



# INTRODUCTION



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Chief Strategy Officer  
PMI

**Pension dashboards mark an important shift in how individuals will access and understand their retirement information. As the industry prepares for implementation, this guide is designed to give schemes, trustees, administrators and practitioners the clarity they need to navigate the changes with confidence.**

Our focus is practical: to help you understand what dashboards will require, how they will shape future expectations around data and governance, and where they create opportunities to improve engagement and transparency. Dashboards are more than a compliance exercise - they represent a long-term step towards a more connected, trusted pensions ecosystem.

This guide has been shaped by contributors from across the sector whose insight and experience have strengthened its relevance and authority. Their support ensures that the PMI continues to provide clear, balanced guidance at a pivotal moment for the industry.

# FOREWORD

**Pensions dashboards entered a crucial year in 2026. Connection of pension providers and schemes began in March 2025, and has been proceeding at pace. More than 60 million workplace and personal pension records are now connected to the dashboards ecosystem, in addition to tens of millions more State Pension records.**

On 31 October 2026, we will reach the legal deadline for connecting providers and schemes in scope of legislation. For those who are still on their connection journey or are preparing to connect, it's important you keep going. Getting your data ready is vital, including deciding your data matching approach. The Pensions Dashboards Programme (PDP), part of the Money and Pensions Service (MaPS), is always on hand to provide any support you might need.

The MoneyHelper Pensions Dashboard is being developed by MaPS and will be the first dashboard available for the public to use. Last year, MaPS began phase 1 of its user testing. Phase 2 is now underway, increasing the number of users over time, to assess the dashboard and explore how the service can be iterated and improved. MaPS is continuing to recruit potential testers for the MoneyHelper dashboard, and any organisation that can help with promoting testing or would like to join the industry expert panel should visit [pensionsdashboardsprogramme.org.uk](https://pensionsdashboardsprogramme.org.uk)

MaPS is also continuing to work towards ensuring the delivery of private sector dashboards. At the beginning of 2026, we consulted the pensions industry on an approach to involving organisations in the work to prepare for private sector dashboards. This is similar to the way PDP worked with 'industry participant' organisations to develop and refine the process for connecting thousands of pension providers and schemes.

Throughout the development of pensions dashboards, MaPS has been committed to a truly collaborative approach, one that brings together government, regulatory bodies and industry organisations. This spirit of co-operation has successfully brought us to nearing the point where dashboards will become publicly available.

This Dashboard Industry Guide produced by the Pensions Management Institute reflects that same spirit of working together. It sees industry and regulators sharing expertise and insights so together we can bring dashboards to the public. It also looks at how industry can make the most of dashboards once they are available to produce the best outcomes for members and customers.

Research has shown us that people's engagement and confidence with pensions is low. Having a single view of your pensions together in one place will make it easier to see how much you might have for later life, and will enable better informed decisions how much you need to save for the lifestyle you want or need. Dashboards also have the potential to be a once-in-a-generation opportunity for the pensions industry to enhance practices for engaging with members and customers.

Pensions dashboards will be a transformative tool for people looking ahead to saving for retirement. Let's continue working together - industry, government and regulators - to make dashboards a reality for people in the UK to benefit for the future.



**Chris Curry**  
Industry Principal  
Pensions Dashboards Programme



# DASHBOARDS – WHAT WILL IT MEAN FROM A SAVER’S PERSPECTIVE? HOW WILL SAVERS INTERACT IN A POST DASHBOARDS WORLD?



**Anish Rav**  
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 Capita Pension Solutions

## The dawn of a new era?

2026 is set to mark the start of a defining moment for pensions. With Pension Dashboards on the horizon and investment in 'digital pensions' across the industry, we stand on the cusp of a change that will fundamentally reshape how members interact with their retirement savings. Dashboards will be at the centre of this. The transformation will not just be about compliance or technology adoption; it has the potential to help unlock genuine engagement, empowering savers, and delivering a better retirement. As an industry, ensuring we're ready to meet the expectations of a digital-first society is crucial.

