



Money &
Pensions
Service



Pensions
Dashboards
Programme

Pensions Dashboards Programme (PDP) Digital Architecture Requirements

Request for Information (RFI)
Supporting Document

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pensionsdashboardsprogramme.org.uk

Introduction

The Money and Pensions Service

The Money and Pensions Service is an Arms-Length Body of the Department for Work and Pensions, with a joint commitment to ensuring that people throughout the UK have guidance and access to the information they need to make effective financial decisions over their lifetime.

It was created under the Financial Guidance and Claims Act 2018 and brings together the services formerly delivered by the Money Advice Service, The Pensions Advisory Service and Pension Wise.

More information can be found at:
<https://moneyandpensionsservice.org.uk/>

Background

The Financial Conduct Authority (FCA) recommended in its Financial Advice Market Review in 2016¹ that industry should make pensions dashboards available to individuals to make it easier for them to engage with their pensions, a view which the Government echoed in its Budget that same year.

An industry-led project, set up in 2016 sponsored by HM Treasury and managed by the Association of British Insurers (ABI), developed and demonstrated a prototype for the dashboard in 2017. The project continued independently of Government, publishing its findings in October 2017² and flagged the need for a Government-backed delivery authority for the project to proceed.

In December 2018 Government launched a consultation, engaging widely with stakeholders across the pensions industry, to identify issues and options for delivering the service.

In April 2019 it set out its position in a response document stating that:

- Government will legislate to compel pension schemes to provide their data; and
- The Money and Pensions Service (MaPS) will have responsibility for enabling delivery of the dashboard service working with industry.

It also set some overarching design principles which set out that all dashboards should:

- Put the individual at the heart of the process by giving individuals access to clear information online
- Ensure individuals' data is secure, accurate and simple to understand - minimising the risks to the individual and the potential for confusion
- Ensure that the individual is always in control over who has access to their data.

The widely shared aim for pensions dashboards is to enable individuals to access their pensions information online, securely and all in one place, thereby supporting better planning for retirement and growing financial wellbeing.

Dashboards will for the first time provide clear and simple information about an

¹ <https://www.fca.org.uk/publication/corporate/famr-final-report.pdf>

² <https://www.abi.org.uk/globalassets/files/subject/public/lts/reconnecting-people-with-their-pensions-final-10-october-2017.pdf>

individual's multiple pension savings, including their State Pension. They will also help them to reconnect with any lost pension pots.

The aim of the Pensions Dashboards Programme (PDP) is to connect individuals³ for details of the PDP's central architecture model.

For more information on MaPS' Pensions Dashboards Programme, please refer to: www.pensionsdashboardsprogramme.org.uk

with their pensions by creating the central architecture to enable the Pensions Dashboards to operate.

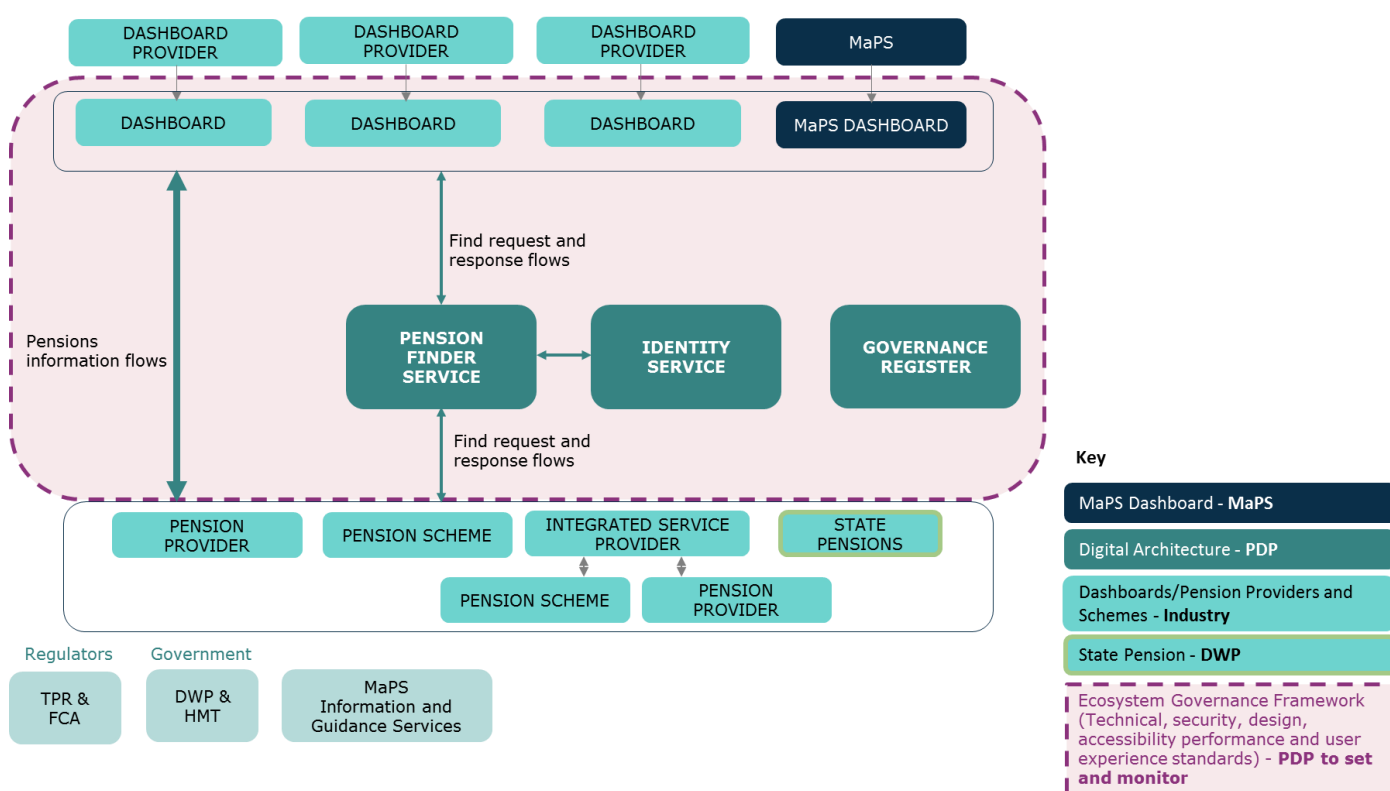
Please refer to the [Pensions Dashboards Government response to the consultation](#)

