

# Standards consultation webinar #3

## Design, data and reporting standards

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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. Design Standards: call for input
3. Data Standards
4. Reporting standards
5. Q&A
6. Next steps



# Webinar purpose and focus



# Webinar purpose and focus

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

## **Focus: information**

The standards which apply to the information pensions providers and Qualifying Pensions Dashboard Services (QPDS) must generate, send and display:

- 1. Design Standards: call for input**
- 2. Data Standards**
- 3. Reporting standards**

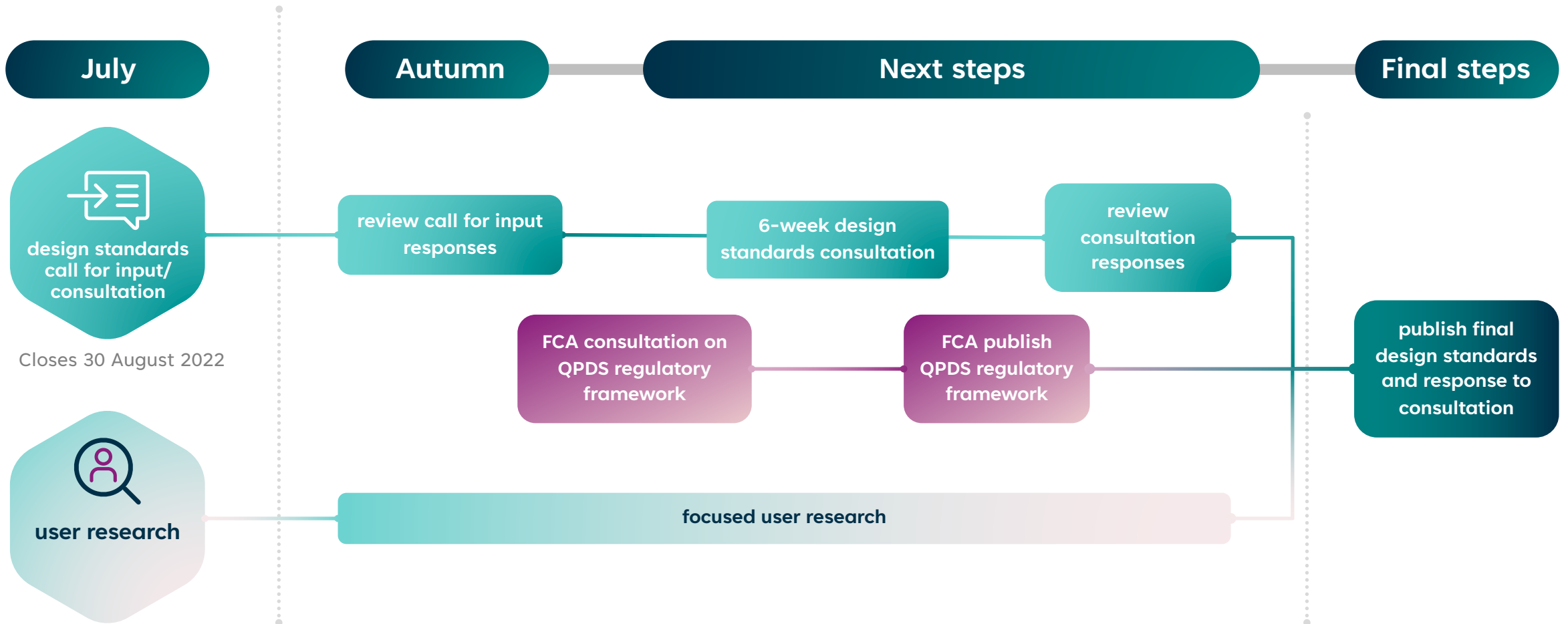
## **Purpose: supporting you to respond to our consultation**

- *not* a page-turn exercise or detailed explanation of 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.**