## What will members do after accessing Dashboards?

For many, the interaction with Dashboards will be their first comprehensive view of all their pension pots, often accumulated across multiple employers and schemes.

The most immediate and likely queries will centre on gaps – schemes not appearing, outdated personal details, or unexplained discrepancies. Beyond this, I believe the launch of Dashboards represents a unique 'once in a lifetime' engagement opportunity and the impact on outcomes could be exponential.

Individuals will be motivated to reconnect with 'lost' pots, update their contact details, undertake planning, seek guidance on next steps, and ultimately take actions that will improve their retirement outcomes.

To meet these expectations, the industry must continue to invest in digital infrastructure. Technology and artificial intelligence (AI) will have an important role to play, identifying patterns in member behaviour, and helping to provide personalised responses. However, it is important that people and technology work together – keeping the human in the loop.

## Integrating Dashboards with existing solutions: The case for consistency

As Dashboards become the central hub for pension information, there will be a need for consistency which starts with a unified approach to value data and warnings in the Dashboards. The true value of these will only be realised only if they integrate seamlessly with existing solutions – such as apps, provider portals and self-service platforms – meaning that Dashboards will influence wider industry standards. Savers increasingly expect a unified experience and it's also important not to forget written communications such as booklets and statements.

This means working collaboratively – not only to connect systems, but to harmonise terminology and messaging. By doing so, the industry can deliver a coherent, user-friendly digital journey that empowers and builds trust in the whole pensions ecosystem.

## What can be learnt from similar programmes?

The UK is not the first to embark on a Dashboards journey. The introduction of similar Dashboards in countries such as Denmark and Sweden, has shown that engagement can surge dramatically post-launch. However, it should be remembered that refinements have been made post launch to make them a success, with sustained collaboration between all stakeholders, leading to an improved experience overall.

Closer to home, the UK's experience with open banking has underscored the value of cross-industry collaboration. The lesson is clear: the success of Dashboards will depend on the industry's collective ability to prepare, respond, co-ordinate and adapt.



### **Behavioural science and saver behaviour**

Behavioural science suggests that when individuals are presented with clear, actionable information at a moment of heightened curiosity, they are far more likely to take meaningful action. Dashboards will provide just such a moment, but its impact will only be maximised if the industry engages savers promptly – before initial enthusiasm wanes. Timely nudges, follow-up communications, and easy-to-use digital tools will be key to converting interest into sustained engagement.

Experience also shows that engagement is not a one-off event. Members will return to the Dashboard multiple times, each visit prompting new questions or decisions. The industry must be prepared for this ongoing dialogue.

### **Conclusion: seizing the opportunity**

The launch of Dashboards offers an opportunity to increase engagement and awareness in pensions. Dashboards will be the catalyst, but it's what individuals do next that will be important. For example, what will they do with the information, how often will they return, and will it help them plan for their future. By learning from overseas pioneers, embracing innovation, ensuring consistency, and applying behavioural science insights, we can make the launch of Dashboards not just a regulatory milestone, but a genuinely transformational and enjoyable experience for individuals.

The time to act is now. Let's ensure we are ready to welcome individuals to the Dashboards era – prepared not just to answer their questions, but to support them on their journey to retirement and better outcomes.