High-level requirements

Pensions Dashboards Ecosystem

The scale of the challenge of connecting individuals with their pensions is huge. There are around 52m adults in the UK who could use a pensions dashboard service and they would need to be connected with up to around 43,000 providers and schemes to search for their pensions. The Government's response was clear that it expected there to be multiple user interfaces (dashboards) and one secure digital architecture that connects these interfaces to the information in the pension providers and schemes.

The Ecosystem



³https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/792

[303/government-response-pensions-dashboards.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/792/303/government-response-pensions-dashboards.pdf)

Work carried out to date has led to the solution proposition as set out in the Government's response. This digital architecture will enable multiple parties to be connected in a secure ecosystem that delivers for individuals. The Ecosystem diagram shows at a high-level the different parties involved and how they are connected.

The PDP is responsible for delivering the central digital architecture which will allow dashboards to provide a front-end service for users. The dashboards architecture will enable and support the operation of pension dashboards. Dashboards are the user's interface, the means through which individuals will request access to and view their pensions information.

As well as providing this infrastructure, we will need to provide all the necessary interfaces between all the parties (as per the diagram above). We must also develop an ecosystem governance framework to ensure that the aspects of the pensions dashboards services function correctly, efficiently and securely.

This proposed central architecture ecosystem is composed of:

■ Pension Finder Service

The Pension Finder Service (PFS) sends out an instruction to all data providers to search for a user's pensions. If a match is found, the location where the data can be found is returned to the user's chosen dashboard along with a key. This then allows that dashboard to access the data and display it to the user. In the proposed ecosystem the PFS also acts as a trust anchor, providing critical assurances for other elements within the ecosystem. For example, it initiates user authentication and manages user consents and permissions therefore, the consent and authorisation process are a part of this requirement.

■ Identity Service

The identity service allows users to authenticate themselves (prove they are who they say they are) so that they can

access other elements of the ecosystem. It provides the verification required to assure pensions data providers that they are returning data to the correct user and no one else.

■ Governance Register

The Governance Register includes a record of all elements within the dashboard ecosystem. It is a technical service that provides assurances that the different elements of the ecosystem (dashboards, identity services, PFS and connections to pension schemes) meet the required standards to participate. It ensures that all these elements operate correctly and securely and allows access to be revoked if any party is found to be operating incorrectly, for example by misusing data. It will also enable compliance and monitoring of the system as a whole.

