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 and schemes: 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 1.3

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 providers and schemes align with the current version (1.3) of the draft data standards whilst preparing for connection. This version was developed following industry consultation.

PDP does not expect to make any further changes to the data standards before seeking formal approval. Any further changes that are required, identified through testing with users, will be added to a backlog and introduced at a later date, by amending formal published standards after April 2025.

Changelog

Refer to the changelog for updates since the last publication.

Corrections log (errata)

Refer to the corrections log (errata) for known issues and corrections for the current version. These corrections will be included in future versions.

Downloads

Download the JSON schemas for find and view data.

Download find and view JSON schemas

This zip folder contains:

- find_request_token_payload v1.3.json

- view_data_token_payload_v1.3.json

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 retirement planning.

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 Rules of the Financial Conduct Authority (FCA) (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 the dashboard 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 the dashboard, in accordance with their legal obligations. This is 'view data'.

8. The sections relating to find data and the State Pension information are not formally 'standards' for legislative purposes. They do not impose any requirements in respect of the

manner and format for returning view data, but are included to provide in one location a comprehensive data model for the dashboards ecosystem. State Pension information is not legally subject to these data standards, but will be returned in accordance with these standards.

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 members' benefits. The standards provide rules on the way in which these requirements should be met including format and structure.

10. The data standards also encompass the view JSON schema. This is the accompanying technical document that describes the structure, constraints, and data types for the view data payload.

Application

11. 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.

12. The data standards are also relevant to pensions dashboard service providers. Dashboard providers are not legally subject to the data standards, but the data standards define how the pensions information that pension providers and schemes must return to the dashboard 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.

13. 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 third-party administrators or software providers (integrated service providers (ISPs)). In the latter case, 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.

Jurisdiction

14. 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 Regulations.

Other guidance

15. These standards should be read in conjunction with the other PDP standards (technical standards, code of connection and reporting standards). The view data model provides more information on the structure of a view response, as defined in the view JSON schema.

16. Pension providers and schemes may also wish to consult the independent Pension Administration Standards Association's (PASA) dashboards data guidance.

Compliance

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

Version

18. This is version 1.3 of the draft data standards. Please refer to the changelog for updates since the last publication.

Overview (structure)

Structure of the data

19. 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 or scheme holds a pension for that user.
2.0xx (all numbers starting with 2.0)	Pension provider or scheme administrative data: Information about the pension provider or scheme. Sent to the dashboard by the pension provider or scheme.
2.1xx (all numbers starting with 2.1)	Pension administrator data: Who to contact about the pension. Sent to the dashboard by the pension provider or 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 or 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 or 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 or 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. Sent to the dashboard by the pension provider or scheme.
2.6xx (all numbers starting with 2.6)	Signpost data: Where to find further information, such as annual reports and cost and charges. Sent to the dashboard by the pension provider or scheme

The view data model provides more information on the structure of a view response, as defined in the view JSON schema.

High-level data items

20. 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.

21. The sections below provide information on conditionality of the data items: where items are conditional on other items being populated or not populated, they are marked as such, with an explanation of the conditionality. 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.

General data validation

22. Pension providers and schemes must return view data in accordance with the view JSON schema.

Mandatory data items

23. Certain data items are marked as required fields in the view JSON schema and must therefore always be present for the view response to be valid according to the schema. A view payload must always include one arrangement (there can be more than one arrangement object, to cater for split administration, but there must always be at least one).

A possible match arrangement must contain:

a. administrator contact details (administrator name, and at least one contact method)

b. possible match (true)

c. pension provider or scheme name

A definite match arrangement must contain:

a. possible match (false)

b. pension provider or scheme name

c. administrator contact details (administrator name, and at least one contact method)

Within any pension illustrations returned, there must be:

a. illustration type (ERI/accrued)

General data rules

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

a. The character set used for all data will be 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

25. 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').

26. 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.

27. 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. In this case, nothing is registered.

b. Yes: If the pension provider/scheme is confident of a full match, they will register a pension identifier (PeI) 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 PeI, but record in their own systems and when registering the PeI that this was a 'Possible' match, not a full match.

28. The PeI 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 contact the pension provider/scheme directly to confirm whether it is a match.

