

Data standards

Data standards for pensions dashboards provide the basis for data interoperability across the pensions dashboards ecosystem. These standards are to help developers of dashboard connectivity solutions, and pension providers and schemes, build a common set of message handling tools to receive data from the pension finder service, or pensions dashboards, and reply with the appropriate data.

This standard 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 dashboards ecosystem.

Draft version 1.2

All PDP standards are published as 'draft' until approved by the Secretary of State for Work and Pensions. Find out more about PDP's [approach to standards governance](#).

PDP recommends schemes and providers align with the current version (1.2) of the draft data standards whilst preparing for connection. This version was developed following industry consultation and review by PDP volunteer participants.

PDP may make further changes before seeking formal approval. Only necessary changes will be considered and we will work with industry to understand potential impacts.

Refer to the [changelog](#) for updates since the last publication.

Downloads

Download the JSON schemas for find and view data.

[Download find and view JSON schemas](#)

Introduction

1. Pensions dashboards are apps, websites or other tools which help individuals view information about their multiple pensions in one secure place online, at a time of their choosing. They bring together information on all a user's (in-scope) pensions, including their State Pension as well as any occupational and personal pensions. This supports individuals' engagement with their pensions and their planning for retirement.

2. The Money and Pensions Service (MaPS) set up the Pensions Dashboards Programme (PDP) in 2019 to design and build the central digital architecture (CDA) and services that

make pensions dashboards possible. PDP is also responsible for the supporting governance framework, service design and operating model for the pensions dashboards ecosystem.

3. The pensions dashboards ecosystem enables millions of individuals to connect with their pensions information through multiple pensions dashboards across thousands of pension providers and schemes. Find out more about the [pensions dashboards ecosystem and its components](#).

4. MaPS is also responsible for operating its own non-commercial pensions dashboard as a public service.

Purpose

5. These data standards are issued by the Money and Pensions Service (MaPS) under delegated powers given by the [Pensions Dashboards Regulations 2022](#) and the [Pensions Dashboards Regulations \(Northern Ireland\) 2023](#) (referred to hereafter as 'Regulations') and the [FCA's Pensions Schemes \(Information to Dashboards\) Instrument 2022/38](#) rules for pension providers (hereafter 'Rules').

6. The data standards provide the basis for data interoperability across the pensions dashboards ecosystem. They provide a common set of message handling tools for pension providers and schemes. They specify how pension providers and schemes receive data from the central digital architecture and reply to dashboards with the appropriate data.

7. The data standards therefore cover:

a. how pension providers and schemes are to receive the identity and biographical information about the dashboard user that pension providers and schemes receive from the central digital architecture to match users to their pensions. This data is 'find data'.

b. how pension providers and schemes provide pensions information to dashboard services, in accordance with their legal obligations. This is 'view data'.

8. The data standards also encompass the JSON schemas for find and view.

9. The Regulations and Rules set the requirements on pension providers and schemes for what data is to be returned and when to members via dashboards, based on the member's benefits. The standards provide rules on how to format and structure this data.

10. The data standards facilitate pension providers' and schemes' compliance. They provide the ways in which data can be returned to meet legal obligations. They do not determine what data must be returned. Pension providers and schemes determine what data they return under the Regulations and Rules.

11. Pension providers and schemes must return information for each benefit a dashboard user has as a 'relevant member', as defined in the Regulations and Rules.

Audience

12. These standards apply legally to the trustees or managers of occupational pension schemes (pension schemes) and the managers of stakeholder and personal pension schemes (pension providers) connected to, or required to connect to, the pensions dashboards ecosystem.

13. The data standards are also relevant to pensions dashboard service providers. Dashboard providers are not legally subject to the data standards, but they define how the pensions information that pension providers and schemes must return to dashboards is structured and formatted. Dashboard providers need to familiarise themselves with the data standards to understand the format and structure of the information returned. Dashboard providers must consider the data standards when complying with the design standards.

14. The data standards are important for pension providers and schemes to understand whether they are connecting directly to the ecosystem, or connecting using a third-party supplier such as a third-party administrators or software providers (Integrated Service Providers, or ISPs). In these cases, third parties will apply the standards on behalf of their client pension providers and schemes. We expect much of the implementation of our standards will be undertaken by these third parties on behalf of multiple clients. A pension provider or scheme connecting via an already-connected third party will use the third-party's processes to meet our standards. However, as the standards apply to the pension provider or scheme, the pension provider or scheme is responsible for compliance with them, even if implementation is delegated to a third party. When we refer to pension providers and schemes, this includes any of these third parties.

15. State Pension information is not legally subject to the data standards but is included to provide a comprehensive data model for the dashboards ecosystem covering all pensions information returned to dashboards.

Jurisdiction

16. These standards apply to all United Kingdom pension providers subject to the dashboard duties in the FCA Rules for pension providers, and all United Kingdom schemes subject to the dashboard duties in the DWP Regulations.

Other guidance

17. These standards should be read in conjunction with the other PDP standards (Technical Standards, Code of Connection, Reporting Standards).

18. Pension providers and schemes may also wish to consult the independent [Pension Administration Standards Association's \(PASA\) dashboards data guidance](#).

Use/evidence

19. Standards are mandatory requirements and, therefore, compliance by pension providers and schemes is compulsory.

20. Standards may be admitted in any proceedings relevant to pension providers and schemes and pensions dashboard providers' compliance with their duties. This applies to the obligations owed by any other party. For example, a pension provider's sponsoring employer or administrator. The body hearing the proceedings including the FCA or the Pensions Regulator (TPR) will decide to assess the evidential weight attached to any standard or guidance admitted.

Version

21. This is version 1.2 of the draft data standards. Please refer to the [changelog](#) for updates since the last publication.

Overview (structure)

Structure of the data

22. The data items are grouped into eight sections:

Data item numbers	Description of data contents
1.0xx (all numbers starting with 1.0)	find data: the data about a user that will be received by the pension provider or scheme as a find request to see if the pension provider/scheme holds a pension for that user
2.0xx (all numbers starting with 2.0)	pension provider/scheme arrangement data: information about the pension provider or scheme sent to the dashboard by the pension provider/scheme
2.1xx (all numbers starting with 2.1)	administrator data: who to contact about the pension, sent to the dashboard by the pension provider/scheme
2.2xx (all numbers starting with 2.2)	employment data: data about the employer and service periods sent to the dashboard by the pension provider/scheme
2.3xx (all numbers starting with 2.3)	estimated retirement income data: the projected values relating to the estimated retirement income the user's benefit would provide, sent to the dashboard by the pension provider/scheme
2.4xx (all numbers starting with 2.4)	accrued benefit data: the values relating to the user's benefits to date sent to the dashboard by the pension provider/scheme
2.5xx (all numbers starting with 2.5)	value data illustration date: the 'as at' date the estimated retirement income and accrued benefit values were calculated

2.6xx (all numbers signpost data: where to find further information, such as annual reports and cost starting with 2.6) and charges, sent to the dashboard by the pension provider/scheme

High level data items

23. The following sections describe at a high level the groups of data and where they sit within the dashboards process. Detailed data definitions for each data item follow in later sections.

24. The tables in each section below provide information on conditionality of the data items. The conditionality terms and the detailed data definitions set out a structure for how pension providers and schemes return data. Pension providers and schemes must still determine what data items they must return according to the legislation.

25. The standards indicate where conditional logic applies as follows: where items are conditional on other items being populated or not populated, they are marked as such, with an explanation of the conditionality. In these cases, the data item must or must not be provided in particular circumstances (for example, applying the logic of how the data standards are set up or if the pension is the State Pension). We explain this more in the detailed data definitions (for example, where a data item is only allowed to be populated if another data item is present).

General data validation

26. Pension providers and schemes must return view data in accordance with the view JSON schema. When receiving find requests the pension provider or scheme must:

- a. validate that the data conforms with the schema dictated by the standards, and
- b. if the above validation fails, return an error code.

General data rules

27. When providing data items the pension provider/scheme must ensure:

- a. The character set used for all data will be Basic Latin UTF-8 (RFC 3629 - UTF-8, a transformation format of ISO 10646 (<https://datatracker.ietf.org/doc/html/rfc3629>))

- b.** All dates will be expressed YYYY-MM-DD, unless otherwise stated (this is using ISO 8601:2004 to represent dates and times in a machine-readable format - and consistent with government systems)
- c.** For country codes, use 2-letter ISO 3166-1 alpha-2 codes from ISO 3166-1:2013.
- d.** All text fields should be truncated if longer than the definition in this standard.
- e.** Any constraints on special characters allowed in a text field will be language-specific and defined in the technical standards.
- f.** Monetary amount values are returned in pounds sterling.

Overview

28. Once attributes of the user's identity have been verified, these verified attributes (verified data) and any additional data that is not verified (for example, provided by the user) are sent to pension providers and schemes (the 'find data').

29. The pension provider or scheme will then attempt to match the pension records they hold against the user's attributes detailed in the find data. It is up to each pension provider/scheme to determine the matching criteria to apply. This will be based on their view of the data they hold and its quality. Pension providers and schemes should 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.

30. There will be three options for matching results:

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

b. Yes: if the pension provider/scheme is confident of a full match, they will register a pension identifier (Pel) at the CDA.

c. Possible: if the pension provider/scheme is less than certain of a match and needs to engage with the user further to check, they will still register a Pel, but record in their own systems and when registering the Pel that this was a 'Possible' match, not a full match.

31. The Pel does not contain any information about the user or the pension itself. It is an identifier to the matched (or possibly matched) pension, which is returned to the dashboard via the CDA. It indicates that the user using the dashboard either has a found pension or that the pension provider/scheme wishes the user to use the contact information to speak with the pension provider/scheme directly to confirm whether it is a match.

32. When the user wishes to access the view data, the dashboard they are using then uses the Pel to directly call the pension provider or scheme to request the pension information. The pension provider/scheme then, after checking authorisations with the CDA, returns the

view data in respect of the matched (including possibly matched) pension for the user to view on the dashboard.

33. There are occasions when a pension provider or scheme cannot send all the data to a dashboard without first resolving something with the user, or where there are pension provider/scheme level events that might make sending benefit information potentially misleading. For example, for a possible match, the pension provider/scheme must only send back the appropriate contact information. The user can then contact the pension provider/scheme directly (outside of the dashboard service).

Find data (reference)

34. All references beginning with 1.xxx are data items that pension providers and schemes may receive in the find request. These are used to match pension provider/scheme records. These values do not need to be sent back to a dashboard.

35. In the find request, the details for a user will be a mixture of data that is verified and data that is not verified. The find data is the detail in this request. It details which items have been verified.

36. Verifications may vary over time if the service evolves and are dependent on the chosen supplier(s) of the digital identity service.

37. The data standards support the provision of multiple alternate names, addresses, email addresses and mobile phone numbers.