# Design standards: call for input

# Design standards process



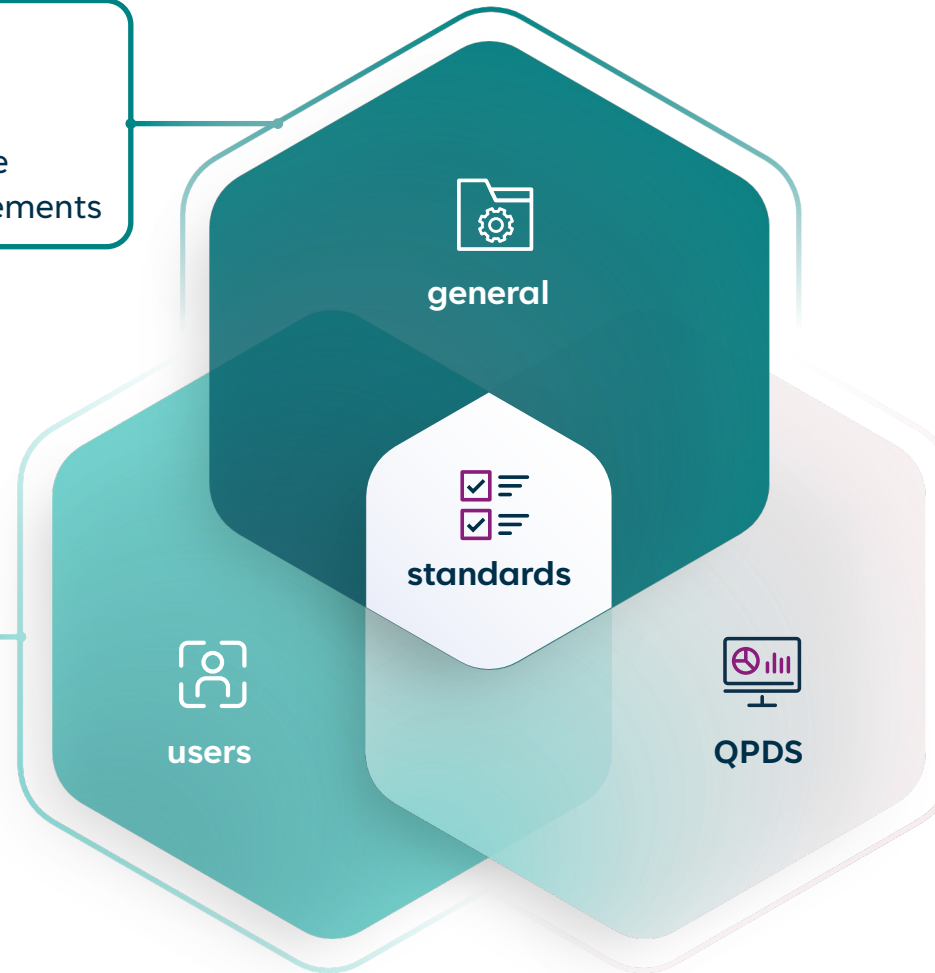
# Our approach to developing QPDS design standards

## General:

- display logic is permitted
- design standards will not replicate existing legal or regulatory requirements

