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STATUTORY INSTRUMENTS

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**2022 No. 1220**

**The Pensions Dashboards Regulations 2022**

**PART 2**

Prescribed requirements for qualifying pensions dashboard services

**Connection and functionality**

**8.**—(1) A provider must—

- (a) register with the Money and Pensions Service, and
- (b) meet the requirements in paragraphs (2) to (6).

(2) The provider must connect its pensions dashboard service to the Money and Pensions Service in compliance with—

- (a) connection and security standards, and
- (b) technical standards,

published from time to time by the Money and Pensions Service.

(3) The provider must ensure that its pensions dashboard service complies with service standards and operational standards published from time to time by the Money and Pensions Service.

(4) The provider must—

- (a) if the consent of the user is provided, immediately seek to obtain the user’s registered pension identifier from the Money and Pensions Service;
- (b) if the user has given consent to a delegate to access the user’s view data, and if the pensions dashboard service allows for delegated access, enable the delegate to access the user’s view data;
- (c) provide a link to the Money and Pensions Service to enable a user to review, revoke or amend the consents referred to in sub-paragraphs (a) and (b).

(5) The provider must issue a view request if—

- (a) a pension identifier has been obtained,
- (b) the user requests their view data or state pension information, and
- (c) the consent of the user is provided in relation to the provider issuing a view request or requesting state pensions information for the user.

(6) The provider must notify the Money and Pensions Service without delay of any—

- (a) connection state changes, such as downtime (whether scheduled or unscheduled) or maintenance, or
- (b) systemic issues, such as cyber-attacks that could affect the security of the dashboards ecosystem.

(7) For the purposes of this regulation, a “delegate” must be—

- (a) a Money and Pensions Service guider (meaning a person from the Money and Pensions Service whose role involves guiding users of pensions dashboard services),
- (b) a person who has permission under Part 4A of the Financial Services and Markets Act 2000<sup>(1)</sup> (permission to carry on regulated activities) to advise on either of the following—
  - (i) investments as referred to in article 53(1) of the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001<sup>(2)</sup>;
  - (ii) conversion or transfer of pension benefits as referred to in article 53E(1) of the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001<sup>(3)</sup>, or
- (c) another person whom the Money and Pensions Service considers appropriate.

(8) For the purposes of this regulation and regulation 11, a “view request” also includes a request made by a qualifying pensions dashboard service or by the pensions dashboard service provided by the Money and Pensions Service to a specified authorised person pursuant to section 137FAA (FCA general rules: pensions dashboards) of the Financial Services and Markets Act 2000<sup>(4)</sup>.

(9) For the purposes of this regulation and regulations 9 and 11, “view data” also includes similar data provided by a personal or stakeholder pension scheme pursuant to rules made under section 137FAA (FCA general rules: pensions dashboards).

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(1) 2000 c. 8. Part 4A was substituted for sections 40 to 55 by section 11(2) of the Financial Services Act 2012 (c. 21).

(2) S.I. 2001/544; article 53(1) was amended by S.I. 2016/392, S.I. 2017/488 and S.I. 2017/500.

(3) S.I. 2001/544; article 53E was inserted by article 2(1) and (2) of S.I. 2015/731.

(4) Section 137FAA was inserted by section 121(2) of the Pension Schemes Act 2021.