



PASA Pensions Dashboards Working Group

Produced in partnership with:

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Solution delivered...

PASA Experts for Dashboards

Pensions Dashboards Connection Readiness Guidance

December 2023

Acknowledgments

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1. Introduction

The Pensions Dashboard Programme (PDP) has been in reset since March 2023. This led to the removal of the staging timetable for schemes and providers to connect to the Dashboards Central Digital Architecture (CDA). The staging timetable has been replaced by a single connection deadline of 31 October 2026, which will be supplemented by further guidance connection dates which are expected to be published by DWP in Spring 2024.

While this means most, if not all, schemes will connect later than previously planned, they still need to be ready for this connection. In fact, this extra period until connection can drive real benefits including:

- better quality data, leading to more individuals finding and understanding more of their benefits
- fewer queries relating to dashboards for schemes and providers
- greater opportunity to integrate dashboards as part of overall communication strategy
- better understanding of the impact of dashboards on schemes and providers - and potential to minimise extra costs

The staging timetable was primarily about the point of connection of a scheme to dashboards through appropriate technology. It provided a line in the sand for each scheme, ensuring schemes would have a plan in place to complete their preparation work, with an absolute deadline. Without this, momentum around key elements of this preparation has largely been lost as stakeholders have other priorities to consider during the next 36 months.

This isn't just a missed opportunity but seriously puts at risk the likelihood of all schemes/providers meeting their dashboards obligations by 31 October 2026, let alone any earlier connection guidance date. As such we've prepared this connection ready Guidance with the aim of ensuring:

- stakeholders are aware of what's required to be connection ready
- understanding of the time/effort required to be connection ready
- stakeholders understand the interdependencies between connecting to dashboards and providing ongoing administration services both prior to and after connection to dashboards
- understanding of the need for proper planning (from a timing, industry capacity and cost perspective)
- preparation for dashboards connection continues at pace in the absence of mandatory connection dates prior to 31 October 2026

2. What does 'Connection Ready' mean?

Connection ready means the trustees/scheme managers and their administrators are:

- 1) literally '**ready to connect**' – ready to commence the brief process to connect their scheme to the PDP ecosystem (which has been described as the 'final 5%' of the work to prepare for dashboards). For most schemes this will happen close to their assigned connection deadline date (staggered dates to be confirmed but we can assume will be somewhere between late 2024 and October 2026)
- 2) confident the preparation they've completed (the '95%' of the work to prepare for dashboards) means they'll be able to **meet their dashboards duties post connection**. This is assuming the high volumes of usage expected to commence in 'live testing' phases, and then continue after the Dashboards Availability Point (DAP). This will produce significant numbers of find and view requests for schemes to handle.

Who is this Guidance aimed at?

Trustees/scheme managers are ultimately responsible for dashboards connection, but they can't connect without the support of their administrators and software providers. This Guidance is primarily aimed at industry providers to facilitate discussions with their clients and ensure effective planning and delivery of all key activities to support connection readiness. It can also be used by trustees to better understand the activity involved and to initiate discussions with their providers.

What does the connection ready Guidance include?

This document sets out what connection ready looks like, including:



Assessment - the key areas of preparation which must be considered and addressed



Implementation - the outcomes which must be achieved in these areas and how to deliver these



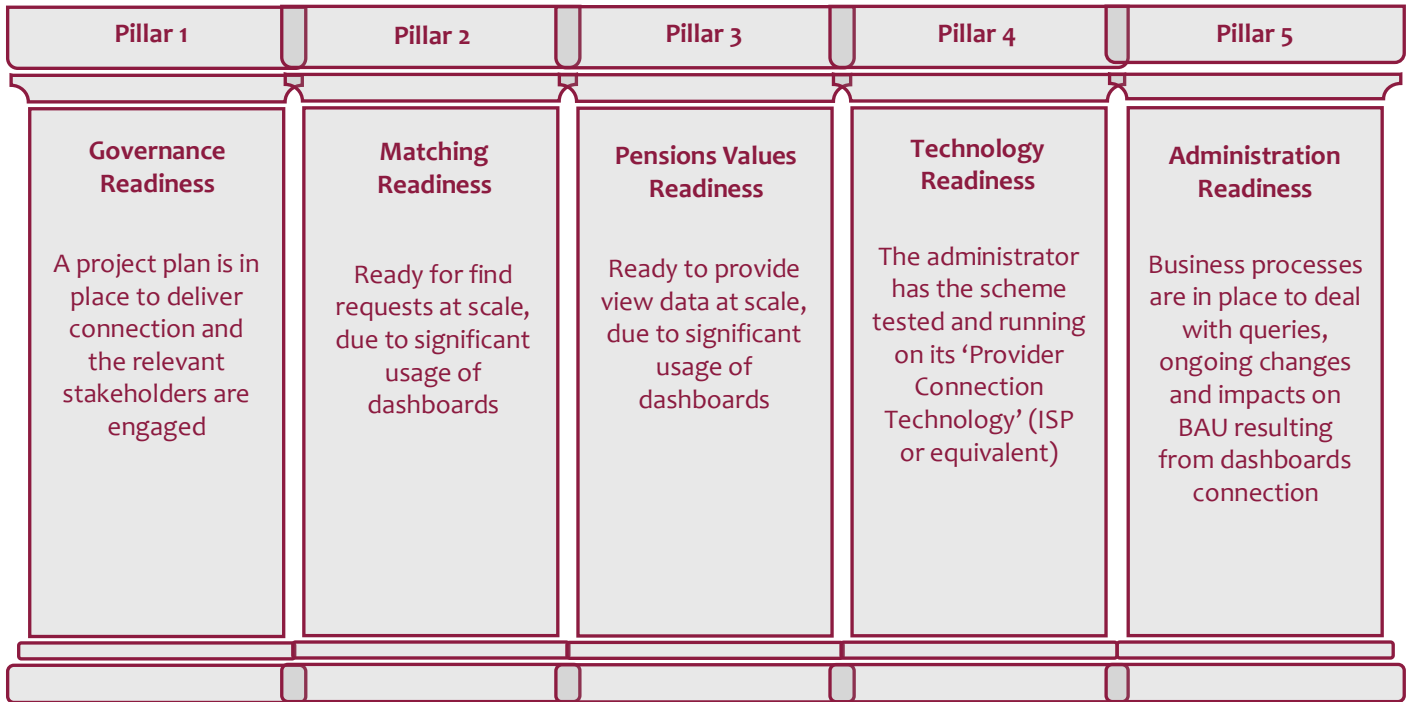
Evidence - how success can be evidenced

Useful supporting guidance and material from organisations including PDP/MaPS and TPR has been highlighted throughout the Guidance, as well as material already produced by PASA. The Guidance will be supplemented and supporting materials added to assist schemes in key areas over time as more is learned about practical connection to the CDA.

