

# Standards consultation webinar #2 – connecting to the ecosystem

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- we will record the session and publish on our website
- please put any questions in the 'questions' box

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# Agenda

1. Purpose and focus of the webinar
2. The code of connection
3. Technical standards
4. Connection process and guidance
5. Early connection guidance
6. Q&A
7. Next steps



# Webinar purpose and focus



# Webinar purpose and focus

This is webinar 2 in our 3-part series to support PDP's consultation on our draft standards and guidance.

## Focus: connecting to the ecosystem

The standards and guidance parties (dashboards and pension providers, or their 3rd party organisations connecting on their behalf) will need to comply with/have regard to when connecting:

1. **Code of connection – security, service and operational standards**
2. **Technical standards**
3. **Connection process and guidance**
4. **Early connection guidance** (only relevant to pension schemes opting to connect early)

## Purpose: supporting you to respond to our consultation

- *not* a page-turn exercise or detailed explanation or each proposed requirement
- brief overview of each of the above products to help respondents orientate themselves with the drafts for consultation
- Q&A to aid consultation responses

**NB – the published standards/guidance documents are *drafts for consultation only*, and do not represent final policy positions or requirements.**

# Code of connection

# What's in it?

- **Security standards** – ongoing technical and procedural requirements to ensure ecosystem security
- **Service standards** – minimum service levels and required procedures to deliver an effective service
- **Operational standards** – minimum operational processes to support effective operation of the ecosystem

These ensure the systems of all ecosystem participants are managed and controlled to the appropriate levels and will ensure the ecosystem provides a secure, well-functioning, effective service which will garner consumer trust and user satisfaction

Applies to: QPDS & pension providers (but in practice may be implemented by a third party connecting on providers' behalf)

# Security standards

The National Cyber Security Centre (NSCS) has prescribed Baseline Security Controls for the ecosystem (PDP are implementing these, and we will require all connecting parties to do so)

## 1. Technical requirements for data encryption and network protection

- TLS
- mTLS
- AES-256

## 2. Procedural (testing) requirements to ensure all connecting systems are tested for security vulnerabilities

- CREST-accredited IT health check prior to connection, showing no medium or high level vulnerabilities
- annual re-test requirement

# Service standards

## 1. Technical service levels for service availability and response times

- time permitted to acknowledge receipt of find requests (under a second)
- time permitted to complete matching in response to find requests and register pension identifiers (under 60 seconds)
- time permitted to return view data in response to a view request from a dashboard (under 2 seconds)
- service uptime (99.5% - 0.5% unscheduled downtime)

## 2. Procedural service requirements

- required behaviour for pension providers registering pension identifiers
- required behaviour for pension providers de-registering pension identifiers
- requirements for notifying PDP of connection outages
  - › min. 5 days' advance notice for scheduled downtime
  - › min. 5 days after for unscheduled downtime

# Operational standards

## 1. The required operations and processes for onboarding

- contact details and staff roles needed for the connecting organisation
- the processes to connect into the ecosystem\*

**\*further details for these processes are still in development and will be confirmed in due course**

## 2. BAU operation within the ecosystem once connected

- processes for dealing with service level failures\*
- processes for escalating issues\*
- dispute management and resolution\*
- processes for raising issues\*

# Code of connection – consultation questions

**In particular, we're asking respondents to our consultation to give us feedback on the following in relation to the code of connection:**

1. Do any of the proposed requirements pose a specific problem for your organisation, if so, what?
2. Are there any areas that you consider are missing from the code of connection?
3. Do the proposed service levels seem reasonable for a digital service?

# Technical standards

# What's in it?

## What is it?

- **technical overview of how the ecosystem operates and the technical requirements**
- **connection mechanisms (API standards) and access management protocols**
- **required methodology for generation of tokens and identifiers**

Applies to: QPDS & pension providers (again, in practice may be implemented by third party organisations connecting on behalf)

## Consultation questions

In particular we're asking respondents to our consultation to give us feedback on the following in relation to technical standards:

1. **Do any of the proposed requirements pose a specific challenge for your organisation?**
2. **Are there any areas where further detail is needed?**
3. **Is there any more guidance you need in relation to these requirements?**

# Connection process and guidance



# What's in it?

## What is it?

- sets out the **process for connecting to the ecosystem all connecting parties will need to follow**
- **guidance on the likely duration of this process**
- legislation will require trustees/managers/authorised persons for pension schemes to have regard to this guidance when they connect – take account of the process and expected timings to connect in time to meet staging deadlines
- cooperation duty: we cannot guarantee first preferences for specific connection dates

Applies to: QPDS and pension providers (may be implemented by third parties connecting on their behalf, if taking connection via third party option)

## Connection options

### 1. **Connect direct, via a new interface to the ecosystem – allow 6-9 months**

- this is a significant undertaking and we encourage pension providers considering this to contact us to register interest early
- build
- register as a data provider/QPDS
- testing
- service acceptance (including IT health check)
- transition to live

# What's in it?

## 2. Connect via a third party – allow 30 days (though we expect it to take no more than a week)

- a much simpler route: no need to test and set up a new connection to the ecosystem
- register as pension provider associated with the endpoint, providing scheme info
- confirm third party IT health check is still valid
- submit change request to link pension provider to the endpoint

## Consultation questions

1. Do the proposed steps for connecting to the dashboards ecosystem directly seem reasonable?
2. Do the proposed steps for connecting to the dashboards ecosystem (via a third-party connection) seem reasonable?
3. Does the proposed timeframe for completing these steps to connect seem reasonable?
4. Is it clear what pension providers/their third-party ISPs (Integrated Service Providers) or dashboard providers will need to do to connect?
5. Is there any additional guidance you need in relation to connection? And if so, what?

# Early connection guidance



# What's in it?

## What is it?

- legislation will require application to MaPS for early connection
- we want to encourage early connection: more efficient, enables multiple schemes to be connected in bulk

Applies only to occupational pension scheme trustees/managers choosing to connect early, before allotted connection window

Personal pension schemes: FCA rules

Status of early connection guidance: have regards to it

## Proposal

- default position of approving applications – unless operational/system capacity does not allow
- priority given to:
  1. schemes using existing connected endpoints
  2. larger schemes, measured by numbers of relevant members
- applications are per scheme (ISP may make bulk applications on schemes' behalf, but they will be treated as individual applications not joint)

# What's in it?

## Guidance on timing

- we need to allow for consultation with TPR (if required)
- applications should be min. 2 months prior to requested date for connection window opening – processing time + TPR consultation
- for schemes with staging date assigned by legislation, requested new connection date must be at least 1 month before current staging deadline - meaningful extension

## Consultation questions

- do you consider the notification requirement to be reasonable?
- do you consider the minimum requirement for at least a month's extension (for pension providers with an existing date) to be reasonable?

# Any questions?

Please add to the 'questions' box

# Next steps

- Webinar #3 – Tuesday 26<sup>th</sup> July - operating within the ecosystem:
  - › design standards (for QPDS) call for input
  - › data standards for pension providers
  - › draft reporting standards for pension providers and QPDS
- **please respond to our consultation!**  
**deadline: 30<sup>th</sup> August 2022**
- following the DWP Regulations being made, we will seek Secretary of State approval and issue the first set of formal standards

# Standards consultation timeline



# Stay in touch



@pensions-dashboards-programme



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