

Design standards: call for input

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1. Background

Presentation of a dashboard user's pensions information in the right way is important for user comprehension and an important plank of consumer protection. Under the Department for Work and Pensions' (DWP) proposed regulations the Pensions Dashboards Programme (PDP) (on behalf of Money and Pensions Service (MaPS)) will be setting design standards. Qualifying Pensions Dashboard Services (QPDS) must comply with when presenting pensions information (and other information to the user). In this call for input, we set out what we consider this other information is, including using the pensions dashboard service and accessing the service.

Design standards are separate from, but designed to complement, the Financial Conduct Authority's (FCA) regulatory framework. As the FCA regulates the conduct of firms carrying out an activity, the FCA's Handbook rules will apply to QPDS firms and can impose standards on those firms (aligned to FCA's statutory objectives) when carrying out the qualifying pensions dashboard service. The FCA will consult on its proposed Handbook rules in due course.

Although design standards legally apply only to QPDS, and will be substantially adopted by the MaPS dashboard, they are not the only audiences or party affected by them. As we explained they are important to the users, but they are also relevant to trustees and managers of occupational schemes and managers of stakeholder and personal pension schemes (pension providers). It is the pension providers who have the legal obligation for putting together the pensions information and sharing it with the QPDS. They will want to understand how this information is explained and presented to their customer (the user).

To build our central digital architecture (CDA) (including the consent and authorisation service user interface) we have undertaken extensive user research. Through this research, we have learnt a lot about how the user will interact with dashboards. This research has provided us with insights into the user's needs, their understanding and reactions to information displayed on the dashboard. We have supplemented this with qualitative research, learnings from both the international dashboard experience and the UK's pensions industry research. We have also utilised industry engagement (from our usability working and steering groups as well as our alpha dashboard providers) to gather other insights.

2. Dashboard objectives

Dashboard users will see information about their pensions all in one place online for the first time. We are conscious of the Department of Work and Pensions' (DWP) user comprehension and protection design principles when it launched the Dashboard project:

“Put the consumer at the heart of the process by giving people access to clear information online.

Ensure consumers' data are secure, accurate and simple to understand — minimising the risks to the consumer and the potential for confusion.

Ensure that the consumer is always in control over who has access to their data.”¹

Therefore, we want the user to have a good user experience whilst being protected. Pensions are the most important part of most user’s retirement savings, and we want dashboards play a part in helping users to engage in retirement planning, obtain advice or guidance and ultimately make informed decisions. This means dashboards should be accessible and present pensions information in a clear and understandable manner. This is all whilst putting in place consumer protections (for example, to inform better decision-making or prevent scams). It is also important for users to understand the limitations of the pensions information being displayed on dashboards.

3. Call for input

We are ready to engage widely to get feedback and thoughts on our developing ideas for QPDS design standards. We are using a call for input as we are looking for the pensions industry’s and consumer groups’ input on how we are developing our design standards, including where you think we have missed anything. At this development stage, we will use your input to help us refine our proposals. We are particularly interested in, and invite, responses supported by evidence and answers to the following questions:

- 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 organisation’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?

Given the importance and sensitivity of design standards, our call for input represents only one step in our engagement with the industry on dashboard design issues. We will use this input to enhance the design standards following testing with users. We will continue to liaise with the FCA and work alongside the DWP as they develop their standards for the presentation of the State Pension information and this work may impact on the final design standards.

Our call for input applies to England, Scotland, Wales and Northern Ireland, as our design standards will apply to the United Kingdom.

Responding

Please send your call for input responses to infopdp@maps.org.uk.

When responding please indicate that you are responding to the design standards call for input and whether you are responding as an individual or representing the views of an organisation.

¹ Paragraph 103 of the DWP’s Pensions Dashboards: Government Response to the Consultation (April 2019).

Please respond by: **30 August 2022**. The consultation terms also apply.