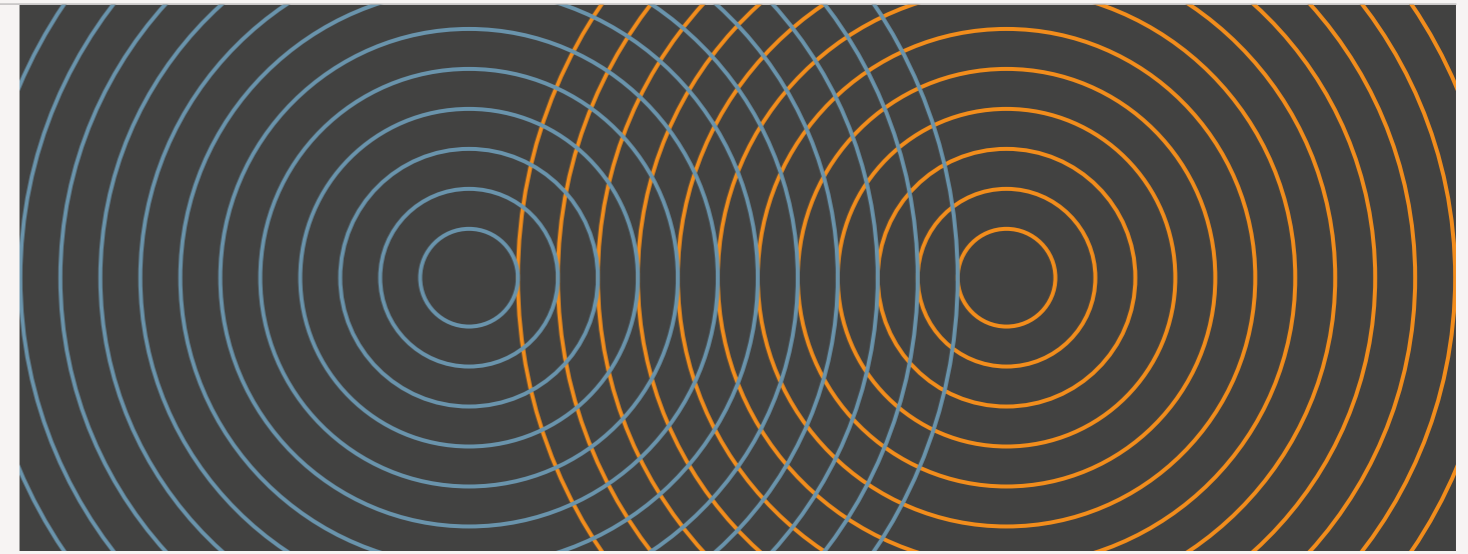


# WHAT IS THE MATCHING PROCESS?



**Maurice Tittley**  
Commercial Director  
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It's working! The first few people have now found their pensions on the MoneyHelper pensions dashboard as part of Consumer Testing, which means real dashboards 'matching' has been carried out for the first time. This fires the starting pistol for the industry to begin analysing what approaches to matching work, and what approaches don't. As we learn from user testing and when the dashboards go live, functionality will evolve and this may include the opportunity to provide alternative values of data items, such as previous surnames, which could help people such as my wife. So, with plenty to learn before this first dashboard is fully available to the general public, let's start with a recap on how people, like me, will search for, and then be matched to, their pensions.



## Verifying my personal details ready for 'matching'

The Government's new OneLogin digital identity service is the first step in finding my pensions. Some may have one already from other Government services, such as utilising a power of attorney, or filing company accounts.

Once I've proved my identity with OneLogin, my account will provide pension providers with the key data for matching:

- The email I used with OneLogin which it verified.
- My verified Forename, Surname, and Date of Birth.
- The address I entered with OneLogin, and a verification flag to confirm I have lived there.
- And a mobile number, but only if I provided this during verification.

## Will this be the same data my pension providers hold?

The OneLogin data is of course all today's data. But how will the equivalent data be held by all the schemes I've been a member of in the past? This is a few decades during which I've moved house a number of times, although at least I haven't changed surname, unlike my wife. Also, some of my pension records were set up long before I had my current 'personal' email address or mobile number, so providers definitely won't have those!

Luckily, an extra step has been added, allowing me to enter my NI Number, which most pension providers will hold. It would be great if it too could come verified from OneLogin – but unfortunately it can't. So, I need to find it and enter it, or if I don't have it to hand, I can decline to do so.

