Data standards usage guide

July 2022

Money & Pensions Service

Contents

Introduction

Purpose

1. This data usage guidance provides the basis for data interoperability across the dashboards' ecosystem.

2. The data usage guide provides an explanation of the standard data definitions. It is for those who commission, build, and either populate or consume data, to allow a user to find and view their pensions information through their chosen pensions dashboard. This guidance relates to <u>the data standards</u>.

3. Worked examples of the usage of the data items for common practical scenarios can be found in <u>the data usage guide appendix</u>.

4. This guide describes the proposed data elements. The data standards provide the technical details and message structure. The purpose of this version 1.3 is to form the baseline of the data elements that feed into this year's consultation on standards. It is consistent with the outcomes from the DWP's consultation on the wider legislation.

5. The usage guide uses the term pension providers to encompass all the pension data holders and providers, i.e., trustees and managers of occupational pension schemes and managers of stakeholder and personal pension schemes (pension providers), the state pension, administrators and integrated service providers (ISPs). Where pension providers carry out a positive[1] match, they will supply pension data to the user to view on the user's chosen pensions dashboard.

6. This document was developed iteratively between January and June 2022, for publication in July 2022. Its contents were informed by:

   a. discussions with the PDP (Pensions Dashboard Programme) Data Working Group (DWG)
   b. discussions with the software suppliers to industry
   c. discussions with representative industry and consumer bodies
   d. queries raised by industry participants on the PDP portal
   e. cross-reference feedback from other work streams
   f. the DWP's response to consultation on the legislation
   g. further inputs from government and the pensions industry

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[1] There will also be a "Maybe a match" response option.

Scope

7. The usage guide covers the data for finding and viewing information about any pensions that users have not yet accessed.

8. It **includes** users who are users of UK (United Kingdom) pension arrangements who have not yet taken any part of their benefit.

9. It **excludes:**

   a. all UK pensioners, as defined under the Pensions Act. For example:

      i. defined benefit (DB) pensions in payment (either fully, or in part such as only the Pensions Commencement Lump Sum (PCLS) withdrawn)

      ii. defined contribution (DC) pensions, which have been annuitised or are in drawdown or have taken an UFPLS (Uncrystallised Funds Pension Lump Sums)

   b. all pensions within non-UK pension arrangements

Scope

Process

Overview

10. The exchange of data between dashboards and the data providers occurs over a number of different messages. These are detailed in the technical standards, and in the data standards; however, it is useful to understand *when* each section of data is required to better understand the data being sent.

11. The data elements are grouped into seven sections:

Data element numbers	Description of data contents
1.xxx (all numbers starting with 1.)	The find data- data about a user that you will be sent in a message to see if you hold any records for that user
2.0xx	Pension arrangement data – information about the pension provider
2.1xx	Administrator data – who to contact about the pension benefits
2.2xx	Employment data – where applicable
2.3xx	Estimated retirement data – the values relating to the user's estimated retirement benefits
2.4xx	Accrued benefit data - the values relating to the user's benefits to date
2.5xx	Signpost data - further information, such as annual reports and cost & charges

Process steps

Request matching pensions (find data)

12. Once the user's identity has been assured by the identity service, verified attributes from the user's identity (asserted data) and any additional data (self-asserted) is passed to all pension providers by the pension finder service.

13. The pension providers then attempt to match pension records they hold against the user's identity.

14. The find data passed from the pension finder service includes data elements to support this matching and it will be up to each pension provider to determine the matching rules they wish to apply, based on their knowledge of the data they hold.

15. In determining their own matching criteria, pension providers will need to ensure the matching criteria minimises the risk of returning the wrong person's data and that they are comfortable with the level of risk their own data quality gives them.

16. The legislation and this usage guide will not define how 'Matching' must be done. That is for each pension provider to decide, armed with the knowledge they have of their own data quality and the abilities of their service providers.

17. Where the user, or the identity service, provides a previous name or address, these *could* be used to match against a current name or address held by the pension provider, as it is entirely possible that the user may not have told the pension provider to update these details when they changed.

