

MoneyHelper Pensions Dashboard consumer testing

Updated version incorporating industry feedback

July 2025

**Money
Helper**

Pensions
Dashboards
Programme

Private beta consumer testing

The MoneyHelper Pensions Dashboard is entering the phase of **testing real data with real consumers**.

Private beta testing is controlled testing, giving the opportunity for invited consumers to use the service to provide feedback and help us improve it.

- An insight-led approach will guide the journey from preparation of the service to scaled participation, and ultimately the move into public beta, when the MoneyHelper dashboard will become widely available.
- This approach has been shaped by significant industry input and research expertise to achieve MaPS delivery priorities, alongside facilitating wider learning for dashboards.
- Insights gained through this testing will inform the development of the service, facilitating user-led iteration and industry participation.
- **The latest version of our testing approach shared here is indicative and in keeping with agile principles, will evolve alongside our learnings and priorities.**



A collective commitment

Consumer testing is about more than usability – it's about confidence, collaboration and getting it right. The dashboard can only succeed with continued support across the ecosystem.

Designed to benefit everyone



Consumer testing is built around real user needs and scenarios, ensuring that dashboards are accessible, useful, and effective. The insights will improve outcomes for users while helping pension providers deliver a better experience.

A transparent, collaborative approach

The testing process is structured and open, shaped through ongoing engagement with industry and delivery partners. Each phase includes feedback loops and clear criteria for progression.



Insights that go beyond testing



Findings from consumer testing will inform not only the development of the MoneyHelper dashboard, but also support other dashboard providers and industry-wide improvements.

Industry support is essential

The success of consumer testing depends on active industry involvement – from recruitment and data readiness to review and feedback. It's a joint effort to ensure dashboards are ready for public use.



Collaboration with industry

Through our engagement activity, we sought feedback from the pensions industry on a first draft of the consumer testing approach, published in December following our Town Hall engagement event.

We wanted to understand industry's interests in consumer testing and to facilitate collaborative delivery.

Between January and March 2025, we reached a broad range of pensions professionals, including members of trade bodies (PLSA, ABI, PASA, TISA, SPP), public service pension schemes, a coalition of potential dashboard operators and many individual organisations MaPS has been engaging with directly throughout the development of dashboards.*

The feedback we've received from industry has been integral to this latest version and is reflected in our approach. We will continue to develop our plans with input from industry.

[*See Appendix One for more detail](#)



Industry feedback

We identified a strong desire to collaborate on testing. In particular, a desire for industry experts to test the supply of data before consumer testing begins. This will enable industry to check the data being shown matches their expectations and enable them to see how it will be displayed, in turn resolving potential issues.

Industry would also like to see

- how volumes ramp-up and whether pauses to make changes before proceeding are incorporated
- clarity on the stage gate criteria before moving through phases
- clarity on how insights from testing will inform changes to standards
- how the service to be tested will look
- how testing will inform the move to public beta and how industry will be informed of public beta

We fully support the principle of collaboration throughout testing. We have also included a 'keeping industry informed' section.

Testing now includes 'industry expert testing' as the first step, providing additional assurance as we move into moderated testing and beyond.

The iterative and unpredictable nature of live testing means we cannot be certain on precise volumes over time, but indicative volumes and timescales are provided. There will be intermittent reviews of progress and external reporting. Testing brings opportunities to learn and refine and we will engage industry as we develop changes to standards.

Industry feedback

Pensions professionals would like testing to embrace

- communications to consumers informed by industry experience
- consumer expectation setting where some schemes are yet to connect
- a broad demographic representation
- a two-way dialogue throughout testing
- a broad range of accessibility needs represented
- mobile device and desktop testing
- feedback on how 'complex cases' test

The updated test approach outlines how testing will incorporate as wide a range of users as possible. It will seek to include representation from groups by gender, age, race/ethnicity, geographic distribution and socio-economic status. Broader characteristics such as financial literacy and digital skills will be considered. Test users with accessibility needs will be sought, including those with mobility, visual, hearing, cognitive, learning and physical impairments.

MaPS welcomes industry feedback throughout testing and will set up processes to facilitate it. A Jira ticketing system will be in place for individual feedback as well as forums to deep dive into more the complex pension scenarios.

Industry feedback

Consumer behaviour understanding:

- onward journeys and what support and direction will MaPS provide
- what users do as a result of using dashboards – what queries they have and what onward actions they take, if any
- if consumers understand the risk of consumer harm from onward decisions and actions they may take after using dashboards

MoneyHelper is MaPS' free, impartial money and pensions guidance service. Consumer protection is at the heart of what we do and understanding associated risks forms one of our key objectives.

Onward guidance and journeys for users of MHPD are in development. Understanding user behaviours as well as onward decision making and actions also features in our testing objectives.

The MaPS support model for testing is set out. It evolves over the test period from screen prompts and self-serve support in the early stages to providing telephone and webchat guidance and technical support.

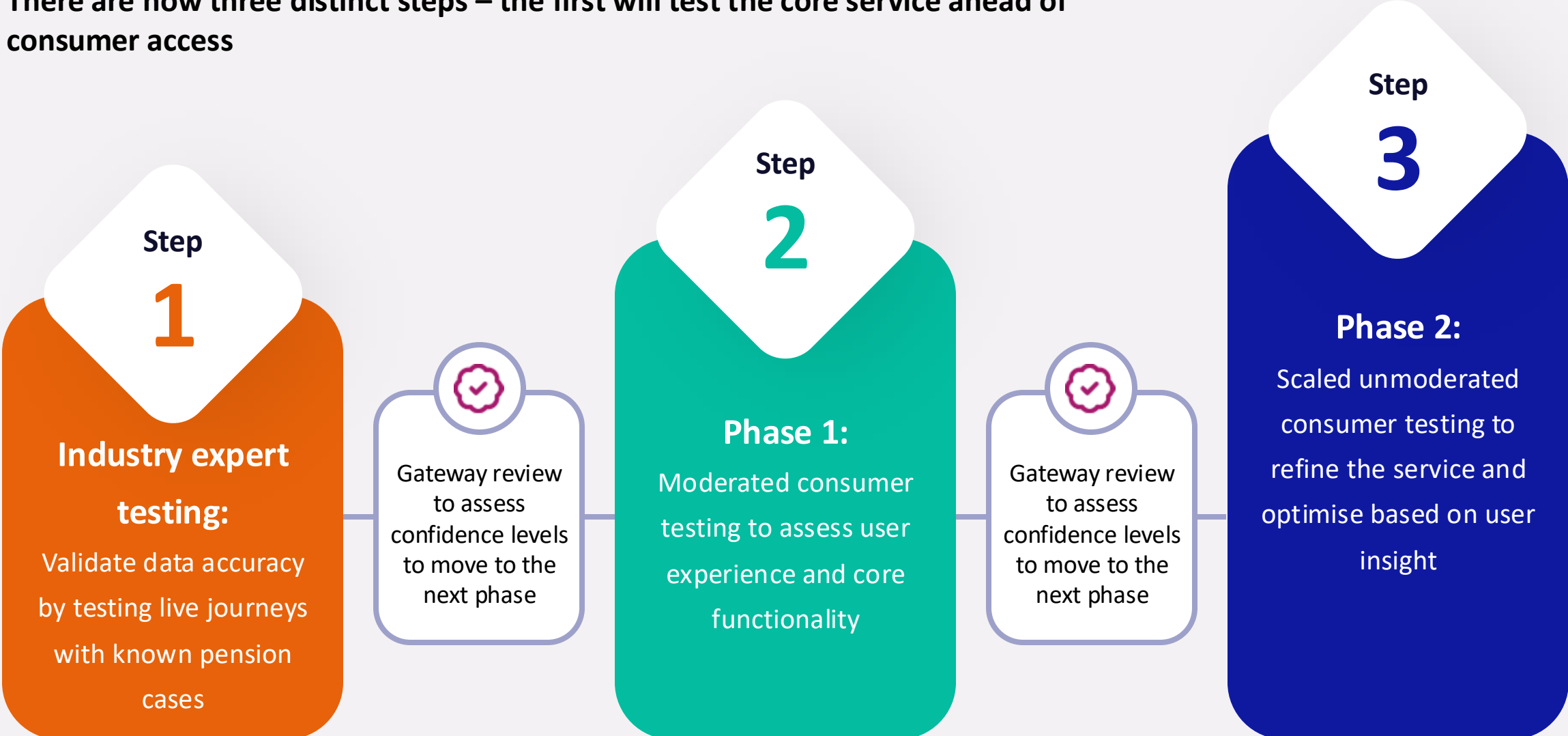
Key developments post industry consultation

