



## PASA Dashboards Working Group

Q&A following Dashboards Webinar on Data  
Matching Guidance and Toolkit

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February 2026

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Produced in partnership with:



Our Experts for Dashboards:

PASA 

## Acknowledgements

PASA is grateful to the speakers from the webinar who co-authored the answers and their employers:

Kim Gubler (Board Sponsor)	<b>PASA President</b>
Maurice Titley (Chair)	<b>Lumera</b>
Geraldine Brassett	<b>WTW</b>
Lucy Stone	<b>TPR</b>

## Introduction

Following PASA's webinar on the Dashboards Data Matching Guidance and Toolkit, attendees shared a broad range of thoughtful and practical questions, reflecting the sector's active engagement as dashboards move from planning into testing and delivery.

A number of these points were explored during the live session. In line with the commitment made on the webinar, the panel subsequently collated and responded to all remaining questions. This document brings together the full set of answers, drawing on the expertise of the speakers and the insight of their respective organisations.

The purpose of this Q&A is to provide clear, practical clarification and to support proportionate, well-informed decision-making as schemes continue their dashboards preparations.



### Identity, Fraud & OneLogin Data

#### **How should schemes minimise fraud risk when returning a full match? Should certain data only be used if verified and what does OneLogin verify?**

Data provided through the OneLogin process plays a key role in safe and reliable matching, with these verified fields supplemented by additional data items, most importantly National Insurance number (NINO).

In addition to the core verified field list, the saver's address is usually provided from the OneLogin process with a flag confirming the saver has an established relationship to the address. This gives a high level of credence to the data item for matching purposes. Further detail is set out on page 7 of the [PASA DMC Guidance](#).

#### **Is an email address a unique data item within the OneLogin registration, i.e. can it only be linked to one OneLogin account and not re-used in another registration?**

Yes. Current documentation indicates a specific email address can only ever be linked to a single OneLogin account and can't be reused for another registration.

**Is the saver's current address a mandatory input in OneLogin alongside Forename, Surname, DOB and Email)?**

Guidance indicates current address is usually requested during the OneLogin identity verification process. Where provided, it's made available to Find Requests, with a flag indicating whether the saver's relationship to the address has been established.

**Can the relationship to address be previous address, in addition to current address?**

Yes, in theory the address relationship may relate to a previous address as well as a current one. PDP documentation on this point is referenced on page 7 of the [PASA DMC Guidance](#).

**Key Takeaway – Identity & Fraud Risk**

- One Login provides a strong verified data foundation for matching
- NINO remain a critical data matching item
- Address data is usually flagged to show an established relationship



**Data Matching & Data Quality**

**The toolkit is a good idea but it's late to be giving guidance on the Data Standards as firms and schemes have already built this.**

PASA can only produce Guidance of this nature once sufficient insight is available into how MoneyHelper will display this data. PASA works in conjunction with MaPS and PDP on this area.

As dashboards develop, it's almost inevitable providers will need to make additional refinements to data provision as MoneyHelper Consumer Testing progresses. [PASA's DMC Guidance](#) reflects current understanding. There's also an argument for avoiding unnecessary changes to work already completed until we're further into consumer testing.

**Is there a recommended process where schemes can validate our data in all verified fields vs One Login on Pension Finder Service (how/when/who with)?**

The most effective approach is to use tracing techniques matching your membership data against third-party data sources such as credit reference agencies (CRAs). Once matched, you can compare

the records held by the CRA to identify cases where your data is most likely to not match the data you receive in the Find Request.

This approach is explored further in PASA's [Connection Readiness Guidance](#) and [Data Scoring Guidance](#) linked.

**If we hold e-mail and phone number data, it's often related to a scheme member's workplace.**

**When logging on to dashboards, the member is more likely to use personal email and phone number making matching harder. Was this considered during PASA's matching work?**

Yes, it's commonplace for email addresses or phone numbers to be workplace ones, which are unlikely to match the personal contact details used in OneLogin email in the Find Request.

However, where a proportion of records do contain personal email addresses, this can improve matching outcomes. Page 8 of the [PASA DMC Guidance](#) proposes using additional tests, for example, Surname, DOB, Email as an additional test to Surname, DOB, NINO. If no personal emails are held, this doesn't reduce the existing match rate, it simply doesn't add additional matches.

