

Data standards usage guide

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Introduction

Introduction

1. Pensions dashboards are apps, website or other tools which will help individuals view their pensions information online. They will bring together all an individual's pensions, including their State Pension as well as any occupational and personal pensions, to support better planning for retirement and growing financial wellbeing.
2. This standard is issued by the Money and Pensions Service (MaPS). MaPS set up the Pensions Dashboards Programme (PDP) in 2019 to design and create the pensions dashboards ecosystem and the supporting the governance framework.
3. The pensions dashboards ecosystem contains the central digital architecture (CDA) that will make pensions dashboards work. It will connect millions of individuals to their information on thousands of pensions, via multiple pensions dashboards. For more information about the pensions dashboards ecosystem and its components, see:
<https://www.pensionsdashboardsprogramme.org.uk/ecosystem/>.
4. MaPS is also responsible for operating its own dashboard.
5. Standards are separate from, but designed to complement, the Financial Conduct Authority's (FCA) regulatory framework applying to the conduct of firms providing a qualifying pensions dashboard service (QPDS). QPDS are those dashboards who meet the legislative conditions. Operating a QPDS will require FCA authorisation. The FCA's Handbook rules will impose requirements on those firms (aligned to FCA's statutory objectives) when providing this service.

Purpose

6. This usage guide covers the dashboard data requirements on pension providers for finding and viewing pensions information. It provides the basis for data interoperability across the pension dashboard ecosystem. It will help developers of dashboard connectivity solutions build a common set of message handling tools to: receive data from the pension finder service or dashboards, and reply to dashboards with the appropriate data.
7. Pensions information must be returned in respect of each separate benefit an individual has under a pension provider:
 - a. It **includes**: individuals who have benefits in UK (United Kingdom) pension providers and who have not yet taken any part of their benefit. For example:
 - i. an individual with a deferred defined benefit (DB) and an active defined contribution (DC) benefit in the same pension provider would expect the pension provider to make two returns to a dashboard.
 - b. It, therefore, **excludes**:
 - i. All UK pensioners, as defined under the Pensions Act 1995. For example:
 1. DB pensions in payment (either fully, or in part such as only the Pensions Commencement Lump Sum (PCLS) withdrawn); or
 2. DC pensions, which have been annuitised or are in drawdown.
 - ii. All pensions within non-UK pension arrangements.

Audience

8. This guidance applies to pension providers: the trustees or managers of occupational pension schemes and the managers of stakeholder and personal pension schemes connected to, or required to connect to, our pensions dashboard ecosystem. However,
 - a. due to the connection staging profile the dashboard duties will apply at different dates to different categories of pension provider
 - b. occupational pension schemes with less than 100 members are exempt unless they voluntarily connect
9. QPDS will also be connected to our pensions dashboards ecosystem and will be affected by the data duties pensions providers are subject to. Under our design standards, QPDS will be required to take into the content of our data standards when complying with our design standards.
10. Third parties (such as administrators or software providers) will, in practice, apply our standards and guidance on behalf of their clients. We expect that much of the implementation of our standards will be undertaken by such third parties on behalf of multiple clients. A pension provider connecting via an already connected third party will use the third party's processes to meet our security, service, connection and operational standards. However, as the standards and guidance apply to the pension provider, the pension provider remains responsible for compliance with them, even if implementation is delegated to a contracted third party. When we refer to pension providers and schemes in this standard, this covers pension providers and these contracted third parties.

Jurisdiction

11. This standard applies to all United Kingdom pension providers subject to the dashboard duties in the DWP regulations and FCA rules.

Other guidance

12. This guidance should be read in conjunction with our data, technical and design standards.
13. It should also be read in conjunction with the worked examples of the usage of the data items (for common practical scenarios) which can be found in the appendix to this usage guide.

Use/evidence

14. Standards are mandatory requirements and, therefore, compliance by pension providers is compulsory.
15. Statutory guidance requires pension providers to have regard to it when complying with their relevant dashboard requirements duties. Should they depart from the guidance it would be sensible to have a good reason (including being able to demonstrate how the same outcome has been achieved under an alternative path).
16. General guidance contains recommendations to enable optimal user outcomes.
17. Standards and guidance may be admitted in any proceedings relevant to pension providers and QPDS' compliance with their dashboard duties – this also applies to the obligations owed by any other party (for example, a pension provider's sponsor employer or administrator). It will be the decision of the body hearing the proceedings (including any FCA or the Pensions Regulator (TPR) regulatory proceedings) to assess the evidential weight to be attached to any standard or guidance admitted.