18. There will be three possible options for matching results: yes, no or maybe.

   a. no: if the pension provider is unable to make a positive match because they do not hold a pension for the user, then no data will be returned

   b. yes: if the pension provider is *certain* of a positive match, they will return an encoded pension identifier (PeI) (see below)

c. maybe: if the pension provider is less than certain of a positive match and wishes to engage with the consumer further to check, they will still send a PeI, but record in their own systems that this was not a full match

It will be up to each pension provider to decide which data fields the use to match on, and when they choose to say yes, no or maybe as a result. The maybe option is intended for pension providers who match some, but not all, of the data items provided with the search or have lower levels of confidence in their match due to underlying data concerns, or temporary issues with the user's record that needs further investigation.

19. The outcome of a maybe match is that when the dashboard uses the PeI to retrieve the pension data, the pension provider must only send back the appropriate contact information so that the user can contact the provider directly (i.e., outside of the dashboard). Therefore, each pension provider must keep a record of whether a PeI they have registered with the consent and authorisation service was a *yes* or a *maybe*.

20. Industry bodies and software providers are working on separate guidance to help data controllers understand which matching protocols will suit their users and data quality the best.

Return key and request pension information (match data)

21. If a pension provider makes a positive or a maybe match, they return an encoded pension identifier (PeI), which does not contain any information about the user or the pension itself.

22. The PeI is an identifier to the found (or potentially found) pension, which is returned to the dashboard via the consent and authorisation service, indicating that the user using the dashboard either has a found pension, or that the provider wishes the user to use the contact information to speak with the provider directly.

23. When the user wishes to access the view data, the dashboard they are using then sends the PeI direct to the pension provider to request the pension information. The pension provider then, after checking with the consent and authorisation service, returns the view data in respect of the found pension (see next section) for the user to view on the dashboard.

24. For a positive, yes, match, the data returned is the full set of view data described below.

25. For a maybe match, the data returned is just the subset of administrator contact information so that the user can contact the provider outside of the dashboard.

Return view data (view data)

26. To fulfil the request for pension information, the pension provider returns certain specified data elements, so they can be made available to the user of a dashboard. The data elements response for a positive, yes match, include:

    a. the details of the pension arrangement in which the user has a pension (in other words, the pension arrangement is the pension provider or product, and the pension benefit is the user's right to some future money from the pension arrangement, or the ability to claim a future benefit in respect of the State Pension).

    b. the details of the organisation administering the pension arrangement.

    c. where available or appropriate, the employment that gave rise to the pension.

    d. an estimate of the annual income the user might receive in retirement - the estimated retirement income (ERI) or the state pension forecast.

    e. the accrued pension amount to date.

    f. contextual information about the pension.

    g. signposts to additional information about the pension.

27. For a *maybe* match, the pension provider only sends the information at point b above: administrator contact information. The dashboard will display information to the user with a message explaining what a maybe match is and that they must directly contact the pension provider.

Unable to return view data (some or all)

28. There may be instances where user records match a dashboard request, but there are underlying reasons why the data provider does not want to confirm any information without further interaction with the user. This is different to a maybe match.

29. Common examples given during consultations and working group sessions include those records where a potential fraud is being investigated, legal challenges are underway, or whether the pension provider has other reasons for barring online access to the user's record at that time.

30. Two further examples have been added because of consultation on the legislation. Pension providers going through a wind-up process or going through the assessment stage of the Pension Protection Fund *may* elect to send no benefit information, if they believe that information may be misleading or confusing.

31. Pension providers should be mindful of their legal duties to provide information in response to a dashboard request before deciding whether the extenuating circumstances warrant use of this facility.

32. To avoid any risk of "tipping off", the pension provider can choose to use the allowable values in data element 2.001 below to indicate that the user should contact the pension provider. In using this field, they will have the ability to then provide the administrator data only, and not any of the other mandatory information.