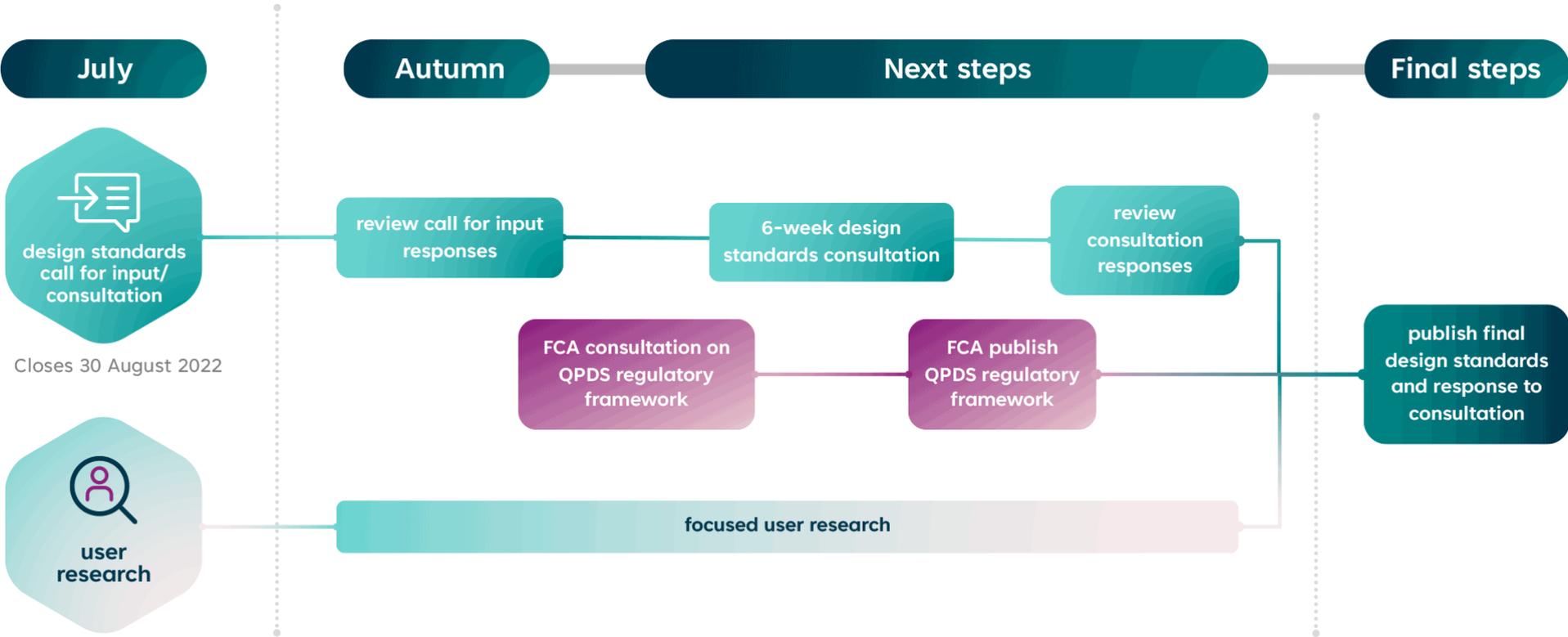
Development of the design standards: timetable

Pension providers will commence connection steps from April 2023 onwards. Legal compulsion is due to come into force from April 2023. It is important the other technical standards are in place for pension providers well before then. These time pressures do not apply to QPDS. Nevertheless, we are aiming to have our design standards in place shortly after April 2023 and well before the dashboard available point. We want those who are considering whether to offer a QPDS to have a firm, and early idea, of the extent of their obligations.

Another reason for the slightly different delivery track is the need for our design standards to effectively complement the FCA's Handbook Rules, which will apply to a QPDS. A QPDS must have/obtain FCA authorisation and obtain permission to undertake the new regulated activity. We are working closely with the FCA to ensure there are no gaps between either its Handbook Rules for QPDS or our design standards.

Finally, it is important we take the time to user-test our design standards and continue to engage with our industry groups (including any new groups) as the shape and content of design standards become more settled.

4. Design standards process



Research

Our user and qualitative research have informed the development of the positions and proposals we have outlined in this call for input. We have summarised the relevant findings in Appendix A.

User personas

Our discovery stage user research has helped us to develop user personas. Personas are used in user-centered design to understand the motivations, attitudes and behaviours of potential users. Users can sometimes fall into multiple personas or move between them at different points and stages in their life.

We have used the personas to understand what may be gained by users from using dashboards and any challenges or pain points they may face during their dashboard journey. We will continue to use these personas to develop and test our design standards.