- **Introduction of industry expert testing** – beginning ahead of phase 1
Purpose: Validate pension provider and scheme data before consumer access.
- **Phase 1** – in addition to moderated testing, the introduction of small-scale unmoderated testing towards the end of the phase
Purpose: Accelerate learnings with regards to the quality of the data and matching situation.
- **Phase 2** – expanded potential test methods
Purpose: Provide flexibility to use methods that help us understand how we are meeting users' needs and allow us to respond to emerging findings.
- **Research cycle** – in phase 1 we have now revised the schedule to carry out a round of research every **three weeks**
Purpose: Provide more time for analysis and development in between research rounds to maximise learnings between rounds.
- **Further detail** – on volumes, data display, consumer communications

Testing steps and objectives

The three testing steps

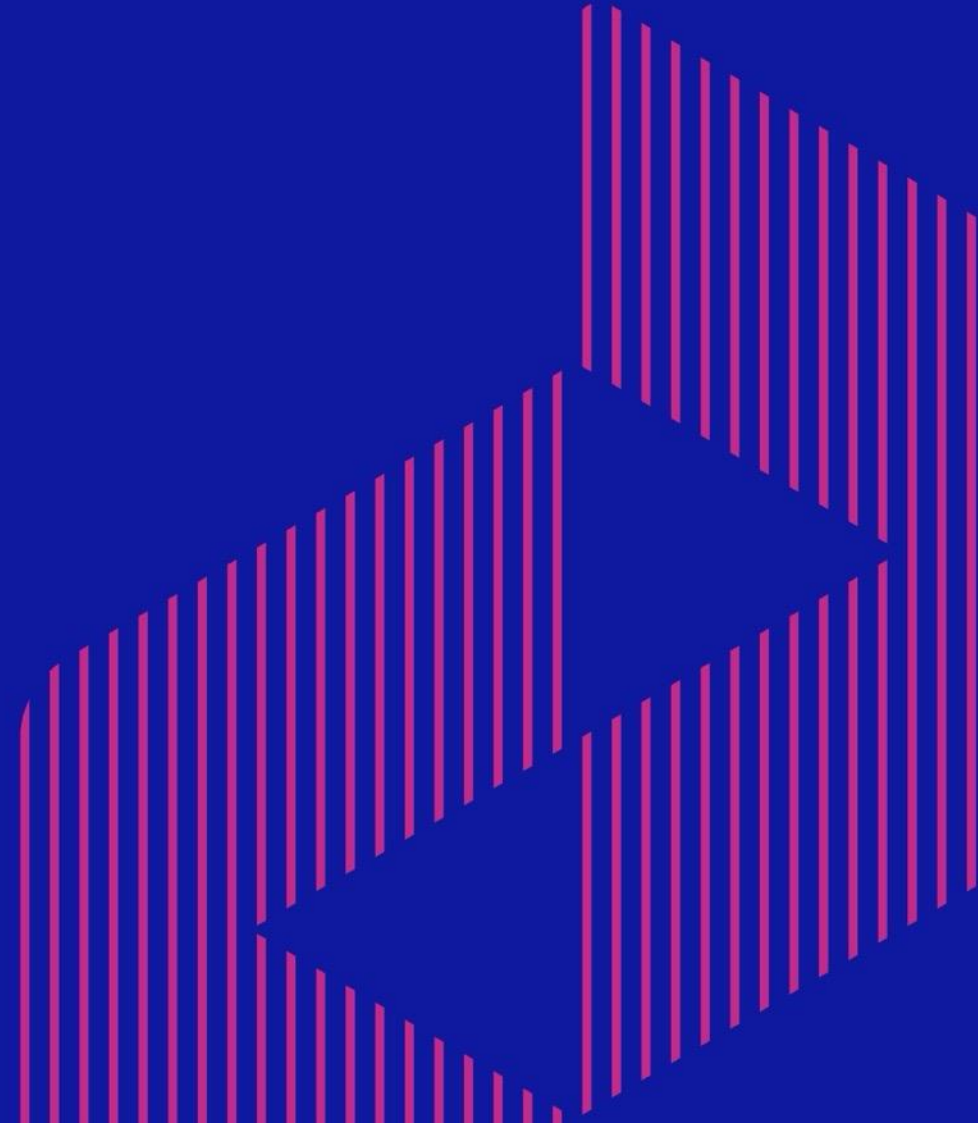
There are now three distinct steps – the first will test the core service ahead of consumer access



Testing objectives

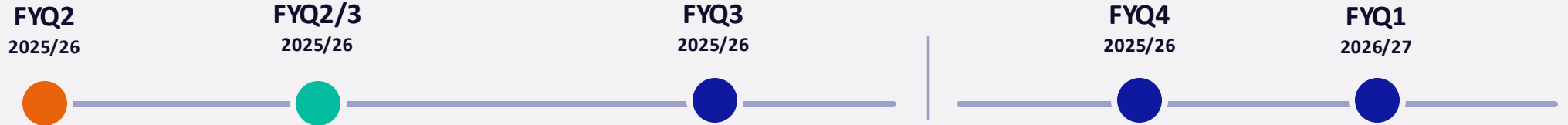
- 1. Test the MHPD (including the Find and ID services)** with likely users to make sure it meets their need with a view **to sharing insights about the overall consumer experience** that can support development of private sector dashboards.
- 2. Identify issues relating to the user experience**, including usability, accessibility, comprehension and engagement to find possible areas for improvements.
- 3. Understand** the uniformity/consistency/timeliness and completeness of data being returned and **users comprehension of the data presented.**
- 4. Understanding how well matching is working** and users reactions and subsequent behaviours/actions to possible matches. Inform improvements to matching.
- 5. Ensure a joined-up user journey across the wider pensions landscape**, including signposting to onward guidance and pension schemes.
- 6. Understand when users need support, how they seek it and if the MHPD and Find/ID support models** meet the needs of users, including those with access needs, as well as how to improve and operate at scale.
- 7. Share insights to support pension providers and schemes** setting up their supporting processes and journeys including the type of questions they might be asked and users reactions to admin processes and timelines.
- 8. Understand user behaviour and onward decisions and actions following use of MHPD** such as their propensity to opt out, increase contributions, or transfer.

Sample size, timings and demographics



Consumer testing – target timeline

Timings and volumes are indicative



Steps	FYQ2 2025/26	FYQ2/3 2025/26	FYQ3 2025/26	FYQ4 2025/26	FYQ1 2026/27
Steps	Industry expert testing	Phase 1 testing	Phase 2 testing		
Description	Initial check that live data is appearing as expected	Targeted industry recruitment 12-15 schemes testing in 3-5 rounds	Open industry recruitment (as well as other routes such as agencies, charities etc) Controlled ramp up of target consumer participant volumes – to be adjusted based on insights		
Consumer volumes		Scaling and up to 300	Scaling and up to 3,000	Scaling and not expected to exceed 17,000	
Cumulative volumes		Up to 300	Not expected to exceed 20,000		

The timeline and user volumes shown are indicative. Quarters are based on financial year from April. These are being shared with industry to assist with operational planning. However, these volumes and timelines may change, depending on the needs of the programme. We are committed to the delivery of MHPD safely and securely so it's important that we conduct sufficient testing to ensure a positive user experience while considering and seeking to understand user behaviour at a dashboard. We'll continue to review the above throughout the testing period and will share any significant changes in a timely manner.

Testing with a range of different users

We want to ensure that we test with a range of different users across a number of key demographics including age, gender, geographic location, device preference, pension type, accessibility, vulnerable characteristics, engagement with and knowledge of pensions (both active and deferred), and low digital skills/confidence (*list not exhaustive*).

We have set indicative quotas for these key demographics and characteristics. We will also be looking to overlay this with our latest user segmentation which can be found in subsequent slides.

We aim to identify pension schemes with specific characteristics to ensure broad coverage of different schemes and data scenarios. This may include a range of industries and sectors.

Testing at both phases will aim for up to 20% of users with a range of access needs and low digital skills including impaired vision, motor difficulties, cognitive or learning disabilities, deafness or impaired hearing. We will be testing with a wide range of accessibility software to ensure that we get an accurate assessment of accessibility.

By focusing on those who may face the greatest barriers in a financial, digital service, we can create a more accessible and effective service.

Representative demographics sizes

This an overview of some of the key characteristics of the UK population. We'll be seeking to carry out testing with as wide a range of test users as possible which will seek to include the groups identified (see sources bottom right).

We'll also be seeking to understand how representative our MHPD segmentation (as set out on the next slide) aligns to users of the service during testing. This includes additional attitudinal and behavioural characteristics which we'll also be tracking.