33. The data structure allows greater flexibility too. If the pension provider is happy to acknowledge existence of benefits but are unable to provide the financial values at this time, they can do so. In this example, they may provide all the relevant administrative data (2.0xx, 2.1xx and 2.2xx) and then use the benefit-specific warning and error fields in the estimated retirement income and accrued benefit sections (2.3xx & 2.4xx) below to explain why they cannot provide values at this time. However, please note again the legal obligations to provide information in response to a dashboard request before deciding whether the extenuating circumstances warrant use of this facility.

Providing the data in two visits

34. Under the legislation, data providers must send data immediately if it is available. However, the value data (2.3xx and 2.4xx) can be provided later if not immediately available. Money Purchase benefits can take a further three days and non-money purchase benefits, including hybrids, have 10 days.

35. In these scenarios, you must send the rest of the data immediately (2.0xx, 2.1xx, 2.2xx and 2.5xx) and set the appropriate flags in 2.3xx and 2.4xx to show that the user will need to come back for the remaining information at a later date.

36. As no personal information data may be stored in the dashboard ecosystem, data providers will need to calculate and store these values and then wait for the requesting dashboard to send a new view request message when the user next logs into the dashboard.
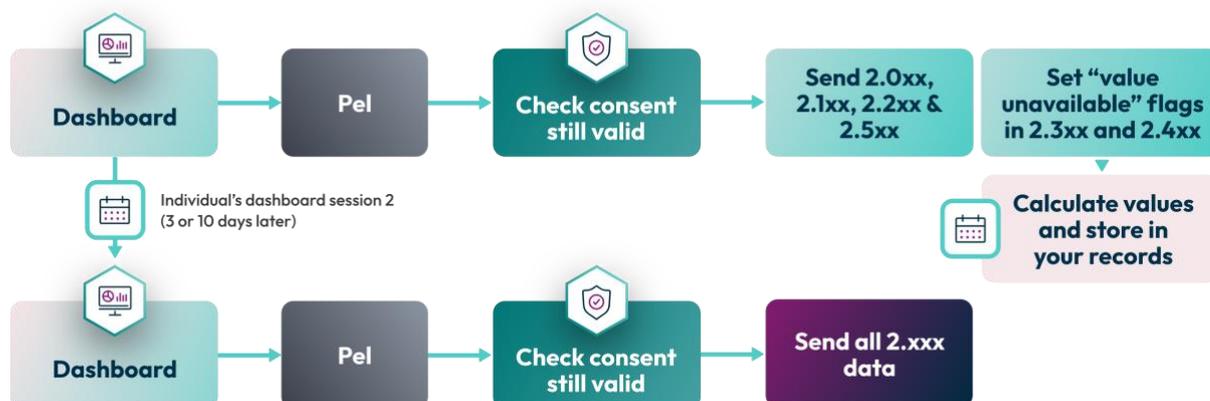
General data validation

37. For any data received, through any of the process steps, the receiver should:

    a. validate that the data conforms with the schema dictated by the standards

    b. if the above validation fails, the receiver should return an error code. See technical standards for more information

    c. use the relevant assertion data elements to understand whether the data provided has been verified by a third party, or only asserted by the data subject

High level data elements

This section describes at a high level the groups of data. Detailed data definitions for each data element will be found in the data standards.

The tables below provide information on optionality of the data elements. The optionality terms are as follows:

1. **mandatory** – the data element **must** be provided in **all** circumstances

2. **conditional** – the data element **must** be provided in particular circumstances, which we will explain in the detailed data definitions e.g., it could become mandatory or allowed to be present only if another data element is present

3. **optional** – the data element **can** be provided if it is relevant and available

Find data

Find data is sent **to** pension providers from the pension finder service once a user has completed the identity and consent journeys and provided the required inputs.

Details of the user

The details for a user will be a mixture of data asserted by the identity service or self-asserted by the user.

We assume that the identity service will always verify:

- given name
- name
- date of birth
- current address
- assertion of other elements may vary over time if the service evolves, or dependent on the chosen supplier(s) of the digital identity service.

