

PDP webinar:

Progress update

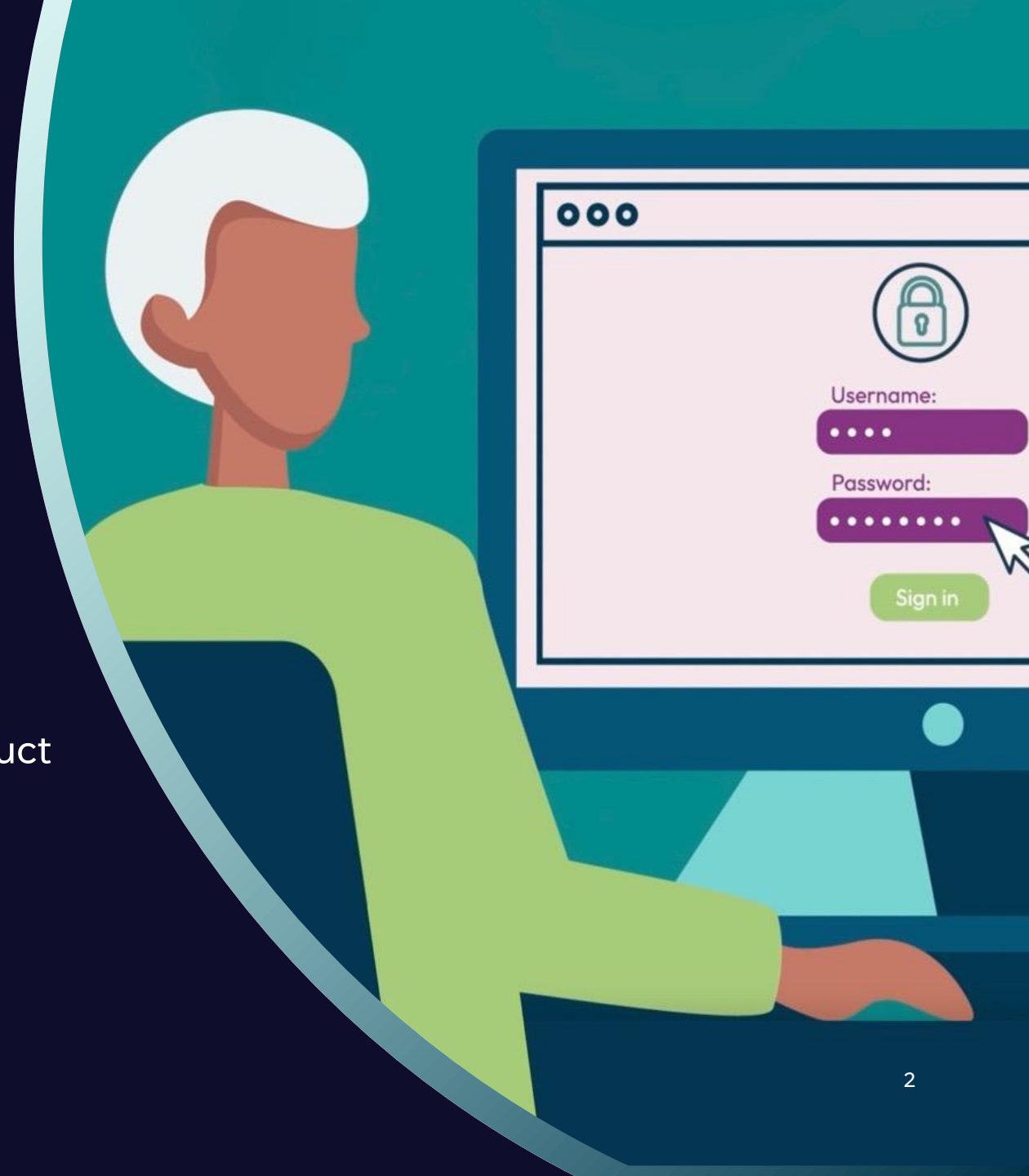


- this session will be recorded and published on our website
- please add any questions in the 'Q&A' tab

November 2024

Agenda

1. Introduction
2. PDP progress update
3. How to connect guidance
4. GOV.UK One Login
5. The Department for Work and Pensions
6. The Pensions Regulator and the Financial Conduct Authority
7. MoneyHelper pensions dashboard update
8. Q&A