Ref	Data item	Description
1.001	first name/given name/forename	first name/given name/forename
1.002	first name/given name/forename verification	identifies whether first name/given name/forename has been verified
1.003	surname	surname of the user
1.004	surname verification	identifies whether the surname has been verified
1.005	date of birth	date of birth of the user
1.006	date of birth verification	identifies whether the date of birth has been verified
1.007	National Insurance number	National Insurance number of the user
1.008	National Insurance number verification	identifies whether the National Insurance number has been verified

1.009	alternate first name/given name/forename	any alternate first name/given name/forename of the user
1.010	alternate first name/given name/forename verification	identifies whether the alternate first name/given name/forename has been verified
1.011	alternate surname	any alternate surname of the user
1.012	alternate surname type	type of any alternate surname of the user
1.013	alternate surname verification	identifies whether the alternate surname has been verified
1.014	address line 1	address line 1 of user
1.015	address line 2	address line 2 of user
1.016	address line 3	address line 3 of user
1.017	address line 4	address line 4 of user
1.018	address line 5	address line 5 of user
1.019	country code	country of address given by the user
1.020	postcode	country of address given by the user
1.021	address type	type of address (current or previous)
1.022	address verification	identifies whether the address has been verified
1.023	email	email address of the user
1.024	email verification	email address of the user
1.025	alternate email	alternative email address of the user
1.026	alternate email verification	identifies whether the alternative email address has been verified
1.027	mobile number	mobile phone number of the user
1.028	mobile verification	identifies whether the mobile phone number has been verified
1.029	alternate phone number	identifies whether the mobile phone number has been verified
1.030	alternate phone number verification	identifies whether the alternative phone number has been verified
1.031	no National Insurance number	identifies that the user has indicated that they do not have a National Insurance number

1.032	no National Insurance number verification	identifies that the user has indicated that they do not have a National Insurance number
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Administrative data

38. All references beginning with 2.xxx are data items that pension providers and schemes send back to a dashboard in the view API response.

39. In this section we set out the high-level tables for four categories of administrative data:

- a. Possible match pension details
- b. Pension details
- c. Pension administrator details
- d. Employer and pension service/membership details

Possible match pension details

Ref	Data item	Description
2.001	possible match	code to explain there has been a possible match: the pension provider and scheme needs further information from the user to be able to complete the matching. Therefore, the user should contact the pension or provider or scheme directly using the administrator contact details
2.002	possible match case reference	unique possible match case reference a user should provide when they contact the pension provider/scheme

Pension details

Ref	Data item	Description
2.003	pension reference	the reference number identifying the user's pension and which the user should provide when they contact the pension provider/scheme
2.004	contact scheme	code to indicate there has been a match but the user should contact the pension provider/scheme before it provides any (or all) the user's pensions information
2.005	administrative details not available (new member user)	code to explain to the new member user that not all administrative details will be available for up to 3 months after they have joined the scheme

2.006	temporary system error	code to explain to the user that some or all of the pensions information is not available due to a temporary system error and they should re-try shortly
2.007	pension provider/scheme name	name of pension provider/scheme (current)
2.008	additional pension provider/scheme name	additional pension provider/scheme name the user may recognise
2.009	additional pension pension/scheme name type	to indicate whether the additional name was a former name of the pension provider/scheme or was the name of a different pension provider/scheme where the user had accrued their benefits
2.010	pension type	type of pension
2.011	pension origin	type of pension
2.012	pension status	status of the user's pension
2.013	pension start date	start date of the individual's membership in the pension arrangement
2.014	pension retirement date	retirement date used to calculate the benefit
2.015	pension link	to link pensions together
2.016	date of birth	date of birth of the user
2.017	State Pension date	date State Pension may be claimed
2.018	State Pension message English	provides the user with the State Pension message (in English)
2.019	State Pension message Welsh	provides the user with the State Pension message (in Welsh)

Pension administrator details

Ref	Data item	Description
2.101	administrator name	name of the organisation which administers the pension
2.102	administrator URL	URL of the pension administrator to allow user to access administrator website
2.103	administrator URL (preferred)	indicator of whether this contact method is a preferred method of contact
2.104	administrator email	email address for pension administrator to allow the user to contact for further information

2.105	administrator email (preferred)	indicator of whether this contact method is a preferred method of contact
2.106	administrator phone number	full telephone number to allow the user to contact the pension administrator via telephone
2.107	administrator phone number type	type of telephone number provided, for example, Welsh speaking or to provide accessibility options to the user
2.108	administrator phone number (preferred)	indicator of whether this contact method is a preferred method of contact
2.109	administrator postal name	name of pension administrator/provider for postal contact
2.110	administrator address line 1	address line 1 of pension administrator
2.111	administrator address line 2	address line 2 of pension administrator
2.112	administrator address line 3	address line 3 of pension administrator
2.113	administrator address line 4	address line 4 of pension administrator
2.114	administrator address line 5	address line 5 of pension administrator
2.115	administrator country code	country code of address given by the administrator
2.116	administrator postcode	postcode of pension administrator
2.117	administrator postal address (preferred)	indicator of whether this contact method is a preferred method of contact

40. This data section does not need to be simply one contact point per administration company. For administrators with multiple pension providers/schemes, categories and helplines, they may return the contact details most relevant to the user's specific benefit.

41. For example, a pension provider or scheme may choose to provide a specific contact preference or contact number for individuals who were a possible match and send different specific contact details for individuals who were matches made.

Employer and pension service/membership period details

Ref	Data item	Description
2.201	employer's name	names of the employers/employment who the user worked for when they built up the pension

2.202	employer status	to provide the user with the employer status
2.203	multiple employers	when the user has worked for a number of employers when building up the pension
2.204	employment start date	a date identifying the start of the user's earliest pensionable service
2.205	employment end date	a date identifying the end of the user's pension service/membership period

Estimated retirement income and accrued pensions data

42. These sections of the data return are used to convey the estimated retirement income (ERI) (or 'projected value data') and accrued pension data. An amount in these data sections may be a one-off amount (for example, a separately accrued lump sum benefit) or a regular income.

43. The ERI and accrued type is used to indicate how the dashboard should present the data. For benefits that are for a fixed duration, the start and end date are to be set to make this clear.

Multiplicity

44. A pension arrangement may have multiple illustrations. For example, this could be where benefits of different types are payable (an arrangement could have a DB part and a DC part) and/or where benefits are payable on different dates (such as a benefit with multiple tranches of benefit payable from different retirement dates). Multiple blocks of ERI or accrued data can then be returned.

45. For complex benefit structures, up to 10 blocks of ERI and accrued data may be returned. Therefore, the multiplicity is shown as 10.

46. Within each block, the warnings field (2.314 and 2.414) can reoccur up to 4 times so that multiple warnings can be set against each value.

Value data illustration date

47. Each pension illustration (ERI or accrued) provided for a pension arrangement is accompanied by an illustration date.

48. ERI and accrued data must have the same illustration date.

Public service schemes

49. To allow certain public service schemes to meet their specific legal dashboard duties because of age discrimination rulings, they must 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. Fields 2.302 and 2.402 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.

Conditionality

50. As a general point on conditionality, the first field of each section is the flag to set if the ERI or accrued values cannot be sent in this return. When pension providers and schemes use these flags (2.301 or 2.401) they may not be sending the rest of the data in this section. For example, where the pension provider/scheme wishes to use the three or ten working days allowed to carry out the calculation. In these scenarios, pension providers and schemes must send the rest of the data immediately (2.0xx, 2.1xx, 2.2xx and 2.5xx) and set the appropriate flags in 2.301 and 2.401 to show that the user will need to come back for the remaining information at a later date. As no personal information data is stored in the dashboard ecosystem, pension providers and schemes will need to calculate and store these values to be available for immediate return when the user subsequently sends a new view request.

AVCs and split benefit administration

51. A pension provider or scheme with separate AVCs (which, in this paragraph, also includes the analogous split benefit administration) will have the following choices in relation to making AVC ERI and accrued data available on dashboards:

a. the main pension provider or scheme will return both the main scheme values AND the AVC values: in this option, the pension provider or scheme will need to make sure it is getting a feed of relevant data from the AVC provider. This would be a better option to use if the AVC provider does not hold enough personal information to carry out its own matching process.

b. the main pension provider or scheme will return the main scheme values AND the AVC provider will return the AVC values but WITHOUT generating a pension link: the pension provider or scheme 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. This is likely to be an option where the pension provider or scheme and AVC provider's communications with the user have always been separate. In this case, they may choose not to create a new unique identifier in field 2.015. However, pension providers and schemes are reminded that they are responsible for ensuring all of their user's benefits are displayed on dashboards.

c. the main pension provider or scheme will return the main scheme values AND the AVC provider will return the AVC values but WITH a generated pension link: if it is decided that although both benefits are to be returned separately but they should be displayed together,

the main scheme pension provider or scheme should generate a pension link identifier (field 2.015) and pass the identifier to the AVC provider. Both the main pension provider or scheme and the AVC provider will then need to populate the pension link field in their view data payload. This serves to enable dashboards to join together the values for the main pension provider or scheme and the AVC for the purpose of display to the user. The user will then understand there is pension provider/scheme link between these values.

52. For options (b) and (c) above, the pension provider or scheme should investigate to what extent they need to be satisfied the AVC provider's matching policy is consistent with their own policy.

Hybrid benefits

53. When calculating a hybrid benefit the pension provider/scheme will have selected to return one or more calculations using either a DB, DC, cash balance or collective DC methodology. The methodology chosen will determine how sections 2.3xx and 2.4xx applies to the benefit.

ERI data

Ref	Data item	Description
2.301	ERI unavailable	to provide a reason for an ERI not being available
2.302	ERI benefit type	type of pension generating the retirement income
2.303	ERI amount type	to allow dashboards to indicate information to the dashboard user that the value expressed is either recurring or a one-off payment
2.304	ERI basis	the calculation basis used to produce the ERI
2.305	ERI payable date	the date the ERI is payable from
2.306	ERI amount	to provide the user with the amount of the ERI
2.307	ERI monthly amount	to provide the user with the ERI amount as a monthly value
2.308	DC ERI is less than £120pa	to explain to the user when the value of the DC pension is under £120pa
2.309	ERI end date	to provide the user with the date it is assumed the ERI will be paid until
2.310	DC ERI pot	estimated retirement pot used to calculate the DC ERI
2.311	ERI increase	an indicator to show whether the income amount increases in payment or not
2.312	ERI survivor benefit	to provide the user with an indicator that the benefit value shown also has survivors' benefits

2.313	ERI safeguarded benefits	to indicate to the user that their pension has safeguarded benefits
2.314	ERI warning	to explain important additional information to the user which will affect the value of the benefit or the value shown

Accrued pension data

Ref	Data item	Description
2.401	accrued unavailable	to provide a reason for an accrued value not being available
2.402	accrued benefit type	type of pension generating the retirement income
2.403	accrued amount type	to allow dashboards to indicate information to the dashboard user that the value expressed is either recurring or a one-off payment
2.404	accrued basis	the calculation basis used to produce the accrued value
2.405	accrued payable date	the date the accrued value is payable from
2.406	accrued amount	to provide the user with the amount of the accrued value
2.407	accrued monthly amount	to provide the user with the accrued amount as a monthly value
2.408	DC annual accrued is less than £120pa	to explain to the user when the value of the DC pension is under £120pa
2.409	accrued end date	to provide the user with the date it is assumed the accrued value will be paid until
2.410	accrued pot	estimated retirement pot used to calculate the DC accrued value
2.411	accrued increase	an indicator to show whether the income amount increases in payment or not
2.412	accrued survivor benefit	to provide the user with an indicator that the benefit value shown also has survivors' benefits
2.413	accrued safeguarded benefits	to indicate to the user that their pension has safeguarded benefits
2.414	accrued warning	to explain important additional information to the user which will affect the value of the benefit or the value shown

Value data illustration date

Ref	Data item	Description
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2.501	value data illustration date	the 'as at' date the values were calculated, to show how current the values are
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Data definitions

Data definitions table explanation

Below is an explanation of the standard data definition table used to define each data item.