Ref	Data element	Description	Optionality
1.001	Given name	Given name/Forename	Mandatory
1.002	Name	Surname of the user	Mandatory
1.003	Date of birth	Date of birth of the user	Mandatory
1.004	NI number	National Insurance number of the user	Optional
1.005	NI number assertion	Identifies whether the NI number has been asserted	Conditional

Ref	Data element	Description	Optionality
1.006	Alternate name type	Type of any alternate surname(s) of the user	Conditional
1.007	Alternate name	Any alternate surname(s) of the user	Optional
1.008	Alternate name assertion	Identifies whether the alternate name has been asserted	Conditional
1.009	Address type	Type of address (current or previous)	Mandatory
1.010	Address line 1	Address line 1 of user	Mandatory
1.011	Address line 2	Address line 2 of user	Optional
1.012	Address line 3	Address line 3 of user	Optional
1.013	Address line 4	Address line 4 of user	Optional
1.014	Address line 5	Address line 5 of user	Optional
1.015	Postcode	Postcode (UK/International)	Conditional
1.016	Country code	Country of address given by user	Conditional
1.017	Address assertion	Identifies whether the address has been asserted	Conditional
1.018	Email	Email address of the user	Optional
1.019	Email assertion	Identifies whether the email address has been asserted	Conditional
1.020	Mobile number	Mobile phone number of the user	Optional
1.021	Mobile assertion	Identifies whether the mobile phone number has been asserted	Conditional
1.022*	No NINO	Identifies that the user has indicated that they do not have an NI Number (e.g., overseas users in a UK pension provider)	Optional
1.023	No NINO assertion	Identifies whether the absence of a NINO has been asserted	Conditional

*Note that this field is to specifically support users of dashboards who do not hold an NI Number. This is NOT the same as a user having one, but not knowing it.

Pension providers can use the fact that a user does not have one as a piece of information to feed into their matching conventions, should they wish to.

This fact may or may not be asserted by the identity service (see 1.023).

The data standard supports the provision of multiple alternate names and multiple addresses. See the detailed data standards for more information.

View

Administrative data

Administrative data is broken down into three sub-categories. The table below shows when each set of data is returned.

	Positive match	Maybe match
Pension arrangement data: information about the pension arrangement within which the user has a pension, or a right to claim a benefit	☑	☒
Administrator data: information about the organisation which the user should get in touch with, to find out more about their pension	☑	☑
Employer data: where applicable (i.e., for workplace pensions) and where available, information about the employment that gave rise to the pension	☑	☒

If data element 2.001 is used the only information that must be sent back is the *Administrator data* to allow user to contact the pension provider.

Pension arrangement details

Ref	Data element	Description	Optionality
2.001	Details not available	Code representing the reason pension arrangement details cannot be returned	Conditional
2.002	Pension reference	Unique reference within the arrangement(e.g., policy number or usership reference)	Conditional
2.003	Pension name	Name of pension arrangement	Conditional
2.004	Pension type	Type of pension arrangement (DC, AVC, DB, hybrid, state)	Conditional
2.005	Pension origin	Origin of pension arrangement (workplace/private/state)	Conditional
2.006	Pension status	Status of the user's pension within the pension arrangement	Conditional

Ref	Data element	Description	Optionality
2.007	Pension start date	Start date of the user's usership in the pension arrangement	Conditional
2.008	Pension retirement date	Expected retirement/maturity date associated with the arrangement	Conditional
2.009	Pension link*	To link arrangements together	Conditional
2.010	Date of Birth**	Date of birth of the user	Conditional

*The pension link is a unique identifier that pension providers may use to connect benefits together where different parts of the overall benefit are going to be provided by two (or more) different data providers. The most common example of this is where a pension provider will send its main pension provider benefits and a separate provider of the AVCs will also send in AVC data. Dashboard UX designers will be able to use this identifier to help display the information as being visually connected to the correct pension provider. Hybrid pension providers who have separate administrators for each section could use this too if they also wish to send the benefit data in separately but have them visually displayed together.