Progress update

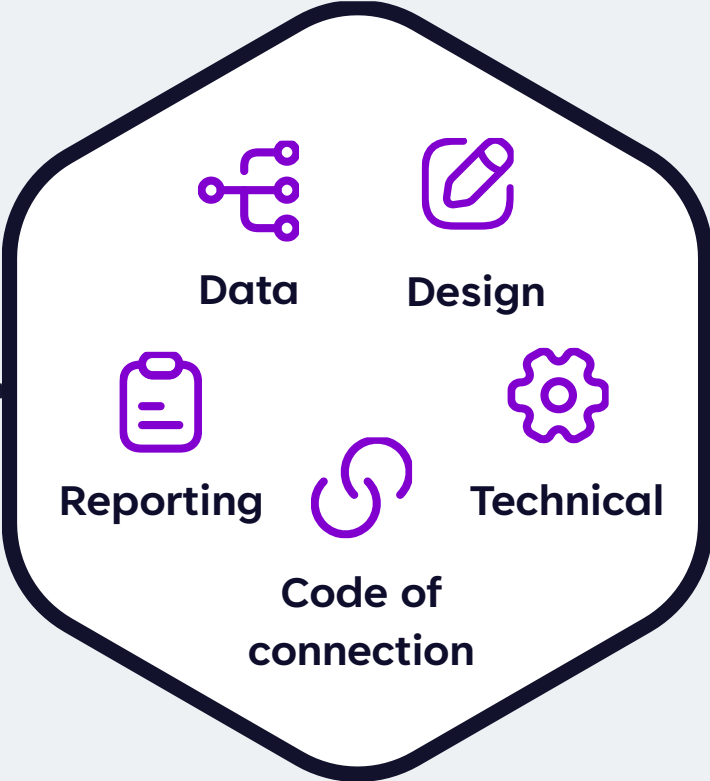


Standards

Updated data standards, technical standards and code of connection published.

Continuing work on finalising updated versions of standards to support connection testing and wider industry staging.

Reporting standards to be published in the coming weeks.