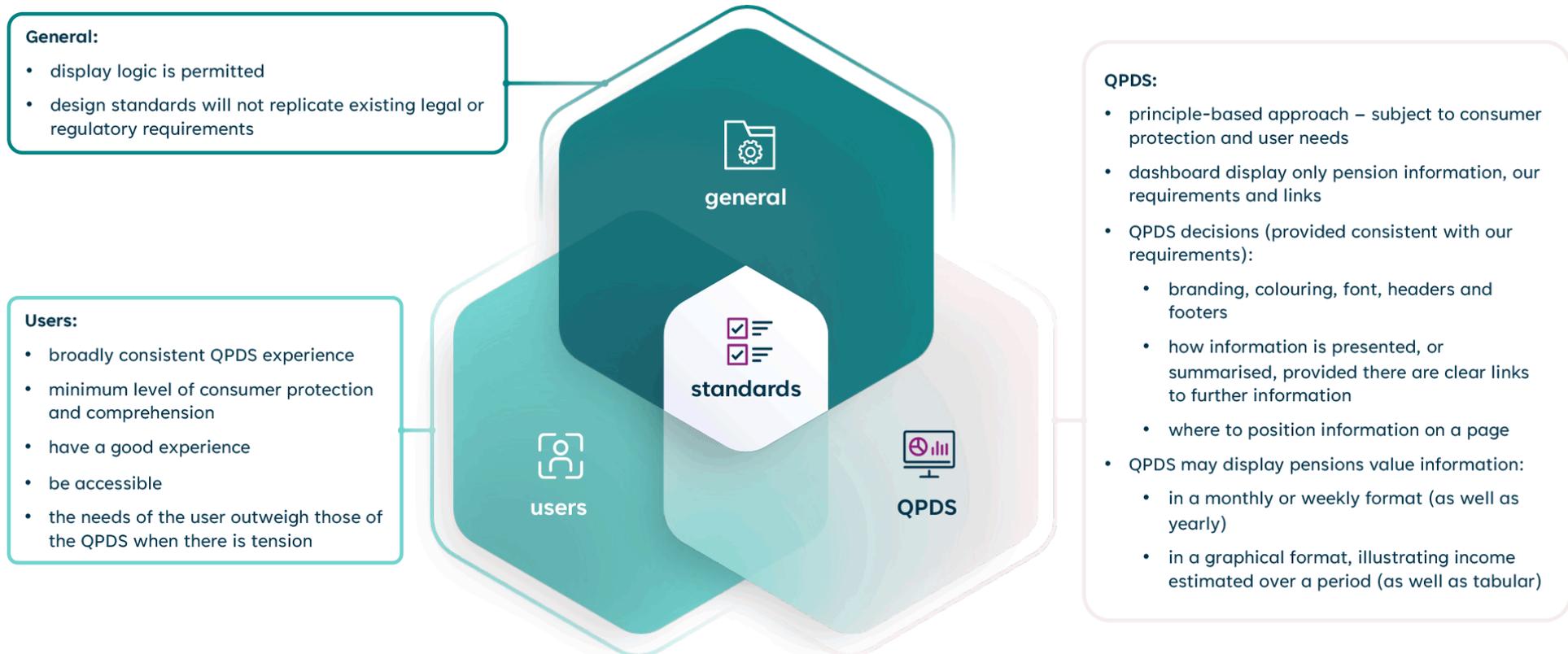
User needs

User needs are requirements that a user has of a service. User need analysis guides service and product development and ensures the service meets these needs and achieves the right user outcome.

Our extensive user research enabled the development of user needs across several phases of research and product development of the dashboard service, which we will continue to apply to the development of our design standards.

