

Pensions
Dashboards
Programme

Progress update report

May 2025



Introduction

The latest progress update report from the Pensions Dashboards Programme (PDP) comes at the time of a major step towards delivering dashboards. In April 2025, industry reached the first connection date in guidance from the Department for Work and Pensions (DWP). Earlier that month, we were able to announce that the first pension provider had successfully completed connection.

This report outlines PDP's ongoing work to prepare and guide industry through their connection journeys. This includes how industry participants have played a vital role in helping test and refine connection processes.

There are also updates on standards for pension providers and schemes, which have now been approved by the Secretary of State for Work and Pensions and the Department for Communities (Northern Ireland).

As part of the Money and Pensions Service (MaPS), PDP is closely aligned with the development of the MoneyHelper pensions dashboard. This report provides an update on how this is progressing, including plans for consumer testing later this year.

The government is committed to delivering private sector dashboards. Information on how PDP has been engaging with industry on how to prepare for these dashboards is also included.

As well as updates from PDP's partners at DWP, The Pensions Regulator (TPR) and the Financial Conduct Authority (FCA), the report also includes the latest on the work of the pensions dashboards advisory group. From the start, this programme has depended on collaboration between industry, government and regulators. It is truly positive that, thanks to this combined effort, we find ourselves at this critical stage for dashboards.

Chris Curry

Principal of the Pensions Dashboards Programme

Connection progress

PDP has been working closely with around 20 participants made up of pension providers and schemes, third-party administrators and integrated service providers (ISPs). This cohort has been building direct routes to connection with the dashboards ecosystem. As part of our delivery plan, they have been going through the connection process in order that the programme was ready for the start of the wider industry connection dates in guidance, in April 2025.

All these participants have begun their connection journeys and are at varying stages of the process. Of the 20 participants, 4 have completed their connection journey. These participants (or connection providers) have since been adding schemes and pension providers for connection as per DWP's staged timetable, with the first pension provider connected on 17 April. Of the remainder, 5 have recently completed integration testing and are in the final stages while many others are close to entering this stage. A small number of participants are ready and waiting to begin integration testing as soon as a slot is made available. It is necessary for PDP to carefully manage the number of participants we have in integration testing at the same time. As each organisation has moved through the process, PDP has carefully monitored their progress before inviting more participants to get started. This approach has allowed the programme to test and refine the process for connection and generate valuable insights for other organisations.

PDP has been continuously learning from the experiences of participants as they go through the connection journey. The feedback received, and practical experiences, have been extremely helpful in identifying issues and making improvements. Based on insights gained, PDP has made improvements to guidance and standards, supporting documentation and our backstage processes, which should ensure a smoother connection journey for others.

Over the first few months of 2025, PDP's primary focus has been on continuing connection with participants, with as many as possible connected by the end of April. PDP is working with all its participants to complete their connection journeys as soon as possible. This is a complex process involving different types of organisations. As set out by the programme in December, a number of industry participants have not completed their connection journeys by the end of April.

PDP is partnering closely with the FCA and TPR, who understand the position and have provided reassurance they will take a pragmatic approach. At the current time, both regulators have been clear there will be no regulatory intervention for pension providers and schemes who are unable to meet their 'connect by' dates in guidance solely due to their dependence on an industry participant who has yet to connect.

Connection of providers and schemes by industry participants began in April 2025, and PDP is confident all pension providers and schemes in scope will be able to connect by the regulatory deadline of 31 October 2026. As it stands, the remaining cohort of participants could realistically complete their connection journeys in summer 2025.

Pension providers and schemes should be working towards their 'connect by' date as set out in the March 2024 Department for Work and Pensions (DWP) guidance, whether they are connecting directly or through their administrator or ISP. PDP has published guidance on how to connect directly and on how to connect through a third party. This guidance can be found in the [connection hub on the PDP website](#).

Standards for pension providers and schemes

The Money and Pensions Service (MaPS), through PDP, is empowered by law to set standards for pension providers and schemes to connect, and remain connected, to the dashboards ecosystem. This includes data, technical and reporting standards, as well as the code of connection, comprising security, service, connection, technical and operational standards.

Standards for pension providers and schemes have now been approved by the Secretary of State for Work and Pensions and the Department for Communities (Northern Ireland). This approval was the final stage in enabling us to publish these standards as a legally binding set of documents, following consultation, development and iteration. We would like to thank the industry partners who worked closely with us on this process.

All providers and schemes in scope for dashboards must comply with the approved standards, which can be found on the ['Standards' page of the PDP website](#). Each version is named '2.0', for example, 'Data standards version 2.0'.

In future, standards may need to be updated, for example, to reflect legislative changes, industry needs, regulatory changes or technological advancements. We will work with industry to understand the impact of change and consider appropriate lead times for implementation before further releases are published.

Standards for private sector dashboard operators are being developed and will be published separately.

