Alpha Phase Team
Pensions Dashboard Model

Digital ID
This is the identity verification technology that will enable the user to access their information

Dashboard User Interface
This is where the user will view and use their information

Pension Finder Service
This is the technology that will fetch the user's pension information for the Dashboard User Interface
Dashboard User Interface

**Single destination model**
- Dashboard accessible through a single digital destination

**White-labelled model**
- Dashboard accessible through many digital destinations, but view remains consistent

**Federated model**
- Dashboard accessible through many digital destinations and can be customised
Customer journey
Pension match

We have a pension that is a close match, but would like you to confirm some additional details to verify the record.

To add this pension to your dashboard choose one of the following options

- Enter the postcode you lived at in March 1993
- Contact your pension provider using the contact details below

Aviva - Tel: 0800 068 6800
Please quote this reference number: QGR34994
Participant feedback

“It’s extremely [useful], because at the moment you’re just having to go to all these different places. It’s partly down to me because I haven't amalgamated it all, but [the dashboard] would be ideal.”

“I think it’s a brilliant idea. I think it’s a very, very good idea. I think it can’t come quick enough for a lot of individuals, and I’d certainly sign up to this tonight because I think it’s just giving you easy access to something that, at the moment, I think a lot of people are a bit vague on.”

“I think it gives you information that is out there, but it’s not at your fingertips, and this is putting it right at your fingertips at any time. At the moment I don’t have that access to that at that time. You know it takes me ages to draw it all together. I need to phone people, I need to email people, just drawing it all together and putting it in one nice little package.”

“Do you have a timeline of when it’s coming?”
Pension Finder Service

- Digital ID
- Consumer consent to share data with third party tools
- New open APIs / data standards for ‘Find’ and ‘Value’ messaging
- One or more service providers – pros and cons depending on number of dashboards
- Register of all parties
- Data Providers can optionally use Integration Service Providers (ISPs) to support messaging / batch, create single customer views, cleanse data
- More than 200 pension companies and trustees have to “open up” their admin systems to support real-time ‘Find’ and ‘Value’ messaging
Architectural Principles

1. The Pensions Dashboard must be designed first and foremost with the best interests of the consumer in mind.

2. The Pensions Dashboard should encourage competition where competition is consistent with other architectural principles e.g. with the best interests of the consumer in mind, in support of low-cost efficient services.

3. Controls must be in place to ensure that the Pensions Dashboard data access policy is subject to informed consumer consent to appropriate data at relevant points in the process.

4. The Pensions Dashboard should be designed to support future innovation.

5. The Pensions Dashboard must comply with relevant laws and regulation e.g. the Data Protection Act

6. The Pensions Dashboard must be compliant with the responsibilities of pension trustees.

7. The Pension Finder Service should be ‘dashboard agnostic’ with the aim of supporting one or more Dashboard User Interfaces.

8. The Pension Finder Service open data standards and architecture should support the requirements of the Pensions Dashboard governance model

9. The Pension Finder Service must adhere to the principles of consumer consent, open data standards and other minimum standards as determined by the Pensions Dashboard governance model.

10. Pensions Dashboard providers and pension data providers will need to be approved and be authorised through governance processes. The relevant data for this will be maintained in a central governance register.

11. The Pension Finder Service must be designed to the highest levels of performance, availability, security and recoverability with supporting service level agreements (to be defined).
1. The Pension Finder Service must use Open Standards which are free-of-charge and fit-for-purpose. In particular, they must be designed so that they are in the best interests of the consumer and also support low-cost efficient services thereby minimising the cost burden placed upon the industry.

2. The Open Standards must be managed by the Pensions Dashboard governance function with professional and robust controls in place. Governance and controls must include industry-agreed change-management and version-management procedures.

3. The Open Standards governance and controls must cater for different rates of adoption of standards and service functionality by a subscribing organisation.

4. The Open Standards must promote consistent results and not be open to misinterpretation.

5. The Open Standards will be created using modern design principles.

6. Existing industry standards should be re-used where reuse is consistent with other architectural principles e.g. fit-for-purpose, in support of low cost efficient services.
1. Ensure consumer needs are at the forefront of every discussion and decision

2. Act transparently with clear lines of accountability

3. Adapt the Pensions Dashboard as new technologies emerge and consumer needs evolve

4. Act with the support of the pensions industry and representative consumer groups

5. Outline and take steps to mitigate any potential conflicts of interest among participants

6. Maintain strict cost management procedures at all stages of development

7. Adopt a risk based approach
Recommendations & next steps

- Implement a robust and overarching governance structure
- Architecture will be future proofed to enable evolution to support other models
- Digital ID: This is the identity verification technology that will enable the user to access their information
- Dashboard User Interface: This is where the user will view and use their information
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Build a single destination dashboard capable of being white-labelled

Next steps:
- Build a end-to-end prototype
- Develop cross-organisational governance structure
Alpha 1
Jan to May 2016
Architecture and open standards workstream
User journey and prototype workstream
Consumer research workstream
Comms and engagement workstream

Set-up
Jun to mid-Jul 2016
Project steering group
Interim governance structure >>> transitions to full governance structure

Alpha 2
Mid-Jul to Dec 2016
Governance and policy
Prototype design & build
Data standards
Funding & commercial models
Indicative activity areas

Beta
Jan 2017 - onwards
Technical architecture and standards
Ownership and funding framework
Regulation and legal framework
Product scope and market coverage
User interface and design
Consumer testing and research
Marketing and user take-up

Critical mass
Registered users