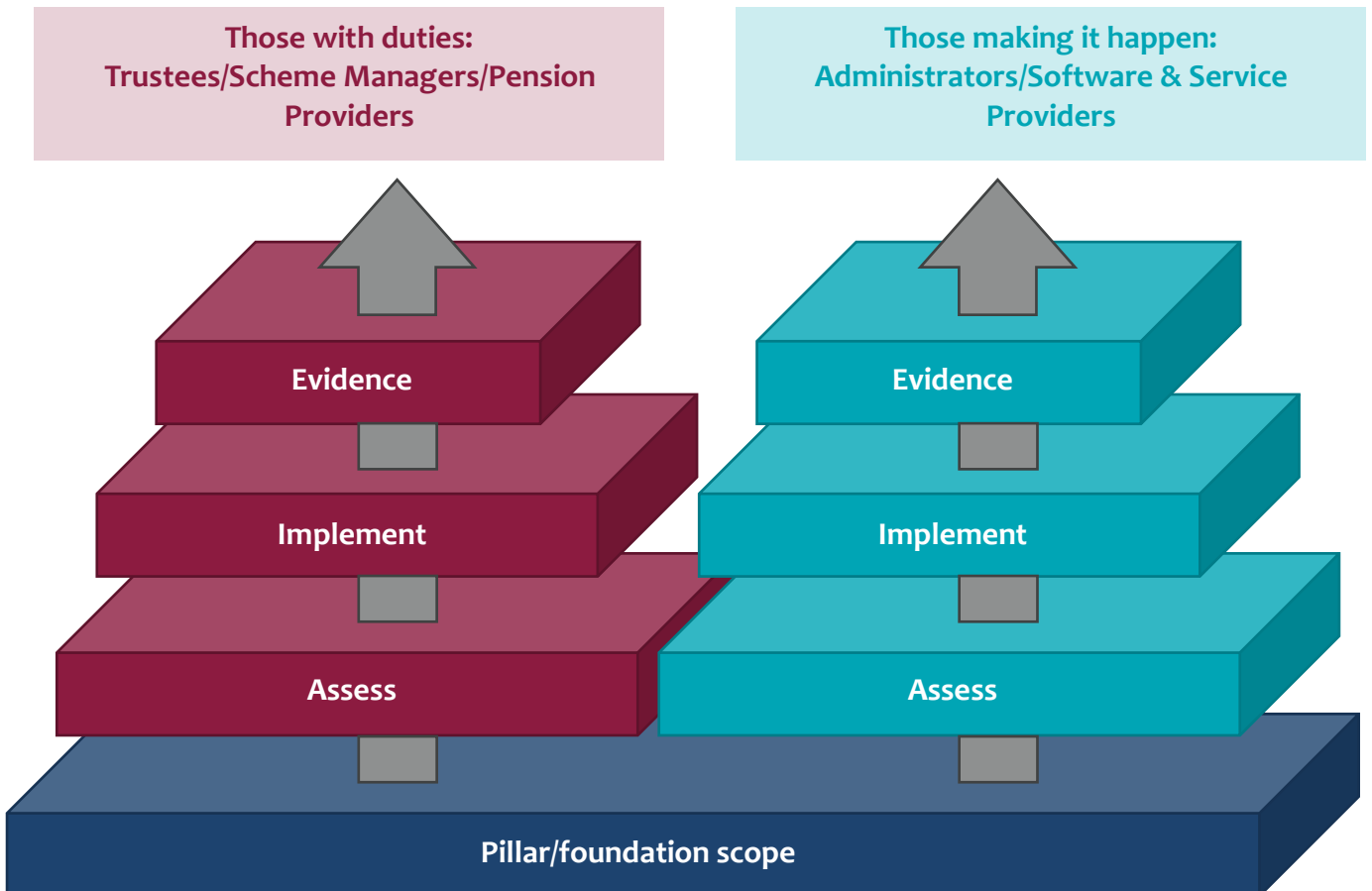
A sample plan for a single scheme who has yet to address connection to dashboards is also included. This won't be reflective of all schemes, but it should be useful as a starting point. It also highlights the totality of the work required to achieve connection readiness in the form of a timeline.

What are the main components of a scheme being connection ready?

These are the key pillars which need be addressed to achieve connection readiness:

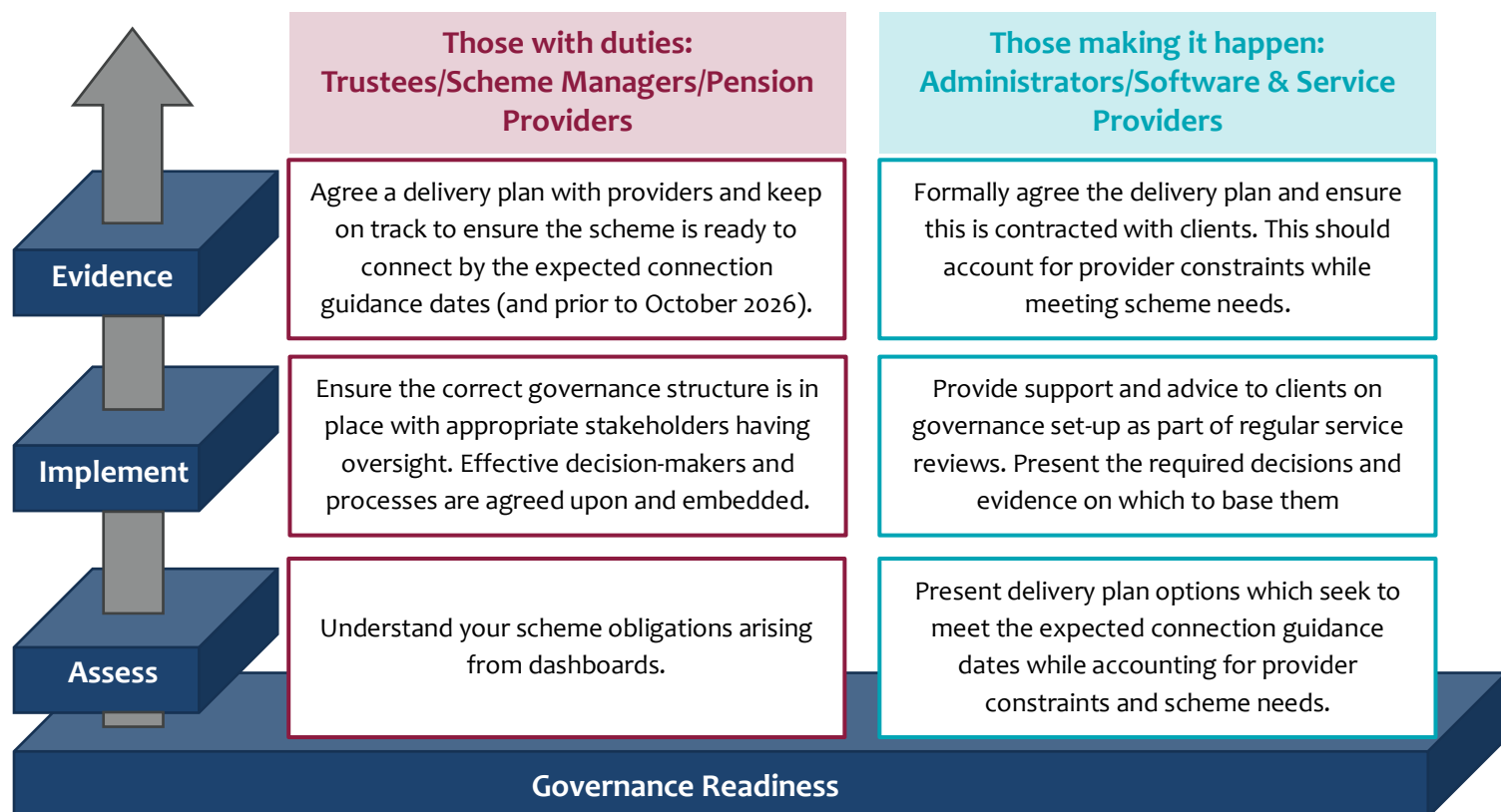


'Assess – Implement – Evidence' structure



Pillar 1 – Governance Readiness:

A project is in place to deliver all elements of scheme connection readiness including having the relevant stakeholders engaged, effective governance and appropriate record-keeping in place.



