Chapter 8

Choice architecture

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8.2 Requirement to incorporate the choice architecture

8.2.1 R Subject to ■ PDCOB 8.2.6R and ■ PDCOB 8.2.9R, a *firm* must ensure that:

(1) its *pensions dashboard platform* gives a *customer* choices:

    (a) in accordance with the first column of the table in ■ PDCOB 8.2.4R;

    (b) which direct the *customer* in accordance with the second column in the table at ■ PDCOB 8.2.4R; and

    (c) at the times described in ■ PDCOB 8.3.1R; and

(2) the *customer* can only progress beyond the times described in ■ PDCOB 8.3.1R after they have made a selection from one of the choices set out in the first column of the table in ■ PDCOB 8.2.4R or, where relevant, the first column of the table in ■ PDCOB 8.2.5G, ■ PDCOB 8.2.8R or ■ PDCOB 8.2.11R.

8.2.2 R For the purposes of *PDCOB*, the provision of the choices as described in ■ PDCOB 8.2.1R is referred to as the choice architecture.

8.2.3 G ■ PDCOB 8.5 provides *rules* and *guidance* in relation to the presentation of the choice architecture.

8.2.4 R The choice architecture is set out in the following table.

Choice offered to user	Where to direct the user if they select the choice offered	Does the direction take the user outside the pensions dashboard service?
In all cases		
Take no further action	Redirect to:	Yes
	(1) the *firm's* wider digital environment outside of the *qualifying pensions dashboard service* from where the *consumer* can, if desired, take up other information, services and/or activities offered by the *firm*; or	

Choice offered to user	Where to direct the user if they select the choice offered	Does the direction take the user outside the pensions dashboard service?
	(2) the digital estate of a *third-party access dashboard provider*, but only where a *firm* has agreed to this as part of the *third-party dashboard arrangement* that it has with that particular *third-party access dashboard provider*.	
Obtain further information, support and impartial guidance from Money and Pensions Service MoneyHelper	Redirect to MoneyHelper.	Yes
Find an adviser (that is regulated by the *FCA* and has *permission* to make *personal recommendations*)	Redirect the *customer* to MoneyHelper to obtain impartial information about finding a financial adviser.	Yes

8.2.5 | G | In addition to the choices set out in ■ PDCOB 8.2.4R, a *firm* may offer the additional choices set out in the table below to a *customer* as part of the choice architecture:

Choice offered to user	Where to direct the user if they select the choice offered	Does the direction take the user outside the pensions dashboard service?
Raise a question or complaint about the service or the *pensions dashboard view data*, where relevant	Redirect to the central complaints service for *Money and Pensions Service*.	Yes
Review, revoke or amend consents originally granted at the Consent and Authorisation Service.	Redirect to the Pensions Dashboard Programme Consent and Authorisation service to manage consents.	Yes

8.2.6 | R | Where a *firm* offers *post-view services*, the *firm* must, in addition to the requirements in ■ PDCOB 8.2.1R, and ■ PDCOB 8.2.9R where relevant, ensure that the choice architecture enables the *customer* to:

(1) select the choice in accordance with the first column of the table in ■ PDCOB 8.2.8R; and

(2) be directed in accordance with the second column of the table in ■ PDCOB 8.2.8R where that selection is made.

| 8.2.7 | R | A *firm* must ensure that a *customer* can only access *post-view services* by selecting the choice in accordance with the first column of the table in ■ PDCOB 8.2.8R and that the choice is only offered as part of the choice architecture. |

| 8.2.8 | R | The additional choice to be offered as part of the choice architecture to a *customer* for the purposes of ■ PDCOB 8.2.6R is set out in the following table. |

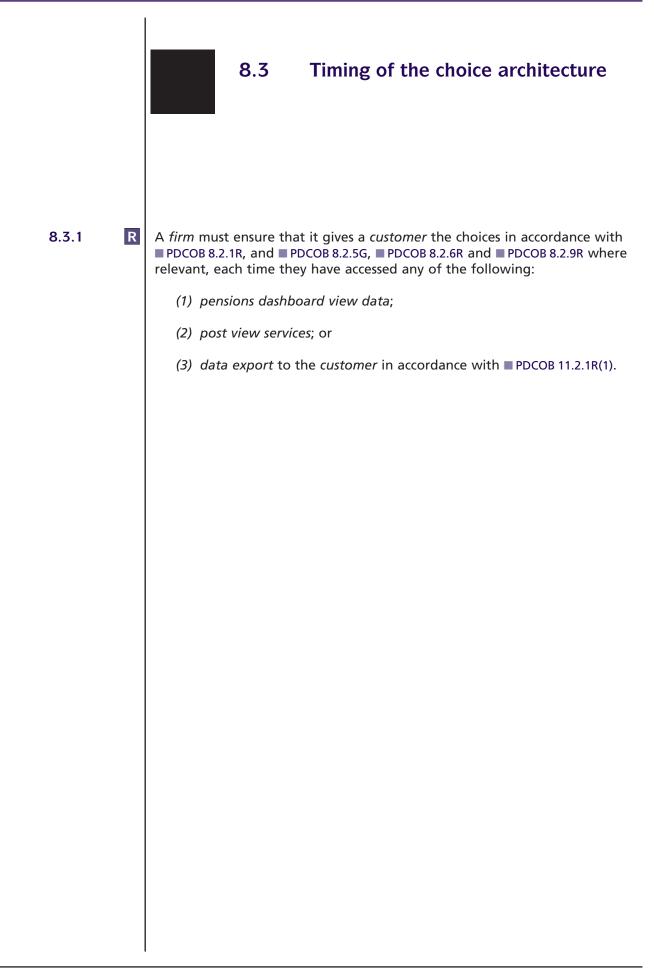| Choice offered to user	Where to direct the user if they select the choice offered	Does the direction take the user outside the pensions dashboard service?
Explore and/or use a *post-view service* offered by the *firm*	Continue to the *firm's post-view service*.	No

| 8.2.9 | R | Where a *firm* enables a *customer* to obtain a copy of their *pensions dashboard view data* through *data export* to the *customer*, the *firm* must, in addition to the requirements in ■ PDCOB 8.2.1R, and ■ PDCOB 8.2.6R where relevant, ensure that the *customer*: |