- **Ref number:** data item reference for documentation purposes only. For example, "Ref 1.001"
- **Data item name:** name given to the data item. For example, "first name/given name/forename"

Data item definition	
Purpose:	purpose of the data item, this is to help the pension provider or scheme to identify the relevant data item
Description:	description of the data item including alternatives to the data item name, this is to help the pension provider or scheme to identify the relevant data item
Type:	data type of element for example, string (text), decimal
Minimum length:	minimum length of data item
Maximum length:	maximum length of data item
Format:	where the data item is not free format, an explanation of the rules for the format of the data item and any existing standard it might be leveraging
Fixed value:	if a data item has fixed values, then this will be 'y', if not this will be 'n'
validation:	validation rules that apply to the data item
Conditionality:	identifying whether any conditionality applies to the data item. If it is conditional on another data item, an explanation of the conditionality is provided. For example, it could only be present if another data item is present or should not be present when another data item is
Multiplicity:	the number of times an element can be present in a data payload
Multiplicity notes:	notes on why and how a data item might be used multiple times

Fixed values: list of values/codes with explanation

ABC: explanation of what the values (or codes) translate to

Find data

First name/given name/forename

Ref 1.001

Data item definition:

Purpose: can be used to match a user to a pension

Description: the first name/given name/forename of the user

Type: string

Minimum length: 1

Maximum length: 50

Format: free format

Fixed value: n

Validation: this data item should not contain any middle names or middle name initials

Conditionality: not applicable

Multiplicity: 1

First name/given name/forename verification

Ref 1.002

Data item definition:

Purpose: informs the pension provider/scheme as to whether the previous field has been verified to support use of the field for matching

Description: identifies whether the first name/given name/forename has been verified

Type: string

Minimum length: 1

Maximum length: 1

Format: fixed

Fixed value: y

Validation: not applicable

Conditionality: present if field 1.001 is populated

Multiplicity: 1

Fixed values: list of values/codes with explanation

A: string

U: unverified: the data is provided by the user only and has not been verified

Surname

Ref 1.003

Data item definition:

Purpose: can be used to match a user to a pension

Description: surname of the user

Type: string

Minimum length: 1

Maximum length: 50

Format: free format

Fixed value: n

Validation: not applicable

Conditionality: not applicable

Multiplicity: 1

Notes: This is the part of a person's name which is used to describe family, clan, tribal group, or marital association, equivalent to surname.

Surname verification

Ref 1.004

Data item definition:

Purpose: informs the pension provider/scheme as to whether the previous field has been verified to support use of the field for matching

Description: identifies whether the surname has been verified

Type: string

Minimum length: 1

Maximum length: 1

Format: fixed

Fixed value: y

Validation: not applicable

Conditionality: present if field 1.003 is populated

Multiplicity: 1

Fixed values: list of values/codes with explanation

A: asserted: the data is verified

U: unverified: the data is provided by the user only and has not been verified

Date of birth

Ref 1.005

Data item definition:

Purpose: can be used to match a user to a pension

Description: the date of birth of the user

Type: date

Minimum length: 10

Maximum length: 10

Format: YYYY-MM-DD

Fixed value: n

Validation: must be a valid date, not in the future (a valid month, a number of days that is valid for the month, inclusion of 29 February if a leap year)

Conditionality: not applicable

Multiplicity: 1

Date of birth verification

Ref 1.006

Data item definition:

Purpose: informs the pension provider/scheme as to whether the previous field has been verified to support use of the field for matching

Description: identifies whether the date of birth has been verified

Type: string

Minimum length: 1

Maximum length: 1

Format: fixed

Fixed value: y

Validation: not applicable

Conditionality: present if field 1.005 is populated

Multiplicity: 1

Fixed values: list of values/codes with explanation

A: asserted: the data is verified

U: unverified: the data is provided by the user only and has not been verified

National Insurance number

Ref 1.007

Data item definition:

Purpose: can be used to match a user to a pension

Description: National Insurance number of the user

Type: string

Minimum length: 8

Maximum length: 9

Format: free format

Fixed value: n

Validation:

- must be eight characters, but could be nine
- first two characters must be alpha
- next six characters must be numeric
- final character is conditional if present can be A, B, C, D or a space
- first character must not be D, F, I, Q, U or V
- second characters must not be D, F, I, O, Q, U or V
- first two characters must not be combinations of GB, NK, TN or ZZ

Conditionality: not to be used if field 1.031 is 'true'

Multiplicity: 1

Notes: A reference number that is issued to a person by HMRC to ensure a user's National Insurance and tax are recorded against their name only.

National Insurance number verification

Ref 1.008

Data item definition:

Purpose: informs the pension provider/scheme as to whether the previous field has been verified to support use of the field for matching

Description: identifies whether the National Insurance number has been verified

Type: string

Minimum length: 1

Maximum length: 1

Format: fixed

Fixed value: y

Validation: not applicable

Conditionality: present if field 1.007 is populated

Multiplicity: 1

Fixed values: list of values/codes with explanation

A: asserted: the data is verified

U: unverified: the data is provided by the user only and has not been verified

Alternate first name/given name/forename

Ref 1.009

Data item definition:

Purpose: can be used to match a user to a pension

Description: any alternate first name/given name/forename

Type: string

Minimum length: 1

Maximum length: 50

Format: free format

Fixed value: n

Validation: not applicable

Conditionality: not applicable

Multiplicity: 5

Notes: If a user has multiple possible alternate first name/given name/forenames (for example, changed by deed poll) these alternates can be used to facilitate a match.

Alternate first name/given name/forename verification

Ref 1.010

Data item definition:

Purpose: informs the pension provider/scheme as to whether the previous field has been verified to support use of the field for matching

Description: identifies whether the alternate first name/given name/forename has been verified

Type: string

Minimum length: 1

Maximum length: 1

Format: fixed

Fixed value: y

Validation: not applicable

Conditionality: present if 1.009 is populated

Multiplicity: 5

Multiplicity notes: if an alternate is provided, a verification will also be provided for each alternate name provided, up to a maximum of five

Fixed values: list of values/codes with explanation

A: asserted: the data is verified

U: unverified: the data is provided by the user only and has not been verified

Alternate surname

Ref 1.011

Data item definition:

Purpose: can be used to match a user to a pension

Description: any alternate surname of the user

Type: string

Minimum length: 1

Maximum length: 50

Format: free format

Fixed value: n

Validation: not applicable

Conditionality: not applicable

Multiplicity: 5

Notes: If a user has multiple possible surnames (for example, maiden) then alternate surnames can be used to facilitate a match.

Alternate surname type

Ref 1.012

Data item definition:

Purpose: can be used to match a user to a pension

Description: type of alternate surname of the user

Type: string

Minimum length: 1

Maximum length: 1

Format: fixed

Fixed value: y

Validation: not applicable

Conditionality: present if 1.011 is populated

Multiplicity: 5

Multiplicity notes: if an alternate surname is provided, an alternate surname type must also be provided for each alternate surname provided, up to a maximum of five

Fixed values: list of values/codes with explanation

M: maiden

C: changed

Alternate surname verification

Ref 1.013

Data item definition:

Purpose: informs the pension provider/scheme as to whether the previous field has been verified to support use of the field for matching

Description: identifies whether the alternate surname has been verified

Type: string

Minimum length: 1

Maximum length: 1

Format: fixed

Fixed value: y

Validation: not applicable

Conditionality: present if field 1.011 is populated

Multiplicity: 5

Multiplicity notes: if an alternate surname is provided, an alternate surname verification must also be provided for each alternate surname provided, up to a maximum of five

Fixed values: list of values/codes with explanation

A: asserted: the data is verified

U: unverified: the data is provided by the user only and has not been verified

Notes: If a user has multiple possible surnames (for example, maiden) then alternate surnames can be used to facilitate a match.

Address line 1

Ref 1.014

Data item definition:

Purpose: can be used to match a user to a pension

Description: first line of postal address

Type: string

Minimum length: 1

Maximum length: 70

Format: free format

Fixed value: n

Validation: not applicable

Conditionality: not applicable

Multiplicity: 5

Multiplicity notes: up to and including 5 separate addresses could be provided, each with up to and including 5 separate address lines as well as an entry each for fields 1.019 to 1.022

Address line 2

Ref 1.015

Data item definition:

Purpose: can be used to match a user to a pension

Description: second line of postal address

Type: string

Minimum length: 1

Maximum length: 70

Format: free format

Fixed value: n

Validation: not applicable

Conditionality: can only be present if field 1.014 is populated

Multiplicity: 5

Address line 3

Ref 1.016

Data item definition:

Purpose: can be used to match a user to a pension

Description: third line of postal address

Type: string

Minimum length: 1

Maximum length: 70

Format: free format

Fixed value: n

Validation: not applicable

Conditionality: can only be present if fields 1.014 and 1.015 are populated

Multiplicity: 5

Address line 4

Ref 1.017

Data item definition:

Purpose: can be used to match a user to a pension

Description: fourth line of postal address

Type: string

Minimum length: 1

Maximum length: 70

Format: free format

Fixed value: n

Validation: not applicable

Conditionality: can only be present if fields 1.014, 1.015 and 1.016 are populated

Multiplicity: 5

Address line 5

Ref 1.018

Data item definition:

Purpose: can be used to match a user to a pension

Description: fifth line of postal address

Type: string

Minimum length: 1

Maximum length: 70

Format: free format

Fixed value: n

Validation: not applicable

Conditionality: can only be present if fields 1.014, 1.015, 1.016 and 1.017 are populated

Multiplicity: 5

Country code

Ref 1.019

Data item definition:

Purpose: can be used to match a user to a pension

Description: country code of address given by the user

Type: string

Minimum length: 2

Maximum length: 2

Format: 2-letter ISO 3166-1 alpha-2 codes

Fixed value: n

Validation: valid ISO 3166-1:2013 code

Conditionality: present when 1.014 is populated

Multiplicity: 5

Postcode

Ref 1.020

Data item definition:

Purpose: can be used to match a user to a pension

Description: postcode (UK/international)

Type: string

Minimum length: 1

Maximum length: 16

Format: free format

Fixed value: n

Validation: standard postcodes include a space (for example, AB12 3CD) but the format is not constrained by a regular expression, so that BFPO and other non-standard or overseas formats may be used

Conditionality: present when field 1.014 is populated

Multiplicity: 5

Address type

Ref 1.021

Data item definition:

Purpose: can be used to match a user to a pension

Description: type of address (current or previous)

Type: string

Minimum length: 1

Maximum length: 1

Format: fixed format

Fixed value: y

Validation: not applicable

Conditionality: present when 1.014 is populated

Multiplicity: 5

Multiplicity notes: if other addresses are provided, then address type for each address is also provided

Fixed values: list of values/codes with explanation

C: current

O: other

P: previous

Address verification

Ref 1.022

Data item definition:

Purpose: informs the pension provider/scheme as to whether the previous fields have been verified to support use of the field for matching

Description: identifies whether the address has been verified

Type: string

Minimum length: 1

Maximum length: 1

Format: fixed

Fixed value: y

Validation: not applicable

Conditionality: present when field 1.014 is populated

Multiplicity: 5

Fixed values: list of values/codes with explanation

A: asserted: the data is verified

U: unverified: the data is provided by the user only and has not been verified

Email address

Ref 1.023

Data item definition:

Purpose: can be used to match a user to a pension

Description: email address of the user

Type: string

Minimum length: 1

Maximum length: 100

Format: free format (pattern defined in the find schema)

Fixed value: n

Validation: not applicable

Conditionality: not applicable

Multiplicity: 1

Email verification

Ref 1.024

Data item definition:

Purpose: informs the pension provider/scheme as to whether the previous field has been verified to support use of the field for matching

Description: identifies whether the email address has been verified

Type: string

Minimum length: 1

Maximum length: 1

Format: fixed

Fixed value: y

Validation: not applicable

Conditionality: present if field 1.023 is populated

Multiplicity: 1

Fixed values: list of values/codes with explanation

A: asserted: the data is verified

U: unverified: the data is provided by the user only and has not been verified

Alternate email

Ref 1.025

Data item definition:

Purpose: can be used to match a user to a pension

Description: alternative email address for the user

Type: string

Minimum length: 1

Maximum length: 100

Format: free format (pattern defined in the find schema)

Fixed value: n

Validation: not applicable

Conditionality: not applicable

Multiplicity: 10

Notes: If a user has multiple email addresses (e.g. emails for previous employments which may be linked to occupational pensions) then alternate emails can be used to facilitate a match.