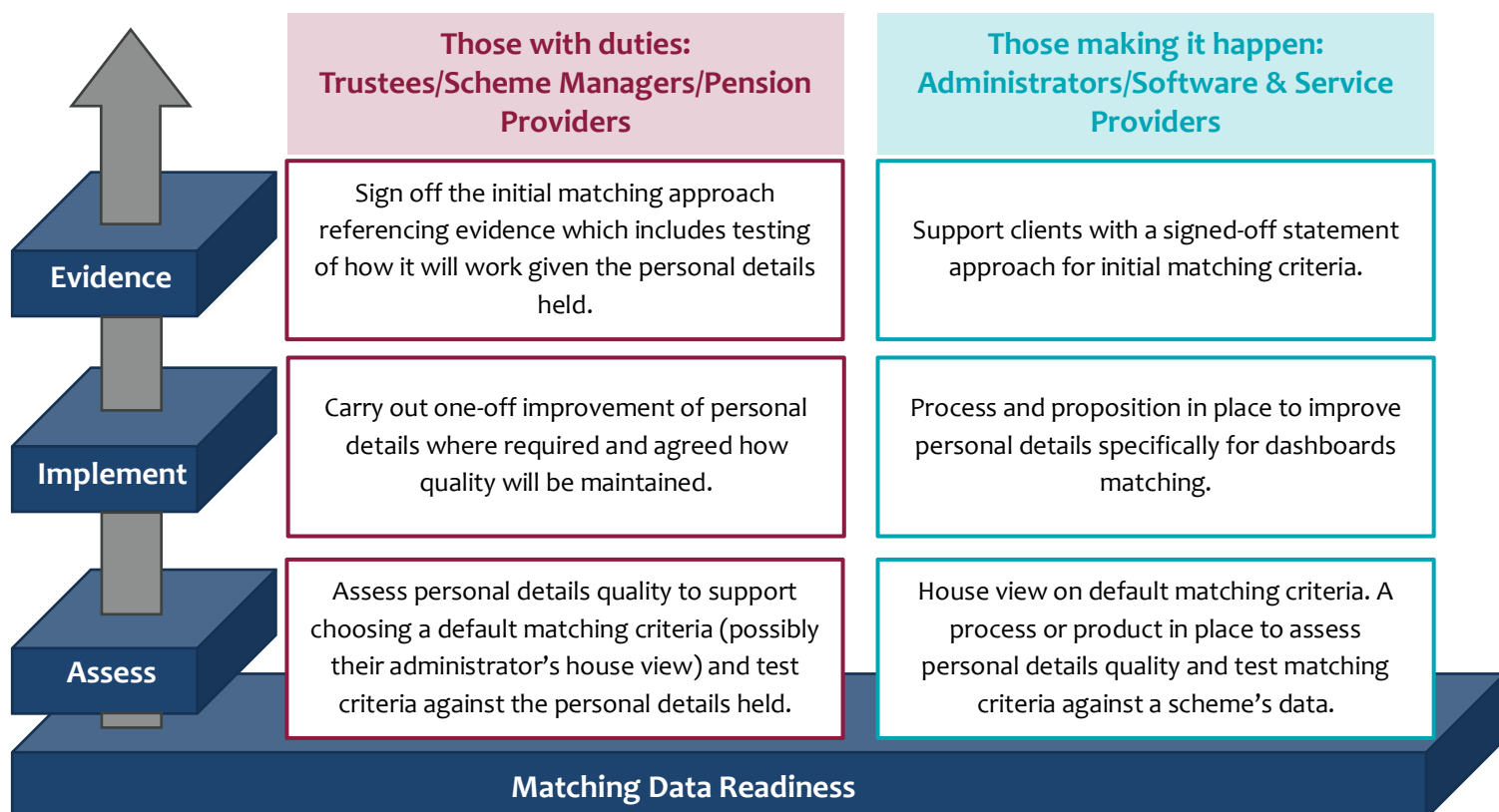
Governance Framework	
Description	Schemes have an effective governance structure in place identifying key stakeholders, ensuring their engagement and facilitating connection readiness delivery.
What's required?	A mechanism to ensure effective oversight and delivery of the connection ready pillars.
Why's this needed?	Ineffective governance may result in schemes failing to identify and/or complete key tasks within an appropriate timeframe.
Links	TPR Scheme Governance Best Practice TPR Dashboards Guidance - Role and legal duties for Trustees/Scheme Managers
What evidences being ready?	A documented governance structure and evidence of regular meetings of appropriately empowered stakeholders to oversee the delivery of the connection ready delivery plan.
TPR Checklist	Establish pensions dashboards as a regular agenda item at board meetings. Discuss pensions dashboards with your administrator and other relevant parties (such as software provider, actuary, legal adviser, employer, additional voluntary contribution provider) to develop and agree practical delivery plan according to your scheme-specific situation.

Decision Oversight	
Description	Schemes maintain an accurate record of decisions based on regulations, guidance, standards and advice from suppliers.
What's required?	The 'Dashboards Regulations' require schemes to keep records on decisions made, and as covered in Regulation 15.4, these should have regard to guidance on connection issued from time to time by MaPS and TPR. Clarity on decisions and the reasons for taking them will ensure this can be demonstrated.
Why's this needed?	An inability to demonstrate how decisions have been made could lead to ineffective delivery, and even cause TPR to consider enforcement action on non-compliance with dashboards obligations.
Links	TPR Failing to comply with Pensions Dashboards Duties TPR Pensions Dashboards Initial Guidance
What evidences being ready?	A record of decisions made in the process of becoming connection ready. The reasons for these decisions should also be documented to demonstrate the reasonableness of the position.
TPR Checklist	Stay up to date with developments to the regulations, Money and Pensions Service standards and PASA Guidance. Record key decisions and progress as per your existing governance processes.

Delivery Plan to become connection ready	
Description	There's an agreed set of milestones with an achievable delivery plan to become connection ready by the connection guidance date (and prior to October 2026).
What's required?	Having confirmed the relevant service and technology providers who will be responsible for 'making it happen', a plan should be created covering the remaining connection ready pillars: <ol style="list-style-type: none"> 2. matching data 3. administrative and values data 4. connection technology 5. administration processes
Why's this needed?	Without an agreed plan, there's a risk providers won't be able to accommodate all schemes amid the rush to meet connection guidance/deadlines. This could leave some schemes 'sleepwalking' into later connection, and they may even miss the 2026 deadline leading to enforcement actions.
Links	PASA guidance on how to create your Delivery Plan, and Sample Plans MaPS PDP Standards TPR Dashboards checklist
What evidences being ready?	A delivery plan to become connection ready agreed by all parties which is being reported against.
TPR Checklist	Check that your team and suppliers are on track to deliver Record key decisions and progress as per your existing governance processes

Pillar 2 – Matching Data Readiness:

A scheme’s initial matching approach is defined, and the scheme is ready for find requests at scale, due to significant usage of dashboards after they connect.