The future plan for this service is to also give me the opportunity to provide alternative values of data items, such as previous surnames, which will be held by some of my pension providers.



### How will my pension providers establish that it's me doing the searching?

Next, my providers need to compare the data they hold with the data that I've provided in my search, and carry out the process defined as matching.

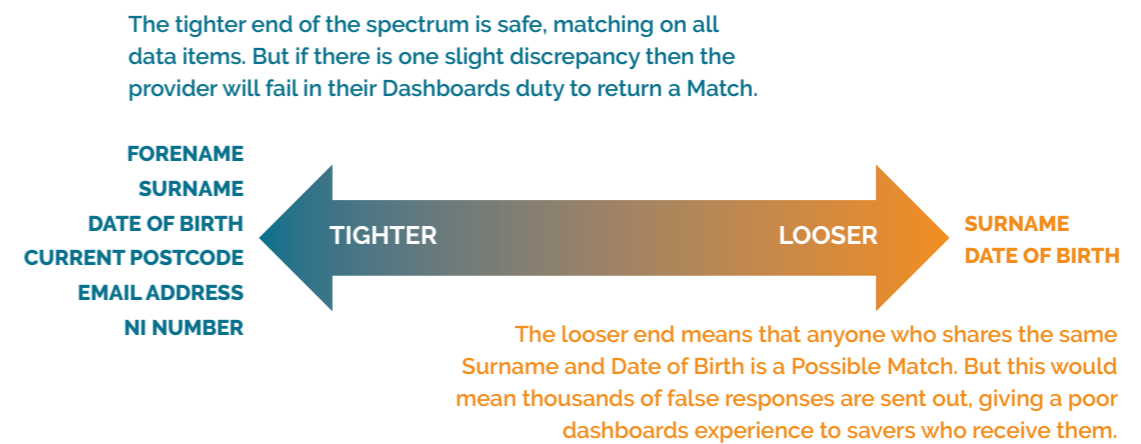
How do schemes approach this? They've got competing duties to consider:

- Under the Data Protection Act
  - don't send my data to someone else!
- Under the Dashboards Regulations
  - make sure I can find my pension!

#### So how to do it? To recap, I'm going to give them:

My (formal and current) Forename, (current) Surname, (current) Postcode, Date of Birth, and the email address that I used for OneLogin. And my correctly typed in NI Number.

The visual below shows two extreme approaches to how providers could carry out this comparison, at one end resulting in a "Match Made" that releases my pension information to me, and at the other end a "Possible Match" that results in me being asked to make contact with the scheme:



So clearly a balance needs to be struck. [PASA's Data Matching Guidance](#) gives lots of advice on good matching approaches, however the guidance also says that we aren't really going to know what works and what doesn't until we have real experience. But when will this be?

## When will we learn from real matching experience?

### Stage 1 - Consumer Testing Phase (‘invitation only’ use of MoneyHelper dashboard)

First contact for pension providers with dashboard users may well be for those Possible Match responses that are being sent out for too many savers.

Administration teams will receive those contacts from savers - but in this scenario most of those savers will prove not to be scheme members, so providers will need to refine their matching approach, otherwise these will keep coming as more and more savers use dashboards.

One way that PASA suggests is making use of ‘fuzzy matching’ techniques. Thinking back to the ‘Surname, Date of Birth’ test earlier, if some of my other data items were a very close match as well then this makes it much more likely that it is my pension record.

For example, if I had mistyped my NI Number when I submitted it, then a refined test that looks for ‘Surname, Date of Birth’, plus a close match of NI Number will still pick me up, but not all the other people who share my surname and birthday.

As higher volumes of people searching for their pension start coming through ‘invitation only’ testing of the MoneyHelper dashboard, the larger schemes and providers will be able to compare their matching performance with others, and may also start to get queries from members involved in testing who could not find their pension at all.