Key demographics:

Category	Subcategory	Percentage of Total
Gender	Female	50.6%
	Male	49.4%
Age	18-24 years	8.5%
	25-34 years	13.3%
	35-44 years	13.1%
	45-54 years	13.6%
	55-64 years	11.5%
	65-74 years	10.8%
	75-84 years	6.7%
85 years and over	2.5%	
Race/Ethnicity	White	81.7%
	Asian/Asian British	9.3%
	Black/Black British	4.0%
	Mixed/Multiple Ethnic Groups	2.9%
Other	2.1%	
Geographic Distribution	England	84.3%
	Scotland	8.1%
	Wales	4.7%
	Northern Ireland	2.9%
Socio-Economic Status	Low income (< £15,000)	15.0%
	Lower-middle income (£15,000 - £29,999)	25.0%
	Middle income (£30,000 - £49,999)	30.0%
	Upper-middle income (£50,000 - £99,999)	20.0%
	High income (≥ £100,000)	10.0%

Accessibility:

Impairments:	Volume	Requirements
Mobility	6.6%	Wheelchair access, elevators, accessible restrooms, etc.
Visual	1.8%	Screen readers, high-contrast text, braille signage, etc.
Hearing	6.3%	Sign language interpreters, real-time captioning, hearing loops, etc
Cognitive and Learning	10.0%	Simplified text, symbols, extended time, supportive technologies, etc.
Other Physical	3.9%	Ergonomic tools, adapted keyboards, voice recognition, etc.

Data sources:

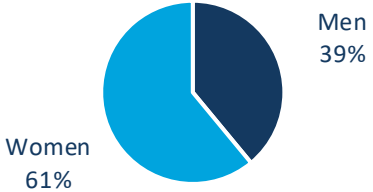
- Office for National Statistics (ONS): Provides detailed statistics on the prevalence of various disabilities.
- Department for Work and Pensions (DWP): Offers data on disability benefits and demographics.
- NHS Digital: Reports on health and disability data across the UK.
- Royal National Institute of Blind People (RNIB): Provides statistics and reports on visual impairments in the UK.
- Action on Hearing Loss: Offers data and research on hearing impairments.
- Mencap and other cognitive disability organizations: Provide information on learning disabilities.
- 2021 Census Data for England and Wales
- 2021 Census Data for Age Distribution
- 2021 Census Ethnicity Data
- 2021 Census Regional Data
- Department for Work and Pensions Household Income Data 2022
- Her Majesty's Revenue and Customer Income Distribution Data 2021

MHPD user segmentation

Disengaged & Inactive (10.5m)

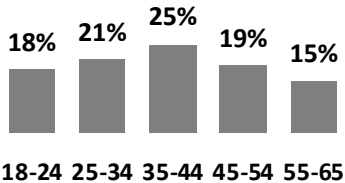
Highly disengaged with their pension arrangements

Financial wellbeing **37/100**



0.5
pension actions in last 12m

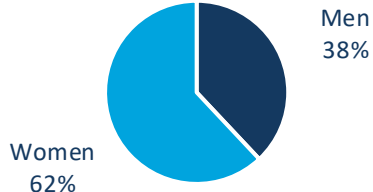
Average age **39 yrs**
(34% aged 45-65 yrs)



Confused & Concerned (6.2m)

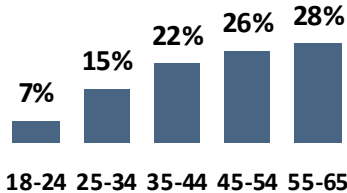
Interested in pension planning, but find it confusing

Financial wellbeing **49/100**



1.5
pension actions in last 12m

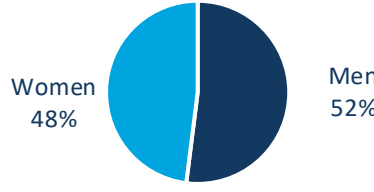
Average age **45 yrs**
(54% aged 45-65 yrs)



Confused & Too Busy (10.7m)

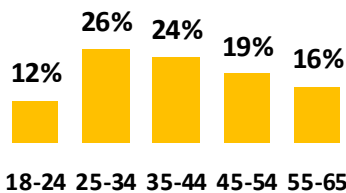
Pensions are a lower priority as they build their lives

Financial wellbeing **50/100**



1.2
pension actions in last 12m

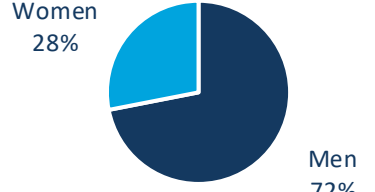
Average age **39 yrs**
(35% aged 45-65 yrs)



Confident & Passive (9.4m)

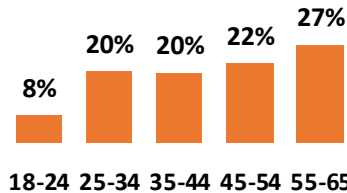
A robust grasp on their pension holdings but not engaged/acting

Financial wellbeing **62/100**



1.5
pension actions in last 12m

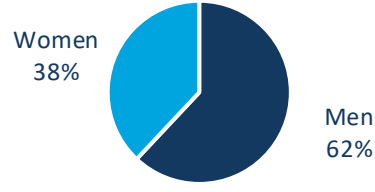
Average age **44 yrs**
(49% aged 45-65 yrs)



Confident & Proactive (3.8m)

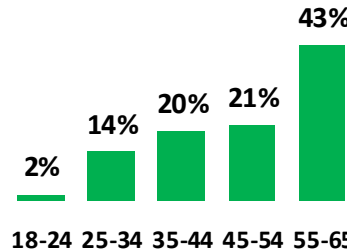
Highly engaged with a justified interest in their pension

Financial wellbeing **74/100**



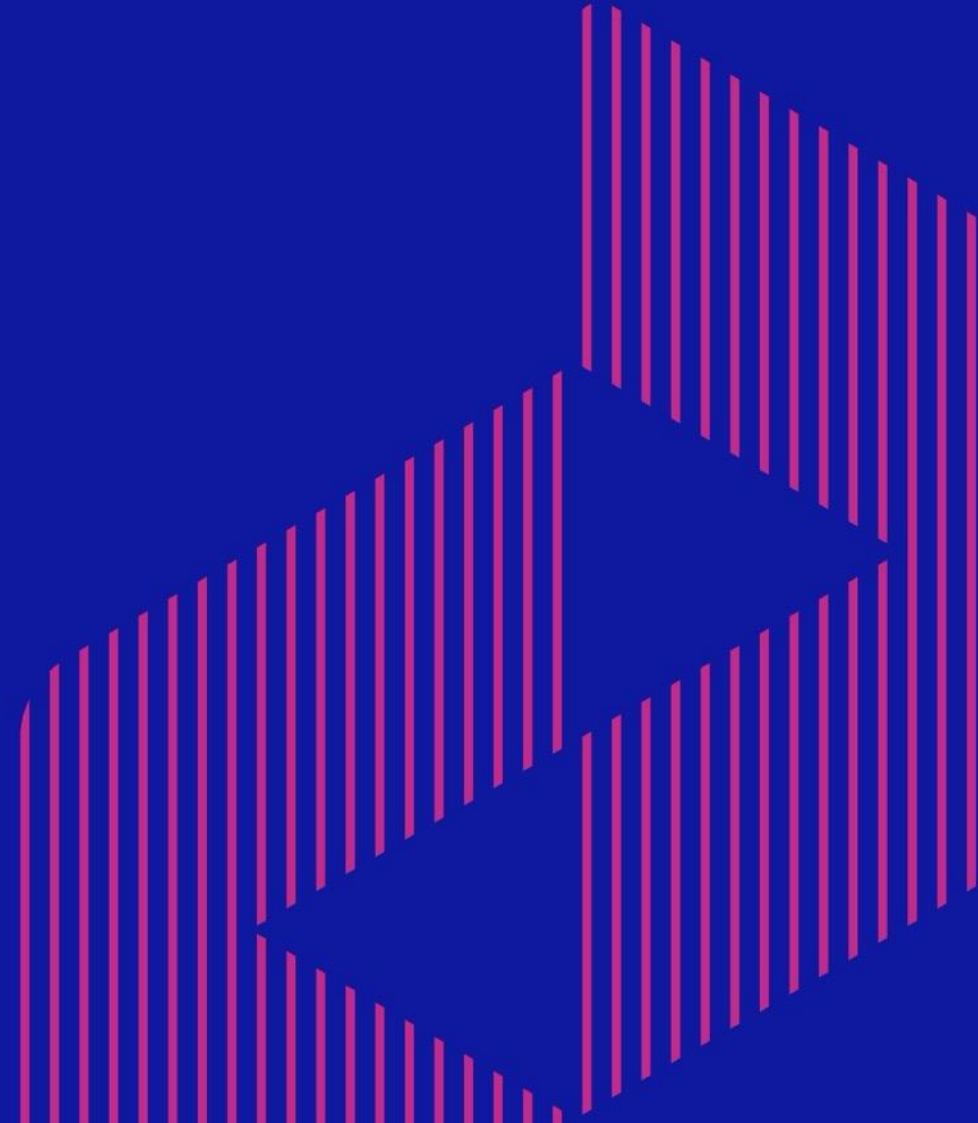
4.7
pension actions in last 12m

Average age **49 yrs**
(64% aged 45-65 yrs)



This segmentation has been primarily derived from over 5,000 respondents spread across all four UK nations. Further detail about our segmentation will be available soon.

