



# Work and Pensions Committee

House of Commons | London | SW1A 0AA

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From the Chair

29 November 2018

Guy Opperman MP

Parliamentary Under Secretary of State for Pensions and Financial Inclusion  
Department for Work and Pensions

Dear Guy,

The Work and Pensions Committee hosted an excellent informal meeting earlier this week to discuss the Pensions Dashboard with industry representatives. It is clear that they are keen to get started, but need clear commitments from the Government to support them in doing so.

The following key points emerged from the meeting:

1. The Government must make clear that it is going to bring forward legislation to require firms to provide access to customer data. Without compulsion, there will be no level playing field and not all firms will choose to provide data.
2. To make the dashboard happen, there needs to be a secure authentication mechanism to verify the identity of customers, along the lines of the Government's Verify service. There is a clear role for Government to play in providing this.
3. Independent governance is crucial for ensuring that the dashboard works for customers and can command their confidence. This might involve a board with a mix of consumer and industry representation.
4. There is a risk that, without appropriate regulation, a dashboard could make it easier for consumers to fall victim to scams or bad practice. Data security mechanisms and regulatory protection must be in place before the dashboard goes live.

Might I therefore ask you, as a priority, to give a commitment that the Government intends to legislate to require firms to provide access to customer data for the dashboard? This would enable the industry to start making the necessary preparations.



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I enclose a note setting out the key points raised at the meeting. Can I also ask that you set out your thinking in response to all the points raised?

With best wishes and I look forward to hearing from you,

A handwritten signature in black ink, appearing to read 'Frank Field'.

**Rt Hon Frank Field MP**  
Chair