Pensions Dashboards Programme

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Identity

Background

2016 - The Financial Conduct Authority (FCA) Financial Advice Market Review

‘industry should make pensions dashboards available to individuals to make it easier for them to engage with their pensions’

2016 – Budget endorsed this view

2018 – Government consultation

2019 – consultation response stated

> “Government will legislate to compel pension schemes to provide their data; and
>
> The Money and Pensions Service (MaPS) will have responsibility for enabling delivery of the dashboard service working with the pensions industry”

2019 – MaPS tasked with leading delivery of an ecosystem and the Pensions Dashboards Programme (PDP) created

Background cont’d

The consultation response set out some overarching design principles which indicated that all dashboards should:

- Put the individual at the heart of the process by giving individuals access to clear information online;
- Ensure individuals’ data is secure, accurate and simple to understand - minimising the risks to the individual and the potential for confusion;
- Ensure that the individual is always in control over who has access to their data.

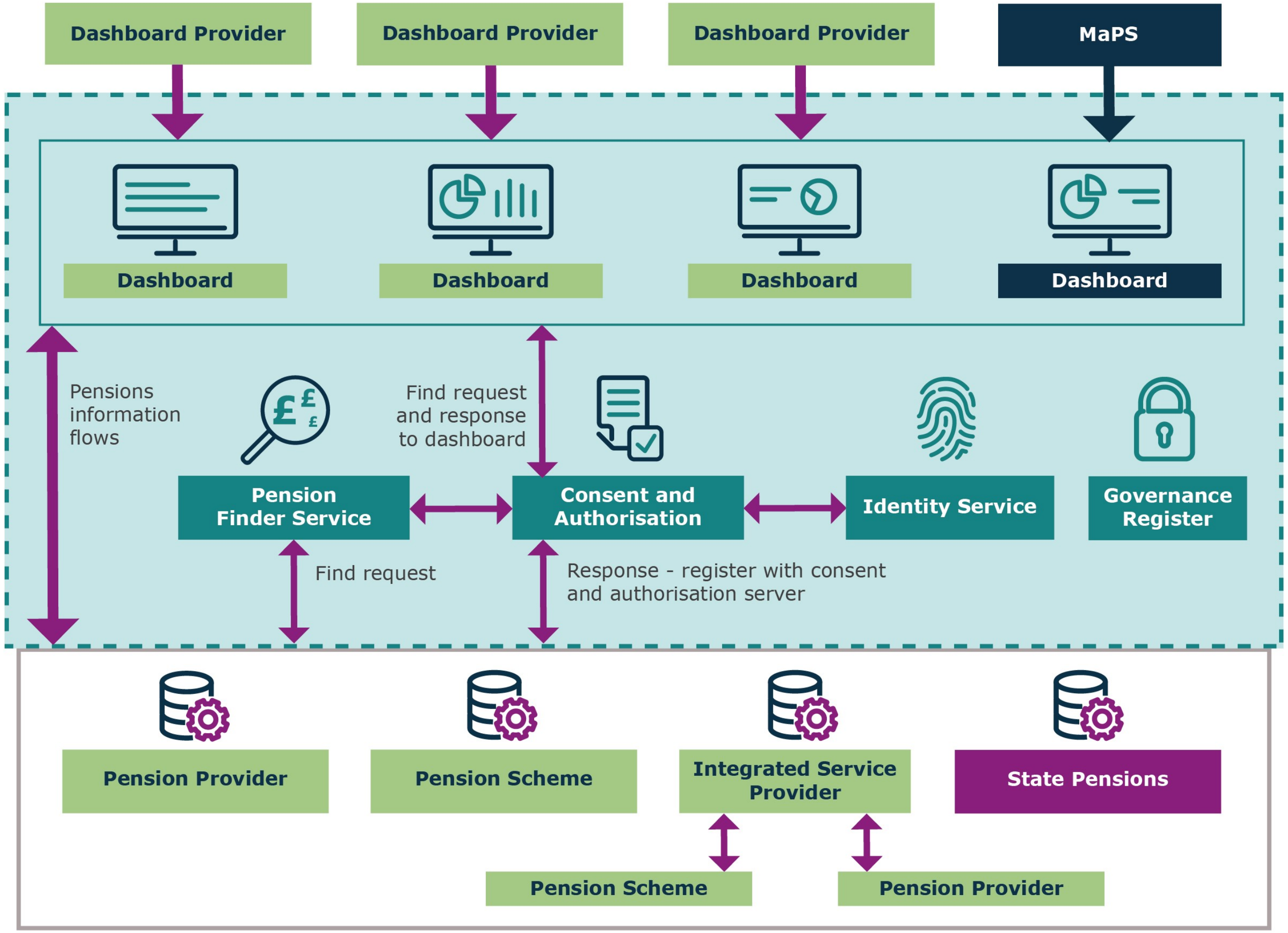
At the heart of the design is the need for a trust model that enables all parties to operate within the system with complete confidence that other participants are identifiable and have authority to act in the way that they are. Within this framework, users are required to evidence their identity through a digital identity solution, which will mandate that a minimum level of confidence is established.

Background cont’d

The Government Response to the Consultation states:

> “To enable a sufficient level of trust in the service, the department expects a standard level of identity assurance for all users (individuals and delegates) that satisfies the National Cyber Security Centre’s Good Practice Guide 45 on ‘Identity Proofing and Verification of an Individual’.
>
> **Our conclusion: the delivery group must agree on a standardised level of identity which complies with the National Cyber Security Centre’s Good Practice Guide 45”**

Architecture



"To enable a sufficient level of trust in the service, the department expects a standard level of identity assurance for all users (individuals and delegates) that satisfies the National Cyber Security Centre's Good Practice Guide 45 on 'Identity Proofing and Verification of an Individual'"

Key

- MaPS Dashboard - **MaPS**
- Digital Architecture - **PDP**
- Dashboards/Pension Providers and Schemes - **Industry**
- State Pension - **DWP**
- Ecosystem Governance Framework (technical, security, design, accessibility, performance and user experience standards) - **PDP to set and monitor**

Identity

- *The standards to be applied must be sufficient that all data providers can have confidence that pension information is being released to the correct person*
- *The standard must be set to the highest level required by any single participant – PDP do **not** propose a solution that permits differing standards by:*
  - *Data provider*
  - *Function*
- *The user requires a solution that is appropriately simple to navigate and does not present unrealistic barriers to completion*
- *The defined standard should be sufficient to enable innovation*

- *PDP will ensure that the service that it puts on place is aligned with the UK Digital Identity and Trust Framework*
- *The prospect of interoperability is welcome to PDP with the benefits it will deliver both users and our service*

"To enable a sufficient level of trust in the service, the department expects a standard level of identity assurance for all users (individuals and delegates) that satisfies the National Cyber Security Centre's Good Practice Guide 45 on 'Identity Proofing and Verification of an Individual'.

Our conclusion: the delivery group must agree on a standardised level of identity which complies with the National Cyber Security Centre's Good Practice Guide 45"