Industry testing – new phase



Industry expert testing

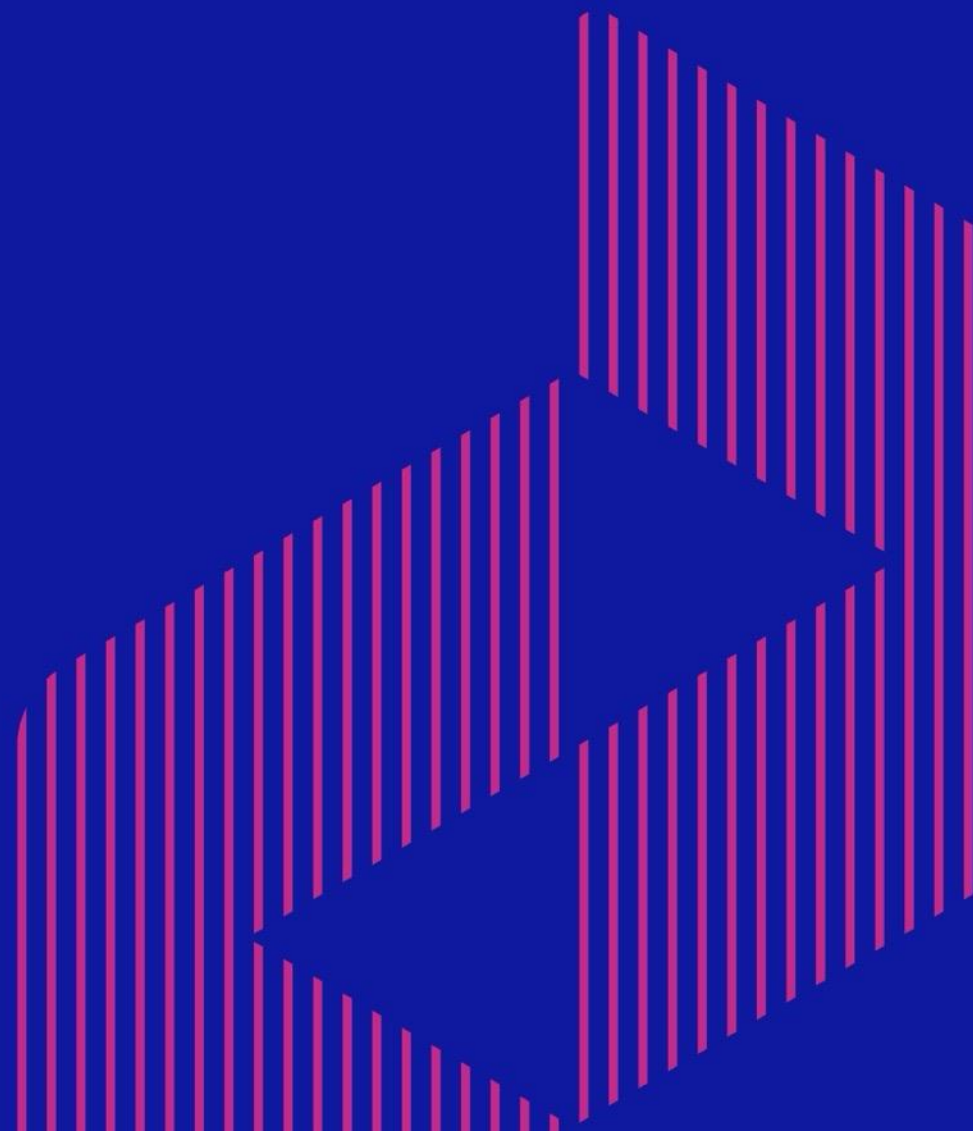
Purpose

- To ensure that scheme/provider data is flowing through the central digital architecture and is being presented as intended.
- This testing phase will act as an initial prerequisite to Phase 1 to ensure confidence in the data flow before launching Phase 1. It will follow internal testing involving MaPS employees.
- Industry expert testing will continue throughout the consumer testing to ensure consistency and confidence in the data returned through the MoneyHelper Pensions Dashboard.

Requirements for participating schemes:

- Participation in this pre-phase will require 2/3 industry experts (per scheme) who are members of the schemes connected for Phase 1 testing, and who are available to conduct this testing. Participation will be broadened to industry professionals after Phase 1 once a critical mass of scheme connections is reached.
- Industry expert testing will be facilitated through a feedback form or a remote discussion.
- The outcomes from industry expert testing will inform the activities within Phase 1 testing.
- As this testing will continue, we'll seek to collaborate with industry to address their feedback as appropriate to facilitate positive user outcomes.

Consumer testing – Phase 1



Research aims and methodology – phase 1

Majority low volume moderated usability testing, complemented by low volume unmoderated testing – around 3 months

This testing allows for in-depth understanding of how users interact with the customer journey.

It is intended that Phase 1 will take place over a period of 12 weeks. During this phase, research will involve around 12 connected **schemes**, with up to **300 users** taking part in testing over a **3-month period**. We are aiming to test with **State Pension, defined contribution pensions and defined benefit pensions**.

The primary focus will be **qualitative moderated usability testing**, with additional methods as needed. Through building rapport and guided exploration of the journey, we can observe user behaviour and body language while eliciting feedback.

For example:

- **Moderated usability testing:** Observing a small number of users as they interact with the service to identify usability issues and areas for improvement.
- **Follow-up interviews:** To track users' onward journey after receiving a possible pension match.
- **Unmoderated testing on a small scale:** Acting as a pilot to provide insights into the feasibility of scaling up in Phase 2.

Research sessions will be conducted both in-person and remotely:

- **In-person sessions:** Best suited for large pension schemes with a geographically uniform user base, making attendance easier.
- **Remote sessions:** Allow for broader participation and flexibility.

Maintaining a mix of both ensures comprehensive insights while accommodating different user needs.

Approach

Recruitment of participants

- The aim is to recruit from and test with users from 12-15 different pension providers or schemes connected to the ecosystem across 12 weeks.
- Users will be recruited from a scheme's employees, who are members of their workplace pension schemes, or through existing research panels, but innovation in recruitment is encouraged.

Cadence of testing

- We are planning to carry out a round of research once every 3 weeks to allow time for analysis and development in between rounds.

