PENSION ADMINISTRATION STANDARDS ASSOCIATION

E Administration Working Group (EAWG) Terms of Reference

1. Purpose

The purpose of the EAWG is to create clear guidance, on 'what good looks like' in terms of eAdministration for members, trustees and administrators of pension schemes.

E-Admin depends on good quality data and the three PASA Working Groups listed below will address the following:

a. Data Management (See deliverables from the Data Working Group)

b. Identity Management (See deliverables from the Identity Management Working Group)

c. Cybercrime (See deliverables from the Cybercrime & Fraud Working Group)

The EAWG will work alongside these other Working Groups to ensure complementary output.

The key focus of the EAWG is to understand how technology can improve the end-user experience.

2. Membership

The members of the EAWG are as follows:

Name	Company
Kim Toker (Chair)	Clara Pensions
Becky Barnard	BAE Systems
Stephen Blakesley	Mercer
Ian Dowler	Procentia
Martin Freeman	Smart Pensions
Andrew Hemming	West Midlands Pension Fund
Antony King	Reach
Neil Middleton	Ebury
Mark Ormston (Secretary)	Retirement Line
Amy Regler	West Midlands Pension Fund
Grame Riddoch	Spence & Partners
Gemma Rowles	Barnett Waddingham
Andy Valentine	Ebury
Russell Whitmore	Evolve Pensions
Chris Tagg (Board Sponsor)	PASA

The Pension Regulator may also attend the Working Group as an observer (TBC).

Other individuals may be invited to attend all or part of any meeting as required.

3. Chair

The Chair will be accountable to the Board sponsor. The Chair will report to the Board sponsor prior to each PASA Board meeting and on an "ad hoc" basis as required.

4. Secretary

The members shall appoint one of their number to act as secretary to the Working Group.

5. Quorum

The EAWG is not a decision-making body, therefore quoracy is not relevant. It will make recommendations to the PASA Board based on its analysis, experience and research.

6. Frequency of Meetings

The EAWG will meet at least every quarter (with additional meetings being held as necessary)

7. Agenda

The agenda will be determined by the Chair, taking into account the views of other stakeholders. The agenda and supporting papers will be circulated at least two working days in advance of the meeting. Members will be expected to have read the papers prior to the meeting.

The EAWG will identify and manage conflicts of interest ensuring, where appropriate, members identify decisions on recommendations in which it would be inappropriate for them to play a part.

6. Scope

The scope of the EAWG will cover:

- All trustbased defined benefit and defined contribution schemes, including
  - Single trust and master trust
  - Consolidators/Superfunds
  - AVC-only schemes
- Schemes open or closed to contributions and/or new members
- All types of administrative provision e.g. in house, TPA, provider, master trust, and insurers.

7. Deliverables

The EAWG will :

- Publish an E-Admin "Jargon buster" paper (Q2 2021)
- Design an admin journey plan from manual pension administration to technology-led administration (Q2 2021)
- Populate the Roadmap with examples, tools and case-studies.(Q3 2021)
- Conduct market research to understand trustee and scheme sponsors views on e administration (Q3 2021)

The EAWG will then determine deliverables for 2022 onwards.

Additional items for potential consideration by the Working Group are included in the Appendix.

8. EAWG and sub working Group member responsibilities

a. Attendance at EAWG/Sub Working Group meetings/calls;

b. Progress actions identified at meetings to agreed timescales

c. Report progress on actions at meetings;

d. Assume a shared responsibility for preparing action logs and meeting papers;

e. Escalate issues and risks between meetings as appropriate;

f. Ensure appropriate resources are identified and requested to achieve the planned timetable;

g. Communicate the requirements from own company and/or other suppliers where appropriate to the objectives of the EAWG;

h. Provide suitable cover and support during holidays and absence

i. Actively promote the objectives of the working group

j. Complete and return an annual Statement of Obligations document and Annual Review form

k. Be aware of and work to fulfil the Working Group's Terms of Reference

9. Reporting

The EAWG will report to the Board via their Sponsor ahead of each PASA Board Meeting and such additional reporting as is dictated by the production of work or need for wider discussion.

10. Minutes of Meetings

The Secretary will minute all meetings of the EAWG, including recording the names of those present and in attendance.

The minutes will be signed by the Chair of the EAWG and will be circulated to other members of the Group within five working days of each meeting.

11. Annual Review of these Terms of Reference

The EAWG shall review and assess the adequacy of the Terms of Reference (and any improvements the Group considers necessary) as it deems appropriate, but at least annually.

Appendix: Topics for additional consideration by the EAWG:

Further consideration may include, but are not limited to:

No	Topic	Examples / Details
1.	Creation of hot topic groups/ workgroups	Application of member communication segmentation and the demands on data to support communication and engagement strategies
2.	Case studies	Clients/providers who have stepped up their e-administration capabilities, why they did it, what they considered, what they delivered, the value implemented and who might be available to have conversations with other schemes to help them develop their plans.
3.	Guides	"what good looks like"
		e admin (setting up your development programme, implementing, training and staff development, data cleanse, automation and how to prioritise, facilities, models etc)
		How to develop your requirements for discussion with your administrator?
		How to comply with DC Scheme Disclosure requirements (effective 6th April 2018) re the provision of a publicly available website
4.	Addressing key issues	Key issues, solutions and recommendations
5.	Impact assessments	Getting impact (demand analysis) from the development of e administration, case studies, how to guides, useful links etc
6.	Readiness assessments	what are the criteria to measure a scheme's current position and how to set aspirations, (review of data quality, process automation, hand offs, reliance on third parties, use of automated proof of identify services, address and bank checking software applications etc)
7.	Planning and implementation	things to consider and include in the plan to develop e-administration functionality, including member feedback ,staff development, service development,UX(User Experience) skills , etc
8.	Benefits of automation	Financial and non-financial - examples of the impact on the quality of product, service performance, service accessibility, customer service