Personal Data Assessment	
Description	Assessment of the quality and depth of personal details held to support matching has been completed.
What’s required?	<p>A clear understanding of the completeness and accuracy of key personal data available to be used for matching savers to their pensions.</p> <p>Carry out a comparison with external reference data (through ‘tracing’ services) to assess how accurate and up to date personal details are.</p>
Why’s this needed?	Without good data, the matching process will be sub optimal and lead to poor outcomes.
Links	<p>MaPS Data standards Pensions Dashboards Programme</p> <p>PASA Dashboards Data Accuracy Guidance</p>
What evidences being ready?	A data assessment report (either at implementation or prior to implementation).
TPR Checklist	Assess the quality and digital accessibility of personal data in your records.

Matching Approach (Assessment)

Description	The initial matching approach has been agreed, i.e. the initial set of match criteria for ‘match made’ and for ‘possible match’ responses, in awareness of the industry guidance available.
What’s required?	A matching approach which: <ul style="list-style-type: none">• maximises the volume of ‘match made’ responses provided when your savers use dashboards• generates ‘possible match’ responses for most of those who are not matched• minimises the risk and number of ‘false positive’ responses
Why’s this needed?	Matching criteria will differ by scheme, depending on multiple factors, including risk appetite and data quality.
Links	PASA Data Matching Guidance TPR Matching people with their pensions
What evidences being ready?	A statement of chosen initial matching approach (including partial matching) and rationale backed by legal advice where appropriate.
TPR Checklist	Understand what personal data you’ll receive from the digital architecture to help you match savers to their pensions. Consider which data items you’ll use to confirm matches are made or there are possible matches.

Matching Effectiveness (Assessment)

Description	An assessment has been performed to demonstrate the chosen initial matching approach will be effective when dashboards are used at scale, given the depth and quality of the personal details held.
What’s required?	The chosen matching approach is tested on real scheme data, using a model to estimate the percentage of ‘match made’ and ‘possible match’ responses which will be provided. The model should use the results of the personal data assessment so it gives the best possible estimate of how effective the matching policy will be and how the position could be improved through data improvement.
Why’s this needed?	It’s important the matching approach is effective and meets the legal duties to support dashboards. Ineffective matching approaches would lead to increased administration, poor saver experiences and even regulatory fines, some example scenarios of which can be found in TPR’s draft Compliance and Enforcement Policy.
Links	PASA Data Matching Guidance TPR Matching people with their pensions TPR Failing to comply with Pensions Dashboards duties
What evidences being ready?	A data assessment report (for example, matching analysis based on a model) including an estimate of the extent of fallback on possible match processes.
TPR Checklist	Consider which data items you’ll use to confirm matches are made or there are possible matches.

Personal Data Improvement (Implementation)

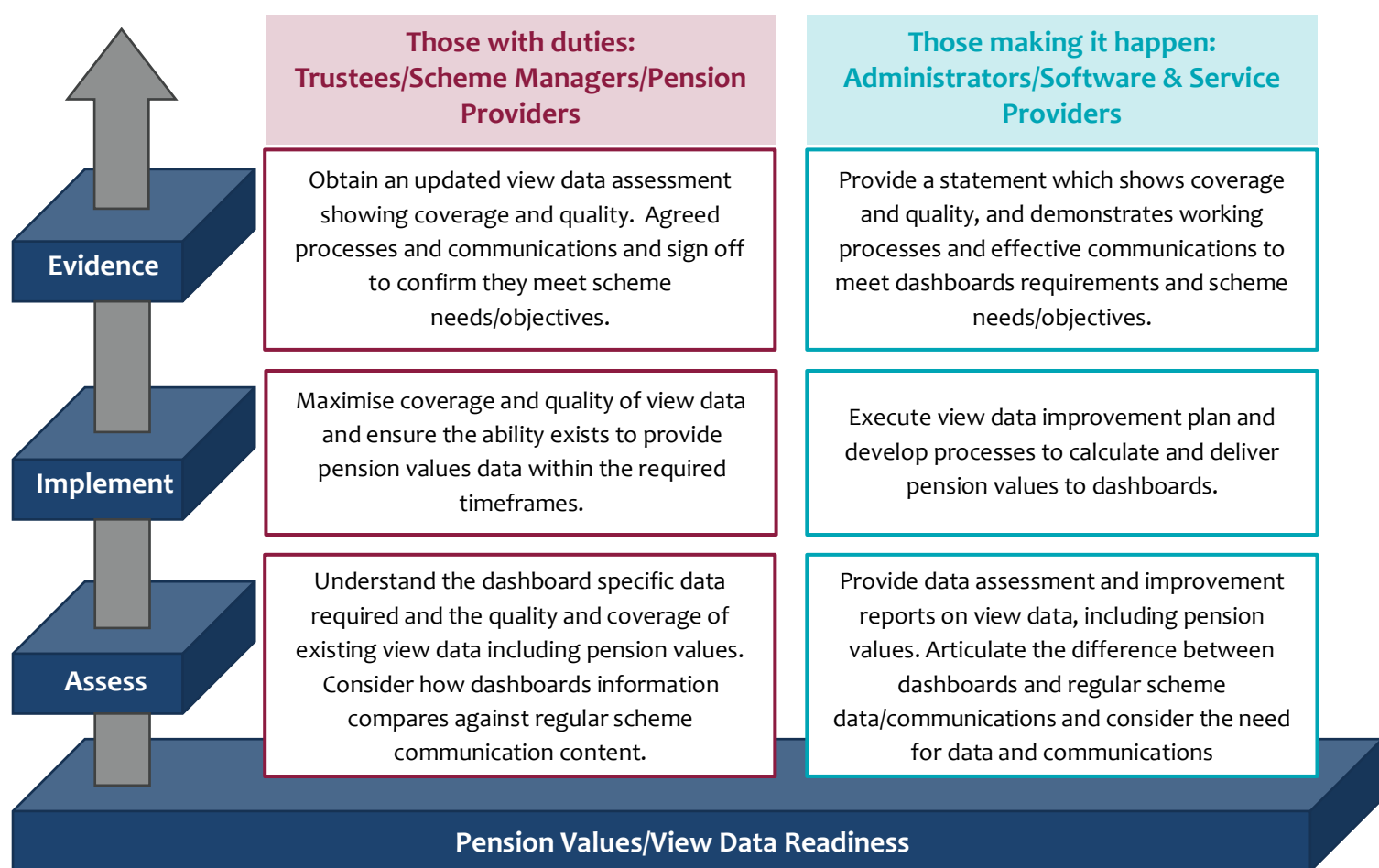
Description	If required, data improvement work has been carried out, and in all cases ensured they have an ongoing approach for maintaining data quality which will be sufficient to support pensions dashboards.
What's required?	<p>Where data is missing it should be completed where possible. Where data is found to have changed over time it should be updated where possible, for example post code or surname changes. Where personal details are suspected to have been provided incorrectly at source, processes should be agreed. These processes may differ between active and deferred savers.</p> <p>There should be an ongoing approach to managing data quality, so the quality of the data remains high.</p>
Why's this needed?	Without good data, the matching process will be suboptimal and lead to poor outcomes for savers and extra effort for administration teams – potentially leading to extra costs.
Links	PASA Dashboard Data Accuracy Guidance
What evidences being ready?	An ongoing data management statement and (if applicable) a one-off data improvement/cleanse report.
TPR Checklist	<p>Where your saver personal data needs improving, put plans in place to deliver the improvements.</p> <p>Review and update your Data Protection Impact Assessment (DPIA) in line with your data improvement plan.</p>

