

# Progress Update Report

April 2022



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## Introduction

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Pensions dashboards will help individuals view their pensions information online, securely and all in one place, thereby supporting better planning for retirement and growing financial wellbeing.

The Money and Pensions Service (MaPS) set up the Pensions Dashboards Programme (PDP) in 2019 to be responsible for designing and creating the pensions dashboards ecosystem, which contains the digital architecture that will make pensions dashboards work.

PDP is also responsible for developing the governance framework to support and enable the implementation and operation of pensions dashboards.

MaPS is developing a pensions dashboard, and we anticipate that other organisations will build additional dashboards.

This is our fifth progress update report and provides a summary of what we have achieved since October 2021, when we published our last report.



## Pensions Dashboards Programme activity

### Oct 2021 to Apr 2022

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The Pensions Dashboards Programme's develop and test phase started in September and runs to the end of summer 2022. It incorporates the discovery phase with Capgemini and Origo and initial (alpha) testing.

The programme continues to move forward at pace, with work ongoing on the build of the central digital architecture, development of legislative and technical standards and research and testing to feed into the design and development of the service.

Key milestones over the previous six months include:

- completion of discovery work with Capgemini and Origo
- commencement of the alpha phase, which includes the digital architecture build and initial testing
- selection of three potential commercial dashboard providers to support with the alpha testing phase of the programme
- procurement and integration of an interim identification service
- support of the DWP consultation on pensions dashboards Regulations, including publication of draft standards and running industry webinars
- publication of the qualitative research report into pensions dashboards
- ongoing user testing to feed into design standards and guidance

#### Discovery Sept – Dec 2021

During the discovery phase of the relationship with our central digital architecture supplier, Capgemini and their subcontractor, Origo, we consolidated our delivery plans and approach in preparation for the build and testing of the central digital elements that will make pensions dashboards work. Capgemini will provide the pensions finder service, the consent and authorisation service and the governance register. The fourth central digital element, the identity service, will be provided separately (see below).

This involved bringing the teams together to develop the level of detail in our plans and confirm our approach.

#### Procurement and integration of an interim identity service – Autumn 2021/Spring 2022

In January 2022, PDP concluded the procurement of an interim identity service, which verifies that users really are who they say they are. Verification protects consumers and ensures that the service is secure, as it means pensions data is only shared with individuals that have passed the checks on their identity. We have awarded [a two-year contract to Digidentity](#) to run during our test phases. Once it is available, PDP intends to deliver a longer term identity service under the forthcoming government-backed [UK digital identity and attribute trust framework](#).

We have now successfully integrated the identity service with the rest of the central digital architecture, and are carrying out further work to validate that it functions as planned within the wider architecture.

### **Selection of potential dashboard providers to participate in system testing – Autumn 2021**

The Money and Pensions Service (MaPS) is providing a pensions dashboard but we expect other organisations to also provide dashboards. To effectively test our onboarding processes and the functionality of the digital architecture with both commercial and non-commercial dashboards, PDP invited interested parties to apply to take part in the testing and development of pensions dashboards.

Following a thorough process, in December 2021, [PDP selected Aviva, Bud and Moneyhub](#) as representatives of the different types of organisation we are likely to see in the future dashboard market. Together with the MaPS dashboard, these three organisations will help refine the onboarding process, as well as taking part in the end-to-end testing of the system to improve its functionality.

Provision of dashboards will be a regulated activity, overseen by the Financial Conduct Authority. The full regulatory framework for dashboard providers is still being finalised, and so these initial volunteers will still need to secure the necessary approvals in due course.

We have an updated [dashboard providers information hub](#) on our website for any organisations that are interested in providing a pensions dashboard.

### **Initial testing phase to Summer 2022**

The programme moved into the initial (alpha) build and test phase from December 2021. PDP is working with Capgemini, Origo and Digidentity to build the digital architecture and test its functionality. Initially this involved detailed system and process planning.