29. When the user wishes to access the view data, the dashboard they are using then uses the PeI 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.

30. When a pension provider or scheme cannot send all the data to the 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, the pension provider/scheme should send back the appropriate contact information. The user can then contact the pension provider/scheme directly (outside of the dashboard service).

Find data (reference)

31. 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 the dashboard and are included only to provide

a complete data model. They are not 'standards' for legislative purposes, because the data standards apply legally to the manner and format required for the return of view data.

32. 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.

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

34. 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 of the user.
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 the user.
1.015	address line 2	Address line 2 of the user.
1.016	address line 3	Address line 3 of the user.

1.017	address line 4	Address line 4 of the user.
1.018	address line 5	Address line 5 of the user.
1.019	country code	Country of address given by the user.
1.020	postcode	Postcode of address given by the user.
1.021	address type	Type of address (current, other, 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	Identifies whether the email address has been verified.
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	Alternative phone number of the user.
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 whether the absence of a National Insurance number has been verified.

Administrative data summary

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

36. Administrative data comprises:

a. possible match pension details (standards 2.001 to 2.002)

b. pension details (standards 2.003 to 2.019)

c. pension administrator details (standards beginning with 2.1xx)

d. employer and pension service/membership details (standards beginning with 2.2xx)

Possible match pension details

Ref	Data item	Description
2.001	possible match	Code to explain there has been a possible match (the pension provider or 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	Origin of pension.

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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 the user to access the 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 the 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 the pension administrator.
2.111	administrator address line 2	Address line 2 of the pension administrator.

Ref	Data item	Description
2.112	administrator address line 3	Address line 3 of the pension administrator.
2.113	administrator address line 4	Address line 4 of the pension administrator.
2.114	administrator address line 5	Address line 5 of the 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.

37. This data section can include more than one contact point per administrator. For administrators with multiple pension providers/schemes, categories and helplines, they may return the contact details most relevant to the user's specific benefit. 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.

38. At least one contact method and an administrator name must always be provided. For benefits with split administration, multiple pension arrangement objects can be included in the view return (arrangements is set to an array in the schema), each with its own administrator contact information.

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 summary

39. These sections of the data return are used to convey the estimated retirement income (ERI) (or 'projected value data') and accrued pension data. In this context, estimated retirement income means the same as 'projected value data' in the Regulations and Rules, and can be applicable to both DB and DC benefits. An amount in these data sections (whether ERI or accrued pension data) may be a one-off amount. For example, a separately accrued lump sum benefit or a regular income. The view data model provides more information on the structure of a view response, as defined in the view JSON schema.

40. 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. Within each illustration provided, whether ERI or accrued, a 'payable details' object in the view schema structures the payable details items such that the illustration is returned as one of:

a. a recurring income illustration (in which case, amount type, (annual) amount, ERI/accrued end date, and the ERI/accrued increase may be returned)

b. a lump sum illustration (in which case, only amount type, amount, and payable date are returned), or

c. an illustration without a figure provided (because it is an SMPI illustration and the amount is less than £120 per annum), in which case there is no amount field

Multiplicity

41. 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 ERI or accrued values can then be returned. The view JSON schema therefore sets benefit illustrations as an array. Each distinct benefit illustration provided should be sent as a separate benefit illustration object. Therefore, there should be no more than 2 illustration components (an ERI component and an accrued component) within any given benefit illustration object, except where certain public service schemes are sending two sets of data for each ERI illustration – see paragraph 44 below.

42. For complex benefit structures, up to 10 ERI illustrations and 10 accrued illustrations may be returned. Therefore, the multiplicity is shown as 10.

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

Public service schemes

44. To allow certain public service schemes to meet their specific dashboard duties arising from the McCloud Remedy, they must send 2 sets of values to reflect the differing benefits that a member may receive in respect of the choices relating to the remediable service period. Fields 2.303 and 2.403 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.

Value data illustration date

45. Each separate benefit illustration provided for a pension arrangement is accompanied by an illustration date.

46. ERI and accrued data must have the same illustration date (in the view JSON schema, both ERI and accrued values are set as components within the same benefit illustration object, with a single illustration date).