Alternate email verification

Ref 1.026

Data item definition:

Purpose: informs the pension provider/scheme as to whether the previous field has been verified to support use of the field for matching

Description: identifies whether the alternate email has been verified

Type: string

Minimum length: 1

Maximum length: 1

Format: fixed

Fixed value: y

Validation: not applicable

Conditionality: present if field 1.025 is populated

Multiplicity: 10

Multiplicity notes: if an alternate email address is provided, an alternate email address verification is also provided for each alternate email address provided, up to a maximum of ten

Fixed values: list of values/codes with explanation

A: asserted: the data is verified

U: unverified: the data is provided by the user only and has not been verified

Mobile number

Ref 1.027

Data item definition:

Purpose: can be used to match a user to a pension

Description: mobile phone number of the user

Type: numeric (plus +, -, (,), <space>)

Minimum length: 1

Maximum length: 20

Format: free format (pattern defined in the find schema)

Fixed value: n

Validation: not applicable

Conditionality: not applicable

Multiplicity: 1

Mobile verification

Ref 1.028

Data item definition:

Purpose: informs the pension provider/scheme as to whether the previous field has been verified to support use of the field for matching

Description: identifies whether the mobile number has been verified

Type: string

Minimum length: 1

Maximum length: 1

Format: fixed

Fixed value: y

Validation: not applicable

Conditionality: present if 1.027 is populated

Multiplicity: 1

Fixed values: list of values/codes with explanation

A: asserted: the data is verified

U: unverified: the data is provided by the user only and has not been verified

Alternate phone number

Ref 1.029

Data item definition:

Purpose: can be used to match a user to a pension

Description: alternate phone number of the user

Type: numeric (plus +, -, (,), <space>)

Minimum length: 1

Maximum length: 20

Format: free format (pattern defined in the find schema)

Fixed value: n

Validation: not applicable

Conditionality: not applicable

Multiplicity: 10

Notes: free format (pattern defined in the find schema)

Alternate phone number verification

Ref 1.030

Data item definition:

Purpose: informs the pension provider/scheme as to whether the previous field has been verified to support use of the field for matching

Description: identifies whether the alternate phone number has been verified

Type: string

Minimum length: 1

Maximum length: 1

Format: fixed

Fixed value: y

Validation: not applicable

Conditionality: present if field 1.029 is populated

Multiplicity: 10

Multiplicity notes: if an alternate phone number is provided, an alternate phone number verification is also provided for each alternate phone number provided, up to a maximum of ten

Fixed values: list of values/codes with explanation

A: asserted: the data is verified

U: unverified: the data is provided by the user only and has not been verified

No National Insurance number

Ref 1.031

Data item definition:

Purpose: can be used to match a user to a pension

Description: identifies that the user has indicated that they do not have a National Insurance number

Type: Boolean

Minimum length: 4

Maximum length: 5

Format: Boolean

Fixed value: y

Validation: not applicable

Conditionality: not used where field 1.007 is populated

Multiplicity: 1

Fixed values: list of values/codes with explanation

True: the user does not have a National Insurance number

False: the user does have a National Insurance number

Notes: This field is to specifically support users of dashboards who do not hold a National Insurance number. It is to support individuals with UK pensions who may not have a National Insurance number, for example, overseas users. Pension providers and schemes may use this fact as part of their matching process. This is NOT the same as a user having one, but not knowing it.

No National Insurance number verification

Ref 1.032

Data item definition:

Purpose: informs the pension provider/scheme as to whether the previous field has been verified to support use of the field for matching

Description: identifies whether the absence of a National Insurance number has been verified

Type: string

Minimum length: 1

Maximum length: 1

Format: fixed

Fixed value: y

Validation: not applicable

Conditionality: present if field 1.031 is 'true'

Multiplicity: 1

Fixed values: list of values/codes with explanation

A: asserted: the data is verified

U: unverified: the data is provided by the user only and has not been verified

Administrative data

Possible match pension details

Possible match

Ref 2.001

Data item definition:

Purpose: indicates a possible match

Description: code to indicate a possible match and that the pension provider or scheme needs further information from the user to be able to complete the matching and confirm as either a match made or not; therefore, the user should contact the pension or provider or scheme directly using the administrator contract details.

Type: Boolean

Minimum length: 4

Maximum length: 5

Format: fixed

Fixed value: y

Validation: not applicable

Conditionality:

- do not send where pension type field 2.010 is 'SP'
- not returned if fields 2.004, 2.005 or 2.006 are populated 'true'

Multiplicity: 1

Fixed values: list of values/codes with explanation

True: this is a possible match

False: this is a match made

Notes: If field 2.001 is 'true', the only other data sections that:

- may be provided are the possible match case reference details in field 2.002; and

- should be provided are: pension provider/scheme name (field 2.007), alternate name and type (fields 2.008 and 2.009) if alternate name is provided, and contact information fields in section 2.1x.

Possible match case reference

Ref 2.002

Data item definition:

Purpose: to assist when a user contacts the pension provider/scheme when there is a possible match

Description: unique possible match case reference a user should provide when they contact the pension provider/scheme.

Type: string

Minimum length: 1

Maximum length: 50

Format: free format

Fixed value: n

Validation: not applicable

Conditionality:

- may only be populated when field 2.001 is populated 'true'
- not to be sent where field 2.010 is populated 'SP'

Multiplicity: 1

Notes: When a pension provider or scheme makes a return indicating a possible match, they can also include a reference number. It's not compulsory. It's a decision for the pension provider or scheme when to use the reference number for a possible match.

Used in these circumstances, it is a number the user can use when they contact pension providers and schemes. It's probably best to view it as the possible match case number. The reference code would be used to correlate the user when they contact the pension provider or scheme, as a result of seeing there has been a possible match. It assists pension providers and schemes in linking the contact with any relevant stored information and the details of the possible match PeI, which they will need to update or de-register at the CDA when they know the outcome of the possible match process. There are no specifications about how it must be generated; however, it should not be the pension provider/scheme reference numbers (see 2.003).

Pension details

Pension reference

Ref 2.003

Data item definition:

Purpose: to identify the user's pension and assist when a user contacts the pension provider/scheme when there is a match made

Description: the reference for the pension (e.g. a policy number) and which a user should use when they contact the pension provider/scheme

Type: string

Minimum length: 1

Maximum length: 50

Format: free format

Fixed value: n

Validation: not applicable

Conditionality:

- do not send if field 2.001 is populated 'true'
- do not send where pension type field 2.010 is 'SP'

Multiplicity: 1

Notes: A unique reference that connects the user to the pension data. It could be their pension provider/scheme policy number.

Contact scheme

Ref 2.004

Data item definition:

Purpose: to explain why some or all of the user's pensions information is not available

Description: code to indicate there has been a match but the user should contact the pension provider before it provides any (or all) the user's pensions information.

Type: Boolean

Minimum length: 4

Maximum length: 5

Format: fixed

Fixed value: y

Validation: not applicable

Conditionality:

- do not send if fields 2.001, 2.005 or 2.006 are populated 'true'
- do not send where pension type field 2.010 is 'SP'

Multiplicity: 1

Fixed values: list of values/codes with explanation

True: contact pension provider/scheme before full pensions information is provided.

False: no need to contact pension provider/scheme before full pensions information is provided.

Notes: This code explains to the user there is an issue with the user's benefit and the pension provider/scheme would like the user to contact it directly before providing information online. 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. It could be where a potential fraud is being investigated, legal challenges are underway, or whether the pension provider/scheme has other reasons for not wanting to provide online access to the user's record at that time.

If field 2.004 is 'true', the only other data sections that should be provided are: pension reference (2.003), pension provider/scheme name (2.007), additional name and type (2.008 and 2.009) if applicable, and type (2.010), as well as the contact information fields in section 2.1xx.

Administrative details not available (new member)

Ref 2.005

Data item definition:

Purpose: to explain why some or all of the user's pensions administration information is not available

Description: to explain to the new member user that some or all the administrative details will not be available for up to 3 months after they have joined the scheme.

Type: Boolean

Minimum length: 4

Maximum length: 5

Format: fixed

Fixed value: y

Validation: not applicable

Conditionality:

- do not send if fields 2.001, 2.004 or 2.006 are populated 'true'
- do not send where pension type field 2.010 is 'SP'

Multiplicity: 1

Fixed values: list of values/codes with explanation

True: administrative details are not available (new member)

False: administrative details are available (not a new member)

Notes: If field 2.005 is 'true', the only other data sections that should be provided are pension reference (2.003), pension provider/scheme name (field 2.007), (if applicable) alternate name and type (2.008 and 2.009), and pension type (2.010), as well as the contact information fields in section 2.1x.

Temporary system error

Ref 2.006

Data item definition:

Purpose: to explain why some or all of the user's pensions information is not available

Description: to explain to the user that some or all of the pensions information is not available due to a temporary system error and they should re-try shortly

Type: Boolean

Minimum length: 4

Maximum length: 5

Format: fixed

Fixed value: y

Validation: not applicable

Conditionality: do not send if fields 2.001, 2.004 or 2.005 are populated 'true'

Multiplicity: 1

Fixed values: list of values/codes with explanation

True: temporary system error

False: no temporary system error

Notes: If field 2.006 is 'true', the only other data sections that should be provided are pension provider/scheme name (2.007), (if applicable) alternate name and type (2.008 and 2.009), pension type (2.010), as well as the contact information fields in section 2.1x.

Pension provider/ scheme name

Ref 2.007

Data item definition:

Purpose: to provide the user with pensions information

Description: name of pension provider/scheme (current)

Type: string

Minimum length: 1

Maximum length: 150

Format: free format

Fixed value: n

Validation: not applicable

Conditionality: not applicable

Multiplicity: 1

Notes: In the case of a possible match, the pensions provider/scheme could use the scheme/pension provider name that might well resonate most with the user (for example, the 'ABC pension scheme formerly known as the XYZ scheme') where there has been a name change. If a full match is subsequently made, they may then revert to using the pension provider/scheme's current name.

Additional pension provider/scheme name

Ref 2.008

Data item definition:

Purpose: to provide the user with pensions information

Description: additional pension provider/scheme name the user may recognise

Type: string

Minimum length: 1

Maximum length: 150

Format: free format

Fixed value: n

Validation: not applicable

Conditionality: do not use where pension type field 2.010 is populated 'SP'

Multiplicity: 1

Notes: This alternate name could be provided to help the user relate the benefit to their knowledge. For example, it could help the user recognise the provenance of the benefit when there has been a pension provider or scheme name change or where there has been a transfer in or a merger has occurred.