Within the last month, we have started to carry out system testing, with the support of some of the volunteer data and dashboard providers. This practical testing will identify any areas for refinement, before we work with live data and a bigger population of providers in subsequent testing phases, later this year.

### **Industry readiness - Oct 2021 to Apr 2022**

PDP is carrying out an ongoing programme of industry engagement, including speaking events, individual meetings and updates with major pension providers and schemes, to support industry preparation for dashboards. Our usability working group, data working group and ecosystem technical working group all ensure we consult with industry representatives as we develop pensions dashboards. We are also continuing to work closely with the regulators, trade bodies and consumer organisations to update them on our progress and how to support their members to prepare.

### **Department for Work and Pensions (DWP) consultation on draft Regulations for pensions dashboards**

DWP issued its consultation on 31 January and it ran for six weeks, until 13 March. Prior to its publication, PDP worked closely with the DWP team to support the preparation work, feeding in the information from our call for input on staging, plus the results of our user testing, as well as the MaPS and PDP research projects.

The FCA also ran a corresponding consultation on the rules for occupational pensions, in parallel with the DWP consultation.

## Development of the data, technical and reporting standards

To assist respondents to the DWP consultation, PDP published [draft versions of the data, technical, reporting and design standards](#) relating to pensions dashboards. We also published a draft [code of connection](#), which combines the required security, service and operational standards that data and dashboard providers must adhere to. These are early iterations of the standards, which continue to develop during our test phases.

Our working groups (usability working group, ecosystem technical working group, data working group and integration technical working group) continue to meet regularly to assist in the further development of the standards. We will consult on these standards over the summer and expect to publish final versions later this year, following the laying of the regulations. We would encourage data providers to start working now on getting their data ready for dashboards, and considering how they will connect to the ecosystem.

## Qualitative research into pensions dashboards – Autumn/Winter 2021

In January we published the [qualitative research report, created for us by Ipsos MORI](#), into the motivations, attitudes and behaviours of users around engaging with pensions via dashboards.

The research found that respondents reacted almost uniformly positively to the concept of pensions dashboards, with those at a mid to late stage in their career and those with multiple pensions pots being most interested. It also identified that a find and view service, containing both accrued and projected value information had the widest level of appeal with potential end users.

## User testing to support development of design standards and guidance - Oct 2021 to Apr 2022

Over the past six months, PDP has undertaken a full programme of user testing, the results of which feed into the development of design standards for dashboards. Our user testing work aims to ensure that we're designing a pensions dashboards service that will most fully answer consumer needs and expectations of dashboards. It allows us to test key design and display questions, such as estimated retirement income (ERI) for example, in addition to the potential presentation of information on dashboards.

We have worked with a prototype, to test the presentation of information at each stage of the user journey. The prototype iterates as a result of each round of testing, to refine the presentation of information and ensure that we fully answer user needs.

We have continued to work with the usability working group and external stakeholders on the development of the design standards. We published a design standards scope in January 2022, as part of the suite of content designed to support respondents to the DWP consultation. The user testing work is ongoing.

## Focus areas to October 2022

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### Central digital architecture integration and testing

The programme will continue to work with its suppliers on testing and integrating the different elements of the central technical architecture throughout the summer. Following the connection of the first dashboard and data provider, we will carry out testing to ensure that data can flow securely, throughout the system.

We will initially use synthetic data to carry out end-to-end testing, including security and penetration testing. Once the system is sufficiently robust, we will start to test using live pensions data, which represents individual's real pensions savings.

We will connect the remaining (alpha) data and dashboard providers to the ecosystem as part of scaling up the testing. A second volunteer tranche of providers and schemes will connect early to the ecosystem, as work on refining the onboarding systems and processes continues in Autumn 2022.

As we learn more from the technical development of the digital architecture, we'll communicate our progress to industry, to ensure we're continuing to provide effective support to organisations preparing to connect to dashboards.

### Standards development and consultation

DWP plans to publish its response to the consultation on the Regulations for pensions dashboards in the summer, following which, it will lay the Regulations as soon as parliamentary time allows. This will provide the Money and Pensions Service with the authority to set the standards for pensions dashboards.