Data not available

47. Return the first field of each section (2.301 or 2.401) if the ERI or accrued values cannot be sent in this return. These flags might be used where time is needed to carry out the calculation (up to 3 or 10 working days, as allowed by the legislation). In this scenario, pension providers and schemes must send the rest of the data immediately (2.0xx, 2.1xx, 2.2xx and 2.6xx) 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

48. A pension provider or scheme with separately administered AVCs will have the following choices:

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 option might be used, for example, 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 be displayed apart from each other with the AVC benefit 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 could 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 the dashboard.

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 the benefits should be returned separately but displayed together, the main 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 the dashboard 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.

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

Hybrid benefits

50. 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 apply 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 the dashboard 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	[item removed]	[item removed]
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.

Ref	Data item	Description
2.310	ERI pot	Estimated retirement pot used to calculate the 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 the dashboard 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	[item removed]	[item removed]
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 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
2.501	value data illustration date	The 'as at' date the values were calculated, to show how current the values are.

Additional data (signposts) summary

51. Signpost data items are returned as an array in the view JSON schema and so can contain multiple instances.

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

Ref	Data item	Description
2.601	Costs and charges	Website URL where information on costs and charges relating to a DC pension can be found.
2.602	SIP URL	Website URL where the statement of investment principles (SIP) can be found.
2.603	Implementation statement URL	Website URL where the implementation statement can be found.
2.604	Annual report URL	Website URL where the annual report of the independent governance committee or governance advisory arrangement can be found.
2.605	State Pension URL	Website URL where more information on the State Pension information can be found.

Data definitions

Data definitions 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 'Yes', if not this will be 'No'.
- **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: No.

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 format.

Fixed value: Yes.

Validation: Not applicable.

Conditionality: Present if field 1.001 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.

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: No.

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 format.

Fixed value: Yes.

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: No.

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 format.

Fixed value: Yes.

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: No.

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

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 format.

Fixed value: Yes.

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: No.

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) theses 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 format.

Fixed value: Yes.

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: No.

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 format.

Fixed value: Yes.

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 format.

Fixed value: Yes.

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: No.

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: No.

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: No.

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: No.

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: No.

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: No.

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: No.

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: Yes.

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 format.

Fixed value: Yes.

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

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: No.

Validation: Not applicable.

Conditionality: Not applicable.

Multiplicity: 1

Email verification

Ref 1.024

Data item definition:

Purpose: Informs the pension provider or 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 format.

Fixed value: Yes.

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: No.

Validation: Not applicable.

Conditionality: Not applicable.

Multiplicity: 10

Notes: If a user has multiple email addresses (for example, 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 or 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 format.

Fixed value: Yes.

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: String.

Minimum length: 3

Maximum length: 20

Format: Free format (pattern defined in the find schema).

Fixed value: No.

Validation: Not applicable.

Conditionality: Not applicable.

Multiplicity: 1

Mobile verification

Ref 1.028

Data item definition:

Purpose: Informs the pension provider or 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 format.

Fixed value: Yes.

Validation: Not applicable.

Conditionality: Present if 1.027 is populated.

Multiplicity: 1

<u>Fixed values: list of values/codes with explanation</u>

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

<u>Data item definition:</u>

Purpose: Can be used to match a user to a pension.

Description: Alternate phone number of the user.

Type: String.

Minimum length: 3

Maximum length: 20

Format: Free format (pattern defined in the find schema).

Fixed value: No.

Validation: Not applicable.

Conditionality: Not applicable.

Multiplicity: 10

Notes: Free format (pattern defined in the find schema).

Alternate phone number verification

Ref 1.030

<u>Data item definition:</u>

Purpose: Informs the pension provider or scheme as to whether the previous field has been verified to support use of the field for matching.

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Description: Identifies whether the alternate phone number has been verified.

Type: String.

Minimum length: 1

Maximum length: 1

Format: Fixed format.

Fixed value: Yes.

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: Yes.

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 dashboard users 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 or 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 format.

Fixed value: Yes.

Validation: Not applicable.

Conditionality: Present if field 1.031 is 'true'.

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 format.

Fixed value: Yes.

Validation: Not applicable.

Conditionality: 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 or 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 or 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: No.

