

# Firefighters' and Police Data Conference Q&A – Pensions Dashboards



# Session Two Panel

## Chair – Chris Connelly, Chief Strategy Officer, Heywood

- Panel
- Andrew Lowe, Co-Chair of PASA Dashboard Committee, ITM
- Graeme Hall, Operations Manager, XPS
- Paul Turpin, Pensions Adviser, Police Federation



## Is there going to be one dashboard or multiple ones?



There will be at least one – that being provided by MaPS under their MoneyHelper brand. The legislation, and FCA regulations allow for there to be any number of commercial dashboards. It is not yet known how many of those there will be, and they will all have to go through a strict approvals process, run by the FCA, to become a qualifying pensions dashboard service.



You can also see MaPS' answer to this question, and many others, on their website: <https://www.pensionsdashboardsprogramme.org.uk/faqs/>

One of the concerns that dashboards won't be interactive to start with which could put members off using the service. Is there any project vision into the future of the dashboard evolution process that may encourage users engage more?



There are three objectives set out in DWP's policy for reconnecting members with their pensions. They are: FIND > UNDERSTAND > ACT. The scope of the initial legislation supports the first 2 of those objectives, but has, for reasons of safety, stopped short of allowing transactions at this stage. The whole programme needs to reflect on what users really want and need before adding in too much functionality.

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Early user research carried out by the MaPS PDP team showed that people from a wide range of backgrounds and degrees of pension knowledge all had common user needs. The top three being:

- Where are all my pensions?
- How much have I got now?
- How much will I have when I retire?



The current scope of pensions dashboards covers these three primary user needs.

Once we have real users using dashboards, it is expected that more user research and feedback will help inform how to develop dashboards in the future.

The first versions of Dashboards will allow members to find out who the administrators are and how to contact them. There is an opportunity for Schemes to direct members to their own online self-service and continue and interactive journeys there.

It would be prudent for all administration teams to ready themselves for members wanting more. If those members have questions that are not satisfied by dashboards, they will no doubt use those administrators' contact details. If you can do more now to drive them towards self-service, it will help you keep in contact with them.

## Is there an estimated date for the dashboard to be introduced/implemented?

[WMS HCWS836](#) which was published on 8 June 2023, confirms that the connection deadline will be amended to 31 October 2026. DWP have now published [amendment regulations](#) to the Pension Dashboard Regulations confirming a connection deadline of 31 October 2026.



The pension dashboard programme has set out a phased order of staging dates when pension providers and schemes need to connect their data sources to the industry's dashboard architecture. The phasing broadly speaking starts with DC before DB, and larger before smaller. This way, the number of pensions that are available to be found increases quickly in each window, leading to a point within about 2 years whereby over 95% of pensions are deemed to be “findable”.

The programme has not yet defined exactly what metrics will feed into how they decide to set a date for the public launch of dashboards. Those metrics are likely to include not only how many pensions are findable, but how well progressed user testing and scale testing has gone and how ready communication campaigns are. The one thing we do know as pension administrators is that the programme has committed to giving industry 6 months' notice of the magic date. A date they call “DAP: the Dashboards Availability Point”. With the reset of the connection deadline, the DAP could be earlier than 31 October 2026.

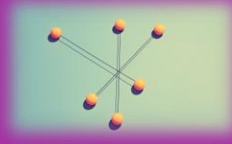
**This could also potentially give rise to pension scams who could promise unrealistic projections in the lack of the actual data available. Are there plans to safeguard members from being lured into these shady promises for higher returns?**



Pensions scams are always a concern, and it is likely that scammers will adopt new tactics to help prey on the vulnerable when new tools and facilities are available.



However, there is a lot of detail in the security design that will help prevent scammers getting direct access to data. scammers are still more likely to target the human, rather than the dashboards directly.



The security model for all dashboards uses standards referred to as gpg 44 and gpg 45. the level of security required is called “medium”. that may not sound too impressive, but “medium” is maybe already higher than a lot of member self-service sites today unless you have already enabled multi-factor authentication.



There are many ways in which you can do this, but one common way is to ensure that the user is identified using information that they know (their personal credentials), as well as something that they own – such as a driving licence or a passport. using the combination of data and biometrics is an increasingly common way of securing websites without making them too hard to use.



To help our members avoid being scammed, one of the best things we can do is to make sure we get better at communicating. at the very least we need to be their trusted point of contact for news about their pension and that should probably now include news about how dashboards will affect how and where they get their information. and who they should contact if they are unsure about anything.

**If a member makes a search on the dashboard, will it /could it show as a hard search on their credit record?**



No. This is a tool to help members find where their pensions are. It in no way uses credit reference agencies.

**What about those that do not have access to the internet and cannot view the dashboard?**



Whilst the Pensions Dashboards Programme is specifically targeted with delivering pensions online, there are other services provided by MoneyHelper that offer support to members over the phone.

Members could also choose to ask friends or families to help them get online.



**From a member's perspective what would be the contingencies if you had genuinely forgotten matching criteria i.e. you moved address, changed surname etc with the only certainties being name, dob, NI will that be enough? This is also data security concern.**

Matching criteria is down to each Scheme Manager to decide upon. So if you are not comfortable with the quality of your data on these three key pieces of information, then you should include other fields too.

There are a number of personal data fields that a member may enter into a dashboard to prove who they are, and also increase the likelihood of finding a pension. Name, NINO and Date of Birth are the minimum that you *could* match on, but there are many other paths through combinations of data that can also lead to maximising the chances of matching. Members will be encouraged to also enter previous surnames and previous addresses to help schemes match their records.

If members do not put in enough information to fully match, they may be a “possible” match. In this case, they will be told via their dashboard that they MAY have a pension with your scheme. They will be given the contact information for your administration and asked to get in touch with you to resolve. They will have 30 days to do this with you. It will then be entirely in your control as to what questions you ask them to determine if they really do have a pension with you or not.

In parallel, it should not just be on the member to ensure their data is correct. Schemes themselves can now access relatively low-cost tools to carry out analysis of the currency of their data. Comparing the records they hold against other third party sources of data to check that the data is accurate, not just present.

You can also refer to the great work PASA has done on data matching guidance for more information.

<https://www.pasa-uk.com/guidance-2/pasa-dmc-guidance-matching-without-a-nino-and-possible-matching-final-formatted/>

**What process would be in place to deal with queries that members have, if it is going to go live at the same time for everyone, there will be potentially a lot of work. Is it going to be managed?**

There will be a date known as the DAP: Dashboards Availability Point that the programme will announce. They will give industry 6 months' notice of when that date will be, but it is likely that this date is probably at least 2 years away right now.

However, between now, and that future date, there will be an increasing number of test users invited to start using dashboards to see their pensions. The programme plans to ramp up this number as more and more pensions are made available to be found through the various scheme staging windows. This testing will help inform whether dashboards are being well understood as well as testing they all work as volumes start to scale up.

You are right to have concerns, because any public launch of a new service brings peaks, but there are a number of ways of mitigating that risk and making good use of the next 2 years. These include being on top of your own communications so members know what is coming, making sure that you have your member data in good order, and investing in any areas of automation that may be lacking right now.

Any and all of these will lower the impacts on resourcing. Now is a good time to discuss these options with your administrators and software providers.