Additional pension provider/ scheme name type

Ref 2.009

Data item definition:

Purpose: to provide the user with pensions information

Description: to indicate whether the additional name was a former name of the pension provider/scheme or was the name of a different pension provider/scheme where the user had accrued their benefits.

Type: string

Minimum length: 3

Maximum length: 3

Format: fixed

Fixed value: y

Validation: not applicable

Conditionality:

- must be returned where 2.008 is populated
- do not use where pension type field 2.010 is populated 'SP'

Multiplicity: 1

Fixed values: list of values/codes with explanation

FOR: this was the former name of the pension provider/scheme

OTH: this was the name of a different pension provider/scheme where most (or all) of the user benefits accrued before they were transferred into the pension/provider scheme

Pension type

Ref 2.010

Data item definition:

Purpose: to provide the user with pensions information

Description: type of pension

Type: string

Minimum length: 2

Maximum length: 3

Format: fixed format

Fixed value: y

Validation: not applicable

Conditionality: do not send if field 2.001 is populated as 'true'

Multiplicity: 1

Fixed values: list of values/codes with explanation

AVC: additional voluntary contribution

CB: cash balance

CDC: collective defined contribution

DB: defined benefit

DC: defined contribution

HYB: hybrid benefit

SP: State Pension

Notes: Hybrid benefit is a benefit that depends on two or more alternative methods of calculation to produce the highest, or lowest, rate or amount (it can include an underpin). Free-standing AVCs could use the DC or AVC codes to be consistent with the existing communications.

Pension origin

Ref 2.011

Data item definition:

Purpose: to provide the user with pensions information

Description: origin of the pension

Type: string

Minimum length: 1

Maximum length: 2

Format: fixed format

Fixed value: y

Validation: not applicable

Conditionality:

- do not send if field 2.001 is populated as 'true'
- do not send if field 2.010 is populated as 'SP'

Multiplicity: 1

Fixed values: list of values/codes with explanation

A: deferred annuity

PC: pension provider: pension credit

PM: pension provider: active or deferred

PT: pension provider: deferred transfer in

WC: occupational pension scheme: pension credit

WM: occupational pension scheme: active or deferred

WT: occupational pension scheme: deferred transfer in

Notes: This data item indicates the nature of pension and helps to increase the user's understanding of how it was built up or credited to them.

'Pension credit' will help a user see where they have a benefit is entirely as a result of a divorce.

'Transfer in' will help a user to understand whether the benefit they have is entirely as a result of a transfer in.

'Deferred annuity' will apply when the deferred pension has been transferred to an insurer. It will not be appropriate when the pension provider/scheme is still responsible for the pension.

Pension status

Ref 2.012

Data item definition:

Purpose: to provide the user with pensions information

Description: status of the user's pension

Type: string

Minimum length: 1

Maximum length: 4

Format: fixed format

Fixed value: y

Validation: not applicable

Conditionality:

- do not use if field 2.001 is populated as 'true'
- do not use where pension type field 2.010 is 'SP'

Multiplicity: 1

Fixed values: list of values/codes with explanation

A: active

I: inactive

IPPF: inactive and the scheme is subject to a Pensions Protection Fund (PPF) assessment period

IWU: inactive and the pension provider/scheme is winding up

Notes: This data element identifies the status of the user in the pension provider/scheme according to a set list of values. We have allowed scope for this to allow the user to see if they are still actively building up the pension, through ongoing contributions and/or pensionable employment and the pension/scheme's PPF or winding up status.

For personal pensions, pension provider/schemes may have their own rules or views of whether a policyholder is considered active or inactive, and this is often based on how recent the last contribution was.

Alternatively, pension providers/schemes could consider setting this value based on whether the projected pension assumes future contributions or not.

When a pension provider/scheme is in the process of winding up, it may still provide the user with accrued values; however, where it does it is still important for the user to understand the pension provider/scheme is subject to a winding up process and appreciate how this could also affect their benefit.

Schemes in a PPF assessment are not permitted to send values and so must only return administration data and the appropriate 'Values unavailable' codes in sections 2.3xx and 2.4xx.

Pension start date

Ref 2.013

Data item definition:

Purpose: to allow the user to see when they started building up their pension

Description: a date identifying the start of the individual's membership in the pension arrangement

Type: date

Minimum length: 10

Maximum length: 10

Format: YYYY-MM-DD

Fixed value: n

Validation: must be a valid date, not in the future (a valid month, a number of days that is valid for the month, inclusion of 29 February if a leap year)

Conditionality: do not send if field 2.001 is populated 'true' or where pension type field 2.010 is 'SP'

Multiplicity: 1

Pension retirement date

Ref 2.014

Data item definition:

Purpose: to provide the user with pensions information

Description: retirement date used to calculate the user's benefit

Type: date

Minimum length: 10

Maximum length: 10

Format: YYYY-MM-DD

Fixed value: n

Validation: must be a valid date (a valid month, a number of days that is valid for the month, inclusion of 29 February if a leap year)

Conditionality:

- do not use if field 2.001 is populated as 'true'
- do not use where pension type field 2.010 is 'SP'

Multiplicity: 1

Notes: This date used to calculate when pension is set to start paying a retirement benefit to the user. It may not be the user's retirement date.

Where pension providers/schemes are sending multiple benefit values, each value can have its own date at which each value has been calculated and the date the benefit is assumed to go into payment. See sections 2.3xx and 2.4xx below for details.

Pension link

Ref 2.015

Data item definition:

Purpose: to allow the dashboard to link pensions together

Description: to link pensions together

Type: string

Minimum length: 36

Maximum length: 36

Format: UUID/GUID

Fixed value: n

Validation: not applicable

Conditionality:

- do not use if field 2.001 is populated as 'true'
- do not use where pension type field 2.010 is 'SP'

Multiplicity: 1

Notes: The Pension link is a unique identifier (UUID) or globally unique identifier (GUID) that pension providers/schemes may use to connect benefits together where different parts of the user's benefits are provided by two (or more) different pension providers or schemes. Where a pension link is used, one pension provider or scheme generates the identifier and passes it to the other provider. Both parties will include the pension link in their view request returns. Dashboards will be able to identify the link and then connect the pensions on the dashboard display.

For pension providers or schemes who elect not to use a pension link value, the pension values will be displayed onscreen following each dashboard's display sort order. Therefore, the separate pensions might not be displayed alongside each other.

The most common example of this is where a pension provider/scheme will be sending the main pension provider/scheme benefits and a separate provider will separately send in the AVC data. Hybrid schemes 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 on the dashboard.

UUIDs or GUIDs are 32 hex digits (128 bits) displayed in five groups separated by hyphens allocated 'randomly' by standard methods profiled using the approach in rfc4122 (<https://www.ietf.org/rfc/rfc4122.txt>). For example, 123e4567-e89b-12d3-a456-426614174000.

Date of birth

Ref 2.016

Data item definition:

Purpose: enables dashboards so they may calculate age for each data field provided

Description: date of birth of the user to whom the benefits belong

Type: date

Minimum length: 10

Maximum length: 10

Format: YYYY-MM-DD

Fixed value: n

Validation: must be a valid date, not in the future (a valid month, a number of days that is valid for the month, inclusion of 29 February if a leap year)

Conditionality:

- do not use if field 2.001 is populated as 'true'
- do not use where pension type field 2.010 is 'SP'

Multiplicity: 1

Notes: Date of birth is included 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, for example, an 'age' for display purposes.

However, the State Pension is unable to provide Date of Birth, and so will explicitly supply the age that the benefit can be claimed from. See next field.

State Pension date

Ref 2.017

Data item definition:

Purpose: to provide the user with State Pension information

Description: the date the user will reach the age that State Pension may be claimed

Type: date

Minimum length: 10

Maximum length: 10

Format: YYYY-MM-DD

Fixed value: n

Validation: must be a valid date (a valid month, a number of days that is valid for the month, inclusion of 29 February if a leap year)

Conditionality: only use where pension type field 2.010 is populated 'SP'

Multiplicity: 1

State Pension message English

Ref 2.018

Data item definition:

Purpose: to provide the user with State Pension information

Description: provides the user with the State Pension message (English)

Type: string

Minimum length: 0

Maximum length: 1000

Format: free format

Fixed value: n

Validation: not applicable

Conditionality: only use where pension type field 2.010 is populated as 'SP'

Multiplicity: 1

Notes: The State Pension message is a number of pieces of information tailored specifically to the user's own status and NI history and so cannot be represented in the other coded warning fields, this field should be used where the user has chosen English display on their chosen dashboard.

State Pension message Welsh

Ref 2.019

Data item definition:

Purpose: to provide the user with State Pension information

Description: provides the user with the State Pension message (Welsh)

Type: string

Minimum length: 0

Maximum length: 1000

Format: free format

Fixed value: n

Conditionality: only use where pension type field 2.010 is populated as 'SP'

Multiplicity: 1

Notes: The State Pension message is a number of pieces of information tailored specifically to the user's own status and NI history and so cannot be represented in the other coded warning fields, this field should be used where the user has chosen Welsh display in their chosen dashboard.

Pension administrator details

Administrator name

Ref 2.101

Data item definition:

Purpose: to provide the user with pensions administrator contact details

Description: name of the organisation which administers the pension

Type: string

Minimum length: 1

Maximum length: 150

Format: free format

Fixed value: n

Validation: not applicable

Conditionality: not applicable

Multiplicity: 1

Administrator URL

Ref 2.102

Data item definition:

Purpose: to provide the user with pensions administrator contact details

Description: URL of the pension administrator to allow the user access to pensions administrator website

Type: string

Minimum length: 5

Maximum length: 150

Format: free format

Fixed value: n

Validation: not applicable

Conditionality: not applicable

Multiplicity: 1

Administrator URL (preferred)

Ref 2.103

Data item definition:

Purpose: to provide the user with pensions administrator's preferred contact channel

Description: indicates for each administrator contact method provided whether it is (one of) the pensions administrator's preferred method(s) of being contacted

Type: Boolean

Minimum length: 4

Maximum length: 5

Format: fixed

Fixed value: y

Validation: not applicable

Conditionality: returned if 2.102 is populated, to indicate whether it is a preferred contact method

Multiplicity: 1

Fixed values: list of values/codes with explanation

True: contact method is the administrator's preferred channel for user contact

False: contact method is not the administrator's preferred channel for user contact

Administrator email

Ref 2.104

Data item definition:

Purpose: to provide the user with pensions administrator contact details

Description: email address to allow the user to contact the pensions administrator for further information

Type: string

Minimum length: 5

Maximum length: 100

Format: free format (pattern defined in the find schema)

Fixed value: n

Validation: not applicable

Conditionality: not applicable

Multiplicity: 1

Administrator email (preferred)

Ref 2.105

Data item definition:

Purpose: to provide the user with pensions administrator's preferred contact channel

Description: indicates for each administrator contact method provided whether it is (one of) the pensions administrator's preferred method(s) of being contacted

Type: Boolean

Minimum length: 4

Maximum length: 5

Format: fixed

Fixed value: y

Validation: not applicable

Conditionality: returned if 2.104 is populated, to indicate whether it is a preferred contact method

Multiplicity: 1

Fixed values: list of values/codes with explanation

True: contact method is the administrator's preferred channel for user contact

False: contact method is not the administrator's preferred channel for user contact

Administrator phone number

Ref 2.106

Data item definition:

Purpose: to provide the user with pensions administrator contact details

Description: full telephone number including the international dialling code to allow the user to contact the pensions administrator via telephone

Type: string

Minimum length: 10

Maximum length: 20

Format: free format (pattern defined in the find schema)

Fixed value: n

Validation: not applicable

Conditionality: not applicable

Multiplicity: 10

Administrator phone number type

Ref 2.107

Data item definition:

Purpose: to provide the user with pensions administrator contact details

Description: type of telephone number provided, for example, Welsh speaking or to provide accessibility options to the user

Type: string

Minimum length: 1

Maximum length: 1

Format: fixed

Fixed value: y

Validation: not applicable

Conditionality: returned if 2.106 is populated

Multiplicity: 10

Multiplicity notes: each return for 2.106 requires an accompanying field to be populated under 2.107

Fixed values: list of values/codes with explanation

A: WhatsApp contact number

M: main

N: non-UK number

S: SMS

W: Welsh speaking

Notes: In the view JSON schema, 2.107 is returned as an array. This allows a single phone number to be usable in several ways, and means a single phone number need not be sent multiple times with different uses.