Testing resources

Testing phases



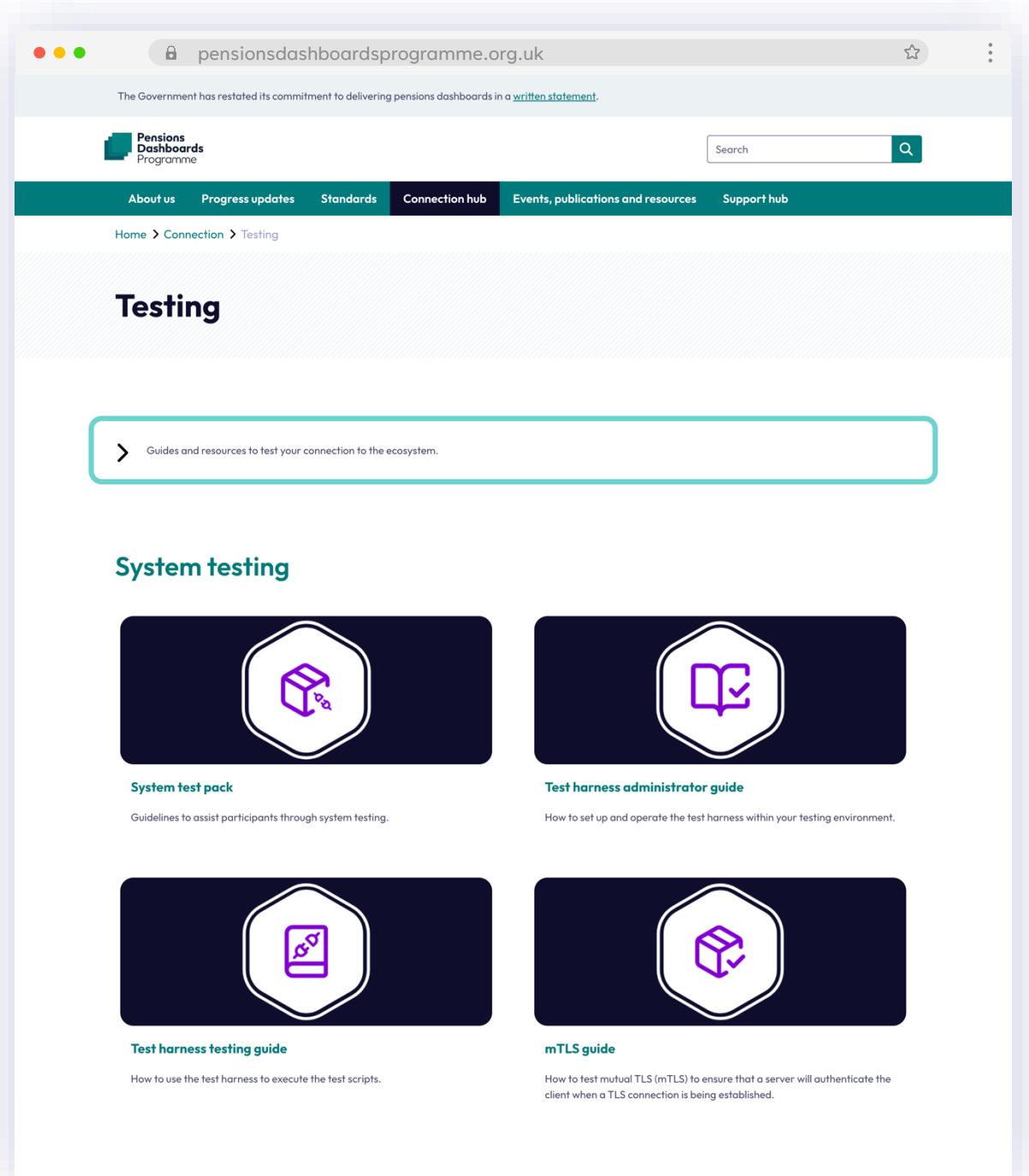
System testing

- system test pack
- test cases
- downloads
- guidance on test harness



Integration testing

- integration pack and guidance In development
- user research with volunteers



The screenshot shows the website pensionsdashboardsprogramme.org.uk. The page is titled "Testing" and contains a search bar and a navigation menu. A highlighted box contains the text: "Guides and resources to test your connection to the ecosystem."

System testing

- System test pack**
Guidelines to assist participants through system testing.
- Test harness administrator guide**
How to set up and operate the test harness within your testing environment.
- Test harness testing guide**
How to use the test harness to execute the test scripts.
- mTLS guide**
How to test mutual TLS (mTLS) to ensure that a server will authenticate the client when a TLS connection is being established.

How to connect guidance

- developing guidance for volunteer participants and wider industry
- support the end-to-end connection journey
- “how to connect” webpage provides information on how to prepare, the steps to take, and the resources available to support
- accessible directly from the Salesforce screens in the connection journey, whilst also being available any time from the website
- currently developing further guidance on technical connection and post connection



Preconnection

Preregistration

Registration

The screenshot shows a web browser at pensionsdashboardsprogramme.org.uk. The page is titled "How to connect" and is part of the "Connection hub" section. It features a navigation menu with "About us", "Progress updates", "Standards", "Connection hub", "Events, publications and resources", and "Support hub". The main content area includes a search bar, a breadcrumb trail "Home > Connection > How to connect", and a "Contents" table of contents with links for "Before you begin", "Preconnection", "Preregistration", "Registration", "Technical connection", and "Post connection". Below this is a section titled "Before you begin" with three cards: "The pensions dashboards standards", "Roles and responsibilities", and "Testing".

How to connect

For pension providers, schemes, third-party administrators and integrated service providers connecting directly

How to prepare, the steps to take, and the resources available to support you. While this guidance can be accessed at any time, the engagement team will invite you to begin the journey.

Contents	
Before you begin	Registration
Preconnection	Technical connection
Preregistration	Post connection

Before you begin

The pensions dashboards standards

Understand the pensions dashboards standards, the rules and controls for connecting to the ecosystem.

Roles and responsibilities

Identify the people in your organisation who will need to get involved in this process. We recommend you do this as soon as possible.

