

---

# Pension Fusion Q&A - December showcase

---

## 1 Uploading data

**Q: Is the API going to be available from day 1?**

A: Yes, our API will be available once the client has implemented Pension Fusion

**Q: How will the API be prompted to refresh the data loaded in (i.e. Pension Value data)?**

A: The API will receive data through a push mechanism. So, the API can receive and refresh data as frequently as the data provider chooses to send it.

## 2 Showcase: Company/Scheme/Section creation including users and onboarding

**Q: Will validity checks allow for incorrect DOBs be rejected (e.g. 10/10/2020)?**

A: Validation tests highlight potential issues with date of birth, such as “member is under 18” or “dummy DOB”. Data will not be rejected so it is the responsibility of the data provider to ensure these issues are corrected as appropriate.

**Q: Does Pension Fusion independently verify (e.g. signposting URLs)?**

A: Pension Fusion will validate administrative data and value data to make sure it is present and accurate, Signpost data is checked to ensure the format is correct. ITM also offer a data readiness service for pensions dashboards which can include external verification of member data, please contact us if interested.

## 3 Showcase: Matching configuration, approval and versioning

**Q: So, the test area feature will check for both find and view requests on test data held?**

A: The test Matching tool will allow users to test initially that they are able to ‘FIND’ the member using input data and the matching rules applied. A further test will allow users to receive a registration and ‘VIEW’ response allowing a more thorough test, without connecting to the PDP infrastructure.

**Q: Are we limited to 1 full match plus 1 possible match or can we have multiple possible matches (e.g. to test what possible match suits us better)?**

A: Pension Fusion allows you to choose as many **Match Made** criteria and **Possible Match** criteria as you would like. This allows you to maximize the opportunity to match a dashboard user with your scheme’s member data.

## 4 Showcase: Data uploads and validations

**Q: Why are the following fields not on the member’s page: Title field, Sex, Previous name?**

A: Pension Fusion only holds the data determined within the PDP Data Standards, which does not include Title and Gender, previous name can be held under the alternate name

field, in line with the standards and marked as either maiden or change as an alternative name type.

## 5 Showcase: MI reporting and analytics

**Q: At some point regulators, auditors etc will want (and be empowered) to demand evidence that matching rules for schemes/providers have been compliant- is this built in?**

A: Yes. Pension Fusion allows for reporting on both Matches Made and Possible Matches, along with recording an audit and version history of all matching policies and rules that have been applied.

**Q: How easy will it be for trustees to monitor the applied specification of matching rules and check compliance with both regulations and trustee requirements?**

A: Pension Fusion reporting can show the success of specific match criteria you have chosen over time. These reports can be used to evidence matching performance and hence compliance.

## 6 Data readiness

**Q: Can the validation within Pension Fusion be reproduced as part of the data improvement plan, so that once data is "improved" we know it will naturally pass the Pension Fusion validation?**

A: Yes, the Data and Implementation Readiness validations are the same as those in Pension Fusion so this initial upfront assessment and subsequent cleanse can help prevent data issues being identified in Pension Fusion. Pension Fusion validations are triggered every time data is loaded so any problems with data in the future are always identified before flowing through to Pensions Dashboards.

## 7 Matching

**Q: Do you not feel that a member of the public asking about what pensions they have would expect and be careful to input their NI Number?**

A: We don't yet know how "encouraged" users are going to be to submit an NI number as one of the data items that they volunteer before submitting a dashboards Find request. Even if the encouragement is very strong, not all users will provide an NI Number, including some that don't have a valid NI number, and many schemes will also have gaps in their records of NI numbers, so it is vital that we also provide matching solutions for these members.

## 8 Pension Values Engine

**Q: Accrued Entitlements for deferred members should be date of leaving pension. Increases are only applied at date of retirement. What is the definition of Accrued Entitlement on dashboard?**

A: The dashboard regulations state that for deferred members the following must be presented:

*(i) an accrued value calculated in accordance with the scheme's rules and valued to the illustration date and as if the individual has reached their retirement date on the illustration date, or*

*(ii) a simplified accrued value (“the alternative accrued value”), calculated using a method of adjustment which trustees or managers consider to be appropriate (such as using inflation figures or other percentages from the most recent version of the Occupational Pensions (Revaluation) Order (1)) and valued to the illustration date and as if the individual has reached their retirement date on the illustration date, where each of the following conditions applies–*

*(aa) no more than 2 years has passed since the scheme connected to the Money and Pensions Service;*

*(bb) a value in accordance with paragraph (i) could not be provided within the timescales referred to in regulation 26(5)(b)(ii) without disproportionate cost and within a reasonable time;*

*(cc) trustees or managers are content that the alternative accrued value is an appropriate representation of the value of the benefits.*

In summary that means that revaluation to the point of illustration must be applied which, although incongruent with the general understanding of when revaluation applies to deferred benefits, will provide a more representative figure to users of dashboards.