
STATUTORY INSTRUMENTS

2022 No. 1220

The Pensions Dashboards Regulations 2022

PART 3

**Requirements relating to trustees or managers
of relevant occupational pension schemes**

CHAPTER 2

Requirements following connection of a pension scheme

Find requests, matching, pension identifiers and view requests

23.—(1) Trustees or managers must decide on criteria to use for matching (“the matching criteria”), and they must keep a record of this for at least 6 years from the end of the scheme year in which the decision is taken.

(2) On receipt of a find request, trustees or managers must complete matching immediately, having regard to guidance on matching issued from time to time by the Secretary of State or the Regulator.

(3) In a case where there is a positive match, and where this relates to a member who is or could be a relevant member, trustees or managers must—

- (a) immediately create and register a pension identifier with the Money and Pensions Service, in accordance with technical standards published from time to time by the Money and Pensions Service;
- (b) store information that indicates whether the pension identifier relates to a match made or to a possible match.

(4) In a case where there is a possible match, trustees or managers must—

- (a) check with the Money and Pensions Service that the individual to whom the find request relates has consented to their view data being provided to the pensions dashboard service that issued the view request;
- (b) immediately provide to the pensions dashboard service that issued the view request—
 - (i) the administrative data referred to in regulation 24(1)(a)(i) and (1)(b) (together referred to as a “limited form of administrative data”)—
 - (aa) in the format and manner set out in data standards published from time to time by the Money and Pensions Service;
 - (bb) having regard to guidance on data issued from time to time by the Money and Pensions Service;
 - (ii) a message, in accordance with data standards published from time to time by the Money and Pensions Service, indicating—
 - (aa) that further information is required in order to determine if a match can be made, and

- (bb) that the individual to whom the find request relates must contact the pension scheme without delay (and, as set out in sub-paragraph (d)(i), within 30 days) in order to provide further information so that the pension scheme can determine whether a match can be made;
 - (c) if the individual to whom the find request relates contacts them, immediately seek to resolve the possible match, having regard to guidance on matching issued from time to time by the Secretary of State or the Regulator;
 - (d) if the individual to whom the find request relates—
 - (i) does not make contact with the pension scheme regarding the possible match within 30 days of receiving a limited form of administrative data as referred to in the opening words of sub-paragraph (b)(i), or
 - (ii) does make contact, but the scheme is unable to resolve the possible match as a match made within such time as may be reasonably allowed by the pension scheme, having regard to guidance on matching referred to in paragraph (2),delete the find request information and de-register the pension identifier from the Money and Pensions Service as soon as possible;
 - (e) if a match is subsequently made, notify the Money and Pensions Service of this.
- (5) In a case where a match is made (including where, following a possible match, a match is made), trustees or managers must, on receipt of a view request—
- (a) check with the Money and Pensions Service that the individual to whom the find request relates has consented to their view data being provided to the pensions dashboard service that issued the view request;
 - (b) provide view data as referred to in regulations 24 to 27 to the pensions dashboard service that issued the view request—
 - (i) in the format and manner set out in data standards published from time to time by the Money and Pensions Service, and
 - (ii) having regard to guidance on data issued from time to time by the Money and Pensions Service.
- (6) In a case where a match is made but the member subsequently ceases to be a relevant member, trustees or managers must de-register the pension identifier from the Money and Pensions Service as soon as possible.