### Stage 2 - The MoneyHelper dashboard launch

The post-MoneyHelper launch period will almost certainly come with huge spikes in consumer usage. This will test all aspects of the pensions dashboards journey, and can be expected to receive significant mainstream press attention.

When it comes to the performance of matching, industry is ‘all in it together’ at this point, and there is a likelihood that anything not working will receive a lot of that attention.

Apart from refining matching approaches, the other tool at a provider’s disposal to mitigate risks is to make every effort to improve the personal details records that they hold for members prior to the MoneyHelper launch – supported by techniques such as address tracing for members who are not engaged with them, making it more likely that those members will find their pensions without having to contact the provider.



### Stage 3 - Higher volumes of use after MoneyHelper launch

After the MoneyHelper launch we start to get high volume use of dashboards that is not skewed by the schemes who chose to be part of the testing phase. This means that matching rates between similar sized schemes and providers can properly start to be compared.

The Pensions Regulator’s Compliance and Enforcement Policy for pensions dashboards flags an example of where they will explore risks “if a scheme does not return the number of matches we might expect from a scheme of that size”, so providers will likely want to form their own view of where they sit in comparison to others.

Any breaches where pension information was provided to the wrong individual will also need to be captured when they become apparent. This worst-case scenario can’t be entirely ruled out given the inherent imperfections in the data being used, and this isn’t helped by the fact that the saver has to type in their own NI number.

All this feedback may well lead to matching approaches being further refined, as pensions dashboards move into ‘business as usual’.

### Conclusion

Matching may have started for real, but approaches taken will need regular and iterative refinement, both before and after the public launch of the MoneyHelper dashboard.

Schemes and pension providers need to talk to their dashboards connection providers now to ensure they will receive the information they need on how well their matching approach is working.

This will not only ensure they are meeting their duties under the Dashboards Regulations, but also playing their part in enabling millions of savers to find all their pensions, and see their total retirement provision - which for most will be for the very first time!



# WHY PENSION DASHBOARDS WILL CHANGE THE WAY WE INTERACT WITH OUR PENSION



**Amanda Burden**  
Director  
Pi Partnership

**Looking past the current focus on the data, technical and administration requirements, pension dashboards are set to change how the UK pension industry engages with members. Providing a single, secure digital platform where individuals can view all their pension entitlements in one place gives us the ability to radically change how the industry engages with individuals. The idea is that this transparency will help people make better informed decisions, transform communication and build trust between savers and the pension industry.**

We only need to look at how generational interaction with the banking sector has changed exponentially over the last 10 years to see the potential within the pension industry. Pension dashboards could be the foundation for a different saver experience, reducing the current fragmented approach.

As we know from our personal experience, whether that's internet shopping, social media, fitness trackers or managing finances, we are already seeing banks, fintechs, and big tech firms looking at how to leverage maturing and emerging technologies to reshape the financial landscape.

So what could be on the horizon and what should the pension industry already look to be building into their future plans to maximise the potential for developing a different saver experience.

## Personalised communication

Dashboards create real opportunities for schemes to tailor communications and also provide a foundation for future, improved member engagement. Over the next decade, the international finance industry already believes that consumers will shift from set paths to conversational journeys. Individuals will take a more active role in deciding where, what, and how they consume content, information, and advice.

Platforms that are separate but complementary to dashboards, such as provider platforms, could support individuals by delivering the right content or services at the moment of need, pulling together content and services based on data and context, providing actionable suggestions, and potentially even acting on behalf of savers with their permission.

This could move engagement from generic annual statements to interactive, real-time guidance. What is clear is that as the rest of an individual's financial interactions move to this personalised basis, pension engagement will need to keep pace. Campaigns like "Pay Your Pension Some Attention" have shown that relatable messaging can spark interest in pensions. Dashboards should amplify this effect by giving members immediate access to their data, encouraging proactive financial behaviour.