Version

18. This is version 2.0 of the data usage guide.

Process

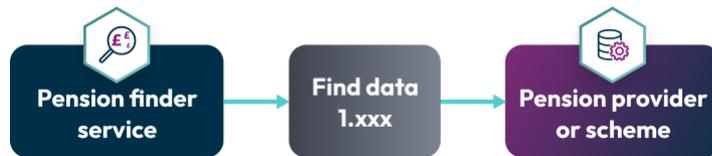
Overview

19. The exchange of data between dashboards and the pension providers and schemes 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.
20. 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)



21. 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.
22. The pension providers then attempt to match pension records they hold against the user's identity.
23. 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.
24. 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.
25. 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.
26. 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.
27. There will be three possible options for matching results: yes, no or maybe.



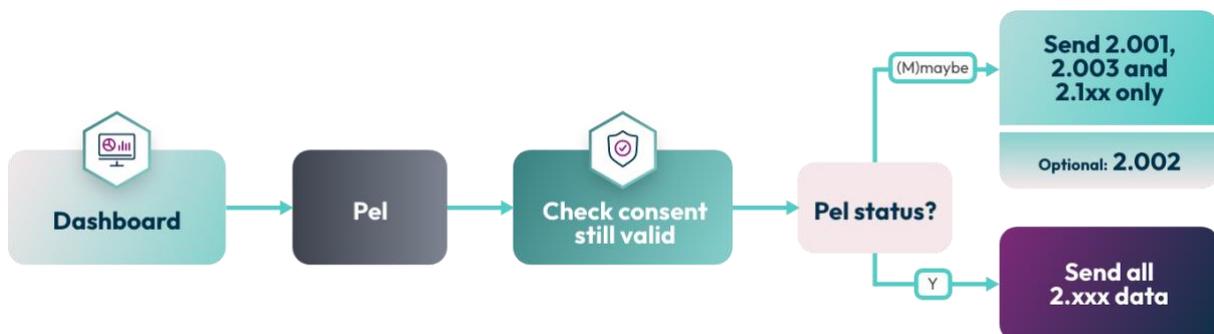
- a. No: if the pension provider is unable to make a positive match because they do not hold a pension for the user, then no data will be returned.
- b. Yes: if the pension provider is *certain* of a match made, they will return an encoded pension identifier (Pel) (see below).
- c. Maybe: if the pension provider is less than certain of a match and wishes to engage with the consumer further to check, they will still send a Pel, but record in their own systems that this was a "Possible" match, not a match made.

It will be up to each pension provider to decide which data fields they 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.

- 28. The outcome of a possible 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 *match made* or a *possible* match.
- 29. 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)

- 30. If a pension provider makes a match or a possible match, they return an encoded pension identifier (PeI), which does not contain any information about the user or the pension itself.
- 31. 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.
- 32. 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.
- 33. For a positive, yes, match, the data returned is the full set of view data described below.
- 34. For a possible match, the data returned is just the subset of administrator contact information and the pension name, so that the user can contact the provider outside of the dashboard. Optionally, the provider may send a reference to quote.



Return view data (view data)

35. 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. Please refer to the data standards for details of which data items are mandatory, conditional or optional for each different type of benefit, individual's status, or scheme type. The data elements response for a positive, yes match, include:
- 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)
 - the details of the organisation administering the pension arrangement
 - the employment that gave rise to the pension
 - an estimate of the annual income the user might receive in retirement - the estimated retirement income (ERI) or the State Pension forecast
 - the accrued pension amount to date
 - contextual information about the pension – such as whether the amount is a one-off payment, or a regular payment, or whether the values quoted have increases in payment or additional survivors' benefits
 - signposts to additional information about the pension
36. For a *possible* match, the pension provider only sends the information at point b above: administrator contact information, along with the pension name (2.003) and may also send a reference to quote (2.002). The dashboard will display information to the user with a message explaining what a possible match is and that the user must directly contact the pension provider to resolve the match.