Administrator phone (preferred)

Ref 2.108

Data item definition:

Purpose: to provide the user with pensions administrator's preferred contact channel

Description: indicates for each administrator contact method provided whether it is (one of) the pensions administrator's preferred method(s) of being contacted

Type: Boolean

Minimum length: 4

Maximum length: 5

Format: fixed

Fixed value: y

Validation: not applicable

Conditionality: returned if 2.106 is populated, to indicate whether it is a preferred contact method

Multiplicity: 10

Multiplicity notes: each return for 2.106 may be accompanied with a return under 2.108 to indicate whether it is a preferred contact method

Fixed values: list of values/codes with explanation

True: contact method is the administrator's preferred channel for user contact

False: contact method is not the administrator's preferred channel for user contact

Administrator postal name

Ref 2.109

Data item definition:

Purpose: to provide the user with pensions administrator contact details

Description: name of pension administrator postal contact

Type: string

Minimum length: 1

Maximum length: 100

Format: free format

Fixed value: n

Validation: not applicable

Conditionality: not applicable

Multiplicity: 1

Administrator address line 1

Ref 2.110

Data item definition:

Purpose: to provide the user with pensions administrator contact details

Description: address line 1 of pensions administrator

Type: string

Minimum length: 1

Maximum length: 70

Format: free format

Fixed value: n

Validation: not applicable

Conditionality: not applicable

Multiplicity: 1

Administrator address line 2

Ref 2.111

Data item definition:

Purpose: to provide the user with pensions administrator contact details

Description: address line 2 of pensions administrator

Type: string

Minimum length: 1

Maximum length: 70

Format: free format

Fixed value: n

Validation: not applicable

Conditionality: only use if field 2.110 is populated

Multiplicity: 1

Administrator address line 3

Ref 2.112

Data item definition:

Purpose: to provide the user with pensions administrator contact details

Description: address line 3 of pensions administrator

Type: string

Minimum length: 1

Maximum length: 70

Format: free format

Fixed value: n

Conditionality: only use if field 2.111 is populated

Multiplicity: 1

Administrator address line 4

Ref 2.113

Data item definition:

Purpose: to provide the user with pensions administrator contact details

Description: address line 4 of pensions administrator

Type: string

Minimum length: 1

Maximum length: 70

Format: free format

Fixed value: n

Validation: not applicable

Conditionality: only use if field 2.112 is populated

Multiplicity: 1

Administrator address line 5

Ref 2.114

Data item definition:

Purpose: to enable the user to contact the administrator in writing

Description: address line 5 of pensions administrator

Type: string

Minimum length: 1

Maximum length: 70

Format: free format

Fixed value: n

Validation: not applicable

Conditionality: only use if field 2.113 is populated

Multiplicity: 1

Country code

Ref 2.115

Data item definition:

Purpose: to enable the user to contact the administrator in writing

Description: country code of address given by the administrator

Type: string

Minimum length: 2

Maximum length: 2

Format: 2-letter ISO 3166-1 alpha-2 codes

Fixed value: n

Validation: valid ISO 3166-1:2013 code

Conditionality: only use if field 2.109 is populated

Multiplicity: 1

Administrator postcode

Ref 2.116

Data item definition:

Purpose: to provide the user with pensions administrator contact details

Description: postcode of pensions administrator

Type: string

Minimum length: 1

Maximum length: 16

Format: free format

Fixed value: n

Validation: standard postcodes must include a space (for example, AB12 3CD) but the format is not constrained by a regular expression, so that BFPO and other non-standard or overseas formats may be used

Conditionality: only use if field 2.109 is populated

Multiplicity: 1

Administrator postal address (preferred)

Ref 2.117

Data item definition:

Purpose: to provide the user with pensions administrator's preferred contact channel

Description: indicates for each administrator contact method provided whether it is (one of) the pensions administrator's preferred method(s) of being contacted

Type: Boolean

Minimum length: 4

Maximum length: 5

Format: fixed

Fixed value: y

Validation: not applicable

Conditionality: returned if field 2.109 is populated, to indicate whether it is a preferred contact method

Multiplicity: 1

Fixed values: list of values/codes with explanation

True: contact method is the administrator's preferred channel for user contact

False: contact method is not the administrator's preferred channel for user contact

Employer and pension service/membership period details

Employer name

Ref 2.201

Data item definition:

Purpose: to provide the user with employer information relating to when the user built up the pension

Description: names of the employer(s)/employment who the user worked for when they built up the pension

Type: string

Minimum length: 1

Maximum length: 100

Format: free format

Fixed value: n

Validation: not applicable

Conditionality: do not use where field 2.010 type is 'SP'

Multiplicity: 10

Employer status

Ref 2.202

Data item definition:

Purpose: to provide the user with employer information relating to when the user built up the pension

Description: to provide the user with the employer status

Type: string

Minimum length: 1

Maximum length: 1

Format: Fixed format

Fixed value: not applicable

Validation: not applicable

Conditionality:

- only to be used when field 2.201 is populated
- not to be used where field 2.010 is populated 'SP'

Multiplicity: 10

Multiplicity notes: each return for 2.201 will require field to be populated under 2.202

Fixed values: list of values/codes with explanation

C: current employer

H: historic employer

Multiple employers

Ref 2.203

Data item definition:

Purpose: to provide the user with employer information relating to when the user built up the pension

Description: used to indicate that the user has worked for a number of employers when building up the pension

Type: Boolean

Minimum length: 4

Maximum length: 5

Format: fixed format

Fixed value: y

Validation: not applicable

Conditionality: do not use where field 2.010 type is 'SP'

Multiplicity: 1

Fixed values: list of values/codes with explanation

True: the user has had multiple employers building up service with the pension provider/scheme

False: the user has not had multiple employers building up service with the pension provider/scheme

Notes: This item should be used to indicate where there have been multiple employers, by populating as 'true'. Where there have been multiple employers, the names of those employers may also be provided in 2.201.

This item appears in the view JSON schema under the 'definiteMatchPensionArrangement' object, rather than under the 'employmentMembershipPeriods' object, since it is a property of the pension arrangement indicating whether there have been multiple employers, rather than being a property of a particular employment period.

Employment start date

Ref 2.204

Data item definition:

Purpose: to allow the user to see their pensionable service period

Description: a date identifying the start of the user's pensionable service/period of employment which generated the accrual of the pension

Type: date

Minimum length: 10

Maximum length: 10

Format: YYYY-MM-DD

Fixed value: n

Validation: must be a valid date, not in the future (a valid month, a number of days that is valid for the month - inclusion of 29 February if a leap year)

Conditionality: do not use when field 2.010 type is 'SP'

Multiplicity: 10

Notes: This is the date when the user joined the pension provider/scheme and began to accrue benefits under it. For occupational pensions, this is the start of pensionable service with the employer.

Employment end date

Ref 2.205

Data item definition:

Purpose: to allow the user to see their pensionable service period

Description: a date identifying the end of the user's pensionable service/period of employment which generated the accrual of the pension

Type: date

Minimum length: 10

Maximum length: 10

Format: YYYY-MM-DD

Fixed value: n

Validation: must be a valid date (a valid month, a number of days that is valid for the month, inclusion of 29 February if a leap year)

Conditionality: do not use when field 2.010 is 'SP'

Multiplicity: 10

ERI data

ERI unavailable

Ref 2.301

Data item definition:

Purpose: to explain to a user why not all the ERI values are available

Description: to provide a reason for an ERI not being available

Type: string

Minimum length: 1

Maximum length: 4

Format: fixed format

Fixed value: y

Validation: not applicable

Conditionality: do not use where field 2.010 type is populated 'SP'

Multiplicity: 10

Fixed values: list of values/codes with explanation:

ANO: benefits cannot currently be provided as information is required from a third party (for example, a final leaving salary from the employer for a DB benefit)

DB: DB or cash balance benefit ERI not required to be provided (deferred member) and will not be providing it

DBC: DB or cash balance benefit being calculated and will be available within 10 working days (from the day after the day the PeI is registered as a match)

DCC: DC benefit is benefit being calculated and will be available within 3 working days (from the day after the day the PeI is registered as a match)

DCHA: DC/Hybrid benefit: the value of the pot is less than £5,000, no contributions are being made to the pension provider/scheme and they have notified the user they will not be providing any further Statutory Money Purchase Illustrations (SMPIs) until contributions restart

DCHP: DC/Hybrid benefit and the user is within 2 years of their retirement date or older

MEM: benefits cannot currently be provided because there is an action or decision outstanding from the user

NET: user is a new member user of the pension provider/schemes as a result of a transfer in and ERI pension information is not yet available

NEW: user is a new member user of the pension provider/scheme and ERI value data is not yet available

PPF: the scheme is subject to a PPF assessment period and the user should contact the scheme administrator

TRN: transaction outstanding that affects the value

WU: the pension provider/scheme is in the process of winding up and the user should contact the administrator

ERI benefit type

Ref 2.302

Data item definition:

Purpose: to provide the user with ERI pensions information.

Description: type of pension generating the retirement income

Type: string

Minimum length: 2

Maximum length: 3

Format: fixed format

Fixed value: 7

Conditionality: do not use where field 2.010 type is populated 'SP'

Multiplicity: 10

Fixed values: list of values/codes with explanation:

AVC: additional voluntary contribution

CBL: cash balance benefit expressed as a lump sum

CBS: cash balance benefit

CDI: collective DC benefits expressed as regular income

CDL: collective DC benefits expressed as a lump sum

DB: defined benefit

DBL: defined benefit separately accrued lump sum (NOT commutation)

DC: defined contribution

ERI amount type

Ref 2.303

Data item definition:

Purpose: to provide the user with ERI pensions information

Description: to allow dashboards to indicate information to the dashboard user that the value expressed is either recurring or a one-off payment

Type: string

Minimum length: 3

Maximum length: 4

Format: fixed format

Fixed value: y

Validation: references to 'Legacy' and 'New' schemes below should only be used by affected Public Service Schemes

Conditionality: not applicable

Multiplicity: 10

Fixed values: list of values/codes with explanation:

INC: recurring income

INCL: recurring income alternative calculated using the LEGACY pension provider/scheme basis

INCN: recurring income alternative calculated using the NEW pension provider/scheme basis

CSH: a separately accrued lump sum

CSHL: a separately accrued lump sum alternative calculated using the LEGACY pension provider/scheme basis

CSHN: a separately accrued lump sum alternative calculated using the NEW pension provider/scheme basis

Notes: Note that the ability to show a cash benefit is to support schemes whose benefit structures have separate accrual for pension and a cash lump sum. This is not to be used for schemes who offer a commutation option.