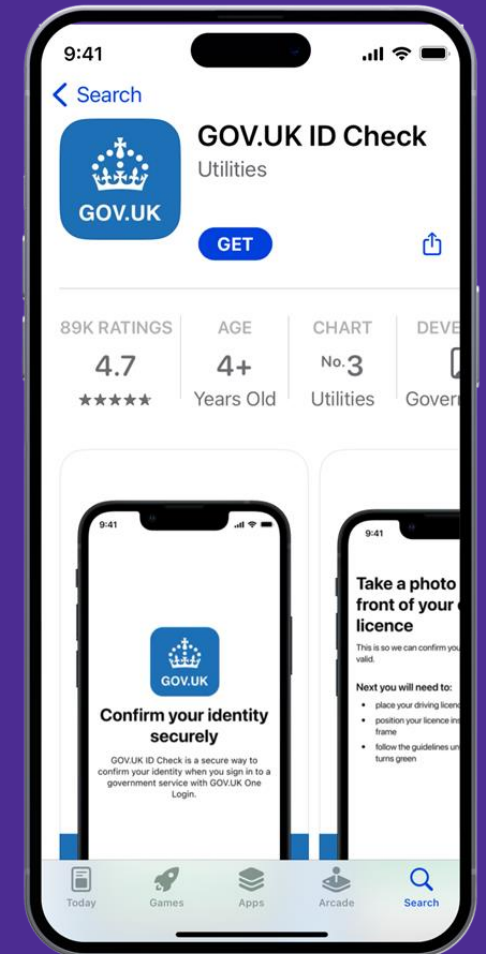
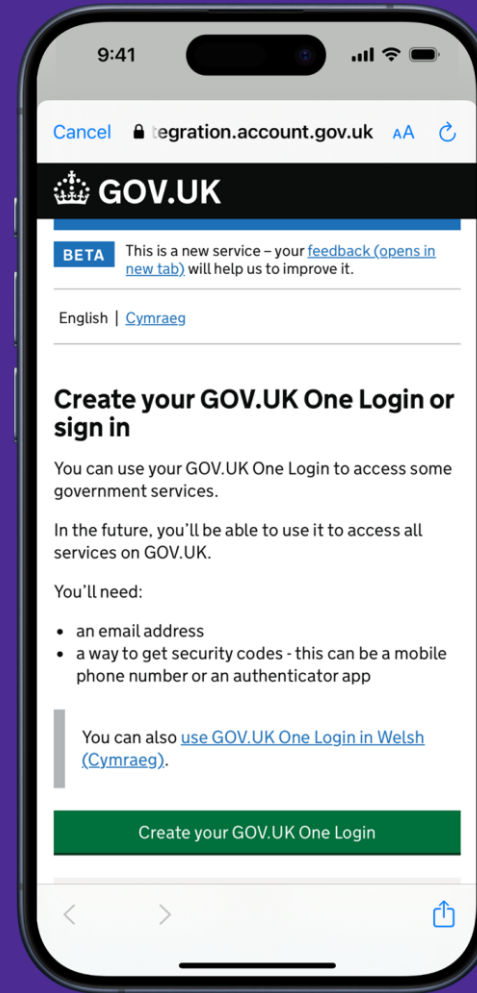
Testing

Guides and resources to test your connection to the ecosystem.