Coordination of testing

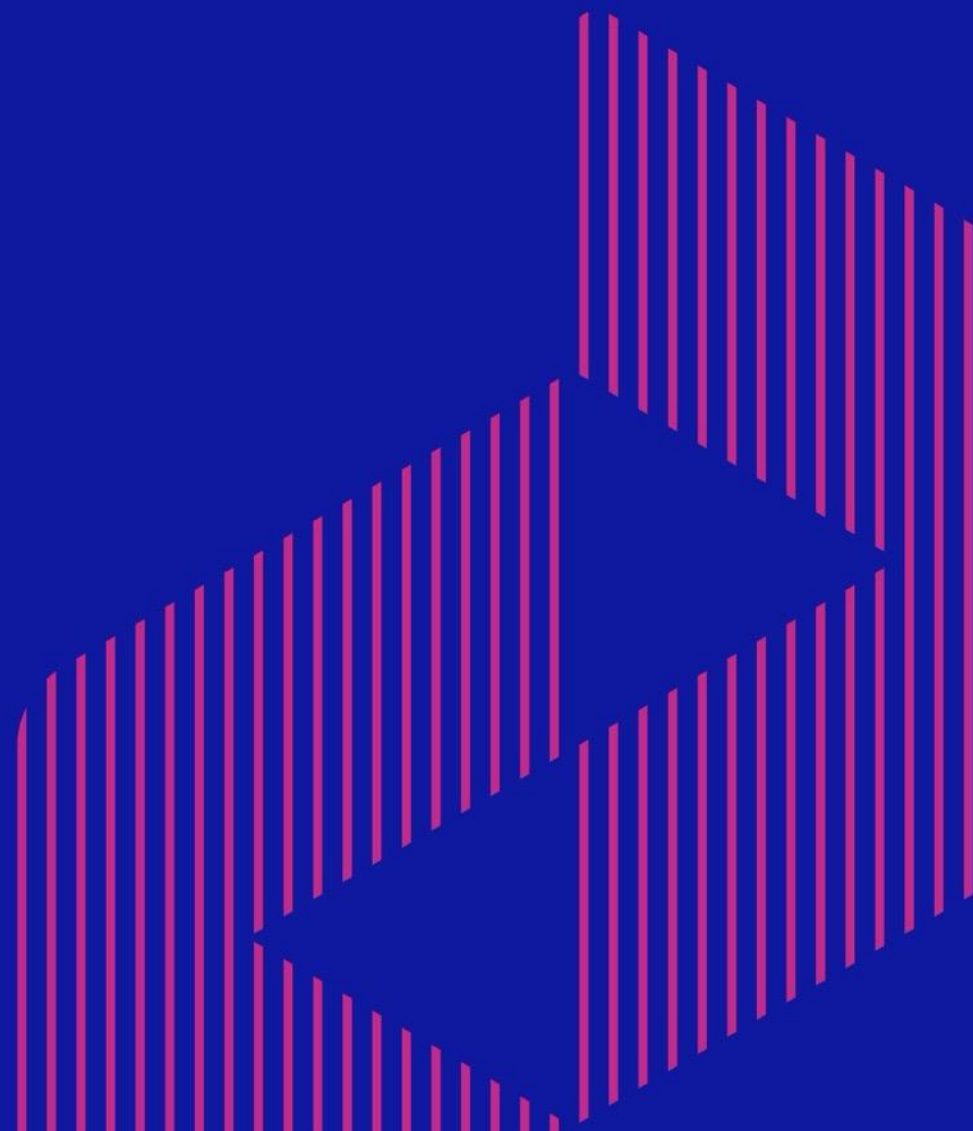
- Users will be invited to sign up to our user test panel, allowing them to register their interest in, and provide consent for, future research and allowing us to communicate with and schedule testing with users.
- Screening will ensure that we are getting a broad sample of user demographics and characteristics, taking into account financial knowledge, digital confidence and accessibility requirements.

Conducting the testing

- Testing will take place on desktop, mobile and tablet, with each session likely to last around 60 minutes.
- Sessions maybe online or in-person (likely at a test hub or office) and incentives will be available to remunerate people for their time. Where in person MaPS staff will be at the testing location to facilitate.
- Sampling will be inclusive and across a broad set of user demographics, pension types and devices.
- Sessions will be moderated by a user researcher, with members of the cross-functional products team.

As we progress through testing, we will keep industry informed as to the numbers of people we're testing with at the relevant points in time to support industry with their operational planning activities.

Consumer testing – Phase 2



Research methodology – phase 2

High-volume unmoderated testing, with low volume moderated testing – around 9 months

Phase 2 will open the testing to a much larger group of users, recruited through a range of channels. This allows for broader representation, scaled testing of the service, and a richer understanding of how the dashboard performs across a range of scenarios.

The aim is to run phase 2 until we are confident in the performance of the service during which we will gradually increase the volume of research and testing. We will be testing with all pension types during this phase. We will maintain the methods used in Phase 1, expand unmoderated testing and introduce additional research and data collection techniques for both qualitative and quantitative research.

Different testing/research methods will be used to assess user interactions and identify pain points:

- **Low-volume moderated usability testing:** This testing allows for in-depth understanding of how users interact with the customer journey. Through building rapport and guided exploration of the journey we can observe user behaviour and body language while eliciting feedback.
- **Large-scale unmoderated testing:** Uses web analytics, screen recordings, and heatmaps to gather insights in a natural user environment, providing realistic data on user behaviour.
- **Continued moderated usability testing:** Testing will focus on more complex pension types, new features, and extended data matching (e.g., address fields). There may also be home visits for deeper contextual insights for users with specific needs. Ethical and safety considerations are required for home visits.
- **Task-based testing:** Both moderated and unmoderated task-based testing will evaluate specific user tasks, such as how easily users can locate assisted digital support. This requires approval before starting Phase 2.
- **Longitudinal diary studies:** These track user behaviour over time, providing insights into changes in user experience, return behaviours, and industry-specific scenarios, such as how users resolve pension match issues and their interaction with providers.
- **Internal user research:** Research will focus on improving internal support processes through feedback from support staff, including moderated interviews, unmoderated surveys, and end-to-end service testing to enhance efficiency and automation.

Approach

Recruitment of participants:

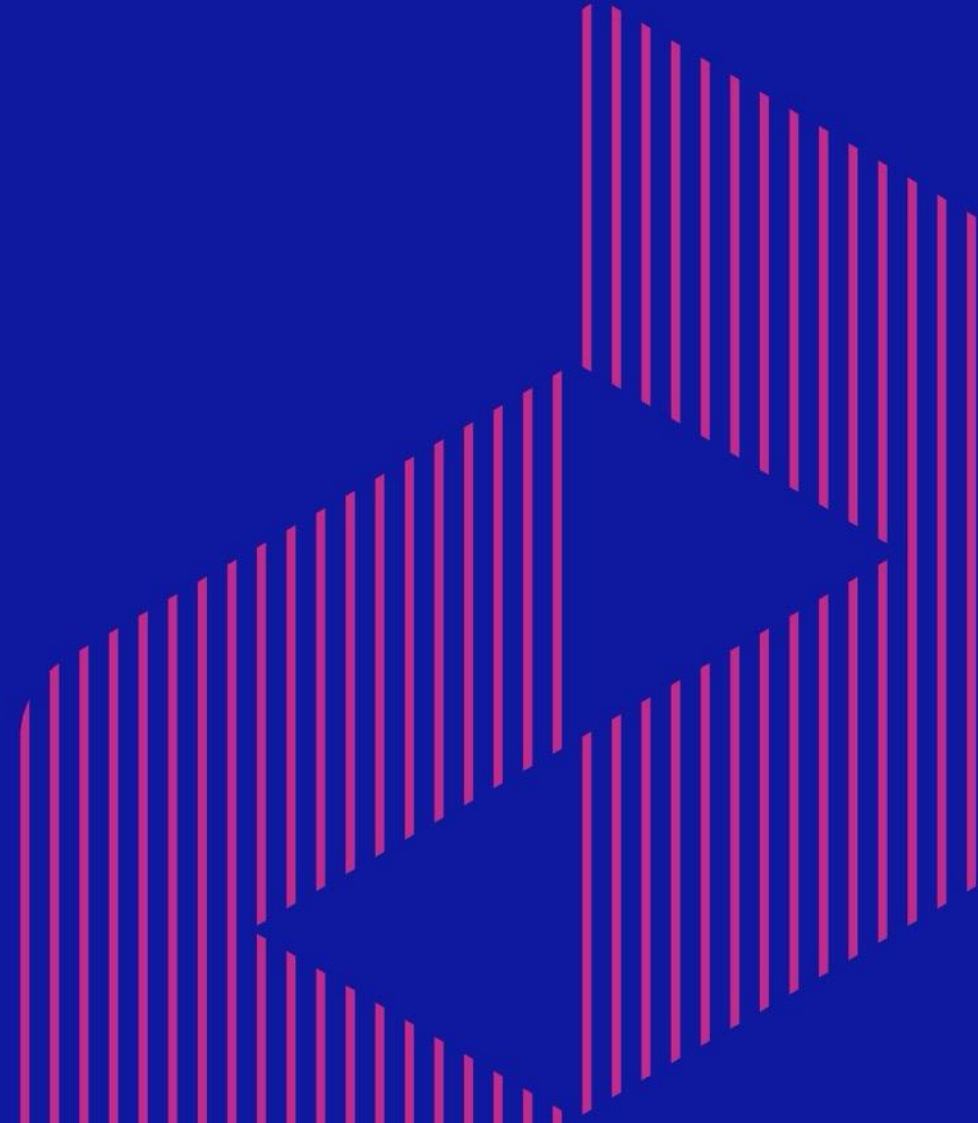
- Continued and increased scaling of recruitment from pension schemes.
- Specialist recruiters and pre-screened panels will be valuable for sourcing hard-to-reach users, including those with low digital or accessibility needs.
- Charities and networks (for example, Age UK, RNIB) can help recruit vulnerable or digitally excluded individuals through their trusted relationships and outreach.
- Stakeholder panels from government or other organisations may provide access to additional user groups for testing.
- MoneyHelper website could potentially be used for recruitment.