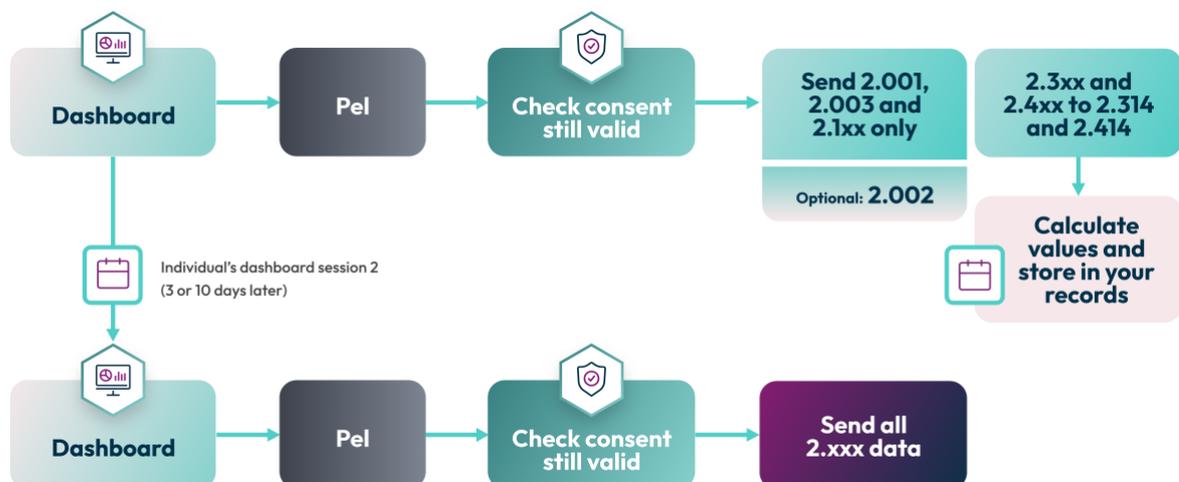
Unable to return view data (some or all)

37. There may be instances where user records match a dashboard request, but there are underlying reasons why the pension provider or scheme does not want to confirm any information without further interaction with the user. This is different to a possible match.
38. 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.

39. This field may also be used in the event of a temporary error that results in the view data not being available.
40. 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.
41. To avoid any risk of “tipping off”, the pension provider can choose to use the allowable values in data element 2.001 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.
42. 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 (2.314 & 2.414) 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

43. Under the legislation, pension providers and schemes must send data immediately if it is available. However, the value data (sections 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.
44. 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 2.314 and 2.414 to show that the user will need to come back for the remaining information at a later date.
45. As no personal information data may be stored in the dashboard ecosystem, pension providers and schemes 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

46. 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 individual

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

We assume that the identity service will always verify:

- given name
- name
- date of birth

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 individual	mandatory
1.003	date of birth	date of birth of the individual	mandatory
1.004	NI (National Insurance) number	National Insurance number of the individual	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 individual	conditional
1.007	alternate name	any alternate surname(s) of the individual	optional
1.008	alternate name assertion	identifies whether the alternate name has been asserted	conditional
1.009	alternate forename	any alternate forename(s) of the individual	optional
1.010	alternate forename assertion	identifies whether the alternate forename has been asserted	conditional
1.011	address type	type of address (current or previous)	mandatory
1.012	address line 1	address line 1 of individual	mandatory
1.013	address line 2	address line 2 of individual	optional
1.014	address line 3	address line 3 of individual	optional
1.015	address line 4	address line 4 of individual	optional
1.016	address line 5	address line 5 of individual	optional
1.017	postcode	postcode (UK/international)	conditional
1.018	country code	country of address given by individual	conditional
1.019	address assertion	identifies whether the address has been asserted	conditional
1.020	email	email address of the individual	optional
1.021	email assertion	identifies whether the email address has been asserted	conditional
1.022*	mobile number	mobile phone number of the individual	optional
1.023	mobile assertion	identifies whether the mobile phone number has been asserted	conditional
1.024	no NINO	identifies that the individual has indicated that they do not have an NI number (e.g. overseas users in a UK pension provider)	conditional
1.025	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 standards 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 directly, along with the name of the pension (2.003). You may also **optionally** send back a pension reference in field 2.002.

Pension arrangement details

Ref	Data element	Description	Optionality
2.001	details not available	code representing that the individual should contact the pension provider (including for a possible match) or indicating that they are a new member	conditional
2.002	pension reference	unique reference within the arrangement or the reference an individual should provide when they	conditional

