

# Digital ID for Pensions Dashboards

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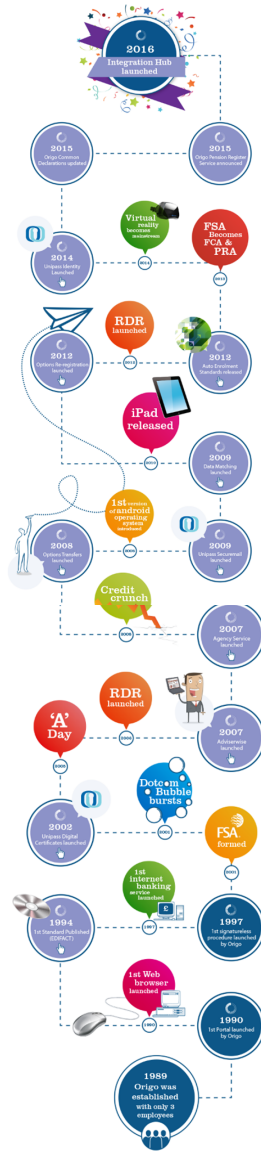
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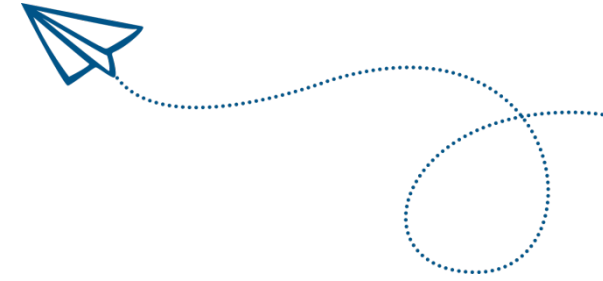
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# About Origo

- Origo is a not-for-profit FinTech company dedicated to the Financial Services industry
- Since 1989, Origo has been bringing the industry together to solve common operational problems that cannot be addressed in isolation
- We provide operating efficiencies, lowering costs for market participants and improving outcomes for consumers
- Collaboration is at the core of what we do
- We're owned by UK financial services groups and provide the essential services that the industry needs



# Why The Pensions Dashboard?



- **11 pension pots during an average career (DWP)**
- **Auto-enrolment: millions of new pension savers**
- **Very time-consuming to obtain pensions overview**
- **Lost pots, unclaimed pensions savings, dormant assets**
- **Complex landscape**
- **Freedom and Choice: consumer expectation of control**
- **Consumer expectations rising given on-line experiences elsewhere**

# Dashboard Drivers



- **Various (conflicting) policy objectives**
- **Increasing longevity but decline of DB pensions in private sector makes better awareness of retirement preparation key**
- **Remedy in FCA Financial Markets Review**
- **Remedy in FCA Retirement Income Market Study**