Matching Readiness Statement

Description	A summary statement referencing an updated assessment report, after completion of any data improvement, setting out the final choice of matching approach, its expected effectiveness, and acts as a sign off.
What's required?	<p>If data improvement has been carried out, and/or a revised matching approach needs to be assessed, then the assessment process should be re-run.</p> <p>Document the sign off of this choice of matching approach, given the updated personal details, is now formally adopted as the initial matching approach to use when the scheme connects to dashboards.</p> <p>This should include a statement on how ongoing data quality will be maintained up to, and after, the point of dashboards connection.</p>
Why's this needed?	Provides the final evidence a scheme is matching ready, and can be shared with the Regulator if required.
Links	Further supporting material from PASA is currently in development.
What evidences being ready?	This matching readiness statement will reference the appropriate evidence.
TPR Checklist	<p>Consider which data items you'll use to confirm matches are made or there are possible matches.</p> <p>Where your saver personal data needs improving, put plans in place to deliver the improvements.</p>

Pillar 3 – Pension Values/View Data Readiness:

Schemes and their administrators are ready to handle view requests at scale when they connect to dashboards.



Assess View Data General Availability	
Description	For savers who can be matched using the agreed matching criteria, schemes have identified and minimised savers flagged as ‘details not available’. There must also be a plan in place (see Administration Readiness pillar) for handling the resulting enquiries directed to the administrator when those savers use pensions dashboards.
What’s required?	<ul style="list-style-type: none"> Identification of savers for whom data is and isn’t available Appropriate flags for savers where this data isn’t available A plan to improve the level of data coverage, where appropriate Documented processes to deal with queries resulting from data returned to dashboards Consideration of use of stored vs ‘on call’ data Alignment of approach to providing data from multiple sources for one scheme (e.g. AVCs) Assessment of appropriate approach in context of differing scheme set-ups/types (e.g. DB v DC Contribution)
Why’s this needed?	It’s a legislative requirement to provide this data to dashboards in respect of all savers (subject to certain exceptions)*. Where data is not available, this needs to be addressed as part of good practice and may lead savers to revert to schemes/administrators for information resulting in the need to respond to queries with compliance timescales.

* Where a money purchase/hybrid benefits is valued at less than £5k, no contributions have been made since a previous illustration was provided to the saver and the scheme has informed the saver no further illustration will be provided in the absence of further contributions, no values need be returned. Where a saver has a money purchase/hybrid benefit and is within 2 years of their retirement date, no projected values need be returned.

Assess View Data General Availability

Links	TPR Guidance - Information to provide to members MaPS - Data Standards
What evidences being ready?	A report outlining data coverage rates and improvement plans. Documented processes for maintaining data coverage levels, refreshing data and dealing with saver queries.
TPR Checklist	Understand what data you will need to return to savers and by when.

Assess Administrative & Signpost Data Availability

Description	Ensuring the ability to provide administrative data (e.g. scheme details, administrator details, saver date of birth, dates of service etc.) to a dashboard immediately upon receiving a view request.
What's required?	A clear, documented understanding of which data must be returned to dashboards. A plan to improve the level of data coverage/quality, where appropriate. Documented processes to deal with queries resulting from data returned to dashboards.
Why's this needed?	It's a legislative requirement to provide this data to dashboards once a view request is received. Where data isn't available, this should be addressed as part of good practice and may lead savers to revert to schemes/administrators for information resulting in the need to respond to queries.
Links	TPR Guidance - Information to provide to members MaPS - Data Standards
What evidences being ready?	Reporting which outlines data coverage and any improvement plans. Documented processes for maintaining data coverage levels and dealing with saver queries.
TPR Checklist	Understand what data you will need to return to savers and by when. Assess the quality and digital accessibility of the data which will be provided to your savers.

Assess Pension Values Data Availability

Description	Pension values and contextual information must be provided as soon as possible after a view request and within 3 days for DC benefits and 10 days for DB. Where calculations have been carried out within the last 12 months (or provided to the saver on a statement within the last 13 months) these should, as a minimum, be available immediately following a view request. For new savers, this data should be provided as soon as possible and no later than 12 months after the end of the scheme year in which they joined.
What's required?	<ul style="list-style-type: none"> • A clear, documented understanding of the data which must be returned to dashboards • Agreement on 'house views' on production of pensions values where required (see PASA pension values Guidance) • An understanding of levels of pension values data coverage • A plan to improve the level of pension values data coverage/quality, where appropriate • Documented processes to produce pension values data within DC/DB timeframes where not immediately available • Documented processes to deal with queries resulting from data returned to dashboards • Documented processes for refreshing data for dashboards on a regular basis (minimum annually)

Assess Pension Values Data Availability

Why's this needed?	It's a legislative requirement to provide this data to dashboards within the timelines above once a view request is received. Where data is not available, this should be addressed as part of good practice and may lead savers to revert to schemes/administrators for information resulting in the need to respond to queries.
Links	TPR Guidance - Information to provide to members MaPS - Data Standards MaPS - Data Standards Examples PASA - Pension Values Guidance
What evidences being ready?	<p>Reporting outlining pension values data coverage and any improvement plans.</p> <p>Agreement of approach to pension values calculations where options are available.</p> <p>Documented processes for maintaining/improving data coverage levels.</p> <p>Documented processes for meeting required timelines for pension values data, where not immediately available.</p> <p>Documented processes for dealing with saver queries.</p>
TPR Checklist	<p>Consider how you'll calculate the value data so it's provided in line with dashboard requirements – calculated in line with ASTM1 or scheme rules, and sufficiently recent.</p> <p>Where value data is not in line with dashboard requirements, put plans in place to ensure you can meet your dashboard duties.</p>

