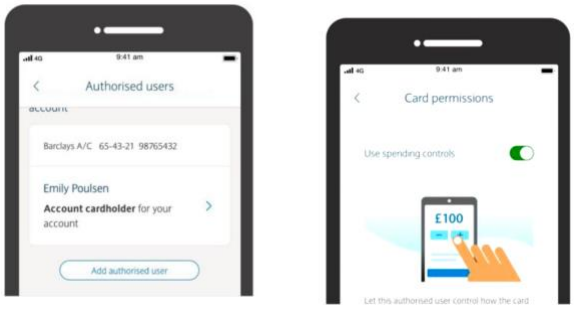
*Appendix*




*A - Barclays - Authorised users*

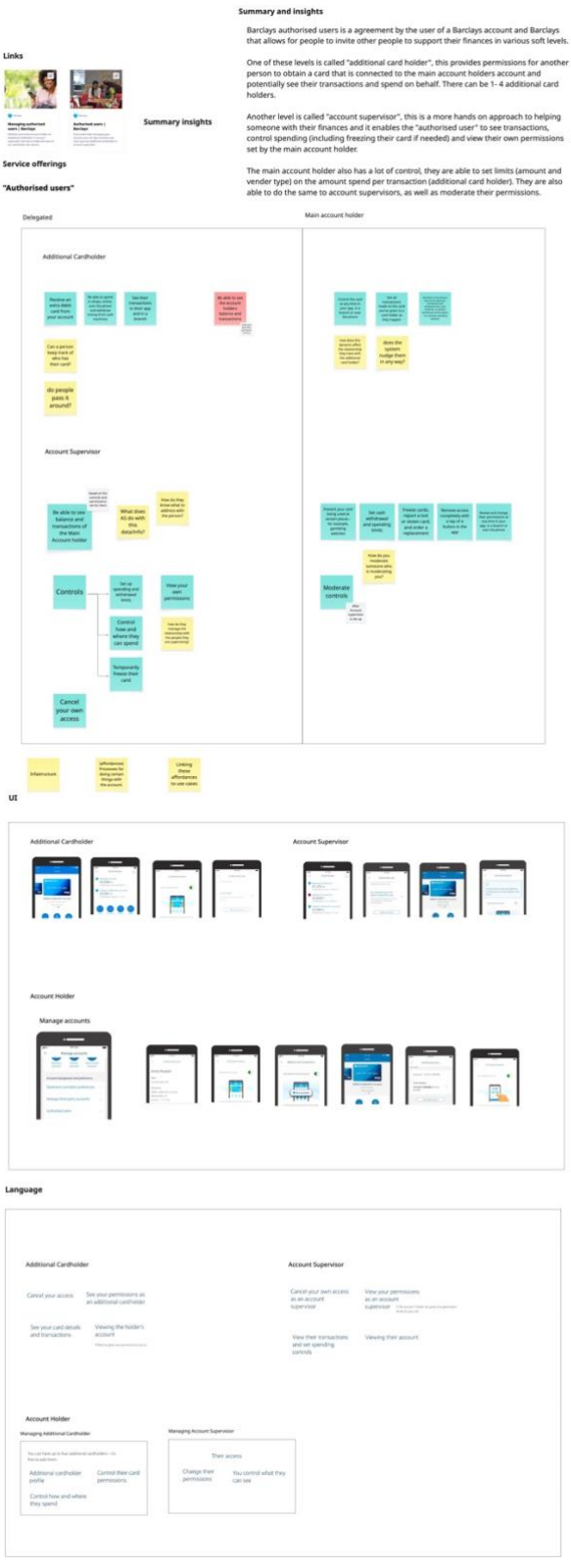



*B - Journey mapping - Money Carer Card*

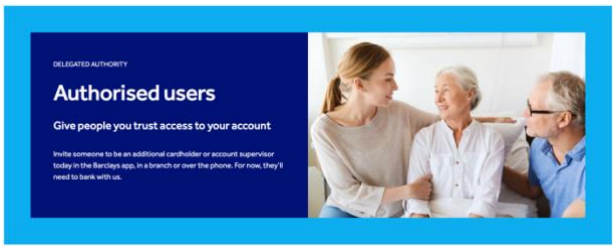


| | Sibstar | Cleva Card | Barclays | Santander | Starling | Monzo | Lloyds Group | Money Carer |
|---|---|---|---|---|---|---|---|---|
| **Viewing other people's data/View All Transactions** | | | | | | | | |
| See all transactions | ■ | ■ | ■ | | | ■ | ■ | ■ |
| See all transactions - Account holder | | ■ | | | ■ | ■ | ■ | ■ |
| Track multiple client finances | | ■ | | | | | | ■ |
| bank statement | | | | ■ | | ■ | | ■ |
| Able to see the account holder's budget plan | | | | | | | | ■ |
| **Spending controls** | | | | | | | | |
| Spending Limits | ■ | ■ | ■ | ■ | | | ■ | ■ |
| Control how/where money is being spent | ■ | ■ | ■ | | | ■ | | ■ |
| Daily Spending limit | | | | | ■ | | | |
| **Accounts Management** | | | | | | | | |
| Freeze or unfreeze card | ■ | | ■ | | | | | |
| Temporarily freeze their card | | | | | | ■ | | |
| Deactivate the card | | | | | | | | |
| Switch between cards | | ■ | | | | | | |
| Report stolen / lost | | | ■ | | | | | |
| Individual card security details | | | | | | ■ | ■ | |
| **Account re-Structure** | | | | | | | | |
| Debit card linked to separate account | | | ■ | ■ | | | ■ | |
| Siloed account | | | | ■ | | | | |
| Limited pot | | | | | ■ | | | |
| Link card to existing pot | | | | | ■ | | ■ | |
| Maintain full account access | | | | | ■ | ■ | | |
| Cancel your own access | | | ■ | | | | | |
| **Payments on behalf/access** | | | | | | | | |
| Be able to spend on their behalf | | ■ | ■ | | ■ | | ■ | ■ |
| Pay bills | | | | | | ■ | | |
| Withdraw money via atm | | | | | | | ■ | ■ |
| Access emergency money vouchers | | | | | | | | ■ |
| **Top-up and Funds** | | | | | | | | |
| Auto-top up | ■ | ■ | | | ■ | | | |
| Request additional funds | | | | | | | | ■ |
| Access Funds transferred back | | | | | | | | |
| **Multiple people and permissions** | | | | | | | | |
| Add multiple people | | ■ | ■ | ■ | ■ | | | |
| Change permissions | | ■ | ■ | | | ■ | ■ | |
| Register a trusted person | | | | | | | ■ | |
| **Notifications/texts** | | | | | | | | |
| Notifications for carers/families | ■ | | | | | | ■ | |
| Receive messages on app | | | | | | | | ■ |
| **Support** | | | | | | | | |
| Contact support | | | | | | ■ | ■ | |
| Make complaint | | | | | | ■ | | |
| Inform service of support needs | | | | | | ■ | | |
| Access to welfare benefits | | | | | | | | ■ |
| See budget plan | | | | | | | | |
| Discuss debt solutions | | | | | | ■ | | |
| Query/manage insurance policy | | | | | | | ■ | |

*C - Patterns Mapping Process w. services*




*D - Analysis of Delegate Journey and Account holder*




*E - Authorised users imagery, Barclays*