Step-by-step connection journey and guidance

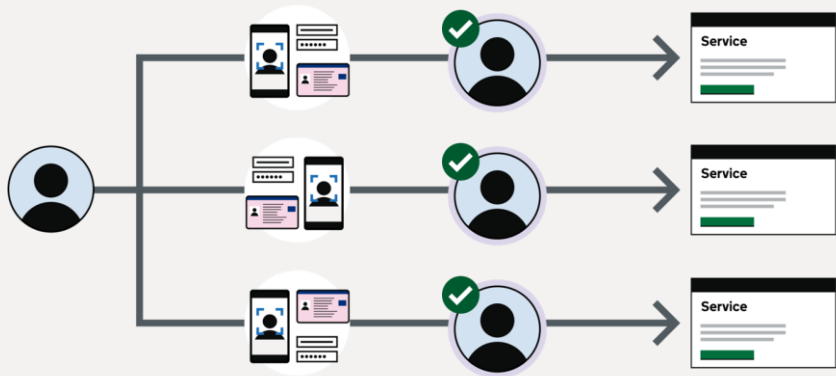
GOV.UK One Login

The single sign-on
and identity checking
solution for government



GOV.UK One Login's mission

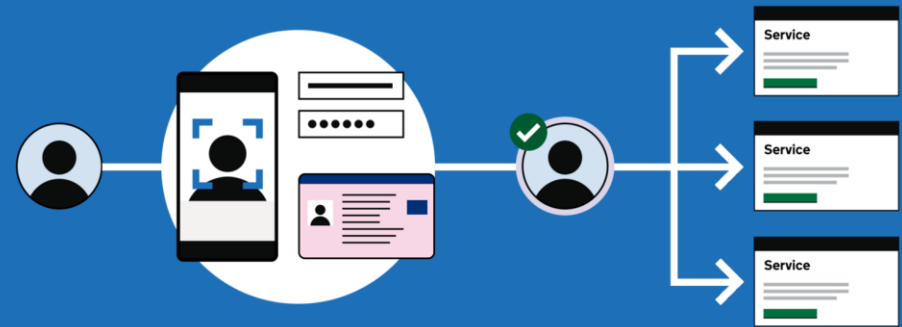
To get from where we were...



Multiple accounts, logins and passwords

Repeatedly providing the same information again and again

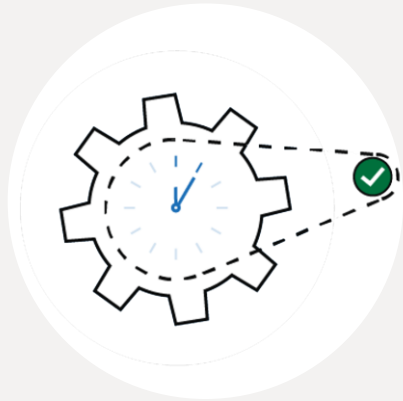
...to where we want to be



One account, password and identity check

A simple and inclusive process to access multiple government services.

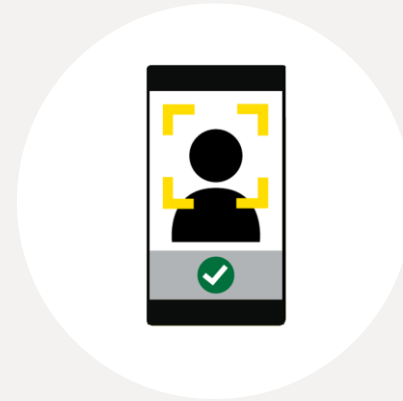
Key outcomes



**Creating a step-
change
in user
experience**



**Reducing costs
and driving
efficiencies**

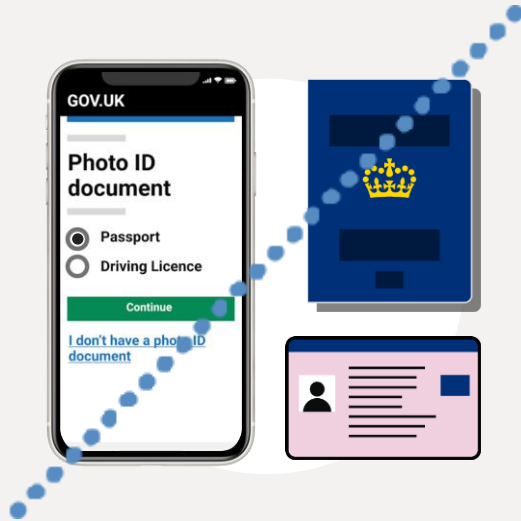


**Making identity
verification
more inclusive
for users**



**Reducing
identity fraud
and identity-
enabled crime**

Barriers



**No
photographic
documentation**



**Low digital
skills, trust,
confidence**



**Low digital
footprint in the
UK**



**Limited or no
internet access**

Users can set up a secure account...

GOV.UK

BETA This is a new service – your [feedback \(opens in new tab\)](#) will help us to improve it.

Create a GOV.UK account or sign in

You'll need:

- an email address
- a way to get security codes - this can be a UK mobile phone number or an authenticator app

The GOV.UK account is also available [in Welsh \(Cymraeg\)](#).

[Create a GOV.UK account](#)

If you already have a GOV.UK account you can [sign in](#).

[About GOV.UK accounts](#)



GOV.UK

BETA This is a new service – your [feedback \(opens in new tab\)](#) will help us to improve it.