ERI basis

Ref 2.304

Data item definition:

Purpose: to provide the user with ERI pensions information

Description: the calculations basis used to produce the ERI

Type: string

Minimum length: 1

Maximum length: 4

Format: fixed format

Fixed value: y

Validation: not applicable

Conditionality: do not use where field 2.010 type is populated 'SP'

Multiplicity: 10

Fixed values: list of values/codes with explanation:

BS: benefit-specific method based on pension provider/scheme rules

CBI: cash balance illustration methodology from ASTM1 for calculating income fund only and/or benefit-specific method based on pension provider/scheme rules for calculating fund value

SMPI: statutory money purchase illustration methodology from ASTM1

Notes: ASTM1 is the Financial Reporting Council's Actuarial Technical Reporting Memorandum 1 which specifies the actuarial assumptions and methods to be used in the calculation of SMPs.

ERI payable date

Ref 2.305

Data item definition:

Purpose: to provide the user with ERI pensions information

Description: the date the ERI is payable from

Type: date

Minimum length: 10

Maximum length: 10

Format: YYYY-MM-DD

Fixed value: n

Validation: a valid month (a number of days that is valid for the month, inclusion of 29 February if a leap year)

Conditionality: do not use where field 2.010 type is populated 'SP'

Multiplicity: 10

ERI amount

Ref 2.306

Data item definition:

Purpose: to provide the user with ERI pensions information

Description: to provide the user with the amount of the ERI

Type: decimal

Minimum length: 1

Maximum length: 16

Format: free format

Fixed value: n

Validation: not applicable

Conditionality: not applicable

Multiplicity: 10

ERI monthly amount

Ref 2.307

Data item definition:

Purpose: to provide the user with ERI pensions information

Description: to provide the user with the amount as a monthly value

Type: decimal

Minimum length: 1

Maximum length: 16

Format: free format

Fixed value: n

Validation: not applicable

Conditionality: must only be used if field 2.306 is populated and where field 2.303 is populated 'INC', 'INCL' or 'INCN'

Multiplicity: 10

Notes: Pension providers and schemes may want to provide this number where the monthly figure is simply not the annual amount divided by 12. This is likely to be most relevant to the State Pension. If this number is not provided, pensions dashboards may assume that any annual figure provided (2.306) can be divided by 12 to show an equivalent monthly amount (where they choose to show monthly amounts).

DC ERI is less than £120pa

Ref 2.308

Data item definition:

Purpose: to provide the user with ERI pensions information

Description: to explain to the user when the value of the DC pension is under £120 per annum

Type: string

Minimum length: 3

Maximum length: 3

Format: fixed

Fixed value: y

Validation: not applicable

Conditionality: only use where 2.302 field type is 'AVC', 'CDI' or 'DC' and fields 2.306 and 2.307 are not populated

Multiplicity: 10

Fixed values: list of values/codes with explanation:

SML: ERI is less than £120pa

Notes: Under ASTM1 when a monthly income is calculated as less than £10 per month, then SMPI may show the resulting income as less than £120pa. This allows the same information to be captured at the dashboard.

The View JSON schema has an 'amountNotProvided' object within the pension illustration object which can be used to return 2.308 in place of providing income figures.

ERI end date

Ref 2.309

Data item definition:

Purpose: to provide the user with ERI pensions information

Description: to provide the user with the date it is assumed the ERI will be paid until

Type: date

Minimum length: 10

Maximum length: 10

Format: YYYY-MM-DD

Fixed value: n

Validation: must be a valid date (a valid month, a number of days that is valid for the month, inclusion of 29 February if a leap year)

Conditionality:

- not to be sent where field 2.010 is populated 'SP'
- not to be sent where field 2.302 is populated 'DC'
- not to be sent if field 2.303 is populated 'CSH', 'CSHN' or 'CSHL'

Multiplicity: 10

Notes: This data item supports the illustration of incomes that are paid for fixed durations (rather than for life).

DC ERI pot

Ref 2.310

Data item definition:

Purpose: to provide the user with ERI pensions information

Description: estimated retirement pot used to calculate the DC ERI amount

Type: estimated retirement pot used to calculate the DC ERI amount

Minimum length: 1

Maximum length: 16

Format: free format

Fixed value: n

Validation: not applicable

Conditionality:

- do not use where field 2.010 type is populated 'SP'
- only use if field type 2.302 is populated 'DC', 'AVC' or 'CBS' and ERI amount type field 2.303 is populated 'INC'.

Multiplicity: 10

ERI increase

Ref 2.311

Data item definition:

Purpose: to provide the user with ERI pensions information

Description: an indicator to show whether the income amount increases in payment or not (in cases where only a part of any ERI derived from a DC fund has guaranteed increases, this should still be populated 'true')

Type: Boolean

Minimum length: 4

Maximum length: 5

Format: fixed

Fixed value: y

Validation: not applicable

Conditionality:

- do not use where field 2.010 type is populated 'SP'
- only use if the ERI amount type field 2.303 is populated 'INC', 'INCL' or 'INCN'

Multiplicity: 10

Fixed values: list of values/codes with explanation:

True: increases

False: no increases

Notes: This is not an indicator to show the ERI value will increase in deferment, it is to indicate that the benefit, **after it goes into payment**, will increase (or not).

ERI survivor benefit

Ref 2.312

Data item definition:

Purpose: to provide the user with ERI pensions information

Description: to provide the user with an indicator that the benefit value shown also has survivors' benefits

Type: Boolean

Minimum length: 4

Maximum length: 5

Format: fixed

Fixed value: y

Validation: not applicable

Conditionality: do not use where field 2.010 type is populated 'SP'

Multiplicity: 10

Fixed values: list of values/codes with explanation:

True: there is a survivor benefit attached

False: there is not a survivor benefit attached

ERI safeguarded benefits

Ref 2.313

Data item definition:

Purpose: to provide the user with ERI pensions information

Description: to indicate to the user that their pension has safeguarded benefits

Type: Boolean

Minimum length: 4

Maximum length: 5

Format: fixed

Fixed value: y

Validation: not applicable

Conditionality:

- do not use where field 2.010 type is populated 'SP'
- only use if ERI benefit type field 2.302 is 'DB'

Multiplicity: 10

Fixed values: list of values/codes with explanation:

True: safeguarded benefits

Flase: no safeguarded benefits

Notes: Safeguarded benefits are defined in legislation (see Section 48(8) of the Pensions Schemes Act 2015) as pension benefits, which are not defined contribution or cash balance benefits. In practice, safeguarded benefits are any benefits that include some form of guarantee or promise during the accumulation phase, about the rate of secure pension income that the user (or their survivors) will receive or will have an option to receive. These include:

- under a scheme, a promised level of income calculated by reference to the user's pensionable service in the employment of the scheme's employer (for instance, under a final salary scheme)
- a promised level of income (or guaranteed minimum level of income) calculated by reference to the contributions or premiums paid by or in respect of the user (for instance, under some older personal pension policies)

ERI warning

Ref 2.314

Data item definition:

Purpose: to provide the user with ERI pensions information

Description: to explain important additional information to the user which will affect the value of the benefit or the value shown

Type: string

Minimum length: 1

Maximum length: 4

Format: fixed

Fixed value: y

Validation: not applicable

Conditionality: do not use where field 2.010 type is populated 'SP'

Multiplicity: 4 (within each block of ERI data)

Fixed values: list of values/codes with explanation:

AVC: benefit illustrated does not include all the pension providers/scheme's AVCs (not needed if all the pensions provider/scheme's AVCs are being returned separately (including when they are linked to this benefit using the pensions link in field 2.015))

CUR: benefit is normally calculated in a non-sterling currency

DEF: member's ERI value was calculated when the user was an active member

FAS: user's benefits will be supplemented by direct payments by Financial Assistance Scheme

PEO: pension earmarking order held

PNR: post normal retirement date, values have been calculated at the normal retirement date and not as at today

PSO: pension sharing/splitting order held

SCP: scheme pays: this code may be used where the pension provider/scheme has agreed to pay some or all the user's annual allowance charge, but the amount has not yet been determined/agreed (for example, where a conversion is needed between the charge amount and the equivalent annual pension to be deducted); therefore, the actual pension

will be lower than the estimate provided. (Where the pension provider/scheme has agreed with a user to settle some/all of their annual allowance charge liabilities, and the amount has been agreed but not yet deducted from their fund, the pension provider/scheme should make use of the 3/10 working day calculation time permitted by the legislation to calculate and supply values net of the 'scheme pays' debits rather than return the SCP code.)

TVI: benefit illustrated has a transferred-in element that may affect the benefit's value (for example, a transferred in amount has not been included in the benefit illustration)

UNP: benefit has an underpin that may affect how the final benefit is calculated

Notes: The intent of this warning field is to highlight any significant reason that the pension provider or scheme wants to communicate to the user there are other factors which will have an impact on the benefit that could be payable or is shown. It is not intended to cover every pension provider/scheme-specific nuance or circumstance. It is a constrained set of the most common major factors that affect the value being displayed.

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 data

Accrued unavailable

2.401

Data item definition:

Purpose: to explain to a user why not all the accrued values are available

Description: to provide a reason for an accrued value not being available

Type: string

Minimum length: 1

Maximum length: 3

Format: fixed format

Fixed value: y

Validation: not applicable

Conditionality: do not use where field 2.010 type is populated 'SP'

Multiplicity: 10

Fixed values: list of values/codes with explanation:

ANO: benefits cannot currently be provided as information is required from a third party (for example, a final leaving salary from an employer for DB benefit)

DBC: DB or cash balance benefit being calculated and will be available within the 10 working days (from the day after the day the PeI is registered as a match made)

DCC: DC benefit is benefit being calculated and will be available within 3 working days (from the day after the day the PeI is registered as a match made)

MEM: benefits cannot currently be provided because there is an action or decision outstanding from the user

NET: user is a new member user of the pension provider/schemes as a result of a transfer in and accrued pension information is not yet available

NEW: user is a new member user of the pension provider/scheme and accrued value is not yet available

PPF: the scheme is subject to a PPF assessment period and the user should contact the administrator

TRN: transaction outstanding that affects the value

WU: the pension provider/scheme is in the process of winding up and the user should contact the administrator

Accrued benefit type

2.402

Data item definition:

Purpose: to provide the user with accrued value pensions information.

Description: type of pension generating the retirement income

Type: string

Minimum length: 2

Maximum length: 3

Format: string

Fixed value: y

Validation: not applicable

Conditionality: do not use where field 2.010 type is 'SP'

Multiplicity: 10

Fixed values: list of values/codes with explanation:

AVC: additional voluntary contributions

CBL: cash balance benefit expressed as a lump sum

CBS: cash balance benefit

CDI: collective DC benefits expressed as regular income

CDL: collective benefits expressed as a lump sum

DB: defined benefit

DBL: a separately accrued lump sum (NOT commutation)

DC: defined contribution

Accrued amount type

2.403

Data item definition:

Purpose: to provide the user with accrued value pensions information.

Description: to allow dashboards to indicate information to the dashboard user that the value expressed is either recurring or a one-off payment

Type: string

Minimum length: 1

Maximum length: 4

Format: fixed format

Fixed value: y

Validation: references to 'Legacy' and 'New' schemes below should only be used by affected Public Service Schemes

Conditionality: not applicable

Multiplicity: 10

Fixed values: list of values/codes with explanation:

INC: recurring income

INCL: recurring income alternative calculated using the LEGACY pension basis

INCN: recurring income alternative calculated using the NEW pension basis

CSH: a separately accrued lump sum

CSHL: a separately accrued lump sum alternative calculated using the LEGACY pension provider/scheme basis

CSHN: a separately accrued lump sum alternative calculated using the NEW pension provider/scheme basis

Notes: Note that the ability to show a cash benefit is to support schemes whose benefit structures have separate accrual for pension and a cash lump sum. This is not to be used for schemes who offer a commutation option.