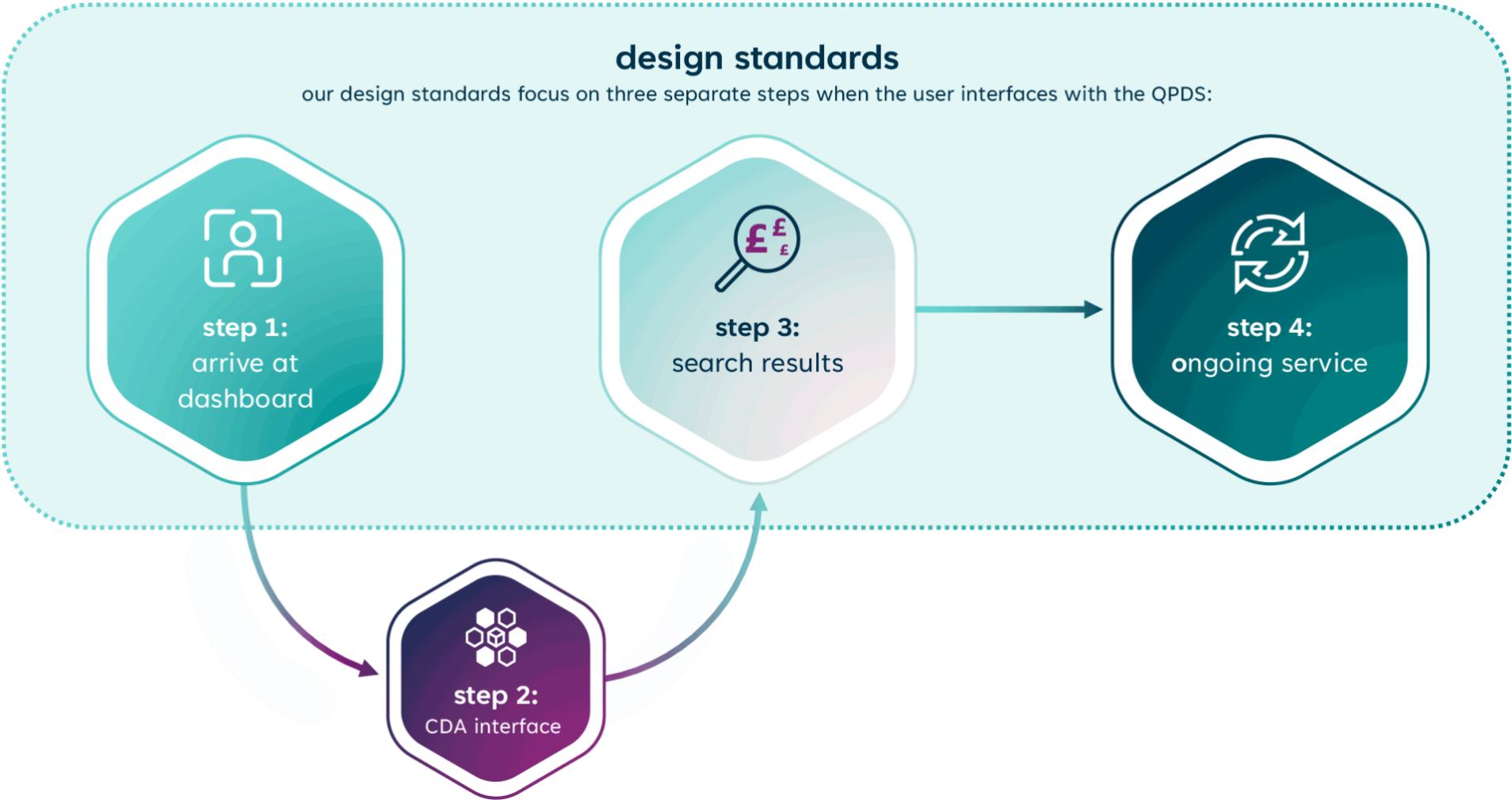
5. Our approach to developing dashboard standards

Our approach is summarised here and detailed in full in Appendix B.



6. The user's journey

All users will have a similar user journey when they start at the QPDS. The full user journey is illustrated below:



However, not every step along this journey will be at the QPDS. As the design standards only relate to QPDS, our design standards focus on three separate steps (1, 3 and 4) when the user interfaces with the QPDS. Step 2 takes place when the user is at our CDA's 'consent and authorisation' service and has been subject to development in the light of our user research to date.

Within each step there are a number of activities. These are summarised below and covered in more detail in the next three sections:

Step 1: Arriving at the dashboard	Step 3: Search results	Step 4: Ongoing service
<ul style="list-style-type: none">• 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)	<ul style="list-style-type: none">• display while waiting for the view results• display of view results: summary• display of view results: pensions information• display warnings	<ul style="list-style-type: none">• 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

7. Arriving at the dashboard



We believe it is important that the user has a consistent experience when they first use a QPDS. The QPDS should explain what a dashboard can offer and the steps the user will have to take when stepping through the CDA process (including, the information they need to hand). Providing this information should not be optional.

QPDS will be expected to ensure that their users are clear on what the service is designed to achieve and what they can expect from it. Providing these key messages ensures that users understand the nature of the service. We are minded to adopt a principle-based approach to ensure that each QPDS explain the core functions of the dashboard service to new, and return, users. We will itemise what this will cover (as a minimum):

- **the purpose of dashboards:** to show the user's State Pension, workplace pensions, stakeholder and any personal pensions that have been found (but not any pensions where the user has taken any part of the benefit). The QPDS will not store the pension information once the user has finished looking at it.
- **the limitations of the service:**
 - some pensions providers might not be able to provide some of the user's pension information straight away, but the service will let the user know how long this might take and if any additional steps are needed.
 - in some instances, pension providers may believe that they have a pension for the user but are not certain. They will ask the user to contact them to provide additional information to help them be certain.
 - notification of any CDA development status (for example, where the service is in a beta testing phase) should be displayed.
 - also, users should be aware of the limitations of the service when not all pension providers are connected to the CDA and explain what those limitations are (for example, an explanation of those pension providers not yet to be connected to the pensions ecosystem).
- **an explanation of the regulatory environment:** that QPDS are regulated by the FCA (in accordance with any FCA requirements).