[Back](#)

Enter your email address

[Continue](#)



GOV.UK

BETA This is a new service – your [feedback](#) will help us to improve it.

[Back](#)

Check your email

We have sent an email to:
email@address.com

The email contains a 6 digit security code.

Your email might take a few minutes to arrive. If you do not get an email, check your spam folder.

The code will expire after 15 minutes.

Enter the 6 digit security code

[Problems with the code?](#)

[Continue](#)



GOV.UK

BETA This is a new service – your [feedback \(opens in new tab\)](#) will help us to improve it.

Create your password

Your password must:

- be at least 8 characters long
- include letters and numbers

Do not use a very common password, such as 'password' or a sequence of numbers.

Enter a password

 [Show](#)

Re-type password

 [Show](#)

[How to create a secure password](#)

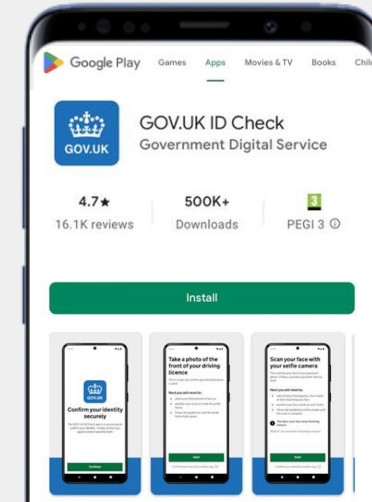
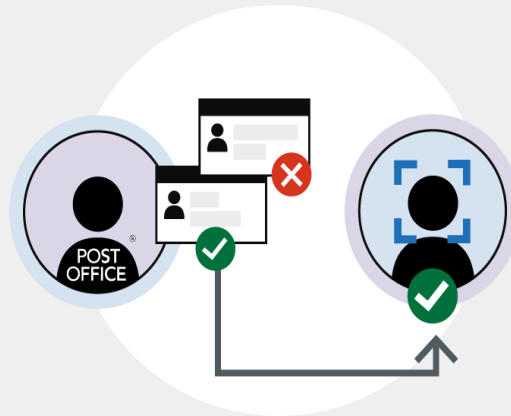
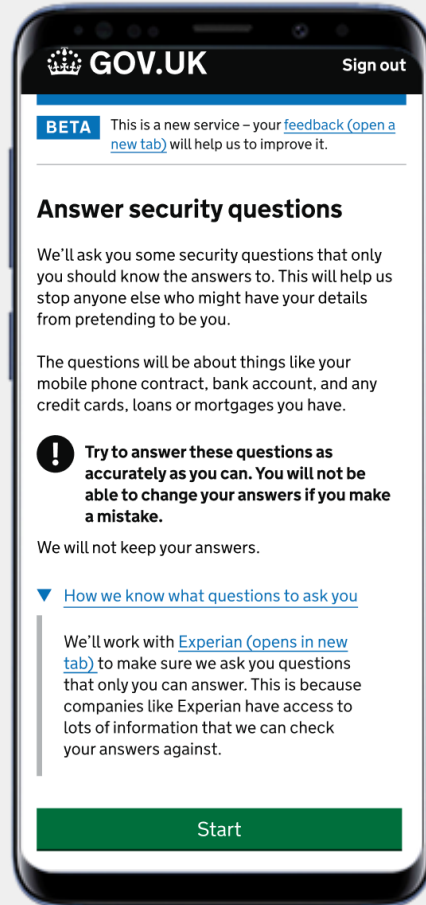
Agree to our terms of use

By continuing, you confirm that you agree to our:

- [privacy notice \(opens in a new tab\)](#), which explains how we use your personal information
- [terms and conditions \(opens in a new tab\)](#)

[Continue](#)

...prove their identity through one of three routes...



Very quick and easily guided ID check connected to the government website. It works perfectly and I found it user friendly.

...drawing on a variety of evidence...