## Users:

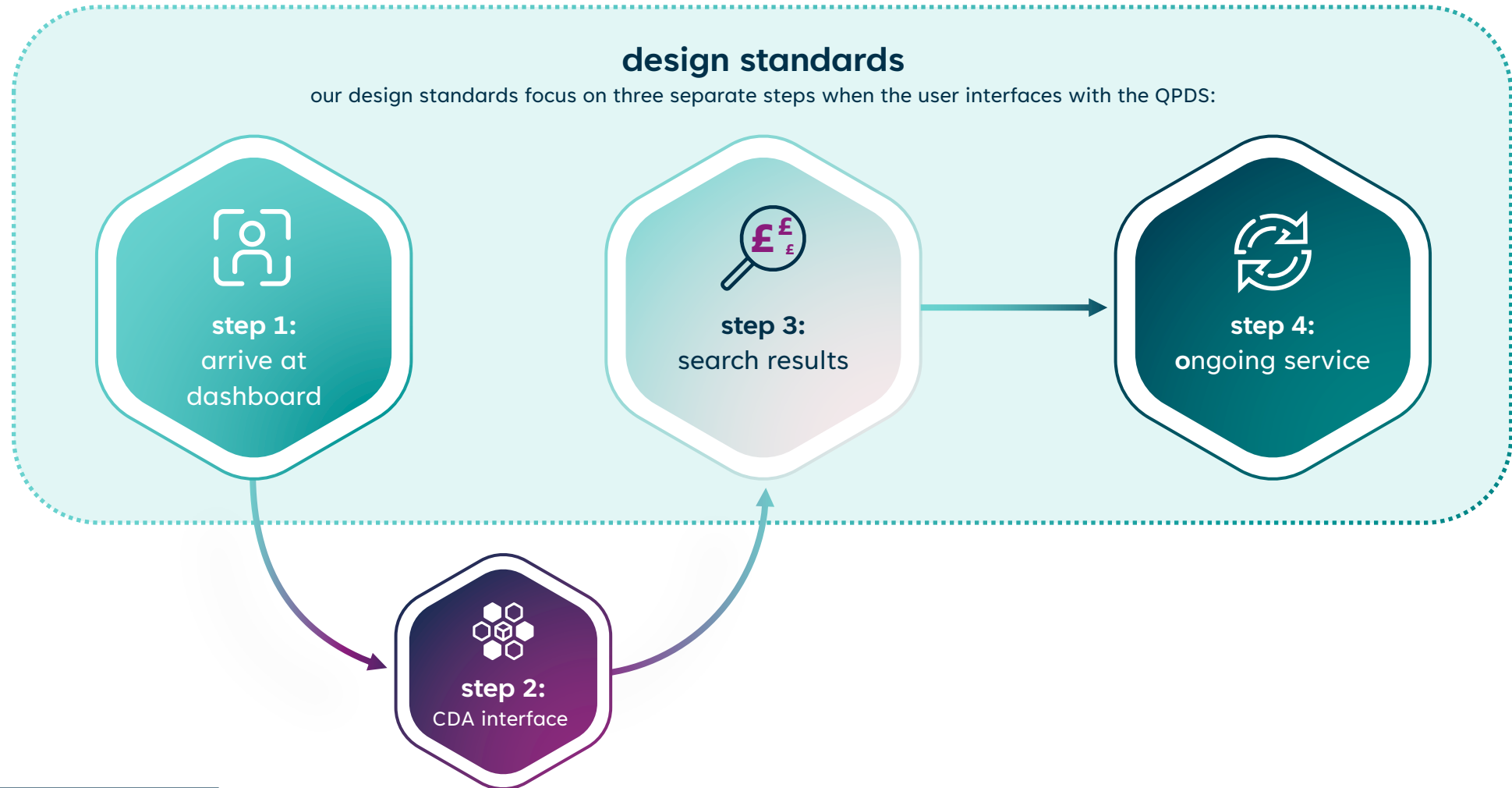
- broadly consistent QPDS experience
- minimum level of consumer protection and comprehension
- have a good experience
- be accessible
- the needs of the user outweigh those of the QPDS when there is tension



## QPDS:

- principle-based approach – subject to consumer protection and user needs
- dashboard display only pension information, our requirements and links
- QPDS decisions (provided consistent with our requirements):
  - branding, colouring, font, headers and footers
  - how information is presented, or summarised, provided there are clear links to further information
  - where to position information on a page
- QPDS may display pensions value information:
  - in a monthly or weekly format (as well as yearly)
  - in a graphical format, illustrating income estimated over a period (as well as tabular)

# The user's journey



# The user's journey: design standards proposals

## Step 1:

### Arriving at the dashboard

- explaining the dashboard service and CDA function
- setting up a user account (including use of an existing account)
- handover to CDA (for a pension fund)
- hand back from CDA (from a pension fund)

## Step 3:

### Search results

- display while waiting for the view results
- display of view results: summary
- display of view results: pensions information
- display warnings

## Step 4:

### Ongoing service

- handoff to MaPS' support materials & interaction with QPDS' own support and complaints-handling process
- making available the explanations of the dashboard service and CDA
- making available the links to the CDA

# Call for input – consultation questions

**We're asking respondents to our consultation to give us feedback on the following in relation to the design standards call for input:**

- do you have any input in relation to our developing policy on design standards?
- do you have any evidence to support your input?
- have we omitted any issues in developing our policies on design standards?
- do you agree with our approach principles and assumptions?
- in you or your organization's experience (please provide evidence if you are able), are there any important principles or assumptions missing in our approach?
- are we right to favour the user needs over the QPDS' needs, where there is any conflict between them?