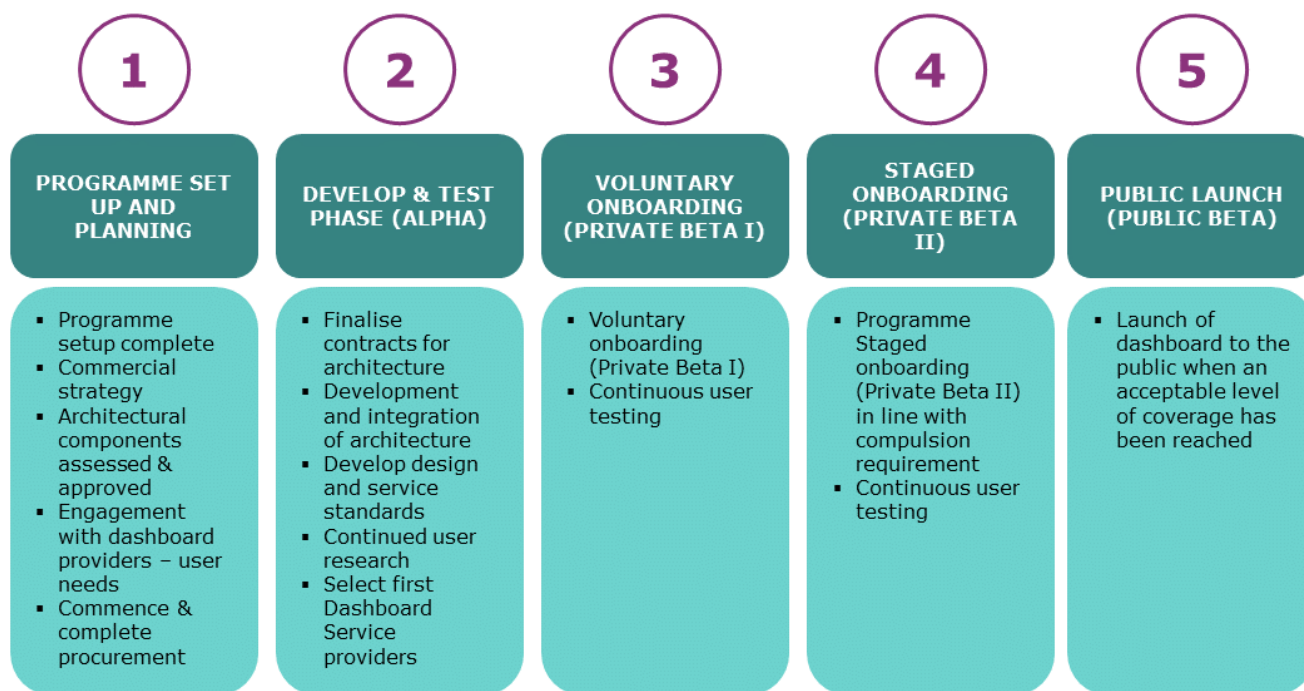
This RFI questionnaire will only focus on the Pension Finder Service and Governance Register elements of the requirements.

We are anticipating an Alpha phase to be a part of the delivery process. This period will examine aspects that were not tested in the Pensions Dashboards Prototype Project. The prototype demonstrated most of the requirements needed for the architecture but did not include the following elements:

- Trust framework or delegated access
- Use of open standards
- Delegated access
- Non-persistence of data

Once testing has concluded we intend to prepare for the Beta phase. Further details will be provided in any future formal procurement documents. An indicative plan for the programme phases is provided below.

Indicative Programme Phases



Objectives of the market engagement process

The PDP is issuing a market engagement notice via the government portal Contracts Finder⁴, and the MaPS PDP website⁵ to raise awareness in the wider market of a potential future procurement activity to procure a product or service, which will meet its requirements for the central digital architecture solution.

This notice intends to facilitate an electronic market engagement exercise, so the PDP can examine the readiness, capacity and capability of interested commercial providers in the market prior to undertaking a formal competitive procurement exercise.

The aims and objectives for this exercise will be to:

- Brief suppliers and pensions industry organisations interested in the future digital architecture procurement opportunity.
- Engage with suppliers and pensions industry organisations, to identify the technical components presently available within the marketplace (as they understand it), and to help inform and progress the development of the digital architecture requirements.
- Receive feedback from suppliers on what their proposed approach to key aspects of the digital architecture

⁴ <https://www.gov.uk/contracts-finder>

⁵ www.pensionsdashboardsprogramme.org.uk

requirements could be, which will help inform a detailed commercial and procurement strategy, (including scope, delivery, market/supplier capacity, and potential commercial approaches) prior to launching any formal procurement exercise.

We therefore wish to invite interested organisations to complete a Request for Information (RFI) Questionnaire in order to gather views and information concerning certain aspects of the digital architecture requirements prior to commencement of any formal competitive tendering process.

Please note, no detailed discussions will be held relating to any commercially sensitive or confidential information during the market engagement process.

The approach for duration of future contract(s), any opportunities for splitting the digital architecture requirements into separate procurement lots, and route to market for the future procurement is currently undecided. We reserve the right to use a pre-existing compliant digital services framework agreement (Crown Commercial Service or other public sector digital framework agreements) should that be identified to be the most suitable option during this process.

Market engagement approach

Stage 1- Publication of market engagement notice and expressions of interest

- This stage will incorporate the publication of a market engagement notice. The alert serves as an invitation to interested organisations to participate in the market engagement exercise.
- The RFI documents (questionnaire and supporting document) will be available for suppliers to review and complete via the PDP website.