This will leave room for the QPDS to explain what other permitted functions they are providing (for example, the graphical illustration alternative) as part of their service.

When it comes to explaining the CDA functions, we consider the following should be covered (as a minimum):

- **overall:** after the CDA has verified the user's identity, the user will be asked to provide some additional information that will help pension providers find their pension. If a pension provider finds a pension that matches their details, the QPDS will have access to notification (sent to the

CDA) that the users, via the QPDS can then use to retrieve the values for their pension.

- **obtaining the user's UK GDPR (General Data Protection Regulation) consents:** it is important the customer is aware of how their information is being used, but also what is going to be requested. Also, as the responsibility of capturing the consents for sharing user's personal information to conduct a search rests with the CDA, it is important that the user knows that they will need to provide consent, as part of the journey, at the CDA.
- **verifying the user's ID through the identity service:** is important that the user knows that they will need to verify their identity, and that they will need to interact with another service to do so. The user will need to be prompted so they can prepare the appropriate documentation and equipment to complete verification (which we detail when the identity service has been finalised).
- **search functions:** the user will be encouraged to supply their national insurance number, any previous addresses and former names. All this information is voluntary; but providing it will increase the chances of the pension provider accurately matching a pension from their records to their user's details.
- **delegated access:** possibility of delegated access to certain FCA-regulated financial advisers and MaPS' guidance specialists, in certain circumstances.

These are uniform services. This is the case irrespective of which QPDS the user accesses. It is, therefore, important this explanation is provided in a consistent manner; therefore, we are minded to mandate the wording to be used by QPDS to explain the CDA's functions and what the user will be expected to do at the CDA.

We will repeat some of these limitations to the user at the CDA. We think there are merits in re-enforcing these key messages to users but are also conscious we do not want to overload users with too much.

Setting up a user account (using an existing account)

It is open to a QPDS whether they require a user account to be set up to use the service, or whether they wish to offer guest access, or a combination of both. Given the directive approach to explaining what the dashboard service and CDA entail, we do not believe design standards need to apply to how a QPDS requires an account to be set up. Also, because QPDS may well be utilising existing client bases with existing user accounts. We do not consider design standards should interfere here other than to require QPDS to communicate to the user when they:

- create a QPDS user account (or update an existing user account), this means that when they come back to the QPDS in the future they can pick up where they left off. This may improve the user's experience for future QPDS uses.
- use the services (to view their pensions information on this QPDS) as a guest they will have to provide their personal information each time and may have to confirm their identity again.

Handover to CDA and hand back from the CDA (for pensions find)

Our research has shown that the QPDS handover to the CDA, to begin a search (and the hand back), has potential to be confusing to users. The user needs to be reassured when they are moving from the QPDS regulated environment to one run by MaPS and on the extent to which they continue to be securely managed (including their personal data is being processed) by a different entity. Given the potential for confusion and the need for a consistent experience, we also consider this is an area where we will mandate, in the design standards, how the QPDS must offer and explain the handover to the CDA for a search (and then when the CDA receives the user hand back from the CDA).

8. Search results

Display of the find request



The presentation of pension data is effectively split into two stages with the results of a view request following the completion of a find request.

The result of a find request is the availability of a Pension Identifier (PeI) (See [Technical standards and API \(Application Programming Interface\) standards for more information](#) to the QPDS. Part of the PeI will be the holdername – see **16.3 in the [Technical Standards](#)** for an explanation of what a holdername is.

We will mandate the QPDS must display the holdername description provided for all returned Pels. The user can then choose which pensions to see their detailed pensions information.

When displaying the holdernames, we are considering requiring the QPDS to ensure:

- the State Pension must be displayed as the first item in any summary display;
- provide sufficient information so the user understands which pension providers their benefits are with;
- returned pensions must be displayed within the same webpage/display without any form or break or pagination; and
- there is a logical and neutral approach to the sequence in which they are displayed,

as doing otherwise may convey a perceived hierarchy or preference to the user.