Validation: Not applicable.

Conditionality: May only be populated when field 2.001 is populated 'true'.

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 or 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 or scheme when there is a match made.

Description: The reference for the pension (For example, 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: No.

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 or 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 format.

Fixed value: Yes.

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 or scheme before full pensions information is provided.

False: No need to contact pension provider or 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 or 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 or 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 format.

Fixed value: Yes.

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 or 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 format.

Fixed value: Yes.

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 reference (2.003), pension provider or 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 or scheme (current).

Type: String.

Minimum length: 1

Maximum length: 150

Format: Free format.

Fixed value: No.

Validation: Not applicable.

Conditionality: Not applicable.

Multiplicity: 1

Notes: In the case of a possible match, the pension provider or scheme could use the scheme or 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: No.

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 or scheme or was the name of a different pension provider or scheme where the user had accrued their benefits.

Type: String.

Minimum length: 3

Maximum length: 3

Format: Fixed format.

Fixed value: Yes.

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 or scheme.

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

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: Yes.

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 the 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 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 or 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: Yes.

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 scheme is winding up.

Notes: This data element identifies the status of the user in the pension provider or 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 scheme's PPF or winding up status.

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

When a 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 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 administrative data (data items in 2.0xx, 2.1xx and 2.2xx) 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: No.

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: No.

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 is 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 or 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: No.

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 or 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. The dashboard 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 the 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 or scheme will be sending the main pension provider or 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 the dashboard to 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: No.

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.

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: No.

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: No.

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 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: No.

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 dashboard.

Pension administrator details

Administrator name

Ref 2.101

Data item definition:

Purpose: To provide the user with the pension administrator's contact details.

Description: Name of the organisation which administers the pension.

Type: String.

Minimum length: 1

Maximum length: 150

Format: Free format.

Fixed value: No.

Validation: Not applicable.

Conditionality: Not applicable.

Multiplicity: 1

Administrator URL

Ref 2.102

Data item definition:

Purpose: To provide the user with the pension administrator's contact details.

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

Type: String.

Minimum length: 5

Maximum length: 150

Format: URI string.

Fixed value: No.

Validation: Not applicable.

Conditionality: Not applicable.

Multiplicity: 1 per contact method object returned.

Administrator URL (preferred)

Ref 2.103

Data item definition:

Purpose: To provide the user with the pension administrator's preferred contact channel.

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

Type: Boolean.

Minimum length: 4

Maximum length: 5

Format: Fixed format.

Fixed value: Yes.

Validation: Not applicable.

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

Multiplicity: 1 per contact method object returned.

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 the pension administrator's contact details.

Description: Email address to allow the user to contact the pension administrator for further information.

Type: String.

Minimum length: 5

Maximum length: 100

Format: Free format (pattern defined in the view schema).

Fixed value: No.

Validation: Not applicable.

Conditionality: Not applicable.

Multiplicity: 1 per contact method object returned.

Administrator email (preferred)

Ref 2.105

Data item definition:

Purpose: To provide the user with the pension administrator's preferred contact channel.

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

Type: Boolean.

Minimum length: 4

Maximum length: 5

Format: Fixed format.

Fixed value: Yes.

Validation: Not applicable.

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

Multiplicity: 1 per contact method object returned.

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 the pension administrator's contact details.

Description: Full telephone number including the international dialling code to allow the user to contact the pension administrator via telephone.

Type: String.

Minimum length: 3

Maximum length: 20

Format: Free format (pattern defined in the view schema).

Fixed value: No.

Validation: Not applicable.

Conditionality: Not applicable.

Multiplicity: 10

Administrator phone number type

Ref 2.107

Data item definition:

Purpose: To provide the user with the pension administrator's 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 format.

Fixed value: Yes.

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 the pension administrator's preferred contact channel.

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

Type: Boolean.

Minimum length: 4

Maximum length: 5

Format: Fixed format.

Fixed value: Yes.

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 the pension administrator's contact details.

Description: Name of the pension administrator postal contact.

Type: String.

Minimum length: 1

Maximum length: 100

Format: Free format.

Fixed value: No.

Validation: Not applicable.

Conditionality: Not applicable.