***“Government will ensure industry designs, funds and launches a pensions dashboard by 2019”***  
**- Budget 2016**

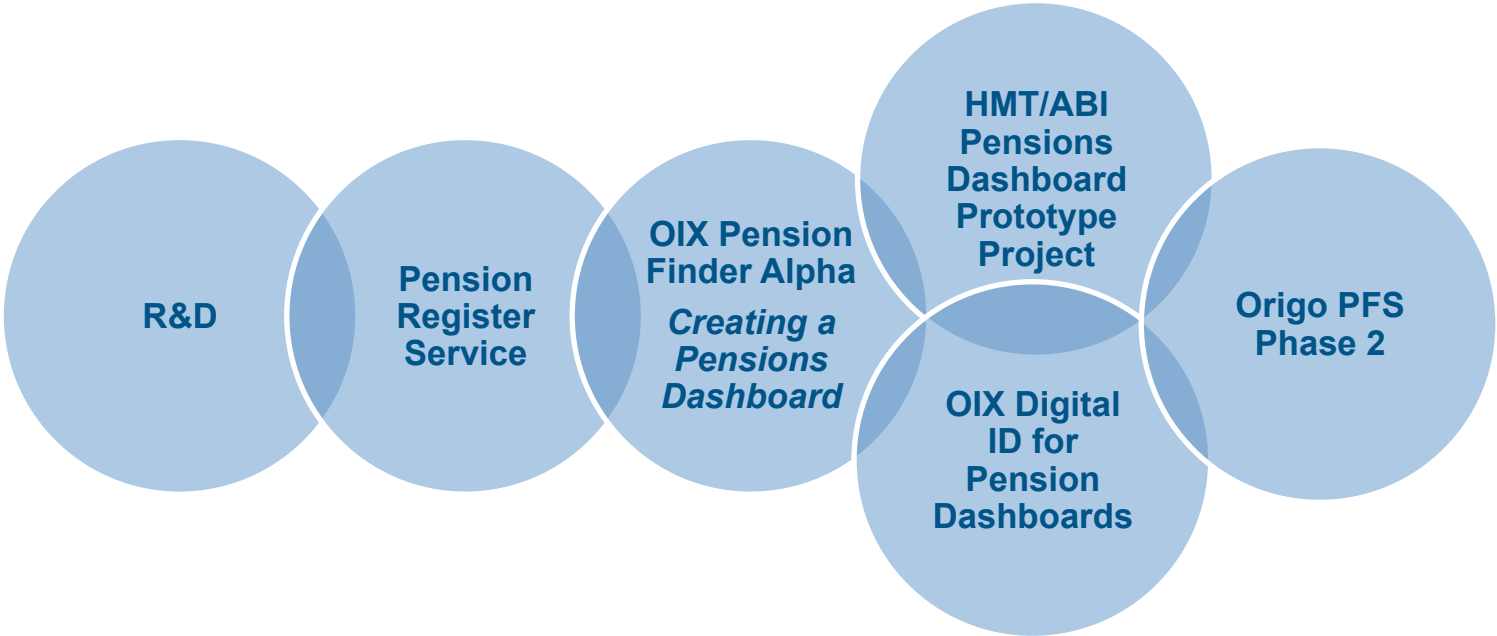
# “What have I got and where is it?”



# Projects



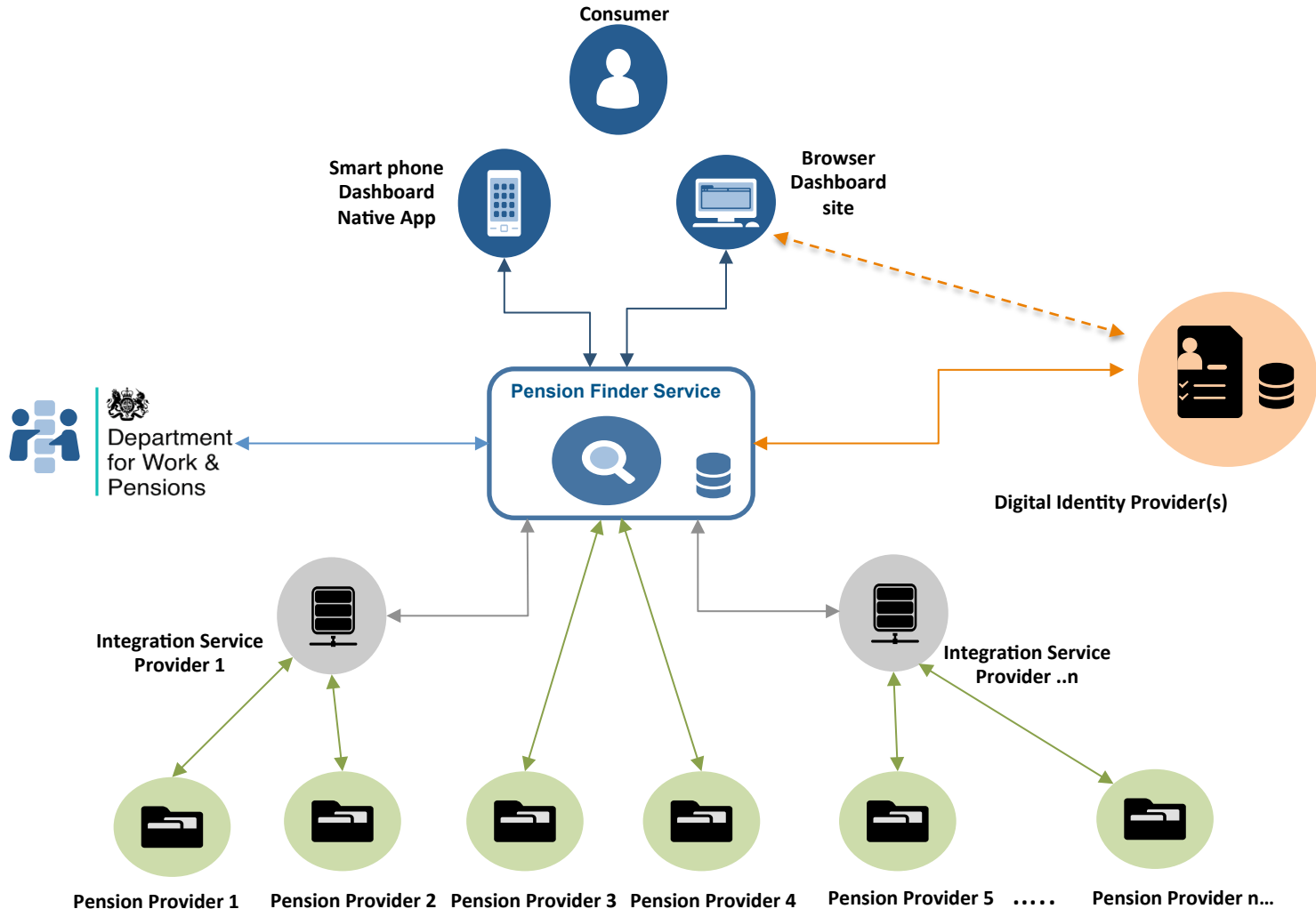
➤ Origo has contributed significant knowledge and resource to all Dashboard related collaborative projects