We are considering whether we should mandate a repeat of the service limitations (outlined in the previous section) at this point. Although they are highly important, this could be a third iteration of these messages to the user and certainly do not wish to overload the user. However, for return users who have not gone through the CDA and are just seeking their view results, the service limitations will only have been explained once. We are exploring whether, for new and/or return users, there are merits in a repeat explanation of the service limitations at this point.

Displays whilst waiting for the view request results

While it is anticipated that most users will make a view request immediately on return of found pensions, it is possible QPDS may offer a two-step process. Additionally, there may be a delay between the initiation of a view request and the receipt of pensions information. Consequently, the QPDS will need to display something to the user.

If the QPDS is operating a two-step process or there is a delay, we will be suggesting (but not mandating) the QPDS consider displaying the description of the holdername of the pension providers in respect of which they are waiting for the completion of view requests – this is even if the view is requested immediately.

Display of view request results: summary

It is impractical (in most cases) for all information for each pension to be displayed in a single view. We are, therefore, considering mandating QPDS providers to create a summary display for all the found pensions and the pensions information returned after the view request.

Given the importance of this summary, we believe it is important it has a similar and consistent appearance across all QPDS. To this extent, we are considering detailing the following requirements for the summary:

- a similar approach to that adopted for the display of holder names.
- the name of the employer provided in respect of each returned pension.
- the summary should contain (if available) at least the annualised pension values for both the accrued and estimated retirement income (ERI) figures for each pension returned.
- each pension displayed in the summary must provide a link to all the additional details returned in the response from the data provider.
- to explain where value data will not be available due to the following reasons:
 - the pension provider is subject to a Pensions Protection Fund (PPF) assessment period or is winding up.
 - the money-purchase pension provider is using the following ERI exemptions:
 - for pots in with a value of less than £5,000 (the full details of this exemption are contained in the DWP's regulations); or
 - users are within two years of retirement.
- to explain where there has been a possible match and, if the user wishes to establish if they do have a pension with that provider, the user should contact their pension provider.

For each of the explanations, we are considering mandating a form of message the user receives in each circumstance.

Displaying of view request: pensions information

Where a pension has been found and pension information is returned under the prescribed requirements and our data standards, the QPDS is required to display this information. The pensions information falls into the following four categories:

- administration data.
- value data.
- signpost data.
- contextual data.

We are developing an approach which is a blend of mandating how the pensions information is presented (this is mandatory data element always presented immediately before the information together with any display rules) and allowing QPDS to strike the right tone for how they further explain the pensions data item. However, for the further explanation we are minded to set out several aspects that each additional explanatory item must cover as a minimum. This ensures a minimum and consistent level of contextualisation and explanation for each data item across all QPDS. This leaves the

QPDS to deploy tone and phrasing when it comes to their users which they know will resonate with their users.

Here is an example of our approach:

Data Standard Ref	Mandatory data element	Rules	Further details explanatory text
2.003	Pension name	None specific	Explain to the user this is the current name by which pension provider is known - and it may not be a name they recognise
2.006	Pension status	Display will either be: active or inactive	Explain to the user that: an active pension saver someone who is still building the pension through ongoing contributions or through pensionable employment; and an inactive (i.e., deferred) pension saver is when they are not - but they have not taken their pension yet.
2.007	Pension start date	None Specific	Explain to the user this is the date the user started to build up their pension with the pension provider
2.008	Pension retirement date	None specific	<p>For single pension explain this is the pension payment date the pension scheme has calculated their benefit at.</p> <p>For pension with tranches explain this is the pension payment date the pension scheme has calculated their benefit at for each tranche.</p> <p>For both, explain this is not necessarily the date the user will retire and/or take their benefit.</p> <p>For all, explain this is not necessarily the date the member must retire or has planned to retire/take a benefit.</p>

Also, where values are still being calculated (within the legislative timetable), we will require the QPDS to explain when they will be available.

Display warnings and explanations

Users need to understand the illustrative and informative nature of the pensions value information being displayed on QPDS. Users also need to understand the limitations of the displayed value information. Therefore, we consider all QPDS should display a mandated warning (the drafting of which will be detailed in our design standards) which covers the following areas:

- All figures presented are recent value estimates of the user's future pensions. They are based on current assumptions. These estimates may change (i.e., they may increase or decrease) and may be influenced by changes in investment performance, contributions made and/or the date the user decides to take their pension.
- All figures are shown before tax.
- Options exist which cannot be presented to the user in the dashboard display. They should contact their pension provider for more details.
- It is important users understand the information provided. Before they make any decisions or take any actions in relation to their pension, they should contact their pension provider to get a better understanding of their options as well as up-to-date figures. In addition, they can take free pensions guidance (from MaPS) or may consider taking financial advice.