Multiplicity: 1 per contact method object returned.

Administrator address line 1

Ref 2.110

Data item definition:

Purpose: To provide the user with the pension administrator's contact details.

Description: Address line 1 of the pension administrator.

Type: String.

Minimum length: 1

Maximum length: 70

Format: Free format.

Fixed value: No.

Validation: Not applicable.

Conditionality: Not applicable.

Multiplicity: 1 per contact method object returned.

Administrator address line 2

Ref 2.111

Data item definition:

Purpose: To provide the user with the pension administrator's contact details.

Description: Address line 2 of the pension administrator.

Type: String.

Minimum length: 1

Maximum length: 70

Format: Free format.

Fixed value: No.

Validation: Not applicable.

Conditionality: Only use if field 2.110 is populated.

Multiplicity: 1 per contact method object returned.

Administrator address line 3

Ref 2.112

Data item definition:

Purpose: To provide the user with the pensions administrator's contact details.

Description: Address line 3 of the pensions administrator.

Type: String.

Minimum length: 1

Maximum length: 70

Format: Free format.

Fixed value: No.

Validation: Not applicable.

Conditionality: Only use if field 2.111 is populated.

Multiplicity: 1 per contact method object returned.

Administrator address line 4

Ref 2.113

Data item definition:

Purpose: To provide the user with the pension administrator's contact details.

Description: Address line 4 of the pension administrator.

Type: String.

Minimum length: 1

Maximum length: 70

Format: Free format.

Fixed value: No.

Validation: Not applicable.

Conditionality: Only use if field 2.112 is populated.

Multiplicity: 1 per contact method object returned.

Administrator address line 5

Ref 2.114

Data item definition:

Purpose: To enable the user to contact the pension administrator in writing.

Description: Address line 5 of the pension administrator.

Type: String.

Minimum length: 1

Maximum length: 70

Format: Free format.

Fixed value: No.

Validation: Not applicable.

Conditionality: Only use if field 2.113 is populated.

Multiplicity: 1 per contact method object returned.

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: No.

Validation: Valid ISO 3166-1:2013 code.

Conditionality: Only use if field 2.109 is populated.

Multiplicity: 1 per contact method object returned.

Administrator postcode

Ref 2.116

Data item definition:

Purpose: To provide the user with the pension administrator's contact details.

Description: Postcode of the pension administrator.

Type: String.

Minimum length: 1

Maximum length: 16

Format: Free format.

Fixed value: No.

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 per contact method object returned.

Administrator postal address (preferred)

Ref 2.117

Data item definition:

Purpose: To provide the user with the pension administrator's preferred contact channel.

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

Type: Boolean

Minimum length: 4

Maximum length: 5

Format: Fixed format.

Fixed value: Yes.

Validation: Not applicable.

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

Multiplicity: 1 per contact method object returned.

<u>Fixed values: list of values/codes with explanation</u>

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

<u>Data item definition:</u>

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: No.

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: Should be provided for each return under 2.201.

Fixed values: list of values/codes with explanation

C: Current employer.

H: Historic employer.

Multiple employers

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: Yes.

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 or 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: No.

Validation: Must be a valid date, not in the future (a valid month, a number of days that is valid for the month with the 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 or 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: No.

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: Yes.

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 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 or scheme 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 or 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 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: Yes

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 the dashboard 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: Yes.

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 or scheme basis (public service schemes only: included for the McCloud remedy).

INCN: Recurring income alternative calculated using the NEW pension provider or scheme basis (public service schemes only: included for the McCloud remedy).

CSH: A separately accrued lump sum.

CSHL: A separately accrued lump sum alternative calculated using the LEGACY pension provider/scheme basis (public service schemes only: included for the McCloud remedy).

CSHN: A separately accrued lump sum alternative calculated using the NEW pension provider or scheme basis (public service schemes only: included for the McCloud remedy).

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: Yes.

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 or scheme rules.

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

SMPI: Statutory money purchase illustration methodology from ASTM1.

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

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: No.

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: No.

Validation: Not applicable.

Conditionality: Not applicable.

Multiplicity: 10

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 format.

Fixed value: Yes.

Validation: Not applicable.