Pension providers with benefit administration split in this way have three choices. To illustrate using the example of a DB pension provider with separate AVCs:

1. 1.Agree that the DB pension provider administrator will send both the DB values AND the AVCs. In this option, the pension provider will need to make sure it is getting a feed of relevant data from the AVC provider. If the AVC provider does not hold enough personal information to carry out its own matching process and achieve the same results as the DB pension provider, you should consider using this option.

2. Pension provider could decide that it does not consider it too confusing for the two sets of data to potentially be displayed apart from each other if the AVC benefit was suitably named. In this case they may choose not to create a new unique identifier. However, pension providers are reminded that they are responsible for ensuring all of their user's benefits are displayed on dashboards.

3. If it is decided that both benefits are to be provided separately, and it is important for the benefits to be displayed together, the DB pension provider must generate a pension link identifier and pass that identifier to the AVC provider. Both the DB pension provider and the AVC provider will then need to populate the Pension Link field in their view data message.

Details on how to generate the unique identifier can be found in the technical standards.

**Note that date of birth" is included in the data being returned by data providers in case the requesting dashboard has not already captured this information as part of the user journey. The privacy and security in the architecture means that the dashboard cannot get this information from the identity provider, so can only get this from the data provider if the user has not already provided it.

The purpose of this data item is so that the user interface designers of dashboards will be able to translate any of the 'date' items passed to them into an 'age' for display purposes.

Pension administrator details

If value 2.001 is set, this section is the only data that should be returned.

Ref	Data element	Description	Optionality
2.101	Administrator name	Name of pension administrator/provider that should resonate with the user	Mandatory
2.102	Administrator contact preference	Method of contact preference of the administrator	Mandatory
2.103	Administrator URL	URL of the pension administrator to allow user to access administrator website	Conditional
2.104	Administrator email	Email address to contact for further information	Conditional
2.105	Administrator phone number	Full telephone number to allow the user to contact the administrator/provider via telephone	Conditional
2.106	Administrator phone number type	Type of telephone number provided e.g., Welsh speaking, to provide accessibility option to the user	Conditional
2.107	Administrator postal name	Name of pension administrator/provider for postal contact	Conditional
2.108	Administrator address line 1	Address line 1 of pension administrator	Conditional
2.109	Administrator address line 2	Address line 2 of pension administrator	Conditional
2.110	Administrator address line 3	Address line 3 of pension administrator	Conditional
2.111	Administrator address line 4	Address line 4 of pension administrator	Conditional
2.112	Administrator address line 5	Address line 5 of pension administrator	Conditional
2.113	Administrator postcode	Postcode (UK) of pension administrator	Conditional

It should be noted that this information relates to a single benefit. This means for administrators with multiple pension providers, categories and helplines, they may return the contact details most relevant to the user's specific benefit. This data section does not need to be simply one contact point per administration company.

For example, a data provider may choose to provide a specific contact preference or contact number for users who were a maybe match and send different specific contact details for users who were positive matches.

Employer details

Ref	Data element	Description	Optionality
2.201	Employer's name	Name of the employer that the pension was through	Optional
2.202	Employment start date	Data employee started work	Optional
2.203	Employment end date	Data employee finished working for the employer	Optional

Estimated retirement income (ERI)

This section of the data message is used to convey the estimated income at retirement. It should be noted that an amount in this data section may be a one-off amount (for example a separately accrued lump sum benefit) or a regular income. The ERI type is used to indicate how the dashboard should present your data. For benefits that are for a fixed duration, you may set the start and end date to make this clear.

Multiple blocks of data should be used where multiple benefits are accrued under the arrangement, or where multiple tranches of benefit are payable from different retirement dates.

To allow public service pension providers to meet their specific legal requirements because of age discrimination rulings, they may send two blocks of data for each estimated income. One based on the legacy pension provider and the alternate value in the new pension provider. Field 2.302 below should be set accordingly for each value provided so that the dashboard may represent these values as alternatives to each other, rather than separate entitlements.

Fixed values for certain coded data elements have been included to generate discussion on how we best meet the user needs for understanding the estimated retirement income. These are being tested further during the beta phases of the programme.