Understand consistency with wider scheme communications

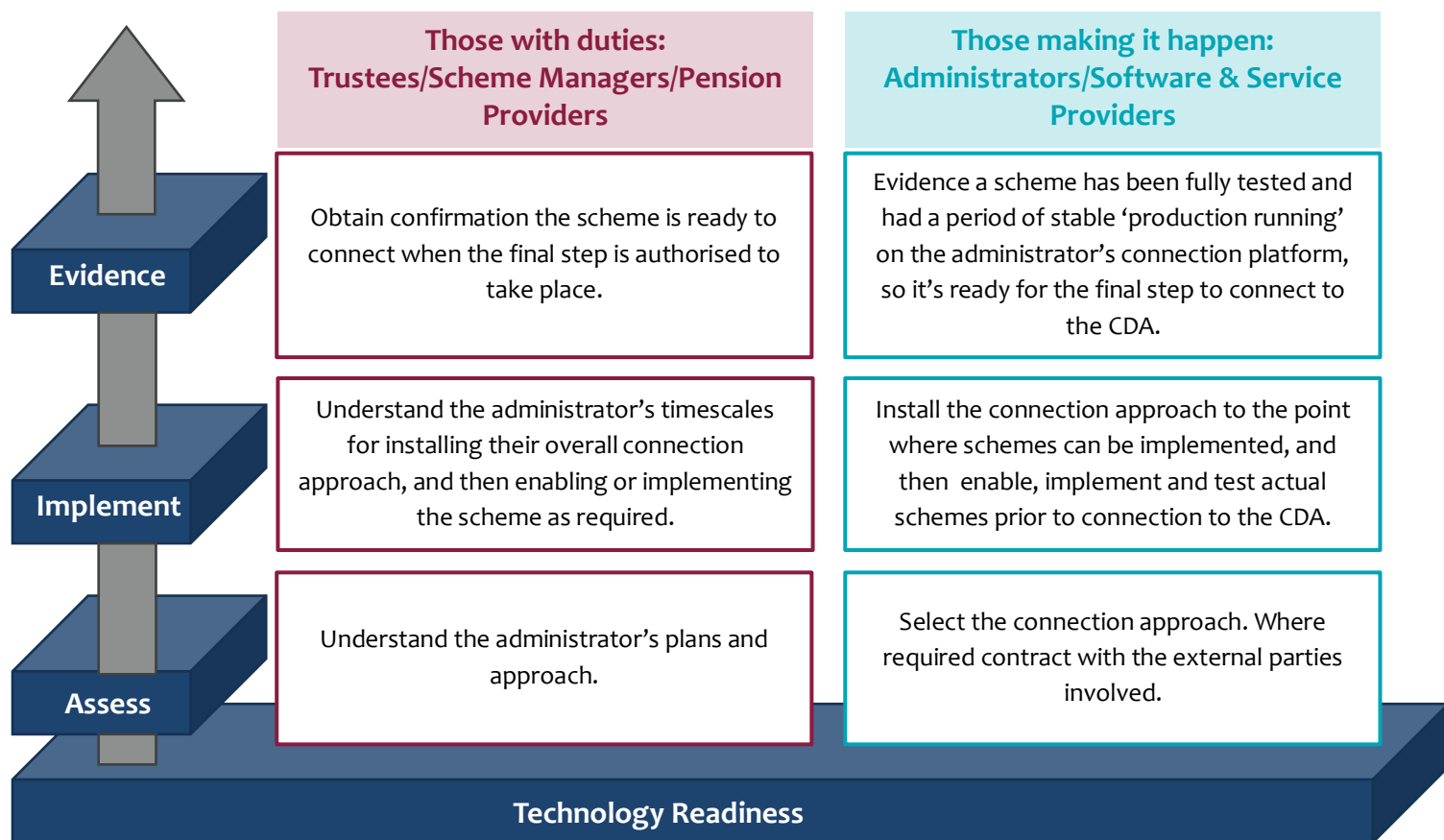
Description	Any difference between pension values and other information available to savers (e.g. annual benefit statements, SMPI statements, self-service information) is understood and can be explained or aligned where required to ensure savers aren't confused about their benefits.
What's required?	It must be possible to explain the difference between pension values quoted in different communications to savers either within other communications or on request.
Why's this needed?	Failure to explain any differences will confuse savers, leading to queries for schemes, and confusion potentially leading to poor decisions/outcomes for savers and additional costs.
Links	MaPS - Data Standards MaPS - Data Standards Examples PASA - Pension Values Guidance
What evidences being ready?	<p>Documented differences between the information shown by the different calculations.</p> <p>Clear explanations for these differences in appropriate literature (e.g. ABS/SMPI statements, scheme/administrator websites/apps).</p> <p>Documented process/lines to take when saver queries arise.</p>
TPR Checklist	Consider how you'll calculate the value data so it's provided in line with dashboard requirements – calculated in line with ASTM1 or scheme rules, and sufficiently recent.

Implement all changes to scheme data & processes

Description	Implement all plans to support the responses to view requests at scale following connection.
What's required?	<p>Improve data and amend processes so the scheme is ready to be tested on the connection solution and then ready to connect to dashboards. For pension values specifically:</p> <ul style="list-style-type: none">• where pension values are being pre-calculated, implement the process changes to achieve this and create pension value data ready for testing on the scheme's connection solution• where pension values will be calculated on demand, implement the process changes ready for testing on the scheme's connection solution
Why's this needed?	This is probably the most significant work required to become connection ready, so will have the most provider constraints in terms of when it can be scheduled.
Links	<p>MaPS - Data Standards MaPS - Data Standards Examples PASA - Pension Values Guidance</p>
What evidences being ready?	An implementation statement which attaches to the other reporting in this pillar setting out how the plans have been implemented. This should also cover the expected coverage of savers with view data access immediately, and the process to handle requests requiring the 3/10 day rule.
TPR Checklist	Assess the quality and digital accessibility of the data which will be provided to your savers.

Pillar 4 – Technology Readiness:

The scheme is tested and running on its “Provider Connection Technology” (ISP or equivalent)



Selection of connection solution	
Description	There’s an agreed method of connecting to dashboards - either direct through an existing platform or via an ISP.
What’s required?	<p>Technology options need to be identified and an appropriate solution procured/contracted.</p> <p>The choice needs to meet any connection guidance/staging deadline date and, if selecting a 3rd party, all due diligence/contracts must be completed in enough time to ensure timely connection.</p> <p>If going alone, the solution will need to be verified by the PDP through the conformance and compliance process.</p> <p>If going via an ISP, the provider needs to be comfortable the ISP will pass the Code of Connection tests and the ISP will enable them to be fully compliant with all standards. The point at which real scheme data can be shared with the connection solution must be clear. It should be understood when the connection solution will complete certification with PDP (which can only complete when the first live scheme is connected to the CDA for this connection solution). The nature of the connection solution should be clear to all parties.</p>
Why’s this needed?	All eligible pension schemes must have a method of connecting to dashboards.
Links	TPR Pensions dashboards: initial guidance

Selection of connection solution

What evidences being ready?	<p>There's a committed (i.e. budget agreed/contracts signed) method of connection and a plan for implementation.</p> <p>Confirmation has been obtained the connection solution has been verified by the PDP, or it's understood when it will be verified, and will deliver a compliant solution.</p>
TPR Checklist	<p>Explore your route to connection – either building your own interface or using a (new or existing) third-party solution.</p> <p>If required, appoint new suppliers or revise contracts for existing suppliers.</p>