Conducting the testing

- Most of the testing in Phase 2 will be unmoderated testing. This will allow for significantly increased volume, implementing web analytics, screen recordings and heatmaps to collect and analyse insights. This will provide a natural setting for users to interact with the service, providing more realistic insights.
- Users will continue to be identified through the user testing panel and will be communicated with through this.
- Phase 2 will follow the same principles in relation to inclusivity and broad sampling as Phase 1 including the potential use of simple random sampling.

As we progress through testing, we will keep industry informed as to the numbers of people we're testing with.

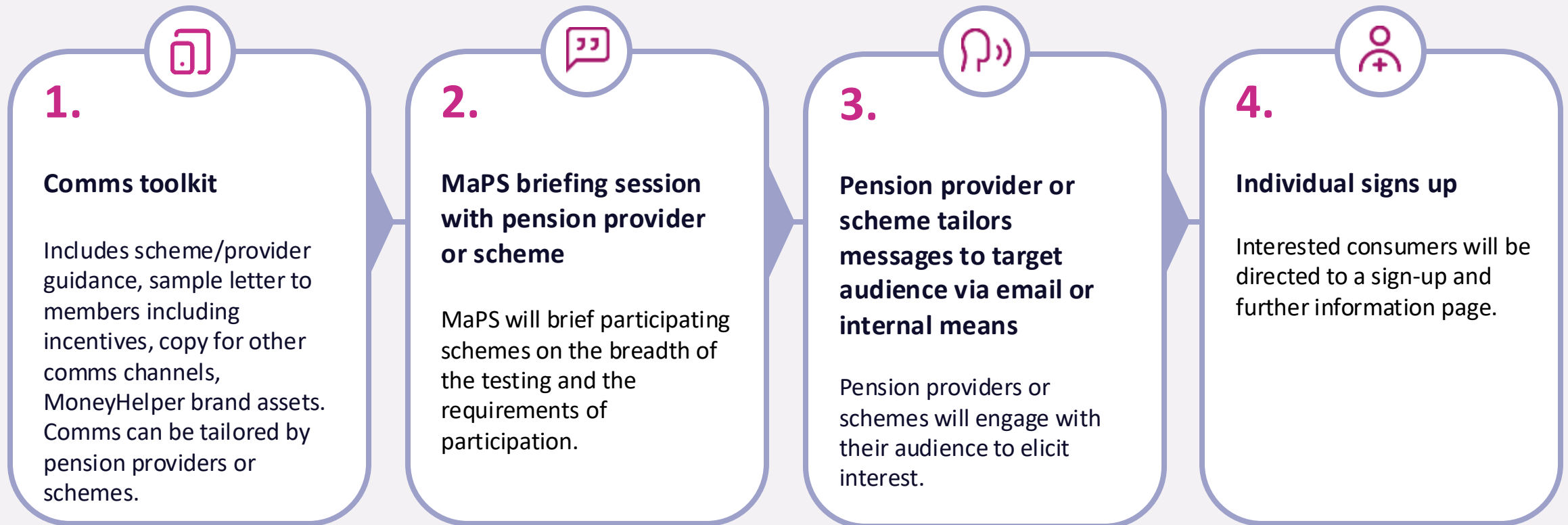
Recruitment processes for testing



Recruitment of pension providers and schemes

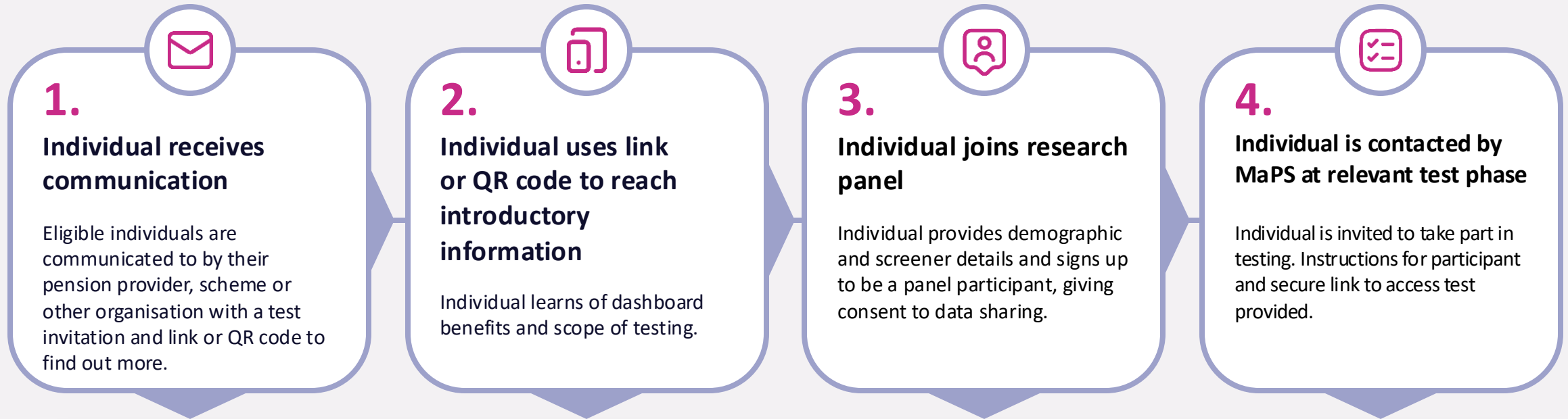
Phase 1 – targeted (12 to 15 schemes)

Phase 2 – open (any scheme or individual but only where invited by or on behalf of MaPS)



Recruitment of participants

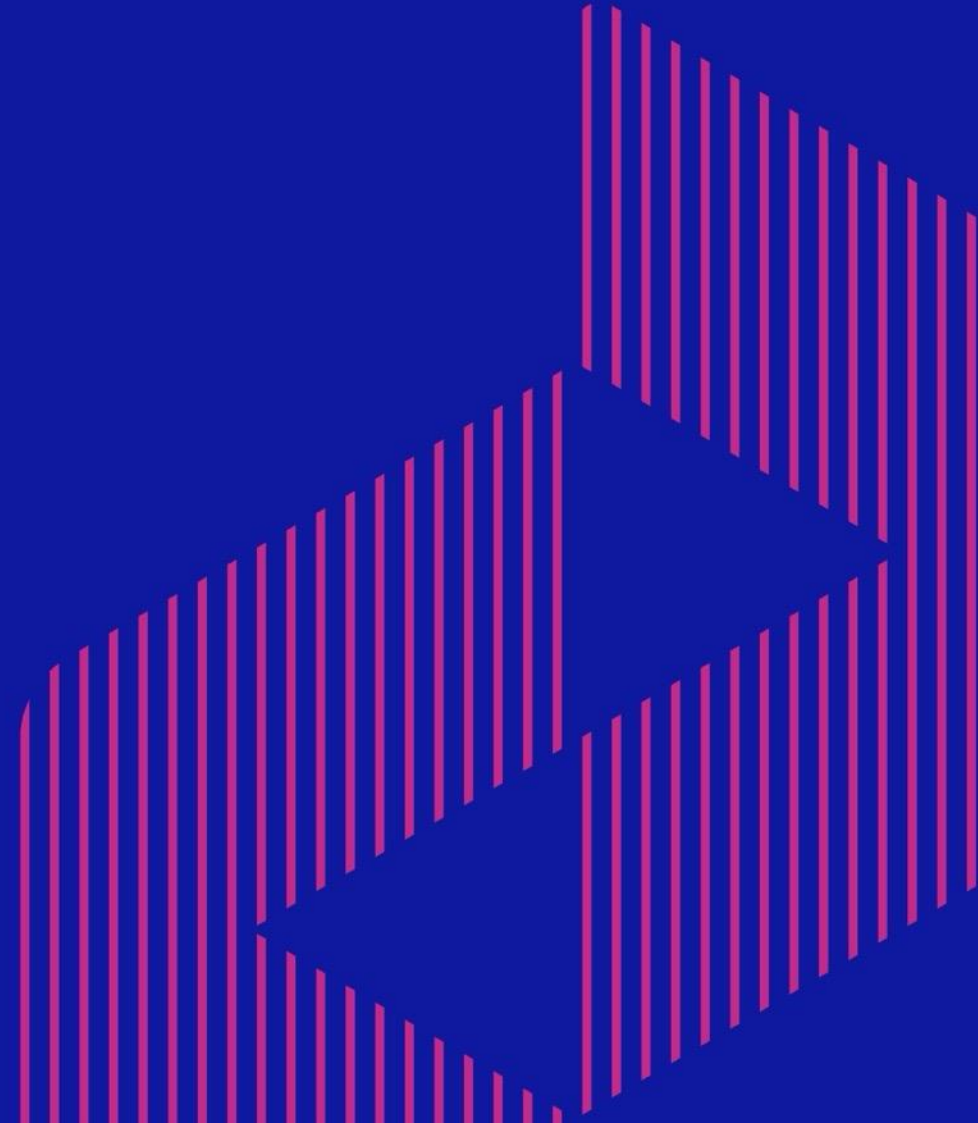
A research panel will be created from interested participants. This will allow for communicating with users at scale, screening for demographic and accessibility characteristics, obtaining consents and overall management of the panel.