# HMT/ABI Pensions Dashboard Prototype Project



# HMT/ABI Prototype Project Components





# HMT/ABI Prototype Project

## Pension Finder Service



### The Origo instance of the PFS is designed to be the Trust Anchor

- Any previous identity assertion at the dashboard is not trusted
- The Origo PFS integrates with a Verify Identity Provider via an Identity Hub
- This supports a federated Identity Provider approach as per GOV.UK Verify

### Behind the scenes:

- The “vital plumbing”, orchestrating requests and responses
- Supports scalability and performance
- Provides a trust framework for the ecosystem of pension companies and Fintechs
- Efficient matching

### Visible to the consumer:

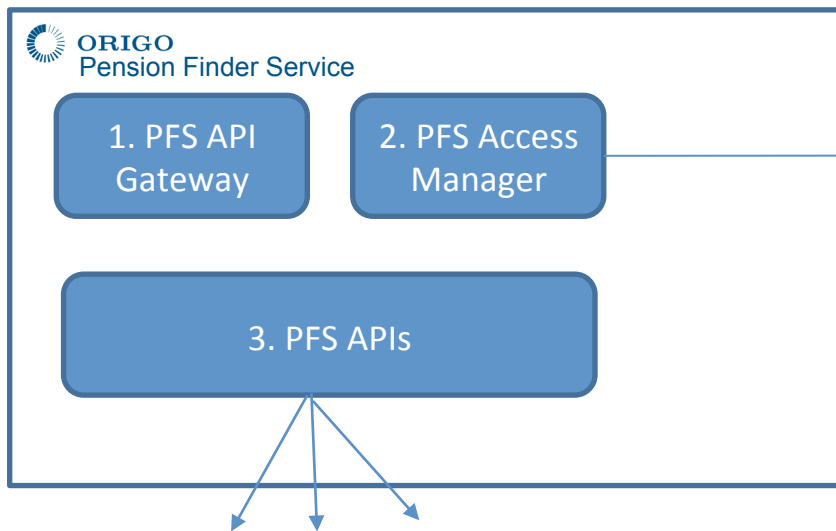
- Integration with consumer Digital ID
- GDPR-ready consumer consent processes
- Consumer can grant access to their advisers
- Supports innovation at the Dashboard