# Data standards

# What's in it?

## Data standards cover what form pensions must provide pensions information to QPDS:

- describe the data definitions and the conditions surrounding the provision of each data item, or each section of data items
- sets alpha numeric format and the codes for how data would be sent by pensions schemes and QPDS
- format required found in the sample JSON schema in the technical standards
- (first two versions already shared with the industry)

## Data standards package also contains:

- **data usage guide:** describes the usage and purpose of the data, and when to send each section of data. Designed to help understand which data items are required
- **appendix of data usage examples:** a guide to how you might fill out the data required in the View Message using examples.

# Example of the detail – descriptor and returns

Ref	Data element	Description	Optionality
<b>2.101</b>	Administrator name	Name of pension administrator/provider that should resonate with the individual	Mandatory
<b>2.102</b>	Administrator contact preference	Method of contact preference of the administrator	Mandatory
<b>2.103</b>	Administrator URL	URL of the pension administrator to allow individual to access administrator website	Conditional
<b>2.104</b>	Administrator email	Email address to contact for further information	Conditional
<b>2.105</b>	Administrator phone number	Full telephone number to allow the individual to contact the administrator/provider via telephone	Conditional

Ref number	2.102	Data element name	Admin contact preference
Data element definition			
Purpose	To indicate to the individual the administrator's preferred contact channel		
Description	Provide the administrator's preferred method of being contacted		
Type	Text		
Minimum length	1		
Maximum length	1		
Format			
Fixed value	Fixed		
Validation			
Optionality	Mandatory		
Multiplicity	1..1		
Multiplicity notes			
Fixed values – list of values/codes with explanation			
W	Website		
E	Email		
P	Phone		
M	Mail		

# Data standards – consultation questions

**We're asking respondents to our consultation to give us feedback on the following in relation to the data standards:**

- are you confident that the proposed data standards adequately cover the benefit structure of all pension providers? Can it express the correct values to all savers? If not, please share a brief description of the relevant benefit structure?
- are the values allowed for the accrued (2.3xx) and ERI (Estimated Retirement Income) (2.4xx) warnings sufficient? Are there any other common reasons or scenarios you think these warnings should cover (bearing in mind we cannot support scheme-specific warnings)
- would the ability to add a short piece of free text to cover pension provider-specific issues be workable for you, or introduce a new burden? If so, how many characters would be required and what topics would it cover?
- without a new unique reference to link two pension elements together, the benefit values may get presented separately in a dashboard. Would the requirement for a scheme to create that new reference and share it with their other administrators be more onerous than dealing with any potential downside from not presenting the benefit values together onscreen?