## Impact on pension providers and trustees

While the advent of dashboards will change individual interactions, there will be impacts across the industry. It would be hoped that some of these developments will be industry-wide, sponsored by organisations such as PASA. While the master trust industry also has challenges, their scale creates an opportunity to move towards the benefits of consolidation that have long been espoused by TPR.

Dashboards should provide an opportunity to streamline member queries, reducing administrative burdens. Providers that integrate dashboards effectively can stand out by offering enhanced tools, such as retirement calculators or investment scenario modelling.



Historically, pensions have been seen as distant, complex, and opaque. Dashboards will make pensions more immediate and relatable, encouraging members to engage regularly, which will mean that administration models will also need to evolve from passive to active engagement.

Looking to the future, dashboards may also have the potential to evolve into holistic financial platforms, linking pensions with savings, mortgages, and investments. This positions pensions as part of everyday financial decision-making rather than a distant concern. As newer generations of savers balance short-term saving objectives, student debt and housing pressures, being able to bring pensions into the longer-term picture helps keep them relevant.

The more that pension providers can work towards integrating systems, the more a competitive advantage could emerge. Having access to one source of information, could also tip the argument away from individual pension consolidator and back towards a 'not all eggs in one basket' approach.

Whatever is happening with pension providers, trustees must ensure data readiness and compliance. As dashboards accelerate the industry's move toward digital-first engagement – aligning with consumer expectations shaped by banking and fintech apps – pressure on continuing data quality and meeting member expectation will sharpen trustees focus on what we know is a fast-evolving area.



## Challenges and risks

However dashboards evolve, without accurate data they risk misleading members. Based on experience to date, we know that pensions are complex and people already struggle with the information available. Dashboards could overwhelm members with complex data. Effective design and communication strategies are going to be essential to make dashboards user-friendly.

With so much sensitive financial data being shared, robust cybersecurity measures are critical to maintaining trust. No discussion about cyber security can fail to mention AI-powered technology. It is clear that it can deliver some valuable benefits, but as we are seeing across wider media, there are also significant concerns not just in increasing cybersecurity risk but also by leading to distrust.

Again, if we look to the banking sector, the future of digital banking will be defined by modern, intuitive, and human-centred interfaces. AI-powered virtual assistants will observe, gather information, learn, and communicate with consumers. This has already been highlighted as a way of generating multimodal responses that incorporate appropriate tone, emotion, and visual elements.

As we move into this type of multimodal response, trustees will have a clear duty to understand the risks that this might bring. Already we are seeing new skill sets required on trustee boards and within providers, a trend that is likely to accelerate.

## Conclusion

Pension dashboards represent an opportunity to transform how the UK pension industry engages with members. By consolidating data, improving transparency, and enabling personalised communication, dashboards have the potential to shift pensions from a passive, confusing product into an active, accessible part of everyday financial life.

The industry will need to overcome challenges around data quality, digital inclusion, and security, but the potential benefits – greater trust, improved retirement outcomes, and stronger member engagement – are profound. In the future, pensions could be part of an open finance system to redefine the relationship between pension providers and members, fostering a culture of proactive retirement planning that has long been elusive.

# Sackers

## THE PENSIONS DASHBOARDS JOURNEY SO FAR – TAKING STOCK AND LOOKING AHEAD



**Emily Forrest**  
Partner  
Sackers

**With less than 12 months to go until the 31 October 2026 statutory deadline for dashboards connection (when all pension schemes in scope of the dashboards legislation must have connected to the dashboard ecosystem), now is as good a time as any for trustees to take stock and look ahead to what's next.**

### Taking stock

Reflecting on the dashboard journey of trustees and their service providers so far, the focus has primarily been on connection. As expected, a lot of work has been necessary to get pension schemes into a position where they are ready to connect to the dashboard ecosystem.

Trustees have been working with their administrators to agree and update administration contracts (for both main scheme administrators and AVC providers) to cover dashboard-related activities and to address associated risks. Negotiations have typically focused on accurately defining dashboard services as well as agreeing liability caps, fees and indemnity provisions.