Given the importance of this warning to users, QPDS and pension providers, we believe it should be mandatory to ensure a minimum and consistent level of consumer protection to the user. Also, given the importance of every user having had sight of the warning, we believe it should be presented to the user every time they access the dashboard and before they can have access to the view request summary. As the warning is being presented for information purposes, we do not see any need for the user's confirmation they agree to any of the terms or have confirmed they have read it.

The warning will not deny any liability that may arise for QPDS or pension providers. However, the warning should provide comfort to both on the extent of any liability they may have, especially in the light of explanations contained in the warning.

We also consider we should mandate the display explanations for when a public sector pension scheme pension provider returns alternative values to comply with the McCloud judgment, using the simplified revaluation approach for calculating the defined benefit values, when a scheme is winding up and when the scheme is subject to a PPF assessment period. The details of when these circumstances apply will be contained in the regulations.

9. Ongoing service

Handoff to MaPS' support materials and interaction with QPDS' own support and complaints-handling process



QPDS will have to provide a link to MaPS' support materials (which will help a user more readily identify the right body or forum where to take an issue in the first place (for example, pension provider for incorrect, or missing, pension values)). However, user research with both potential users and potential QPDS has indicated that the QPDS will be expected to provide the first line of support for the user through their own customer support. Bearing this in mind, and to ensure the support to the user is as seamless as possible, we will outline the principles in the design standards how our materials can be integrated with the QPDS' other user support materials, like their complaints-handling processes, and how the materials should be made available.

Making available the dashboard service explanations

QPDS will be required to make available, for returning users, the explanations of what the dashboard service involves. To do this, we will mandate, under the design standards, how this content must be always available to the user (for example, in a 'About this service' page/tab).

Making available the links to the CDA

It is important users can access the CDA at any time whilst on the QPDS (for example, to amend their consents; or to amend their delegations). Therefore, we are considering using the design standards to detail where the CDA links will sit on each user display page for a consistent user experience. We are user-testing the best page position as well as the terminology used, format and text for the links.

Leaving the protected environments

We will work collaboratively with the FCA to ensure the right communication is given to users about the protections that are lost when leaving the ecosystem and when the user moves away from the QPDS whilst providing a dashboard service.

10. Appendix A: Research findings

Key findings of user research

We have user-tested the build of the CDA. The findings we have identified through this user research have influenced the development of the user personas and identification of user needs as well as influencing our approach to design standards. Overview of user research completed to date include:

- Conducted in-depth interviews and usability tests with over 100 members of public from across the UK.
- Adopted a mixed-method approach in the research and used methods, including desk research, card sorting, contextual enquiry, in-depth interviews, and usability testing (moderated and unmoderated).
- Six unique user groups were identified, we spoke with various user groups across our strands of research, for example: MaPS' service guidance specialists, Pension Wise guiders, financial advisors, complainants, and pension complaint handlers.
- User research enabled the Programme to develop:
 - User personas of UK pension owners.
 - User needs.
 - Low and high-fidelity prototypes, which were used to test the service with users and continuously iterate the overall design and dashboard functionality.

User pension understanding findings: when users were first asked about their pensions, many have said they did not really know anything about them. Many expressed feelings of being overwhelmed with complicated information as a barrier to their engagement. Others demonstrated that they knew more than they gave themselves credit for. Pension forecasts helped users understand that they need to do something to improve their financial prospects in retirement. However, we found using confusing pension terminology will lead to service disengagement. Also, including full detail on how pensions were calculated did not equate to better comprehension of a user's pension situation (despite being something some users specifically asked to see).

Findings when seeing pensions information: overall many participants had a greater expectation of what they would receive in retirement:

- Some users have little motivation to engage with their pensions. We found these users often lacked trust in financial services and there's other areas in their lives that they are trying to "get sorted" before thinking about the future. Accessing and understanding of the service are two big pain points for them as they find they do not have the time or energy to even engage with the service. If they do, it is a difficult journey; having access to online services, finding ID documents, needing additional support, and not understanding the pension information they are eventually presented with present some of the challenges they will face.
- Some users are hesitant to engage with their pension situation as they do not feel they have saved enough; they will investigate it when they "really need to." The amount of time between today and when they accessing their pensions creates a barrier to engagement.
- Other users may be better informed by their pension situation (may be aware of pot details). They fall into two broad camps. The first camp has specific questions they want answering but

may be finding it difficult to locate answers, information, and resources: how investments are performing, want to understand the benefits of taking certain actions or want a better means to track their pensions as they move from job to job. The second camp contain those who consider themselves to be on top of their retirement saving (often with defined benefit pensions). They consider there is little value to them with the dashboard service. However, many recognise the possibility of forgotten pensions being located.