[+] In the table below, the optionality shows that every field is conditional. That is to say that the field may be mandatory or optional based on whether another data item is set. There are two main reasons why this section of data *may* not be provided:

The legislation as regards non money purchase benefits for inactive users (sometimes referred to as deferred DB) does not require an estimated retirement income to be projected. Therefore, this data section (2.3xx) is not required for those users with those benefits. Instead, they will see the revalued accrued amount (section 2.4xx). However, if data providers with such users and benefits already provide projections in their benefit statements, they may voluntarily send this data.

As a general point on conditionality, the last field in this section is the flag to set if the ERI values cannot be sent at all. For example, where the underlying pension provider wishes to use the three or ten days allowed to it to carry out the calculation offline. When data providers use this flag (2.314) they do not send the rest of the data in this section.

Please see the detailed data definitions in the Data Standards for the conditionality applying in all other cases.

Estimated retirement income (ERI) data

Ref	Data element	Description	Optionality[+]
2.301	ERI benefit type	The type of ERI (e.g., DC, DB, hybrid, cash balance pension provider, collective money purchase pension provider)	Conditional
2.302	ERI amount type	To indicate whether the ERI amount is an annual income, or a one-off cash sum.	Conditional

		For public service pension providers, this field also indicates whether the value is calculated on the legacy, or new pension provider basis.	
2.303	ERI basis	The calculation basis used to produce the ERI	Conditional
2.304	ERI illustration date	The date the ERI value was calculated 'as at' (to indicate where a previously calculated value is being returned rather than a real-time value)	Conditional
2.305	ERI payable date	The date from which the ERI is payable	Conditional
2.306	Estimated retirement income (ERI)	An estimate of the annual income the user might receive in retirement from the date payable	Conditional
2.307	Accrued monthly amount	This field is primarily for the State Pension as the monthly amount is not simply 1/12th of the annual	Conditional
2.308	ERI end date	The date the income ceases to be paid. Setting an end date supports any pensions that are fixed term. Leave blank for payments payable for life	Conditional
2.309	ERI increase	An indicator to show whether the income amount increases in payment or not	Conditional
2.310	ERI spouse benefit	An indicator to show whether the income amount also has contingent spouses' benefits or whether it is a single-life income	Conditional
2.311	ERI pot	The estimated DC retirement pot that the income is based on	Conditional
2.312	ERI safeguarded Benefits	Indicates if there are safeguarded benefits attached to the pension	Conditional
2.313	ERI warning*	A list of codes that data providers may set to provide appropriate, significant warnings about the value displayed	Conditional
2.314	ERI unavailable	Code representing the reason an estimated pension income value might not be available	Conditional

*The intent of this warning field is to highlight any *significant* reason that the data provider wants to display to avoid misleading the user. It is not intended to cover every pension provider-specific nuance. It will be a constrained set of the most common major factors that affect the value being displayed.

The flag has the effect of suggesting to a user that they should not act or make decisions on the value presented without first understanding more about the factors that may affect the number shown.

The value may be a temporary issue (such as an unresolved transaction) or may be a more permanent reason why a value has significant warnings attached, such as a Pension Sharing Order.

Accrued pension data

This section of the data message conveys the pension accrued to date information. Please note that the data presented in this section may be a one-off amount (e.g., a separately accrued lump sum benefit) or a regular income (e.g., a DB pension), or a DC pot value, with associated annualised amount. The amount *type* will be used to indicate how the dashboard presents your data.

Multiple blocks of data should be used where multiple pensions have been accrued under the same arrangement, or where multiple tranches of pension benefit are payable from different retirement dates.

To allow public service pension providers to meet their specific legal requirements because of age discrimination rulings, they may send two blocks of data for each accrued value. One based on the legacy pension provider and the alternate value in the new pension provider. Field 2.402 below should be set accordingly for each value provided so that the dashboard may represent these values as alternatives to each other, rather than separate entitlements.