**Leanne Carter**  
Senior Associate  
Sackers

Data protection related updates have also been a necessary part of the work for trustees. Trustee data protection policies and privacy notices have required updating for the processing of personal data in the wider context of pension dashboards. Schemes have also typically been putting in place their own Data Protection Impact Assessments (DPIA) for dashboards. This is on the basis that, according to ICO guidance, a data controller must carry out a DPIA in certain prescribed circumstances which includes "combining, comparing or matching personal data obtained from multiple sources", which could be said to apply to the pensions dashboards project.

Another important area for trustees in the lead up to connection has been exercising good governance and keeping a clear audit trail of all decisions made in relation to dashboards. Linked to this is the key role that project management has played for pension schemes that have successfully connected to the dashboard as well as the importance of scoping work well in advance of any connect-by date. For some schemes dashboards connection has accelerated significant administration projects relating to data and automation, so keeping a handle on the scope and timescales for these has been important both in terms of cost control and governance bandwidth.

### Looking ahead

Looking ahead to the overall connection deadline of 31 October 2026 for all pension schemes, what should trustees be doing between now and then?

A key point to note is that, of course, some pension schemes are yet to connect. This could be intentional, for example because the scheme has a later connect-by date in the Department for Work and Pensions (DWP) guidance (typically smaller schemes) – or unintentional, because it has been unable to connect by its DWP guidance connect-by date for whatever reason. For these schemes, the focus should be on keeping the momentum going (particularly where dashboards may not have been as high up on their agenda as other larger pension schemes) and collaborating with their various service providers in order to meet the connection deadline in the DWP's guidance.

For schemes that have already connected, the period between connection and the Dashboard Available Point (the "DAP", when the dashboard goes live to the general public) is a good time to take stock, reflect on what has gone well so far and what needs to be improved or refined.





Trustees and administrators should use this time to continue to improve the quality of their scheme's data. As well as continuing to cleanse the personal data which will be important for accurate matching, schemes should also see if they can improve the accuracy and, where possible, automation of their value data. In prioritising the need to connect, some schemes have taken a pragmatic view on how to deliver value data, with the aim of refining decisions between connection and DAP.

Testing will be a big focus for the Pensions Dashboards Programme in the months to come, with a small number of individuals inputting real data into the dashboard across several rounds of testing. Testing will focus on user understanding as well as the quality of data output and matching. The results will be useful for pension schemes to understand what changes they could make to their own matching criteria and whether further improvements to scheme data may be helpful. Trustees can expect any findings to come through from the Pensions Dashboards Programme in due course.

Trustees should also take this time to prepare for a probable increase in public interest in pensions and member engagement following dashboard-related press coverage. Communications from schemes about dashboards are expected to lead to an increase in member queries and administration activity. As a result, administrators have been raising the possibility of an increased post-DAP workload. A key issue for trustees will be how to meet the increased needs of members whilst not taking resource away from other "business as usual" administration tasks.

Dashboards are also an opportunity for schemes to connect with members who are not typically engaged with their pension benefits, encouraging such individuals to take a more active role in planning for retirement. This is an opportunity not to be missed by trustees.

However, it goes without saying that the increased exposure and press coverage of dashboards brings with it increased risks. Encouraging more people to check their pension benefits and allowing them to see the numbers in one place could lead to people feeling overwhelmed and out of their depth when it comes to planning for their retirement. Others could feel underwhelmed by their retirement savings and, along with unfamiliar terminology, dashboards could result in confusion, concern and, for some, worry about their retirement provision. Disengagement could follow. Alternatively, the industry is concerned that more people could seek unregulated financial advice. Trustees must focus on providing members with general communications about dashboards which explain dashboards terminology clearly and succinctly. Members should know who to contact in the event of a dashboard-related query and administrators should be ready to respond to member queries in good time and in a way which members can understand.