# HMT/ABI Prototype Project Integrations

Origo POC ABI Dashboard

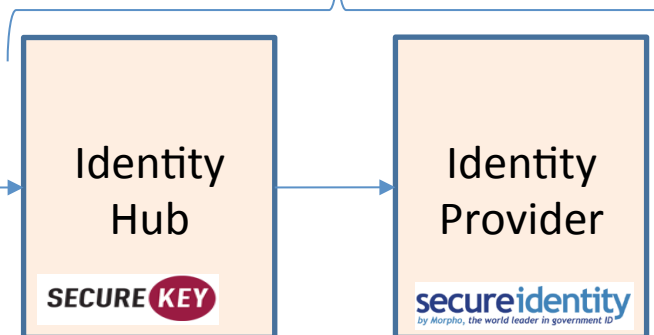


Runpath Dashboard



B2B messaging with ISPs or Product Providers

Operated by Morpho



# OIX Project & White Paper: Digital ID for Pension Dashboards



# Digital ID for Pension Dashboards



➤ *“To test how digital identities, which have been certified against government standards, can be used to release attributes from public and private sector sources. For this project we will be using pensions data where the user and their consent is at the heart of the process”*

➤ **Origo co-ordinated the OIX White Paper with:**

- DWP for state pension security requirements
- GDS, Safran (Morpho) & SecureKey for Verify
- ForgeRock for Attribute Exchange Hub (AXH)
- LV= for consistency with the ABI project

➤ **The White Paper has now been published and is available here:**

- Overview page  
<http://oixuk.org/blog/2017/06/25/digital-id-for-pensions-dashboard/>
- Direct link  
<http://oixuk.org/wp-content/uploads/2017/06/OIX-White-Paper-Digital-ID-for-Pensions-Dashboard-Final.pdf>

# Digital ID for Pension Dashboards

## Main Findings



- **It is technically feasible to implement a private sector Verify Identity Hub that integrates with existing GOV.UK Verify Identity Providers**
- **A Pensions Dashboard draft profile for an open standard based on UMA has been developed that meets the DWP indicative requirements for the release of State Pension data attributes**

To access state pension, must be authenticated to LOA2 (as defined by UK Govt)

- *This implies GOV.UK Verify (or private sector equivalent)*

Granular, revocable, timebound consent driven access to state pension data

- *This implies UMA*

Simple approach to finding private pension data

Consistent approach to providing access to state and private pension data

- *Implies same UMA approach for private pensions*

# Digital ID for Pension Dashboards

➤ **A target architecture has been defined. This has three key parts:**

- Use of Verify compliant digital identities via a private sector Identity hub
- Secure access to State Pension data
- Consumer consent models that support controlled pension attribute sharing and delegation e.g. to financial advisers

➤ **A profile based on User Managed Access (UMA) has been defined:**

- UMA is a protocol based on OAUTH2 open standards for consumer authorisation
- Further work is required to progress the potential for an UMA based approach within the concept of an AXH that could incorporate a Pension Finder Service.

# Digital ID for Pension Dashboards

## Positioning UMA

✈️ UMA open standards are 2 years old and implementations are emerging

- The standards fit well with EU General Data Protection Reforms, in particular the new “Transparency and Consent” requirements
- Consumers will be able to see information on where their data is being shared and control the consent processes

The screenshot displays the ORIGO Pension Finder Service interface. At the top, the navigation bar includes the ORIGO logo, a home icon, and menu items: "My Data", "Who can see my Data", "Awaiting Approval", "Shared with Me", and "Revoke Access". A search bar with the placeholder "...search" is on the right. The main content area features a central circular diagram with four segments: "Fact Find Data providers" (top-left, dark blue), "Private Pension Data" (top-right, teal), "Income Tax" (bottom, grey), and "GOV.UK Data" (bottom-left, black). Logos for "AVIVA", "nest NATIONAL EMPLOYMENT SAVINGS TRUST", and "Standard Life Savings" are positioned around the diagram. To the right of the diagram, a list of actions is provided under the heading "From here you can:":