Installation of connection solution

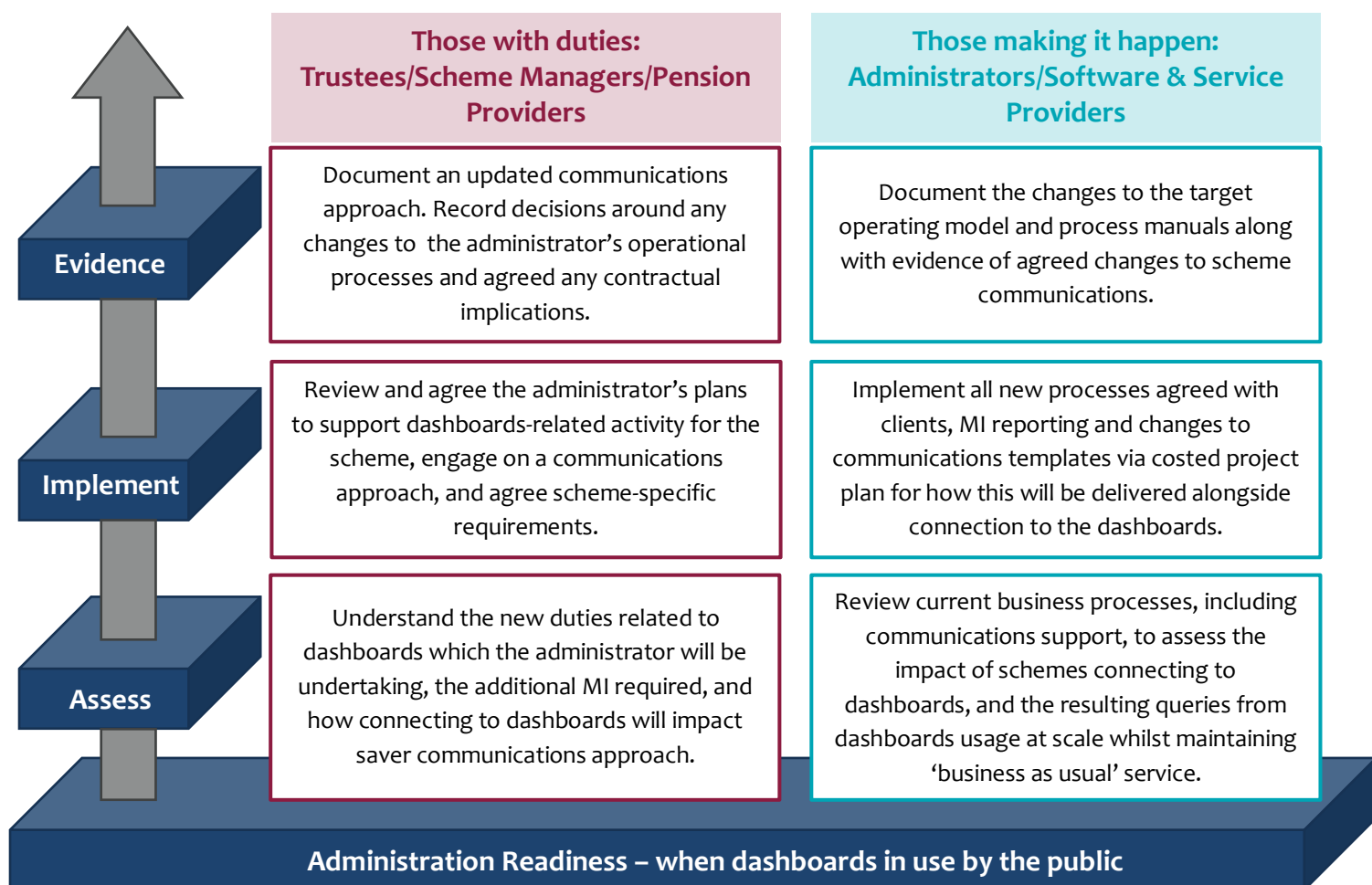
Description	Basic installation and integration of the chosen connection method must be completed.
What's required?	<p>Installation of the ISP or upgrade of existing platforms is completed.</p> <p>There's a clear understanding of data requirements, formats and flow of data within the connection solution.</p> <p>It's clearly identified if data needs to be stored by the ISP, or whether the ISP will extract it from the underlying scheme's administration solution.</p> <p>There's effective integration with the relevant administration platform(s).</p>
Why's this needed?	The connection solution must be installed before moving on to adding and testing schemes.
Links	<p>MaPS Data Standards</p> <p>TPR Dashboards checklist</p>
What evidences being ready?	The effective installation and integration of the connection solution can be demonstrated through an acceptance testing statement which should include user access to the exchange or loading of test data.
TPR Checklist	Check your team and suppliers are on track to deliver.

Configuration & testing of schemes ready for connection

Description	The connection method is configured for the needs of the scheme and appropriately tested.
What's required?	<p>A clear understanding of data requirements has been obtained, e.g. AVCs.</p> <p>The schemes details/approach are configured on the chosen platform/ISP e.g. matching rules, data refresh frequency, signpost data.</p> <p>The scheme specific data load process is properly tested, including AVCs and value data.</p> <p>Where the connection solution calculates pension values on demand, this has been tested for the scheme.</p> <p>The application of chosen matching rules has been tested to ensure they're correctly applied.</p> <p>If the connection solution supports simulation of the link to the CDA for find requests, then this testing has been run to ensure supporting processes are working correctly.</p> <p>The PDP onboarding process and the information required to complete it should be understood and the data collated in advance of the need to onboard.</p>
Why's this needed?	This work must be carried out to prove readiness for connection.
Links	TPR Dashboards checklist
What evidences being ready?	<p>An implementation statement which evidences, for a specific scheme:</p> <ul style="list-style-type: none">• successful end to end data processing completed for a period of time, proving the refresh cycle in addition to the initial data load• the chosen matching approach is proven to work in practice• all information is ready to enable the scheme to on-board with the PDP
TPR Checklist	Check your team and suppliers are on track to deliver.

Pillar 5 – Administration Readiness – when dashboards in use by the public:

Business processes are in place to deal with queries, ongoing changes and impacts on business-as-usual resulting from dashboards connection.



Process for handling possible & negative matches

Description	There’s a process in place for handling contact due to the matching result provided by dashboards. This will include how revised matching data is updated.
What’s required?	<ul style="list-style-type: none"> • A preferred contact method/process in place for possible matches (consider digital vs analogue journeys) • A review of the current Identification & Verification (ID&V) process • A review of the current data verification process to allow for correction of any inaccurate data for possible or negative matches • An established process to handle saver enquiries after a Pension Identifier (PEI) has been automatically deleted after 30 days • An established process to update the registration status of the PEI via the MaPS Ecosystem including deregistration
Why’s this needed?	This is needed to comply with the legislative requirements (Dashboard Regulations) but more importantly administrators need processes in place for handling contact as the potential volumes are currently unknown. If administrators fail to establish new processes this could impact their ability to service enquiries and lead to a negative saver experience.
Links	MaPS Data Standards PASA Data Matching Guidance TPR Pensions dashboards: initial guidance

What evidences being ready?	Due diligence of business processes including reviewing, testing and updating documentation.
TPR Checklist	<p>Where your saver personal data needs improving, put plans in place to deliver the improvements.</p> <p>Review and update your Data Protection Impact Assessment (DPIA) in line with your data improvement plan.</p>

Process for handling queries about view data

Description	There's a process in place for handling queries due to the view data result provided by dashboards. This will include how revised view data is updated.
What's required?	<p>A review of existing processes dealing with general enquiries to ensure they're fit for purpose for dashboards related queries.</p> <p>Establish a process to update and refresh any changes to view data required (changes to live data or data extract refreshes used for dashboards).</p> <p>Review of existing complaints and IDR processes to ensure they're fit for purpose for dashboards related complaints.</p> <p>Adequate training for all staff handling queries.</p>
Why's this needed?	<p>Administrators need processes in place for handling contact as the potential volumes are currently unknown.</p> <p>If administrators fail to review establish new processes, or fail to adequately train staff, this could impact their ability to service enquiries. This will lead to a negative saver experience and a potential increase in complaints.</p>
Links	<p>PASA - Dashboards Values Guidance</p> <p>MAPS Design standards consultation</p> <p>MAPS Data standards</p>
What evidences being ready?	Due diligence of business processes including reviewing, testing and updating documentation including processes for dealing with exemption type cases and cleansing data/correcting pension values.
TPR Checklist	Understand what data you will need to return to savers and by when.