Accrued basis

2.404

Data item definition:

Purpose: to provide the user with accrued value pensions information

Description: to provide the user with accrued value pensions information

Type: string

Minimum length: 1

Maximum length: 4

Format: fixed format

Fixed value: y

Validation: not applicable

Conditionality: do not use where field 2.010 type is 'SP'

Multiplicity: 10

Fixed values: list of values/codes with explanation:

BS: benefit-specific method based on pension provider/scheme rules

CBI: cash balance illustration methodology in by reference to ASTM1 for calculating income fund only and/or benefit-specific method based on scheme rules for calculating fund value

SM: simplified method applied to the accrued pension values

SMPI: statutory money purchase illustration methodology by reference to ASTM1: – DC accrued annual income should be calculated by reference to ASTM1, but leaving out the impact of future contributions and fund growth. See the Department for Work and Pensions' forthcoming guidance on how to calculate the annualised accrued value for DC schemes: <https://www.gov.uk/guidance/annualisedaccrued-value-calculations-for-pensions-dashboards>

Notes: ASTM1 is the Financial Reporting Council's Actuarial Standard Technical Memorandum 1 which specifies the actuarial assumptions and methods to be used in the calculation of Statutory Money Purchase Illustrations.

Accrued amount

2.406

Data item definition:

Purpose: to provide the user with accrued value pensions information

Description: to provide the user with the amount of the accrued value

Type: decimal

Minimum length: 1

Maximum length: 16

Format: free

Fixed value: n

Validation: not applicable

Conditionality: not applicable

Multiplicity: 10

Accrued monthly amount

2.407

Data item definition:

Purpose: to provide the user with accrued value pensions information

Description: to provide the user as a monthly value

Type: decimal

Minimum length: 1

Maximum length: 16

Format: free

Fixed value: n

Validation: not applicable

Conditionality: only to be used if 2.406 is populated

Multiplicity: 10

Multiplicity notes: Text

Notes: Pension providers and schemes may want to provide this number where the monthly figure is simply not the annual amount divided by 12. This is likely to be most relevant to the State Pension. If this number is not provided, dashboards may assume that any annual figure provided (2.406) can be divided by 12 to show an equivalent monthly amount (where they choose to show monthly amounts).

DC annual accrued is less than £120pa

2.408

Data item definition:

Purpose: to provide the user with accrued value pensions information

Description: to explain to the user when the value of the DC pension is under £120 per annum

Type: string

Minimum length: 3

Maximum length: 3

Format: fixed

Fixed value: y

Validation: not applicable

Conditionality: only use where 2.402 field type is 'AVC', 'CDI' or 'DC' and fields 2.406 and 2.407 are not populated

Multiplicity: 10

Fixed values: list of values/codes with explanation:

SML: accrued value is less than £120pa

Notes: This mirrors how under ASTM1 when a monthly income is calculated as less than £10 per month, the resulting income may be shown as less than £120pa.

The View JSON schema has an 'amountNotProvided' object which can be used to return 2.408 in place of providing income figures.

Accrued end date

2.409

Data item definition:

Purpose: to provide the user with accrued value pensions information

Description: to provide the user with accrued value pensions information

Type: date

Minimum length: 10

Maximum length: 10

Format: YYYY-MM-DD

Fixed value: n

Validation: must be a valid date (a valid month, a number of days that is valid for the month, inclusion of 29 February if a leap year)

Conditionality:

- not to be used where field 2.010 type is populated 'SP'
- not to be sent where field 2.402 is populated 'DC'
- not to be sent if field 2.403 is populated 'CSH', 'CSHN' or 'CSHL'

Multiplicity: 10

Notes: This data item supports the illustrations of incomes that are paid for fixed durations (rather than for life).

Accrued pot

2.410

Data item definition:

Purpose: to provide the user with accrued value pensions information

Description: estimated retirement pot used to calculate the DC accrued value

Type: decimal

Minimum length: 1

Maximum length: 16

Format: free format

Fixed value: n

Validation: not applicable

Conditionality:

- do not use where field 2.010 type is populated 'SP'
- use if field 2.402 is populated 'DC', 'AVC' or 'CBS' and accrued amount type field 2.403 is populated 'INC'

Multiplicity: 10

Accrued increase

2.411

Data item definition:

Purpose: to provide the user with accrued value pensions information

Description: an indicator to show whether the income amount increases in payment or not (in cases where only a part of a benefit has guaranteed increases, this should still be populated 'true')

Type: Boolean

Minimum length: 4

Maximum length: 5

Format: fixed

Fixed value: y

Validation: not applicable

Conditionality:

- do not use where field 2.010 type is populated 'SP'
- only use if the accrued amount type field 2.403 is populated 'INC', 'INCL' or 'INCN'

Multiplicity: 10

Fixed values: list of values/codes with explanation:

True: increases

False: no increases

Notes: This is not an indicator to show the accrued value will increase in deferment, it is to indicate that the benefit, **after it goes into payment**, will increase (or not).

Accrued survivor benefit

2.412

Data item definition:

Purpose: to provide the user with accrued value pensions information

Description: to provide the user with an indicator that the benefit value shown also has survivors' benefits

Type: Boolean

Minimum length: 4

Maximum length: 5

Format: fixed

Fixed value: y

Validation: not applicable

Conditionality: do not use where field 2.010 type is populated 'SP'

Multiplicity: 10

Fixed values: list of values/codes with explanation:

True: there is a survivor benefit attached

False: there is not a survivor benefit attached

Accrued safeguarded benefits

2.413

Data item definition:

Purpose: to provide the user with accrued value pensions information

Description: to indicate to the user that their pension has safeguarded benefits

Type: Boolean

Minimum length: 4

Maximum length: 5

Format: fixed

Fixed value: y

Validation: not applicable

Conditionality:

- do not use where field 2.010 type is populated 'SP'
- only to be used if accrued benefit type field 2.402 is 'DB'

Multiplicity: 10

Fixed values: list of values/codes with explanation:

True: safeguarded benefits

False: no safeguarded benefits

Notes: Safeguarded benefits are defined in legislation (See Section 48(8) of the Pensions Schemes Act 2015) as pension benefits, which are not defined contribution or cash balance benefits. In practice, safeguarded benefits are any benefits that include some form of guarantee or promise during the accumulation phase, about the rate of secure pension income that the user (or their survivors) will receive or will have an option to receive.

These include:

- under a scheme, a promised level of income calculated by reference to the user's pensionable service in the employment of the scheme's employer (for instance, under a final salary scheme)
- a promised level of income (or guaranteed minimum level of income) calculated by reference to the contributions or premiums paid by or in respect of the user (for instance, under some older personal pension policies)

Accrued warning

2.414

Data item definition:

Purpose: to provide the user with accrued value pensions information

Description: to explain important additional information to the user which will affect the value of the benefit or the value shown

Type: string

Minimum length: 1

Maximum length: 4

Format: fixed

Fixed value: y

Validation: not applicable

Conditionality: do not use where field 2.010 type is 'SP'

Multiplicity: 4 within each data block

Fixed values: list of values/codes with explanation:

AVC: benefit illustrated does not include all the pension provider's/scheme's AVCs (not needed if all the pension provider's/scheme's AVCs are being returned separately (including when they are linked to this benefit using the pension link field in 2.015))

CUR: benefit is normally calculated in a non-sterling currency

DEF: user's accrued value when the user was an active member

FAS: user's benefits will be supplemented by direct payments by Financial Assistance Scheme

PEO: pension earmarking order held

PNR: post normal retirement date, values have been calculated at normal retirement date and not as at today

PSO: pension sharing/splitting order held

SCP: scheme pays: this code may be used where the pension provider/scheme has agreed to pay some or all the user's annual allowance charge, but the amount has not yet been determined/agreed (for example, where a conversion is needed between the charge amount and the equivalent annual pension to be deducted); therefore, the actual pension will be lower than the estimate provided. Where the pension provider/scheme has agreed with a user to settle some/all of their annual allowance charge liabilities, and the amount has been agreed but not yet deducted from their fund, the pension provider/scheme should make use of the 3/10 working day calculation time permitted by the legislation to calculate and supply values net of the 'scheme pays' debits rather than return the SCP code.

TVI: benefit illustrated has a transferred-in element that may affect the benefit's value (for example, the transferred in amount has not been included in the benefit illustration)

UNP: benefit has an underpin that may affect how the final benefit is calculated

Notes: The intent of this warning field is to highlight any significant reason that the pension provider or scheme wants to communicate to the user there are other factors which will

have an impact on the benefit that could be payable or is shown. It is not intended to cover every pension provider/scheme-specific nuance or circumstance. It is a constrained set of the most common major factors that affect the value being displayed.

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.

Value data illustration date

Value data illustration date

2.501

Data item definition:

Purpose: to provide the user with the date the values were calculated

Description: the 'as at' date the values were calculated, to show how current the values are

Type: date

Minimum length: 10

Maximum length: 10

Format: YYYY-MM-DD

Fixed value: n

Validation: must be a valid date, not in the future (a valid month, a number of days that is valid for the month, inclusion of 29 February if a leap year)

Conditionality:

- not to be used when field 2.001 is populated
- not to be used when both 2.301 and 2.401 are populated

Multiplicity: 1

Additional data (signposts)

General note on conditionality: where data item 2.001 is populated 'true', the data items in section 2.6x are not to be returned.

Costs and charges

2.601

Data item definition:

Purpose: to allow the user to access general cost and charges information that relate to their pensions

Description: website URL where information on costs and charges relating to a DC pension can be found

Type: string

Minimum length: 5

Maximum length: 150

Fixed value: n

Validation: not applicable

Conditionality: do not use where field 2.010 type is 'SP'

Multiplicity: 1

SIP URL

2.602

Data item definition:

Purpose: to allow the user to access the statement of investment principles that relate to their pensions

Description: website URL where the statement of investment principles (SIP) can be found

Type: string

Minimum length: 5

Maximum length: 150

Fixed value: n

Validation: not applicable

Conditionality: do not use where field 2.010 type is 'SP'

Multiplicity: 1

Implementation statement URL

2.603

Data item definition:

Purpose: to allow the user to access the implementation statement that relate to their pensions

Description: website URL where the implementation statement can be found

Type: string

Minimum length: 5

Maximum length: 150

Fixed value: n

Validation: not applicable

Conditionality: do not use where field 2.010 type is 'SP'

Multiplicity: 1

Annual report URL

2.604

Data item definition:

Purpose: to allow the user to access the annual report of the independent governance committee

Description: website URL where the annual report of the independent governance can be found

Type: string

Minimum length: 5

Maximum length: 150

Format: free format

Fixed value: n

Validation: not applicable

Conditionality: do not use where field 2.010 type is 'SP'

Multiplicity: 1

State Pension URL

2.605

Data item definition:

Purpose: to allow the user to access further information relating to their State Pension

Description: website URL where more information on the state pension information can be found

Type: string

Minimum length: 5

Maximum length: 150

Format: free format

Fixed value: n

Validation: not applicable

Conditionality: only use where field 2.010 type is 'SP'

Multiplicity: 1