As a general point on conditionality, the last field in this section is the flag to set if the Accrued values cannot be sent at all. For example, where the underlying provider wishes to use the three or ten days allowed to it to carry out the calculation offline. When data providers use this flag (2.414) they do not send the rest of the data in this section.

Please see the detailed data definitions in the data standards for the conditionality applying in all other cases.

Accrued pension data

Ref	Data element	Description	Optionality*
2.401	Accrued type	The type of accrued pension information (e.g., DC, DB, hybrid etc.)	Conditional
2.402	Accrued amount type	The type of the accrued amount (e.g., whether it is an annual income or a one-off lump sum) For public service pension providers, this field also indicates whether the value is calculated on the legacy, or new pension provider basis	Conditional
2.403	Accrued basis	The calculation basis used to produce the accrued value.	Conditional
2.404	Accrued calculation date	The date the accrued pension calculation was performed	Conditional
2.405	Accrued payable date	The date which defines when the accrued amount is payable unreduced from	Conditional
2.406	Accrued annual amount	The value of the pension which has been built up to the accrued calculation date	Conditional
2.407	Accrued monthly amount	This field is primarily for the State Pension as the monthly amount is not simply 1/12th of the annual	Conditional
2.408	Accrued end date	The date the income ceases to be paid. Setting a date here supports any pensions accruing that are	Conditional

2.409	Accrued increase	An indicator to show whether the income amount increases in payment or not (not in deferment – in payment)	Conditional
2.410	Accrued spouse benefit	An indicator to show whether the income amount also has contingent spouses' benefits or whether it is a single-life income	Conditional
2.411	Accrued pot	The accrued DC retirement pot that the income is based on	Conditional
2.412	Accrued safeguarded Benefits	Indicates if there are safeguarded benefits attached to the pension	Conditional
2.413	Accrued warning*	A list of codes that data providers may set to provide appropriate, significant warnings about the value displayed	Conditional
2.414	Accrued Unavailable	Code representing the reason an estimated pension income value might not be available	Conditional

Same note as 2.313 – ERI warning. Repeated in the data structure in case there are different warnings that apply to an accrued value versus a future estimated retirement value.

Additional data (signposts)

Ref	Data element	Description	Optionality
2.501	Costs and charges URL	Website URL where information on costs and charges relating to a DC pension can be found	Conditional
2.502	SIP URL	Website URL where the statement of investment principles can be found	Conditional
2.503	Implementation statement URL	Website URL where the implementation statement can be found	Conditional
2.504	Annual report	Website URL where the annual report of the independent governance committee, or the pension provider Trustee, can be found	Conditional
2.505	State Pension information	Website URL that can be used to signpost users to further information about their State Pension	Conditional

Pensions Dashboards Programme

Data definitions

38. This data usage guide explains, to a business user, the content of the data fields expected in the exchange of information. The technical details relating to each data item can be found in the <u>data standards</u> themselves.

39. In the data standards, each data item has its own table of properties. Below is an explanation of the standard data definition table used to define each data element.

Ref number	Data element reference for documentation purposes only	Data element name	Name given to the data element
Data element definition			
Purpose	Purpose of the data element		
Description	Description of the data element including alternatives to the data element name		
Type	Data type of element e.g., text, decimal		
Minimum length	Minimum length of data element		
Maximum length	Maximum length of data element		
Format	Where the data element is not free format, an explanation of the rules for the format of the data element and any existing standard it might be leveraging		
Fixed value	If a data element has fixed values, then this will be Yes, if not this will be No		
Validation	Validation rules that apply to the data element		
Optionality	Identifying if the data element is optional, mandatory or conditional. If it is conditional on another data element, an explanation of the conditionality is provided, e.g., it could become mandatory or allowed to be present only if another data element is present		
Multiplicity	The number of times an element can be present e.g., 0..* means it can appear no times or infinite times in a data payload, 1..4 means the data		

	element must appear once up to a maximum of 4 times in a data payload. Single occurrence elements are thus 1..1
Multiplicity notes	Notes on why and how a data element might be used multiple times
Fixed values – list of values/codes with explanation	
ABC	Explanation of what the values (or codes) translate to