Ref	Data element	Description	Optionality
		contact the pension provider as a result of 2.001 being populated	
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 individual's pension within the pension arrangement and the status of the pensions provider (active/inactive)	conditional
2.007	pension start date	start date of the user's membership in the pension arrangement	conditional
2.008	pension retirement date	retirement date used to calculate the benefit	conditional
2.009	pension link*	to link arrangements together onscreen, where data is sent by two or more providers.	conditional
2.010	date of Birth**	cate of birth of the user	conditional
2.011	state pension age	age that the state benefit may be claimed	conditional
2.012	state message eng	the explicit message that the state pension requires dashboards to display (in English)	conditional
2.013	state message wal	the explicit message that the state pension requires dashboards to display (in Welsh)	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 pension providers or schemes. The most common example of this is where a pension provider will send its main pension provider benefits and a separate provider of the additional voluntary contributions (AVCs) will also send in AVC data. Dashboard display 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 submit the benefit data 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. Agree that the main scheme pension provider administrator will send both the main scheme 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(s). If the AVC provider(s) does(do) not hold enough personal information to carry out its own matching process and achieve the same results as the

main scheme 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 main scheme pension provider must generate a pension link identifier and pass that identifier to the AVC provider. Both the main scheme pension provider and the AVC provider(s) 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 pension providers and schemes 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 pension provider or scheme 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. For example, "your benefits payable when you are 65" rather than "your benefits payable from 31 December 2037". User research consistently shows that individuals engaged better with a simple age, rather than trying to work out what a future date represents.

Note that data items 2.011, 2.012 and 2.013 are for the use of the State Pension only and must not be used by any other provider or scheme.

Pension administrator details

If value 2.001 is set (details not unavailable), this section is the only data that should be returned, along with 2.003 (the pension name) and, optionally, 2.002 (a pension reference to quote).

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 pension provider or scheme may choose to provide a specific contact preference or contact number for users who were a **possible** 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	optional
2.202	employment start date	data employee started work for the employer	optional
2.203	employment end date	data employee finished working for the employer	optional

This section of data may repeat up to 5 times to support schemes with multiple employers that contribute into the same pension benefit. If pension providers and schemes have more than 5 relevant employers, they must use their discretion as to which ones to show.

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 (such as a pension plus a separately accrued lump sum), 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 recent age discrimination rulings, they may send two blocks of data for each estimated income. One based on the legacy pension rules and the alternate value in the new pension rules. Field 2.302 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.

* 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:

1. 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 pension providers and schemes with such users and benefits already provide projections in their benefit statements, they may voluntarily send this data.
2. 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 this time. 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 pension providers and schemes 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, etc)	conditional
2.302	ERI amount type	to indicate whether the ERI amount is an annual income, or a one-off cash sum for public service pension providers, this field also indicates whether the value is calculated on the legacy, or new pension basis	conditional

2.303	ERI basis	the calculation basis used to produce the ERI (scheme specific calculation or ASTM1)	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 has been calculated as being 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 1/12 th 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 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 pension providers and schemes may set to provide 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 pension provider or scheme wants to display to avoid misleading the user. It is not intended to cover every pension provider-specific nuance. It will be a limited 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.

For the avoidance of doubt, the values calculated for ERI pension, must be based on the same calculation date used for the accrued values in the next section. For example, it would not be appropriate to send a current ("today") value for accrued pension pot, but then send the ERI from the last benefit statement.

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 (for example, a pension plus a separately accrued lump sum), 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 recent age discrimination rulings, they may send two blocks of data for each accrued value. One based on the legacy pension rules and the alternate value in the new pension rules. 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 this time. For example, where the underlying provider wishes to use the three or ten days allowed to it to carry out the calculation offline. When pension providers and schemes 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 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 1/12 th 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 payable only for a fixed term	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 pension providers and schemes 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.

For the avoidance of doubt, the values calculated for accrued pension, must be based on the same calculation date used for the ERI values in the previous section. For example, it would not be appropriate to send a current (“today”) value for Accrued pension pot, but then send the ERI from the last benefit statement.

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	optional
2.505	State Pension information	website URL that can be used to signpost users to further information about their State Pension	conditional

Data definitions

47. This data usage guide explains, to a business analyst, the content of the data fields expected in the exchange of information. For those technical resources who will be writing the extracts or software code, the technical details relating to each data item can be found in the [data standards](#) themselves.
48. 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, this is to help the pension provider or scheme to identify the relevant data item and (except for items 1.xxx) should also be considered by the QPDS when they display the data item and are labelling the item or are providing further information in respect of it		
Description	description of the data element including alternatives to the data element name, this is to help the pension provider or scheme to identify the relevant data item and (except for items 1.xxx) should also be considered by the QPDS when they display the data item and are labelling the item or are providing further information in respect of it		
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, for example, the rules regarding whether a date field is allowed to be in the past, or not		

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, eg 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 eg 0..* means it can appear between no times up to infinite times in a data payload, 1..4 means the data element must appear between once up to a maximum of 4 times in a data payload, single occurrence elements that are mandatory 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 value or code “ABC” translates to

Notes: Under each table there may be further text explaining any of the terms used in the table, or any additional guidance on using the data item.