[Watch video on standards approval](#)

MoneyHelper pensions dashboard and consumer testing

Last October, the Minister for Pensions confirmed the government's commitment to delivering pensions dashboards, and announced that the MoneyHelper pensions dashboard being developed by MaPS will be made available to the public before private sector dashboards are launched. MaPS and DWP aim for a dashboard to be made available to the public at the earliest possible point, and the prioritisation of the MoneyHelper pensions dashboard will help enable this. It will help generate valuable insights into user behaviour, which will be instrumental in shaping future iterations of dashboards. Its public availability will also ensure greater confidence in operational delivery, security and consumer protection.

The MoneyHelper pensions dashboard will sit on the MoneyHelper website and will follow the same look and feel, accessibility and design principles as the complementary MoneyHelper services. MaPS has started to share a prototype with industry to demonstrate what the dashboard will look like and its functionality. Feedback received has been reviewed and is being incorporated into the development of a high-quality product.

The decision for when the dashboard will be publicly available will be informed by factors such as whether the service is safe, secure and reliable, as monitored by DWP, MaPS and regulators.

Now the first pension providers and schemes are connected to the live dashboards ecosystem, MaPS will be undertaking consumer testing with real individuals using the service to see real data about their pensions. This is crucial to demonstrate that the end-to-end user experience of the service is positive, safe and that the service meets users' needs.

MaPS's and PDP's user research with prototypes has already informed and will continue to inform the ongoing design and development of the dashboards service and provide assurance that dashboards standards are fit for purpose. However, testing with real users viewing their actual data will ensure that the dashboard service is delivering a positive experience for the user.

This type of testing can be carried out at scale and provide insights on, for example, user behaviours and the success of data matching. MaPS will begin a programme of end-to-end consumer testing in summer 2025.

The testing will be taking place in 2 phases. The first phase (from summer 2025) is moderated testing where users will be invited to participate via workplace staff pension schemes and research panels. The second phase (from autumn 2025) will involve inviting members to participate via providers, schemes and other sources.

MaPS has consulted with industry to see how it can collaborate to bring scheme members to test the MoneyHelper pensions dashboard service. Industry feedback gathered at the end of 2024 and beginning of 2025 has been used to inform the development of a baselined consumer testing plan which will be published soon. Collaboration with industry will continue throughout testing beginning with scheme specific contributions to moderated sessions to understand and respond to the user experience of phase 1 and continuing in phase 2 with regular, thematic reporting of findings.

Private sector dashboards

In October 2024, the government issued a written statement that, while delivery of the MoneyHelper pensions dashboard will be prioritised, it remains committed to the principle of private sector dashboards. Prioritising the MoneyHelper pensions dashboard will enable obtaining better insights into customer behaviour, and ensuring greater confidence in a range of areas before facilitating the connection of private sector dashboards. This also ensures PDP can focus on connecting pension providers and schemes ahead of the connection deadline of 31 October 2026, which will enable a pensions dashboard to be publicly available at the earliest opportunity. The pathway for private sector dashboards will be informed by progress with connection to the dashboards ecosystem, which is very much PDP's current focus.

PDP is working closely with potential dashboard providers, DWP and the regulators on a pathway for development and implementation of private sector dashboards. An internal workshop has been held with delivery partners (DWP, PDP, FCA) and in February PDP held 2 industry roundtables with potential private sector dashboard providers. The findings from these sessions helped to inform 2 pre-discovery sessions in March. Following these sessions, PDP is consolidating feedback and insights and will be looking at sharing findings and arranging future engagements in due course.

In November last year the FCA published its rules around Pensions Dashboard Service, or PDS, firms. This regulatory framework will make sure firms providing a pensions dashboard do not introduce or amplify the potential for consumer harm. These rules can be found on the [FCA website](#).

Engagement

Over the last 6 months, PDP has continued to attend external speaking engagements to provide the latest programme updates and raise awareness of industry duties. These include presentations, panel discussions and webinars.

At the end of 2024, Chris Curry gave presentations at the Specialist Pension Services (SPS) DC Conference in London and at a pensions conference hosted by the Society of Pension Professionals (SPP) and the Pensions Management Institute (PMI) Scotland Group in Glasgow.

Moving into 2025, Chris continued to represent the programme in person at events for organisations including the European Pension Fund Investment Forum (EPFIF), Scottish Widows, Sackers, and at the Professional Pensions Admin and Data Forum 2025.

In addition, Chris and others attended online forums and panel discussions hosted by industry organisations, such as Dunstan Thomas's user group meeting, pensions dashboards webinars for Lumera and Willis Towers Watson (WTW), Scottish Widows' podcast, and RSM UK's Pensions Week dashboards session. Chris also recorded the first of a series of podcasts for Aptia Group, focusing on pensions dashboards.

MaPS was also represented at the Pensions Administration Standards Association (PASA) Annual Conference, as part of a panel discussion with other industry representatives, to discuss connection and programme updates from the perspective of the team behind the MoneyHelper pensions dashboard.