Opt-out available at any time

Participants can withdraw their consent for participation of the research panel at any stage.

Keeping industry informed



Supporting industry to stay informed

Throughout the process, we will continue to provide updates and insights to support readiness. Established channels will enable regular dialogue and communication.

- Overview of MHPD in the summer 2025
- Townhall event July 2025
- Regular updates via PDP Forums and at dashboard working groups
- Report progress at the middle and end of phase 1
- Regular reporting of progress throughout phase 2
- DWP has committed to providing 6 months notice to industry before the MoneyHelper Pensions Dashboard moves into public beta



Capture and sharing of learnings

We will capture, analyse and share feedback on the development of the service as set out below

Phase 1	Analysing learnings from testing <ul style="list-style-type: none"> Insights from users completing the testing will be collated and then reviewed internally after each round to discuss what, if any changes are needed to the service ahead of the next round of testing.
	Communicating learnings with industry <ul style="list-style-type: none"> After each round of testing during Phase 1 we will look to conduct a playback with the schemes/providers/ISPs that have supported that round of testing. At the mid-point of Phase 1 we will provide an informal update of key findings through existing regular engagements and forums. At the end of Phase 1 we will conduct an industry wide playback of our key findings.
Phase 2	Analysing learnings from testing <ul style="list-style-type: none"> During this phase the primary source of insights will be from analytics, supplemented with outputs from other forms of research that will either be on-going or newly introduced such as moderated interviews, task success data and surveys. Analysis will be carried out at regular intervals depending on the nature of the testing being undertaken.
	Communicating learnings with industry <ul style="list-style-type: none"> Regular feedback (likely every 4-6 weeks) will be provided to industry centered around the key themes emerging as we scale the volumes.
Non-phase specific	Industry feedback <ul style="list-style-type: none"> A JIRA ticketing system in place for industry to feed in issues or areas of concern. Depending on the nature of the issues coming through we may respond individually or identify broader issues that we need to resolve. Where broader thematic issues emerge we will look to deep dive into these with industry via a working group.

Alongside collecting and communicating feedback as shown, we will continually engage with participating providers and schemes to ensure we are collecting holistic feedback.

Feedback gained from the Industry Expert testing phase will follow the same pattern of analysis and communication as with the other phases.

Thank you

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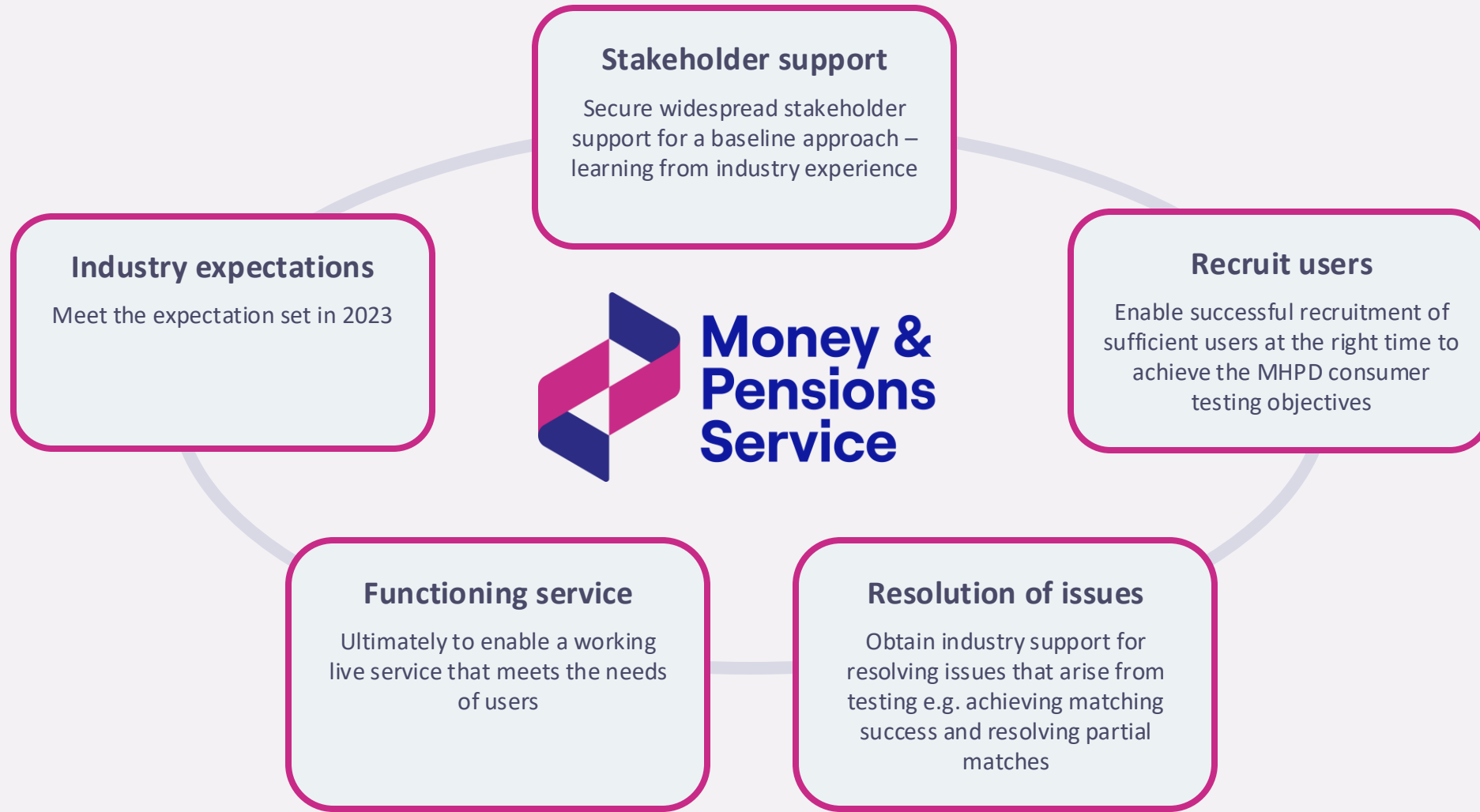


**Money &
Pensions
Service**

Appendix 1

Collaboration with industry

Collaboration sought



The aim was to establish:

Overall

- what industry want to learn and how can MaPS help
- gauge the desire to participate
- identify gaps spotted by industry
- provide an opportunity for industry to share experience and ideas

Consumer recruitment

- pointers for engaging
- feedback on proposed phases
- preferred methods for recruitment
- notice period for industry and factors affecting it
- how to include those who can't recruit but can add value and want to be involved

Reporting findings & issues

- preferred channels for MaPS to report findings
- preferred frequency for reporting
- ways for industry to report issues and for collective resolution

Coverage of stakeholders

Volunteer participants

Aptia, Aviva, Bravura, Capita, Civica, CTC, Dunstan Thomas, Equiniti, Pension Fusion (Equisoft/Lumera), Heywood, L&G, People's Partnership, Origo, Procentia, Royal London, Smart Pensions, SS&C, TCS

Pensions Dashboards Advisory Group (PDAG)

Pension Bee, Equisoft Fusion, ABI, WHICH?, Willis Tower Watson, Standard Life (Phoenix), Brightwell, Moneyhub, Surrey University, KGC Associates, PLSA, ITM Fusion, Consultants x2, Heywood, Police, NEST

ABI Dashboard working group

Aviva, Chesnara, Fidelity, Just Group, Lloyds Bank, M&G, NFU Mutual, NatWest Cushon, NEST, PIC, Pension Bee, Phoenix, Quilter, Rothesay, Royal London, Scottish Widows, Smart Pension, Standard Life, Utmost, Vanguard, Zurich

PASA Dashboard working group

Aon, ITM, Capita, Allen Overy, Willis Towers Watson, Heywood, Criterion, Hymans, Muse Advisory, Evolve Pensions, LCP, Intellica, Aptia, Isio

Pensions Dashboard Operators Coalition (PDOC)

Aegon, Aviva, Fidelity, Just, Legal&General, Mercer, Mintago, Moneybox, Moneyhub, Natwest Cushon, Penny, Pensionlab, Scottish Widows, Smart Pensions, Standard Life

The Investments Savings Alliance (TISA)