There is also a concern that the industry could see a rise in pension scams as people, disappointed with the numbers on the screen, seek out "quick and easy" ways to increase or access their pension pots. Trustees will need to be alive to the increased risks and ensure their member communications highlight such tactics by scammers.

Overall, it is clear that the pension industry has made a huge effort so far when it comes to pension dashboards and it is important that the momentum is not lost during the final stretch. There is still a lot to do whether a scheme has already connected or not. For those yet to connect, the priority should be connecting on time (or as soon as possible for those already past their connect-by date). Those who have already connected should take advantage of the time they have before the DAP to review and potentially refine their position.

# CLEAR VIEW, PARTIAL PICTURE: THE DATA CHALLENGE



**Lucy Stone**  
Pensions Dashboards Lead  
The Pensions Regulator

**Pensions dashboards are a major step forward in helping people see and understand their pensions so they can plan for retirement with more confidence. But for members to truly benefit, schemes need to do more than simply connect to the dashboards digital architecture. They need data that is accurate, up to date and digitally accessible, and must be ready to support members with their queries.**

## Ongoing and consistent focus on data

Good data is critical for meeting your dashboard duties – so you can successfully match savers to their pensions and show reliable projected values for retirement as required. As such it is imperative to assess and improve your data in preparing for dashboards. Some schemes may have accumulated data issues over time (a 'data debt') and it can be daunting to address these. But it is critical that you do: if you aren't already looking at your data, you must do this without delay.

More widely, good data is necessary for schemes to have accurate funding plans, process financial transactions promptly and accurately, deploy advancements in technology and member communications, and achieve strategic ambitions such as buy-out or scheme consolidation.



Data quality is your most important strategic asset, not an operational afterthought. It is a core accountability of trustees and scheme managers. You need to take an active role not only in preparing data for dashboards, but in managing it on an ongoing basis. In November 2025, TPR updated its guidance on scheme member data, setting out clearer expectations and providing best practice examples to support stronger data management, for dashboards and beyond.

## Preparing for member engagement

When members use a dashboard, many will contact their schemes – to resolve a 'possible match' or simply because dashboards have prompted them to take an interest in their pension. As soon as you connect, you need to be ready to respond to these queries. However, during user testing, engagement volumes will be low, giving schemes a valuable opportunity to test systems and refine processes.

You will receive six months' notice before the MoneyHelper dashboard launches to the public, and during this time you will need to get ready to respond to an increased number of queries. To support operational readiness, the Money and Pensions Service (MaPS) will share insights from user testing and materials such as videos which can help you understand what savers will see. It's important that schemes stay informed during this phase and maintain close contact with administrators.

## Leveraging technology for enhanced operations

Dashboards are a significant undertaking, and many schemes and administrators are turning to technology for help, from enhanced reporting on data quality to AI-enabled support to help resolve queries or reconcile possible matches. Schemes should consider whether administration or technology innovations could improve not only their dashboard operations but drive smarter decision-making, operational resilience and improved value for money. Ensure any changes are thoroughly tested before use, and on a regular basis after that.

## Governance and record-keeping

Throughout preparations, schemes need to keep a clear audit trail of the steps taken to prepare to comply with dashboards duties. This includes monitoring progress, keeping a record of the steps taken to improve data, and keeping a record of actions taken to resolve any issues, such as communications with third parties. If TPR has a compliance concern, we may ask to see this information.

We recognise that, in limited circumstances, a scheme may find it challenging to meet all of the requirements set out in the legislation and standards. However, we expect the scheme to take prompt and effective action to investigate and correct any issues, including any underlying causes identified during the user testing stage. As a risk-based regulator, we will focus on behaviours or breaches we consider pose the greatest risk to a saver's ability to receive a complete and accurate picture of their pensions, and we will intervene only to the extent necessary to address the harm or reduce the risk.

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