Pensions dashboards: hot topics from The Pensions Regulator

Registration codes and how to use them

As a pension scheme trustee or scheme manager, you will need to connect with and supply pensions information to members through dashboards. This is your duty required by the Pensions Dashboards Regulations 2022.

The Department for Work and Pensions (DWP) has set out a staged timetable for schemes to connect to the dashboard digital architecture. Schemes are asked to connect over time according to their size and type. All schemes in scope must be connected by 31 October 2026 at the latest. To find out more about what you need to do to meet your pensions dashboards duties, and by when, read The Pensions Regulator (TPR) **Pensions dashboards: initial guidance** on their website.

What registration codes are

Registration codes are unique codes given to a pension scheme by their regulators (TPR and/or The Financial Conduct Authority (FCA)). These codes enable them to connect relevant sections of their scheme to the digital architecture. This is a requirement set out in section 3 Procedural requirements for connection, reference 3.1.2, 3.1.4 and 3.1.5 in the **Code of Connection**.

The purpose of these unique registration codes is to ensure the safety of the digital architecture by only allowing obligated entities (the scheme trustee or manager of each in-scope scheme and each pension provider firm) to connect. They also ensure that compliance data (management information and reporting data) is correctly attributed to the appropriate obligated entity.

Using the unique registration code for anything other than its intended purpose may compromise trustees' and scheme managers' compliance with the Pensions Dashboards Regulations and may lead to potential data breaches.

Number of registration codes needed

If a pension scheme is using more than one Integrated Service Provider (ISP) to connect the scheme, each ISP will require a unique registration code to connect the section(s) that they are responsible for on behalf of the scheme.

For example, if a pension scheme has defined benefit (DB) and defined contribution (DC) sections that are managed by different administrators with **different** ISPs, each ISP will need a unique registration code. However, if both administrators use the **same** ISP, only one registration code is needed to connect the different sections of the scheme. See Figure 1.

Figure 1 number of codes needed for connection depending on the number of ISPs used
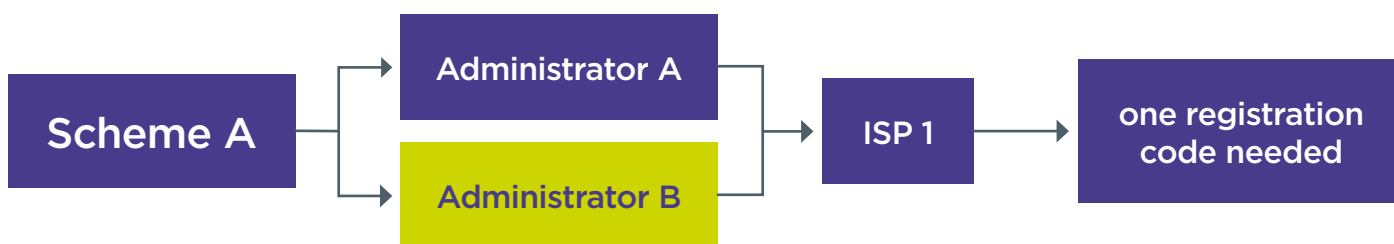
Same ISP route for connection for different administrators
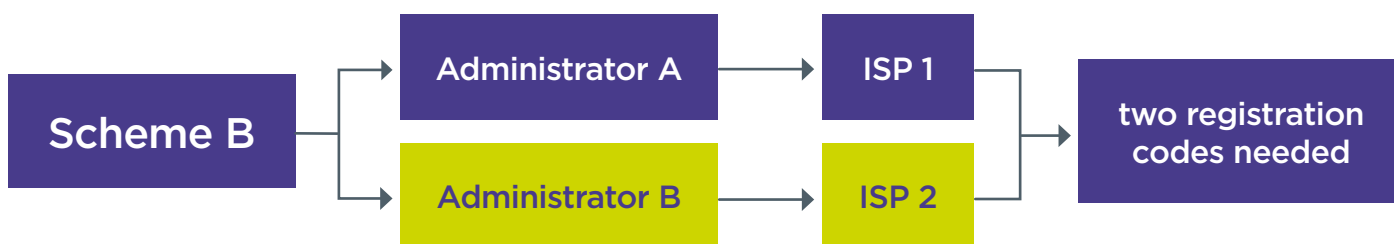
Different ISP routes for connection for different administrators

How to obtain a registration code

For occupational trust-based schemes in scope for dashboards, TPR will provide two unique registration codes. If you only need one unique code, then the other will simply expire after a period of time (see section on 'Expiration of registration codes'). The codes will be sent to the scheme's designated 'Pensions Dashboards Primary Contact' (who must be a trustee or scheme manager) listed in TPR's records on **Exchange**. The codes will be sent out through TPR's scheduled dashboards communications around three to five months before the scheme's 'connect-by' date.

If your scheme needs more than two unique registration codes (for example, if it connects through more than two ISPs), you can get additional codes from TPR by following the process set out in the section called 'How to request a replacement'.

> Schemes are responsible for sharing their unique registration codes with their chosen ISPs. These providers will need the codes to connect the scheme to the dashboard's digital architecture.

For firms regulated by the FCA, the FCA will issue two unique registration codes after receiving an application form. One code is needed for each Firm Registration Number. You can request more than two codes in the application form if you are connecting via more than two third-party connection providers. You can find more information on how to apply for FCA registration codes on the **Pension dashboards: how to register with the Money and Pensions Service** page on the FCA website.

Expiration of registration codes

Registration codes expire for safety reasons.

TPR unique registration codes usually expire shortly after the scheme's 'connect-by' date. However, for schemes connecting in the first few months, registration codes will be valid for three months after your 'connect-by' date to allow time for voluntary participant technical testing.

FCA unique registration codes expire 30 days after being issued.

How to request a replacement

To request additional or new unique registration codes, you need to contact TPR's **Customer Support Team**. Any new or replacement registration codes will be sent to your designated 'Pensions Dashboards Primary Contact'.

If you decide to change your connect-by date, and have agreed this with your ISP, you can notify the Pensions Dashboards Programme (PDP) about this decision. The process to notify PDP of your new target connect-by date can be found in PDP's **Connection hub** on their website.

Once TPR has confirmation of your new connect-by date from PDP, TPR will adjust the scheme's communications journey (including when they issue the unique registration codes) to align with the new date.

What to do if you have not received a registration code

All unique registration codes issued by TPR are sent to the 'Pensions Dashboards Primary Contact' listed in the scheme's TPR **Exchange** record. If you haven't received your unique registration codes or if you need them more than five months before your scheme's connect-by date, you should contact TPR's **Customer Support Team**.

What is a 'Pension link' code

A pension link code is a unique code generated by the scheme. It is not the same as a unique registration code. It enables the dashboard to display multiple benefits related to the same pension together. For more information, see reference 2.015 in the **Data Standards** section of the Pensions Dashboard Programme website