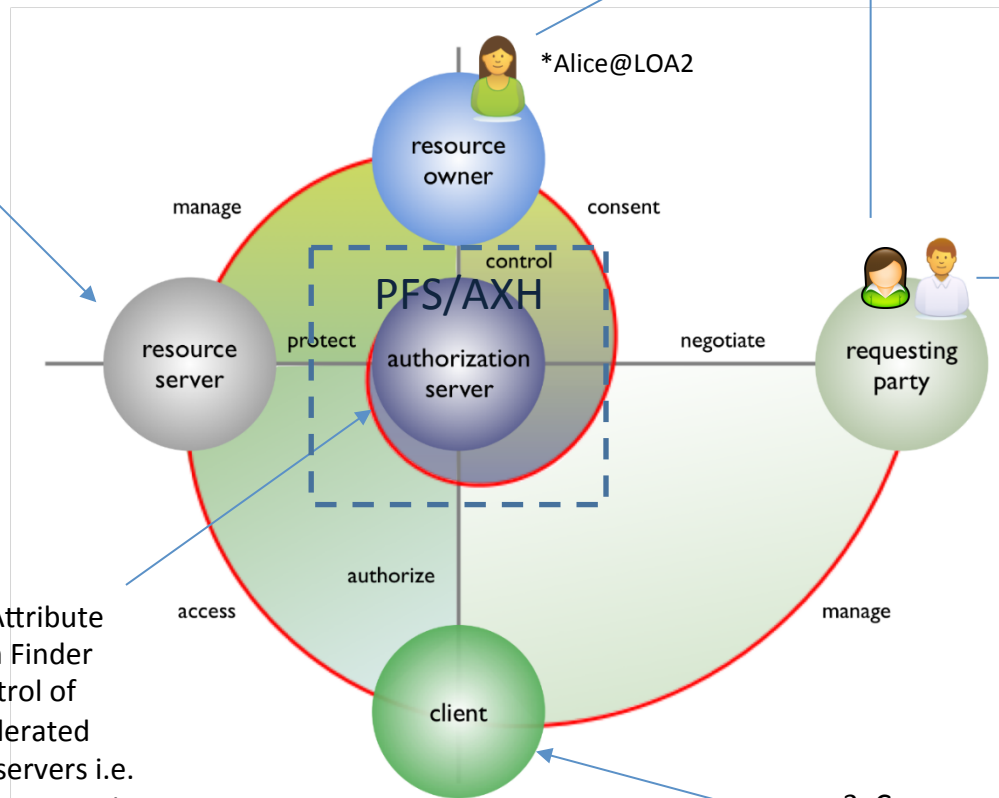
- ☰ [See what data you have that you manage access to](#)
- 🗑️ [Revoke access to your data](#)
- 👤 [See who has shared data with you](#)
- + [Add people or applications that can see and use your data](#)

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# Digital ID for Pension Dashboards

## UMA Scenario for PFS

5. An ISP or a Pension Provider that registers resources for protection at the authorisation server. The authorisation server only has a unique ID for the resource, it is not the resource (data), which is always held at the resource server (data controller).



1. In consumer pensions dashboard (client) scenario alice is requesting party and Alice\* is resource owner

2. In adviser dashboard (client) Bob is requesting party

4. A key component of an Attribute Exchange Hub (inc. Pension Finder Service) which enables control of access to resources and federated authorisation for resource servers i.e. can I allow this requesting party at this client access to this resource?

3. Consumer pensions dashboard or adviser software (or any approved fintech)



# Digital ID for Pension Dashboards

## OIX project –Benefits for 2019 Dashboard Architecture

### ✈ A DWP and GDS approved design for secure access to State Pension data

- Encourages adoption of private sector Verify at LOA2
- LOA2 is stronger than most identities in private sector IT environments

### ✈ Potential for Providers to retain existing ID&V investment and optimise user experience for security interactions with private sector Verify

### ✈ Potential for simplified legal and regulatory framework

- Aligns well with the new EU General Data Protection Regulation (GDPR)
- Consumer can control and monitor who sees their data from a central console

### ✈ Uses open standards (UMA is based on OAUTH2)

- No technical barriers, other than development effort, to FinTech sector adoption

# Thank you

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