# Reporting standards

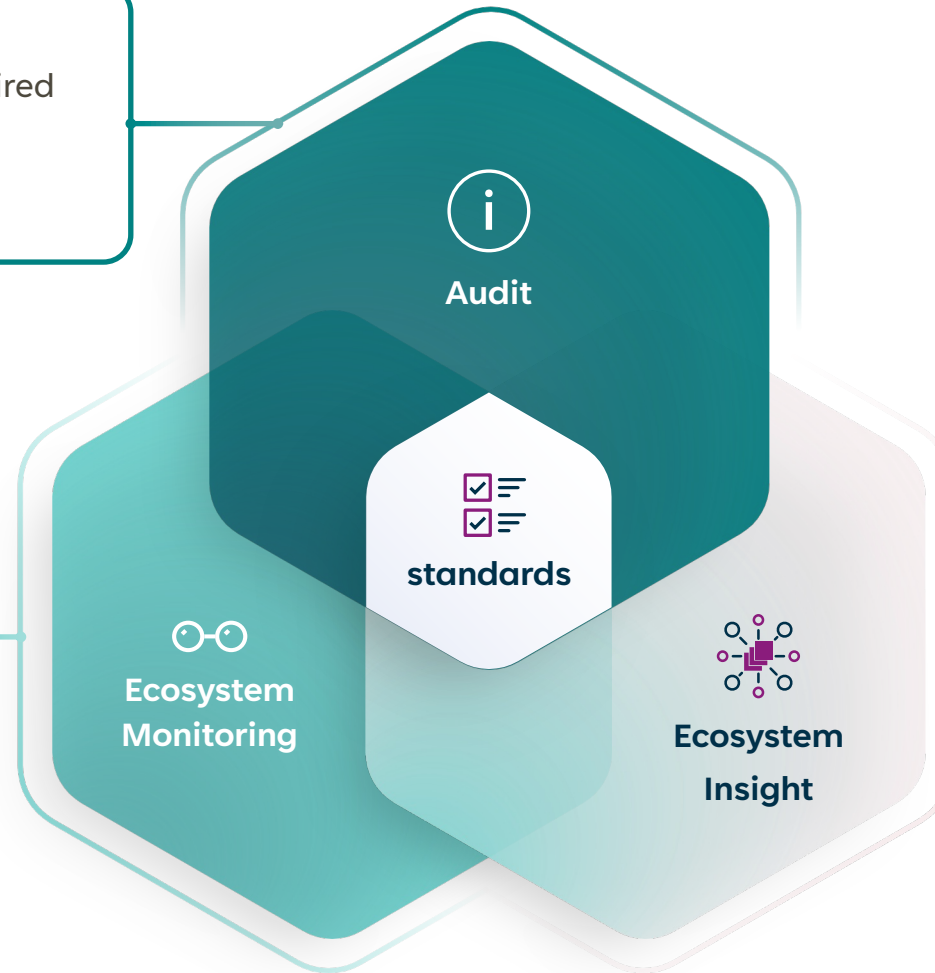
# What's in it?

## Audit:

- **business audit** - information required for non-repudiation purposes – to understand what happened when something goes wrong

## Ecosystem protective monitoring:

- **protective monitoring:** information including transaction monitoring, (aka 'cyber' monitoring) for security protection and detection
- **operational monitoring** - information for the operational management centre to operate and measure performance



## Ecosystem insight:

- **management information** - information (including operational, financial, and performance data) to assess how dashboards QPDS are being used and whether they are delivering
- **oversight reporting** - information that will allow regulators, PDP and other oversight bodies to determine whether PDP, individual data providers and QPDS are meeting their obligations

# Example of the detail

Source	Event	Satisfies	Frequency
QPDS	Operational status of the QPDS	Operational Monitoring	High - Every 10m per QPDS
QPDS	Dashboard redirects to C&A	Business audit Protective Monitoring	High – each time a user re-directs to C&A
Data Provider	PEI create, update, delete (CRUD)	Business Audit Protective Monitoring	High – every significant CRUD event
Data Provider	Found but not viewed	MI Reporting	Low – Daily

- applies to QPDS and pensions providers.
- (data providers: pensions providers + their third party support services, eg integrated service providers)
- outline of the API method of reporting

# Reporting standards – consultation questions

**We're asking respondents to our consultation to give us feedback on the following in relation to the reporting standards:**

- please provide comments on our overall breadth of information required.
- are there any technical barriers to you in supplying the reporting data?
- are there any barriers to providing both the auditing and monitoring data feeds in mostly near real time?
- management information and oversight data is to be provided daily. Do you have any alternative suggestions which would achieve our aims?
- the transport method for data is to push data to an API housed on the central data architecture API gateway. Do you perceive any risks with this approach?

# Any questions?

Please add to the 'questions' box

# Next steps

**Please respond to our consultation!**

**Deadline: 30 August**

## How to respond

[pensionsdashboardsprogramme.org.uk/standards/](https://pensionsdashboardsprogramme.org.uk/standards/)

# Standards consultation timeline



# Stay in touch



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