PDP will continue its work on the data, technical, reporting and design standards relating to pensions dashboards, as well as the code of connection. We will carry out a consultation on these standards during the summer of 2022.

### Industry readiness

We are working to refine the onboarding process during our test phases, testing connectivity and compatibility of the digital architecture with the pension providers and schemes that have elected to onboard early. This work will help us ensure we have a robust process in place, once we reach the point of compulsory staging from April 2023.

The DWP consultation included indicative staging dates, plus further information on the duties that the Regulations will lay on pensions schemes. Together with the January 2022 publications on standards, this provides industry with a further depth of information relating to pensions dashboards.

We continue to regularly [update our data providers information hub](#), which draws together the information that pensions providers, schemes and ISPs need in order to prepare to connect to pensions dashboards.

## MaPS dashboard development

PDP continues to work closely with the MaPS team building the front-end dashboard, which provided the following update:



**Money &  
Pensions  
Service**

The MaPS pension dashboard will allow people to see their pensions all in one place on the MoneyHelper website. It will be a gateway into other guidance services that will help people plan for their retirement and support them in making decisions.

Over the past year, we have been working on the design of the customer journeys through a design, test and iterate approach. This has allowed us to test peoples understanding and develop journeys based on their feedback.

In addition to the customer journeys we have been building the underlying capabilities that will allow customers to log in to MoneyHelper and will support the connection of the dashboard to the ecosystem being developed by the Pension Dashboard Programme. We are delighted to report that in March 2022 we completed the MaPS alpha dashboard build.

We are now focussed on integration with the pensions dashboards ecosystem and testing journeys end to end. We will continue user testing throughout the year as we test, learn and iterate the design of the dashboard and learn more about the guidance and onward journeys that people need to support them in their retirement planning.

## Partner organisation activity

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### Department for Work and Pensions (DWP)

The DWP, with input from partners, continues to develop the legislation to enable delivery of dashboards. Its consultation on the draft pensions dashboards regulations closed on 13 March 2022. To support the consultation DWP led a series of themed webinars alongside delivery partners. The webinars were attended by almost 1500 stakeholders and provided an overview of the proposals as well as deep dives into specific areas of the regulations. The webinar recordings and [Q&A from each of the sessions is available on the PDP website](#).

The Department aims to publish its response to the consultation this summer and lay affirmative regulations as soon as possible after this, when parliamentary time allows.

DWP Digital are working with the programme to be one of the voluntary data providers to include State Pension data in the alpha integration testing window, planned for this year.

### Financial Conduct Authority (FCA)

The FCA is currently reviewing the responses it received to its consultation on requirements for FCA regulated pensions providers (in respect of their personal and stakeholder pension schemes). The consultation closed in early April and the FCA aims to publish its Policy Statement and finalised Handbook rules alongside or shortly after Parliament approves the Government's corresponding regulations for trustees and managers of occupational pension schemes and pensions dashboard services.

DWP is continuing to develop the legislative requirements that pensions dashboard services will have to comply with to gain and maintain qualifying pensions dashboard service (QPDS) status. Separately, HM Treasury will make the necessary legislative change to require that any party that wishes to become a QPDS operator must obtain FCA authorisation and/or permission to do so. The FCA is currently developing the regulatory framework to apply to these QPDS operators and plans to consult on that framework later this year.

### The Pensions Regulator (TPR)

TPR recognises that the schemes it regulates are at different stages of awareness and preparation for the new duties. To support them, TPR will be delivering a comprehensive package of communications, so they are clear on what they need to do and by when.

TPR is aiming to contact trustees and scheme managers at least 12 months ahead of their scheme's proposed staging deadline, to help them to prepare sufficiently and on time, starting in May 2022. TPR continues to build its compliance function, working with PDP to ensure the programme has the right data to monitor compliance. TPR is also developing its compliance and enforcement policy for consultation.