AJ Bell, Scottish Widows, IP&L Foundation, Moneybox, Evelyn Partners, Vanguard, Bravura, Quilter, Aegon, Hargreaves Lansdown, Delta Financial Systems, Nucleus, Simplify Consulting, Benchmark Capital, SS&C, Seccl

Pensions and Lifetime Savings Association (PLSA)

Master Trusts not covered elsewhere + dashboard interest groups

Now Pensions, USS, M&S, Walgreen Boots Alliance (WBA), Clywd, Phoenix/Standard Life, LCP, Eversheds, Flintshire, Wood Plc, WTW, PLSA

Coverage of stakeholders

Public Service Pensions Schemes (PSPS)

Armed Forces, the Civil Service, NHS, Teachers, Police and Firefighters, Local Government Pension Scheme, Judiciary

Society of Pensions Professionals (SPP)

363 registrations including: actuaries, lawyers, DC consultants, investment managers, providers, administrators, professional trustees and covenant specialists

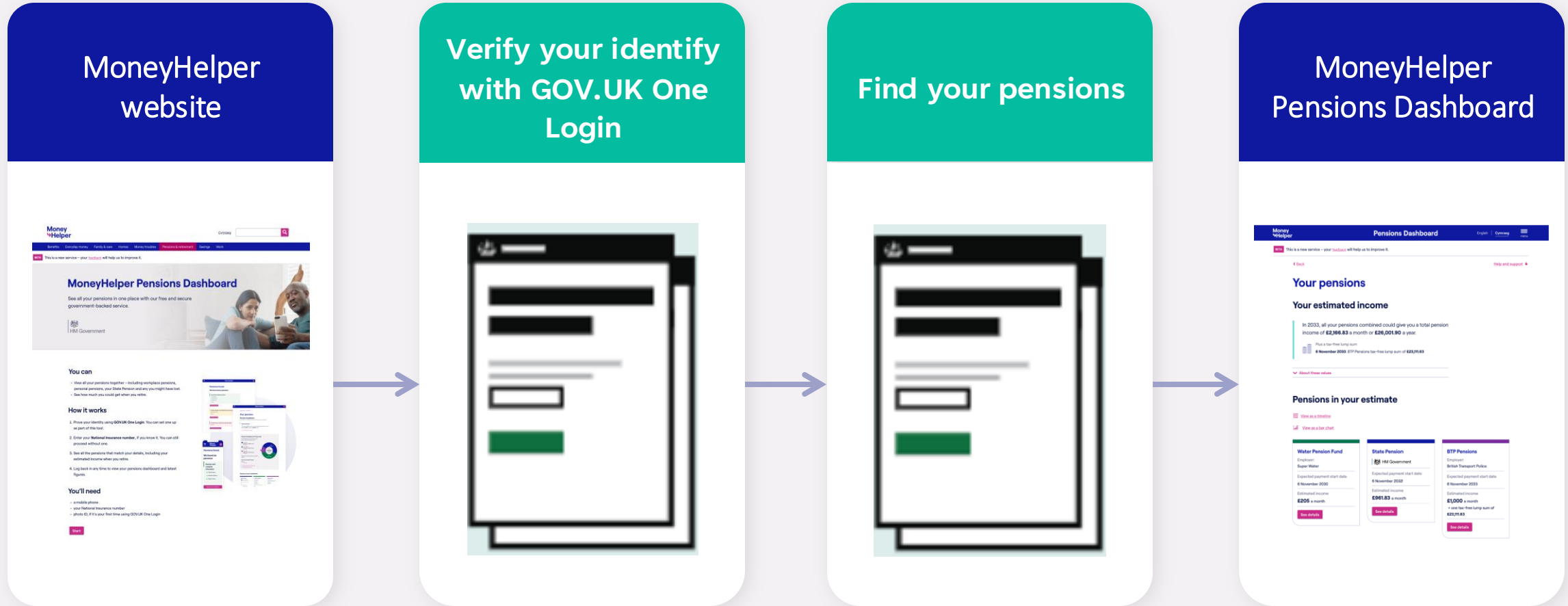
Bespoke engagement with

Smart Pensions, BTPS, Nest, NOW Pensions, Aviva, Aegon, Scottish Widows, People's Partnership, Smart Pensions, Aptia and PASA

Appendix 2

Service scope and consumer protection

Service overview



Help, support and transition to onward journeys

Scope of service for testing

In private beta we will be looking to test the end-to-end dashboard journey. As this is an agile delivery, not all aspects of the service will be available to test from day 1 of testing. We will begin testing with our minimum viable product and then develop and iterate over the period of testing and before we move into public beta based on what we learn during the private beta testing. At a high level, the scope for each phase of testing is set out below.

Phase 1:

Service components currently in-scope :

- Start service (landing) page
- ID service (GOV.UK One Login public beta includes GOV.UK One Login support model*)
- Find service (with ability to add National Insurance number only in addition to name, date of birth, and address which will be pulled through from GOV.UK One Login)
- View service (including pension find results, summary view and details pages**)
- Support options (allowing users to identify a support option and access very basic digital support or submit a question)

* GOV.UK One Login is another Government service managed and run independently of MaPS. As such, whilst users will engage with the service as part of the testing and feedback will be captured, this will be passed on to the GOV.UK One Login team for assessment and prioritisation within their own product backlog.

** not all pension types will be supported or able to be found in this phase. Aiming as a minimum to support State Pension, defined contribution and defined benefit.

Service components currently out of scope :

- Human operated support
- Onward guidance and journeys
- Delegation service
- Digital complaint process (MaPS existing complaint process will support any complaints during testing)
- Central complaints triage and processing

Phase 2:

Service components currently in-scope :

- Start service (landing) page
- ID service (GOV.UK One Login)
- Find service (ability to include additional personal data items added)
- View service (incl. pension find results, summary view and details pages)
- Download and export of pension data
- Full support model including human operated support channels
- Signposting to and then testing of the integration of onward guidance and journeys as part of the overall service
- Ability to withdraw consent for data processing within dashboard
- All pension types will be available by the end of Phase 2.

It is important to be aware that new features will be added iteratively over time.

Service components currently out of scope :

- Delegation service
- Central complaints triage and processing

Core MHPD customer support model

The MHPD customer support model will be accessible at any time through the service and evolve over the consumer testing period. An overview of our core expected components are set out on the right.

We will initially be providing support through on screen prompts and self-serve support. We are developing a model to deliver email, telephone and webchat guidance and for the delivery of technical support, which will be incrementally launched through the testing period. Other components may also be added over time.

Help and support

[Give us feedback](#)



Explore the Pensions Dashboard

Don't know where to start? Learn how to get the most out of your Pensions Dashboard and get answers for common questions.



Understand your pensions

Unsure about your next steps? Our free, impartial guidance can help you understand your pensions and plan for a comfortable retirement.



Get technical support

Get help if there's a issue with your Dashboard or if you're experiencing any technical problems.

Four levels of Support

On screen prompts

Information within the dashboard pages that explain certain terms.

Self-Serve Support

Ability to allow Customers to search and find answers for themselves (explanation, in-journey MoneyHelper guidance and technical queries).

Agent Support

Ability to allow Customers to talk to a person to get answers to questions (tiered guidance with an agent).

Technical support

Addressing technical issues and being pre-emptive on technical issue management.

Within the service at start of testing

Incrementally added through testing

Onward guidance and journeys are being developed in a separate but linked workstream.

Consumer protection

Protecting consumers is a key requirement for MaPS, evidenced through the following lenses:

Data protection

DPIAs: For the service and for testing set out the data we expect to collect from users, it's use, storage, control and access and the process for deletion.

Data minimisation: Only collecting the financial (pension value) data needed to support research objectives.

Consumer consent: Obtained ahead of signing up to the panel.

Anonymisation of shared data: Personal pension value data will not be shared unless anonymised.

Equalities and vulnerabilities

Equalities and Vulnerabilities

Impact Assessment: A comprehensive assessment of the service against its impact on equality and those with vulnerabilities has been conducted to ensure the service is fit for purpose for all users.

Accessibility testing: We will be conducting testing with accessibility requirements, alongside technical accessibility assessments to ensure the service is suitable for those with assistive software or specific requirements.

Consumer protection

Customer support: A customer support model is being established to help users as they test the service, ensuring that they receive support and guidance where required. This will be incrementally introduced through the testing period.

Post dashboard next steps: Research will be undertaken to understand the steps that a user would take after using the dashboard, with a view to ensuring the service is supporting users against unintended consequences, further actions or scams.

Aligning with regulations and standards: So far as is possible we have looked to ensure alignment with the regulations for qualifying pensions dashboards services, MaPS standards, FCA rules for dashboard operators and the draft design standards.