Conditionality: Only use where 2.302 field type is 'AVC', 'CDI' or 'DC' and field 2.306 is 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: No.

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).

ERI pot

Data item definition:

Purpose: To provide the user with ERI pensions information.

Description: Estimated retirement pot used to calculate the ERI amount.

Type: Estimated retirement pot used to calculate the ERI amount.

Minimum length: 1

Maximum length: 16

Format: Free format.

Fixed value: No.

Validation: Not applicable.

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

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 format.

Fixed value: Yes.

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: 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 format.

Fixed value: Yes.

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 format.

Fixed value: Yes.

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: 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)

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 format.

Fixed value: Yes.

Validation: Not applicable.

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

Multiplicity: 4 (within each ERI illustration)

Fixed values: list of values/codes with explanation:

AVC: Benefit illustrated does not include all the pension provider's or scheme's AVCs (not needed if all the pension provider's or 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: 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 or scheme has agreed to pay some or all the user's annual allowance charge, but the amount has not yet

been determined or 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 or scheme has agreed with a user to settle some or all of their annual allowance charge liabilities, and the amount has been agreed but not yet deducted from their fund, the pension provider or 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 or 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: Yes.

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 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 or scheme 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 or 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 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: Yes.

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 DC benefits expressed as a lump sum.

DB: Defined benefit.

DBL: Defined benefit 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 the dashboard 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: Yes.

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 (public service schemes only: included for the McCloud remedy).

INCN: Recurring income alternative calculated using the NEW pension basis (public service schemes only: included for the McCloud remedy).

CSH: A separately accrued lump sum.

CSHL: A separately accrued lump sum alternative calculated using the LEGACY pension provider/scheme basis (public service schemes only: included for the McCloud remedy).

CSHN: A separately accrued lump sum alternative calculated using the NEW pension provider or scheme basis (public service schemes only: included for the McCloud remedy).

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: Yes.

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 or 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' guidance on how to calculate the annualised accrued value for DC schemes: https://www.gov.uk/guidance/annualisedaccrued-value-calculations-for-pensions-dashboards

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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 payable date

2.405

Data item definition:

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

Description: The date the accrued value is payable from.

Type: Date.

Minimum length: 10

Maximum length: 10

Format: YYYY-MM-DD

Fixed value: No

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'.

Multiplicity: 10

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 format.

Fixed value: No.

Validation: Not applicable.

Conditionality: Not applicable.

Multiplicity: 10

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.

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Type: String.

Minimum length: 3

Maximum length: 3

Format: Fixed format.

Fixed value: Yes.

Validation: Not applicable.

Conditionality: Only use where 2.402 field type is 'AVC', 'CDI' or 'DC' and fields 2.406s is 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: No.

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 accrued value.

Type: Decimal.

Minimum length: 1

Maximum length: 16

Format: Free format.

Fixed value: No.

Validation: Not applicable.

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

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 format.

Fixed value: Yes.

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: 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 format.

Fixed value: Yes.

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 format.

Fixed value: Yes.

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: 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 format.

Fixed value: Yes.

Validation: Not applicable.

Conditionality: Do not use where field 2.010 type is 'SP'.

Multiplicity: 4 within each accrued illustration.

Fixed values: list of values/codes with explanation:

AVC: Benefit illustrated does not include all the pension provider's or scheme's AVCs (not needed if all the pension provider's or 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 or scheme has agreed to pay some or all the user's annual allowance charge, but the amount has not yet been determined or 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 or scheme has agreed with a user to settle some or all of their annual allowance charge liabilities, and the amount has been agreed but not yet deducted from their fund, the pension provider or 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 or 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: No.

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 per illustration.

Additional data (signposts)

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

Format: URI string.

Fixed value: No.

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

Format: URI string.

Fixed value: No.

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

Format: URI string.

Fixed value: No.

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 or governance advisory arrangement.

Description: Website URL where the annual report of the independent governance committee or governance advisory arrangement can be found.

Type: String.

Minimum length: 5

Maximum length: 150

Format: URI string.

Fixed value: No.

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: URI string.

Fixed value: No.

Validation: Not applicable.

Conditionality: Only use where field 2.010 type is 'SP'.

Multiplicity: 1