Over time, schemes are also expected to capture more personal email addresses, as discussed on Page 15 of the [PASA DMC Guidance](#).

#### Key Takeaway – Data Matching

- Existing builds shouldn't be rushed into change
- Third-party data can help identify likely mismatches
- Personal contact data can improve matching but isn't essential



#### Testing, Readiness & Timelines

**Will users be encouraged to create an ID system account in advance of Dashboards?**

Users will need to use their existing OneLogin account or create one in order to access dashboards. Setting up a OneLogin is expected to take only a few minutes.

**For those of us waiting to test, can we view the front end of the portal to see what the member sees?**

PDP has released a [video of Principal Chris Curry using the dashboard for the first time](#). In addition, detailed screenshots were included in resources released following the July 2025 [PDP Town Hall](#).

**It's been confirmed Consumer Testing has started. Does this mean the industry expert testing, or has moderated Consumer Testing with members accessing live Dashboard information begun?**

The industry expert testing has begun and Consumer Testing is due to start soon<sup>1</sup>.



### Member Experience & Administration Impact

**If we get a 'Martin Lewis moment' and a small proportion of relevant members attempt to access the dashboard on day one, how will the industry cope with the avalanche of admin queries/transfer out requests etc which may result?**

The MoneyHelper Dashboards user testing phase will help build understanding of likely volumes of member contact following dashboards use and these insights will be shared with industry by PDP and TPR.

The industry will have six months' notice of launch. Trustees and scheme managers should use insights from Consumer Testing to put proportionate processes in place and refine these ahead of public launch.

**Will there be a direct connection e.g. webform/App in dashboards for savers to raise a query to schemes, or will they just be provided with scheme contact details for contact?**

Dashboards will provide contact information for scheme administrators, which may include URLs or other contact methods. There's no direct messaging or query functionality within dashboards.

**When does the response timeframe begin following a partial or possible match?**

Where a possible match is identified, the user is provided with administrator contact details and the onus is on them to contact you to provide you with the additional data you need for you to be confident they are (or aren't) your member. The user then needs to return to use the dashboards,

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<sup>1</sup> At the point of this document's publication this has now started

as no data is stored, and should then see a full match. It's at this point the relevant timescales (instant/three day/ten day) apply.

**How will a scheme member know the benefit they see on dashboards is not 100% of their pension entitlements. How can we improve the saver experience for these missed entitlements which could have a significant value?**

Dashboards will include warnings highlighting not all pension information may be present. Schemes with under 100 relevant members represent less than 0.5% of all active and deferred savers, meaning the vast majority of users should be able to view all of their pension entitlements.

**Key Takeaway – Member Experience**

- Dashboards signpost rather than transact
- Response times begin after a full match
- Clear warnings support saver understanding



## Scheme-specific & Edge Cases

**How are new members treated where value data isn't yet available; meaning members who won't have value data available until 12 weeks of service?**

There are existing data standard codes for new members where value data isn't available during initial service periods.

**How does this relate to savers who are over NRD but not yet in payment? Administrators label them as deferred but from a legal point of view they're more correctly called postponed pensioners - and then only if they've consented. If their record is missing, the pension probably came into payment by default at NRD and they're unpaid pensioners. The policy should be to include their information and can it be assumed this is what will happen?**

Where a saver hasn't yet taken their pension, they remain a relevant member unless the benefit has been forfeited under a forfeiture rule. The value shown will depend on the benefit type and the scheme rules.

Administrators should review the different statuses used on the scheme to ensure all relevant members are connected.

**Small schemes which don't stage won't appear – how is this handled?**

Dashboards will include warnings to explain not all pension information may be present. Although individual entitlements may be missing in these cases, schemes with under 100 relevant members represent a very small proportion of total savers.

### Key Takeaway – Scheme specific

- New members and postponed pensioners remain relevant where benefits aren't forfeited
- Accurate member status mapping is critical to successful connection
- Small schemes will be signposted clearly to manage saver expectations



Get in touch:

[info@pasa-uk.com](mailto:info@pasa-uk.com)

[www.pasa-uk.com](http://www.pasa-uk.com)