

Data standards: summary of changes

July 2022

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Summary of changes

1. Background

- These documents were developed iteratively between January and June 2022, for publication in July 2022. Its contents were informed by:
- discussions with the PDP (Pensions Dashboard Programme) Data Working Group (DWG)
- discussions with the software suppliers to industry
- discussions with representative industry and consumer bodies
- queries raised by industry participants on the PDP portal
- cross-reference feedback from other work streams
- the DWP's response to consultation on the legislation
- further inputs from government and the pensions industry

Structure

2. The first two versions of the data documents were shared with industry, prior to the accompanying technical standards being available. The data documents were issued as Data Usage Guides, rather than a formal standard.
3. Now that all the draft standards have matured, the data document has now been split out into its intended final structure:
 - a) The Data Standards
 - b) A Data Usage Guide
 - c) An Appendix of Data Usage Examples
4. The Data Standards describe, in detail, the data definitions and the conditions surrounding the provision of each data item, or each section of data items. It is designed to help understand how to provide the data. The exact format required can be found in the sample JSON schema in the technical standards.
5. The Data Usage Guide is a more narrative form of document that describes the usage and purpose of the data, and when to send each section of data. It is designed to help understand how to choose which data items are required from that held by pension providers in their systems.
6. The Appendix of Data Usage Examples is a guide to how you might fill out the data required in the View Message. It takes example schemes and made-up data to show how real-world scenarios can be mapped into the required data structures. It also shows some examples of where pension providers have choices, or discretion over how they apply their data into the standard.

Content changes: general tidying

7. Within the Data Standards, there have been a lot of iterative changes to the detailed data definitions as we corrected a number of typographical errors and cleared up where there were differences between the written data formats and the final detail of formats in the JSON schema.
8. As Alpha testing has progressed, further inconsistent behaviours between the conditionality of related data items has also been resolved. For example, the interrelation between two different values or conditions where data items are mandatory, optional, or where they *must not* be sent.

Wider reaching changes

9. There have been very few changes to the overall data items being requested, but three main areas have now been clarified as a result of further analysis with volunteers in the Data Working Group, and through consulting with wider industry:

- a) **Clarification on the values to be provided for inactive members of non-money purchase benefits.**

It has been confirmed that such benefits will need to be revalued from the date of leaving, up to a 'current' date. That being a date in the last 12 months. This revalued benefit **must** be presented as the Accrued Pension. See section 2.4xx of the data elements.

This clarification also means that providing an Estimated Retirement Income (ERI) is now optional, as it not required in all circumstances. This is the section of data numbered 2.3xx. This means that if you routinely project such benefits forward to retirement today, you can still send that information to dashboards to be consistent with other communications you send. But you do not have to.

- b) **Design decisions on linking pensions together.**

Data item 2.009 is called "Pension Link". Its purpose is to allow two or more parts of an overall pension benefit to be provided by separate data providers, but still be displayed together on the dashboard screen.

In considering the requirements for this, two main examples were evidenced:

- I. where a scheme may have split administration, for example DB (Defined Benefit) and DC (Defined Contribution) categories with different administrators, or
- II. where a DB pension provider has external AVC (Additional Voluntary Contribution) providers

For the Pension Link to work, it needs to be unique. There needs to be no way that two schemes with two different AVC providers accidentally agree the same value between them. So, the decision has been made to make this value a UUID. Please see the Data Standards for details, and the Data Usage Guide for how it should operate.

c) **Clarification on multiple values.**

Whilst the Data Standard has always supported it, the government's response to the consultation seeks to make it clearer that multiple values are indeed allowed. The Data Usage Examples appendix includes some examples of scenarios or benefit structures that may choose to send multiple values for Accrued and ERI.

This is also reflected in the Data Standard to show that the value sections (2.3xx for ERI and 2.4xx for Accrued) may repeat up to 10 times.