Stage 2 - Submission of completed RFI questionnaire responses

- We request that all questionnaires are submitted to us by **17:00 on Friday 31st July 2020**. Whilst we are unable to guarantee we will incorporate all feedback into the subsequent future procurement exercise, we would state that there is greater potential for your suggestions to be considered in more depth, if you are able to submit your response in accordance with the deadline above.

Stage 3 – Procurement scoping and feedback

- We will collate and review the responses received. Responses will be used to develop and scope the commercial procurement strategy and inform the most suitable route to market.
- We will publish a summary of non-commercial generalised feedback in respect of the responses received and confirm the final route to market for the future procurement exercise via the PDP website.

Market engagement exercise indicative timetable

Activity	Time/Date
Webinar – opportunity for participants to seek clarification on any aspects and information provided within the market engagement documentation	Time: 14:30 – 16:00 – Tuesday 7th July 2020
Deadline for RFI Questionnaire submissions	Time: 17:00 – Friday 31st July 2020
PDP to publish summary of supplier feedback and advise on final procurement route to market via their website	Monday 28th September 2020

General guidance

Please note that the Money and Pensions Service ("MaPS") Pensions Dashboards Programme ("PDP"), is conducting the market engagement exercise in accordance with the EU principles of equal treatment, non-discrimination (in respect of suppliers based in other EU member states) and transparency.

It is the intention that no one organisation will be in receipt of information which will not be available to all. To that end, it is important to stress that the eventual digital architecture requirements product or service requirements, will not be designed to give direct or indirect advantage to any potential supplier. All information concerning the procurement will be disseminated to all interested parties at the same time.

In submitting a response to this questionnaire, participating organisations acknowledge:

- that the information provided within their responses could potentially be disclosed to external stakeholders and funders of MaPS. Organisations are therefore invited to clearly identify any information within its response that it considers is 'commercially sensitive'.

Confirm that they have not, and they will not:

- canvass responses for acceptance with any MaPS and PDP staff.
- attempt to fix or fix with any other person, the amount (including rates and prices to be quoted) of any future prospective tender.
- enter into any agreement or arrangement with any other person that

a person shall refrain from submitting a response to this questionnaire, or any subsequent formal competitive tendering documents including, Capability Assessment, Selection Questionnaire (SQ) or Invitation to Tender (ITT).

- offer, give or agree to give any inducement or reward in respect of this prospective procurement.

For the avoidance of doubt, the above provisions shall not restrict any organisation in respect of discussing responses with their professional advisers or prospective commercial partners.

The market engagement notice, and any market engagement (RFI) documents issued pursuant to this exercise, are **not a formal call for competition**. Such documents have been produced solely for the purpose of conducting an early market engagement exercise to gather market intelligence and will not formally commence any procurement process or constitute any commitment by MaPS PDP to undertake any subsequent procurement exercise.

Potential bidders will not be prejudiced by any response or failure to respond to this market engagement alert notice or RFI Questionnaire.

Potential bidders must also note, that a response to this market engagement exercise does not guarantee an invitation to participate in any future procurement that MaPS PDP may conduct, as this will be advertised separately as a formal call for competition, nor that MaPS PDP will procure any such supply and/or services or accept any proposals offered.

MaPS PDP intends to conduct any subsequent formal procurement exercise of the required supplies and/or services by following the procedures laid down in the Public Contracts Regulations 2015 (PCR 2015) via a compliant route to market.

In line with this legislation, market engagement will help identify that there is genuine competition (>5 suppliers) in the marketplace prior to commencing the procurement exercise.

Instructions for submission of RFI Questionnaire responses

The main contact and Commercial Lead for this market engagement exercise is:

Ms Rahat Khalil (MCIPS)

Email: procurementpdp@maps.org.uk

If you are interested in participating in this market engagement opportunity, please send an email to us with the following subject title:

"Market Engagement for PDP Digital Architecture Requirements - [Supplier Name]"

The RFI Supporting Document is available to access via the PDP website:

pensionsdashboardsprogramme.org.uk

The RFI Questionnaire is available to complete online.

We will be holding a Webinar on Tuesday 7th July so participants can seek clarification on any aspects and information provided within the market engagement documentation. Register for the Webinar.

The deadline for completing and submitting the RFI Questionnaire is: 17:00 Friday 31st July 2020.

Unfortunately, we will not be able to consider any responses received after this deadline.

Please note, information gathered during this process including any RFI responses, will not be scored or used to pre-select or prohibit suppliers from participating in any future formal procurement process. Any competitive tender opportunity will be advertised as per the Public Contracts Regulations (PCR 2015) guidelines through a compliant route to market.