MI & Reporting (excluding PDP Reporting Standards covered in Technology Pillar)

Description	There are processes in place for gathering information pertaining to the use of dashboards including the volume of possible and negative matches and missing view data.
What's required?	<p>The administrator has a process in place to capture the volume of possible matches and enquiries due to dashboards and can evaluate this information to:</p> <ul style="list-style-type: none"> • establish if further improvements in data accuracy are required • review the preferred method of contact for possible matches to ensure the process remains fit for purpose • predict future resource requirements needed to service dashboards • improve the schemes overall communication strategy
Why's this needed?	Administrators need to evaluate levels of contact as potential volumes are currently unknown. If administrators fail to implement an MI and reporting process this could impact their ability to service enquiries due to an inadequate operating model. This would lead to a negative saver experience and a potential increase in complaints.
Links	Further supporting material from PASA is currently in development
What evidences being ready?	Mechanism for collecting, analysing and reporting data to be agreed and tested where possible.
TPR Checklist	Record key decisions and progress as per your existing governance processes

Future Target Operating Model (TOM)

Description	The administrator needs to develop a plan to create a robust target operating model which includes the servicing of dashboards from the Dashboard Available Point (DAP).
What's required?	<p>Administrators should model a series of assumptions based on likely volume and impact on the operation due to:</p> <ul style="list-style-type: none"> • contact from possible and negative matches • any view request to provide value data where calculations are not automated (within the 3-day and 10-day SLA) • general queries about view data results • increased levels of general saver engagement (e.g. an increase in requests for retirement estimates and transfer out quotes) • continuous data validation and quality assurance to ensure the information displayed on the dashboard is reliable and up to date • potential increase in complaint handling <p>A regular review process informed by your MI and Reporting.</p>
Why's this needed?	The levels of saver engagement with dashboards and the resulting impact on administrators is yet unknown. Administrators need to consider the potential impact on their target operating model.
Links	Further supporting material from PASA is currently in development.
What evidences being ready?	Documenting assumptions and undertaking an impact assessment on a series of scenarios.
TPR Checklist	Check your team and suppliers are on track to deliver.

Updated savers communication strategy

Description	Consideration should be given to how and when to communicate to savers about dashboards.
What's required?	<p>A review of the following to assess if dashboards information needs to be included:</p> <ul style="list-style-type: none">• standard letters including, but not limited to, joiners, leavers, retirements, transfer outs, divorce and deaths• scheme website, including any modellers to ensure they align where possible• contact centre training materials and FAQs• benefit statements• newsletters• summary funding statements <p>Review any existing retirement modellers, considering any differences between them and the values provided to dashboards as part of the view data.</p>
Why's this needed?	All scheme communications should be consistent in their messaging around the level of benefits savers are entitled to. Schemes should ensure savers receive the right information, at the right time, to help them make effective, timely and properly informed decisions. This should be consistent with the information provided via dashboards.
Links	Further supporting material from PASA is currently in development
What evidences being ready?	A documented communication strategy including details of the review process for the above communications materials
TPR Checklist	Check your team and suppliers are on track to deliver.

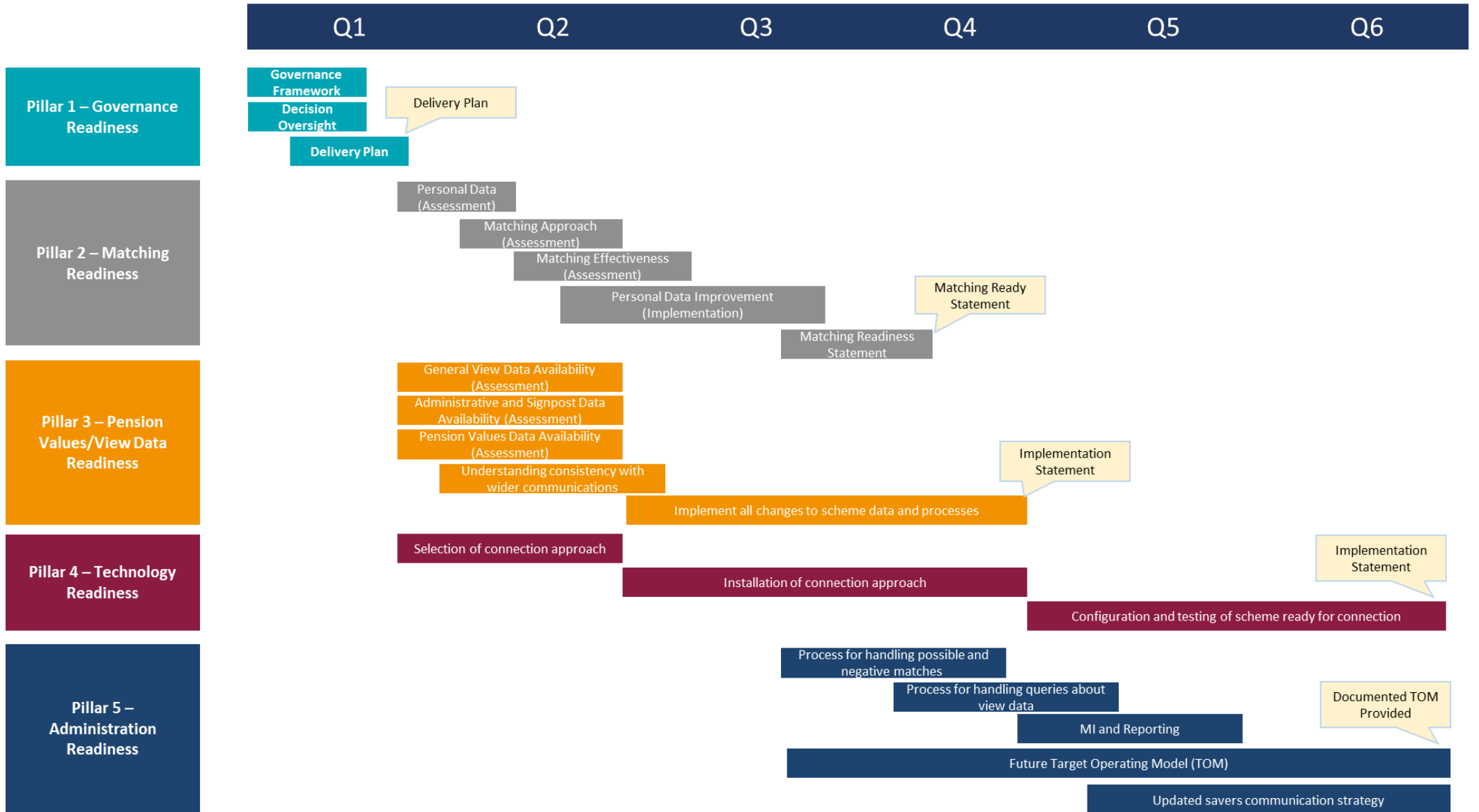
3. Timeline

The timeline on the following page shows it may take an elapsed time of 18 months (or even longer) to achieve all the elements of connection readiness for one scheme in isolation.

Very few schemes on the path to being connection ready will have the luxury of suppliers which can focus resources solely on their delivery. Additionally, industry wide capacity constraints in key areas such as data, IT and administration delivery will need to be taken into consideration.

It's crucial schemes, and those supporting them (TPAs, software providers, ISPs) engage with each other to agree delivery plans for becoming connection ready which ensure priorities of both schemes and those supporting them are managed and factored in.

Creating these delivery plans is the very first step to take. This is the output of Pillar 1, and will give schemes and those supporting them a clear and agreed route to connection.





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