Using a dashboard: some users have said they would prefer logging in 'as a Guest,' so they can explore the site before they enter their personal details. Although most users see the benefit of having an account once they have been presented with their resulting find information.

Delegation: a user's relationships with financial advisors sometimes starts with an enquiry that is not related to pensions. Even the 'affluent' and/or 'high-net worth' client groups are not always fully aware of their pension situation. Users did not understand the need for delegation; however, after being given further information did show interest.

Key findings of our qualitative research

This section focuses on insights from primary research consisting of 110 qualitative in-depth interviews conducted with potential end service users in 2021 by Ipsos MORI ². The sample covered the range of age groups comprising private pension owners and reflected the demographic, pension holding and pension engagement characteristics of potential pensions dashboards users.

High levels of appeal at the prospect of improved accessibility to pensions information findings: Our research found that respondents reacted almost uniformly positively to the concept of pensions dashboards. The age and life-stage of interviewees, together with the number and type of pensions they held influenced the level of appeal, with those at a mid to late stage in their career, and those with multiple pension pots being most interested.

Pensions value information is key to service appeal: Pensions value information (both accrued/built up so far and projected/estimated retirement income) and associated dates around this (pension start date and retirement age) are perceived as priority in terms of the most essential information components to include and, for most, are seen as critical to both the initial and long-term appeal of the service. This research confirms existing evidence that also suggests that the most important piece of information for potential users to access on their pension dashboards would be values relating to their pension income³.

The potential user journey tested positively: Each of the different stages tested were considered intuitive and logical, even among those who were less likely to engage with the service. General attitudes and behaviours relating to online data sharing and security drive perceptions of the user journey, and these cut across the range of potential user groups, transcending both age, life stage and product holdings.

For the vast majority, positioning pensions dashboards as a Government service adds credibility to the offering and provides the necessary reassurances to overcome initial concerns around data sharing, confidentiality and security, as well as counteracting questions around the motive of the service (which was consistent with our user research). However, in addition to this, a combination of brand familiarity,

² <https://www.pensionsdashboardsprogramme.org.uk/wp-content/uploads/2022/01/PDP-qualitative-summary-report-2022.pdf>

³ https://www.pensionsdashboardsprogramme.org.uk/wp-content/uploads/2021/06/BIT_PDP_REA_01-06-21.pdf

the way in which the service is positioned/described, and signposting from trusted and credible sources are also key to reassuring potential users of the legitimacy and relevance of all potential dashboard services.

11. Appendix A: Our approach to developing dashboard standards

Our principles and assumptions for the development of design standards are set as follows:

General:

- design standards are a minimum expectation.
- although QPDS may not undertake pensions modelling (calculations using the information sent to the QPDS), where possible we will allow the use of display logic to help improve the display of pensions information to the user.
- design standards should not replicate existing legal or regulatory requirements.

Users:

- users should have a broadly similar and consistent dashboard experience irrespective of which QPDS they use.
- there should be a minimum level of consumer protection across all QPDS.
- users should be able to comprehend the information being displayed.
- users should have a good experience.
- if there is a tension between the needs of the user and those of the QPDS we will favour the user.

QPDS:

- nothing other than prescribed pension value, administration, signposting and contextual data, our requirements and links must be displayed on dashboard.
- QPDS firms will know best how to communicate with their users and their market (tone; language, visuals); therefore, we favour a principle-based approach unless there is a good consumer-protection and user experience reason to provide detailed requirements.
- provided how the QPDS present information is consistent with our design standards:
 - branding, colouring, font, headers and footers are decisions for the QPDS.
 - how information is presented or summarised is a decision for the QPDS provided there are clear links to how the user may see the further information which must be displayed to the user.
 - where to position information on a page is a decision for the QPDS.
- QPDS may offer to users to display pensions value information:
 - in a monthly or weekly format (in addition to the yearly format).
 - in a graphical format illustrating income estimated to being paid over a period (in addition to the tabular format).

we will use guidance to set out good practice for QPDS firms.