Passports



UK
International

Driving licences



GB and NI
driving
licences

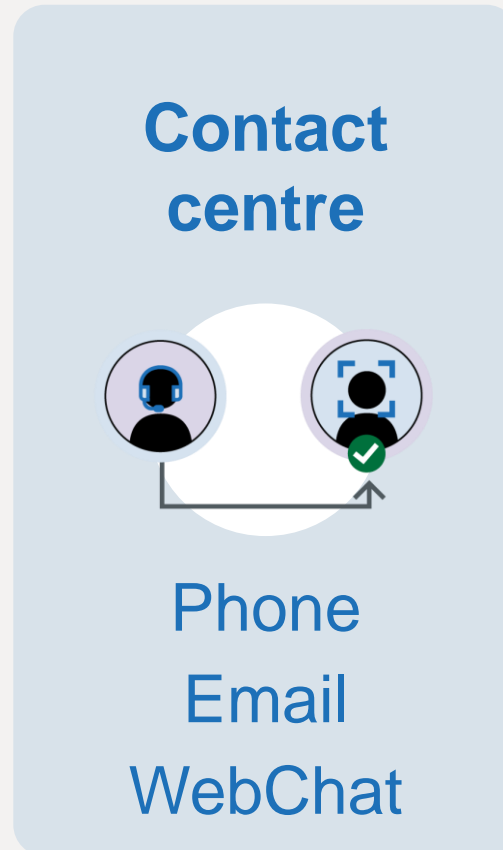
Biometric Residence Permits



Knowledge- based questions



...and get help when they need it





Department
for Work &
Pensions

Written Statement update

John Higgins – DWP Pensions Dashboards Policy Team

PDP webinar – 6 November 2024

DWP Update

Support for pensions dashboards

- The Government supports the continued delivery of pensions dashboards, including the principle of commercial dashboard services.

Existing timetable

- The Government is committed to existing timetable for connection, including the 31 October 2026 connection deadline.
- Important industry continues to prepare for connection.

Prioritising MoneyHelper Dashboard

- A period of learning while only the MoneyHelper Pensions Dashboard is operational.
- Realising the benefits of the public being able to use a pensions dashboard at the earliest opportunity.

Timings and notice to industry

- We remain committed to reporting on progress and giving industry sufficient notice before making the MoneyHelper Pensions Dashboards available to the public.

Regulators' update

Communications



- Regulatory round-ups
- FCA: emails to regulated firms at key milestones
- TPR: Emails to chairs of trustees
- TPR webinar 26 November
- TPR: Social media-campaign - data



Regulatory engagement



- FCA: Relationship-managed -regulated firms
- TPR: Largest occupational pension schemes
- TPR: Data quality controls regulatory initiative
- Readiness surveys

Industry engagement



- Industry bodies
- AVC providers (forthcoming)
- TPR: administrators, software providers, professional trustee firms, legal advisors

Compliance



- Pragmatic, focussed on saver risks
- TPR: Compliance and Enforcement Policy and Breach of Law reports updated
- FCA: [Our approach to Supervision](#) and our [Enforcement Guide](#)
- Data flows with PDP to monitor compliance

Pension dashboard operators



February 2024: operating a pensions dashboard service becomes a Regulated Activity under the Financial Services and Markets Act 2000

2 consultations on regulatory framework:

CP22/25: Proposed regulatory framework for pensions dashboard service firms – December 2022

CP24/4: Further consultation on the regulatory framework for pensions dashboard service firms – March 2024

- Final rules and response to consultation feedback to be published soon, but the gateway to receive authorisation applications will not open at the same time.

FCA will open the gateway only when Government and PDP have produced all the information necessary for a firm to design and build a pensions dashboard service. The FCA will give industry adequate advance notice of the gateway opening.

MoneyHelper pensions dashboard update



Passed [GOV.UK Service Standard Assessment \(SSA\)](#) for the alpha phase of MHPD service including PDPs Find and ID service in July.



13 out of the **14** points rated **green**, with one point rated **amber**.



Continued rounds of research to improve the service design.



Build of MHPD service progressing well. On schedule to test with real users and their data in Spring 2025.



Developing a comprehensive citizen testing plan with industry collaboration.

Useful resources

[Identity service](#)



[PDP standards](#)



[How to connect](#)



[Testing resources](#)



[22 October 2024 ministerial statement](#)



[TPR compliance and enforcement policy](#)



[FCA rules](#)



Any questions?

Keep in touch

 @pensions-dashboards-programme

 @PensionsDboards

 Sign up to our newsletter via our website

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