We have continued to engage with industry at regular meetings with individual stakeholders, the dashboards connection delivery group and a communications working group. We have also held several online events to provide the latest updates to industry. At these dashboard forums we have provided a demonstration of the [MoneyHelper pensions dashboard](#) and welcomed The Pensions Regulator to provide [information about registration codes](#).

We are exploring further opportunities for in person engagement with industry this year, building on the success of our inaugural [‘town hall’ event](#) in December 2024. At this event we brought together representatives from industry, the government and regulators to explore how connection was progressing and discuss the latest developments. We are looking to hold another similar event later this year.

The progress of pensions dashboards was discussed at an evidence session of the Work and Pensions Committee on 5 March, at which Oliver Morley, CEO of MaPS, spoke to MPs about the work being undertaken on the programme. He was joined by PDP’s Senior Responsible Owner, Iain Patterson, and Programme Director Kim Webb.

At this session, it was announced that the first 3 industry participant organisations had passed through the stages required to connect to the pensions dashboards ecosystem, opening the way for the first providers and schemes to connect. The session also covered preparations for wider industry connection, discussion of how the programme emerged successfully from reset in 2024, and latest developments with the MoneyHelper pensions dashboard.

Pensions dashboards advisory group update

PDP’s pensions dashboards advisory group provides input on a range of issues that are important for the success of the programme. Its membership includes individuals from industry and elsewhere involved in a range of different aspects of dashboards.

Since the last progress update report, the advisory group has examined a range of issues relating to dashboards. This includes PDP’s approach to testing and learning, pension providers and schemes’ readiness for connection, preparing for the MoneyHelper pensions dashboard, and steps towards private sector dashboards.

The group has acknowledged that not all industry participants will be connected by 30 April 2025, noting that there are multiple crucial steps to the onboarding and testing process. It highlighted the importance of data quality for providers and schemes. It also indicated its support for private sector dashboards, which it believes will strengthen innovation.

The advisory group continues to appreciate the collaborative approach between the government, regulators and industry. A [full report provided by the group](#) is available on PDP’s website.

Updates from partners

Department for Work and Pensions (DWP)

The government remains firmly committed to supporting the delivery of pensions dashboards and welcomes the progress made by PDP, regulators and the industry over recent months.

DWP particularly welcomes the publication of the pensions dashboards standards by the Money and Pensions Service following their approval by the Secretary of State for Work and Pensions and the Department for Communities in Northern Ireland. The published standards incorporate improvements that have been identified through effective collaboration with industry.

The recent connection of the first schemes and providers in line with DWP’s connection timetable marks a significant milestone towards making pensions dashboards a reality for millions of savers. The pensions industry will be kept informed of progress as further cohorts of schemes and providers connect to the dashboards ecosystem.

It is important that the pensions industry continues to take steps to ensure successful connection by having regard to DWP's timetable set out in guidance, including any guidance issued by PDP and the relevant regulator. Connecting in line with the dates in guidance, ahead of the mandatory connection deadline of 31 October 2026, will enable testing at scale and pace to ensure that the service is secure, operationally reliable, and offers a positive experience for users.

User testing will help to inform the launch of the MoneyHelper pensions dashboard. In addition, learnings from the connection and operation of the MoneyHelper pensions dashboard will also support our understanding of the connection journey for private sector dashboard services.

The government remains committed to the connection of private sector dashboards after the MoneyHelper pensions dashboard launches. The pensions industry will be kept updated on work to develop the connection journey for private sector dashboards and all the products that potential private dashboard operators will require ahead of launching their services, so that they can make appropriate plans.

The Pensions Regulator (TPR)

In April, TPR launched a compelling [series of short films](#) to remind the pensions industry of the critical importance of pensions dashboards. By showcasing authentic saver reactions, the value of dashboards is vividly illustrated. Through this campaign, TPR is urging the industry to accelerate their preparations for dashboard duties. While TPR research indicates that 8 in 10 schemes are on track to connect in line with the guidance, 1 in 4 still possess some form of non-digital dashboard data, and many hold outdated value data. TPR is calling on scheme trustees to take 5 key actions to prepare for their upcoming dashboard connection date:

1. Start preparing data now – make sure it is accurate, accessible and digital.
2. Download TPR's checklist to keep on track of dashboards preparations.
3. Nominate a dashboards contact through TPR's Exchange portal to receive communications and guidance to help prepare.
4. Work with your administrator, AVC providers, and others supporting your scheme throughout the process.
5. Keep a record of decisions and preparations and maintain oversight at board meetings.

Financial Conduct Authority (FCA)

Pension providers

FCA-regulated pension providers began connecting to the pensions dashboards ecosystem in April, in line with DWP guidance on connection. The number of connected providers will grow in the coming weeks and months as increasing numbers of voluntary participant ISPs complete operational acceptance testing.

For firms that have yet to connect, the [FCA website](#) provides further information, including details of how and when to request registration codes.

Private sector pension dashboard operators

The FCA were active participants in PDP's pre-discovery sessions and will continue to work closely with PDP, government and industry as a roadmap is developed and progressed.