    (1) is able to select the choice in accordance with the first column of the table in ■ PDCOB 8.2.11R; and

    (2) is directed in accordance with the second column of the table in ■ PDCOB 8.2.11R where that selection is made.

| 8.2.10 | R | A *firm* must ensure that a *customer* can only obtain a copy of their *pensions dashboard view data* through *data export* to themselves by selecting the choice in accordance with the first column of the table in ■ PDCOB 8.2.11R and that the choice is only offered as part of the choice architecture. |

| 8.2.11 | R | The additional choice to be offered as part of the choice architecture to a *customer* for the purposes of ■ PDCOB 8.2.9R is set out in the following table. |

Choice offered to user	Where to direct the consumer if they select the choice offered	Does the direction take the user outside the pensions dashboard service?
Obtain a copy of their *pensions dashboard view data*	*Customer* taken through *data export* process to themselves.	No

| 8.2.12 | G | A *firm* may offer a single choice for all *post-view services* or one choice for each *post-view service* that it offers. |

| 8.2.13 | G | Where a *customer* elects to export their data to populate a *post-view service*, the *firm* should enable the *customer* to move to the relevant part of the |

qualifying pensions dashboard service, to ensure compliance with
■ PDCOB 11.5.

8.2.14　　G　*Firms* are reminded of their obligations under ■ DISP 1.3, in particular, to establish effective and transparent procedures for the reasonable and prompt handling of *complaints*.

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8.3   **Timing of the choice architecture**

8.3.1   R   A *firm* must ensure that it gives a *customer* the choices in accordance with ■ PDCOB 8.2.1R, and ■ PDCOB 8.2.5G, ■ PDCOB 8.2.6R and ■ PDCOB 8.2.9R where relevant, each time they have accessed any of the following:

(1) *pensions dashboard view data*;

(2) *post view services*; or

(3) *data export* to the *customer* in accordance with ■ PDCOB 11.2.1R(1).

8.4 Exit communications requirements

8.4.1 **R** Where a *customer* makes a choice from the choice architecture that would cause them to exit the *qualifying pensions dashboard service*, the *firm* must communicate to the *customer*:

(1) that they are exiting the *qualifying pensions dashboard service*;

(2) that their *pensions dashboard view data* will not be visible outside the *qualifying pensions dashboard service*;

(3) where they are being directed to; and

(4) that information seen by them after they have exited the *qualifying pensions dashboard service* will not be customised to them, or their *pensions dashboard view data*.

8.4.2 **G** *Firms* should determine the design, form, language and delivery of the exit communications in ■ PDCOB 8.4.1R and are reminded of their obligations under *Principle* 12 and the retail customer outcome on consumer understanding in ■ PRIN 2A.5.

8.4.3 **G** *Firms* are reminded of their obligations in ■ PDCOB 4 in relation to communications. In particular, *firms* are reminded of the requirement that any communication it makes must be clear, fair and not misleading.

8.4.4 **R** Where a *customer* is provided with a link in circumstances other than those in ■ PDCOB 8.4.1R that would cause them to exit the *qualifying pensions dashboard service*, a *firm*:

(1) (subject to (2)) must comply with the exit communication requirements in ■ PDCOB 8.4.1R(1), (2) and (4); and

(2) must comply with the requirement in ■ PDCOB 8.4.1R(3) unless it would be reasonable to conclude that it would be clear to a *customer* to where they are being directed, in which case, the *firm* may comply with that requirement if it wishes to do so.

8.4.5 **G** An example of where it would be clear to a *customer* to where they are being directed would be where a *customer* is provided with a link to the website of a particular pension scheme administrator in their *pensions dashboard view data* which would cause them to exit the *qualifying pensions*

dashboard service, which makes it clear to the *customer* that they will be directed to that particular pension scheme administrator's website.

8.4.6 | G | For the avoidance of doubt, ■ PDCOB 8.4.4R applies where a *firm* places an advertisement on its *pensions dashboard platform* with a link to a website outside of the *pensions dashboard service*, which may or not be a website belonging to the *firm*.

8.5 Presentation of the choice architecture

8.5.1 **R** A *firm* must ensure that the choice architecture is designed such that the presentation of the choices is:

(1) accessible to the *customer* from the point at which they access their *pensions dashboard view data* onwards;

(2) impartial, so that the *customer* is able to easily identify all of the choices available to them; and

(3) designed in a way that enables the *customer* to understand all the choices available to them and to make choices based on this understanding.

8.5.2 **G** A *firm* may choose the design, form, language and delivery for the presentation of the choices.

8.5.3 **G** The following are examples of factors which may be relevant to a *firm* when designing the choice architecture:

(1) whether each choice should be presented in the same way (this does not necessarily mean that the choices must be presented together as a whole); and

(2) the use of pop-ups, layering, or drop-down functionality to present the choices. The choices may be grouped in common themes, but a *firm* should ensure that all choices remain easy to locate and that certain choices are not hidden or obscured.

8.5.4 **G** *Firms* are reminded of their obligations under *Principle* 12 in relation to the consumer understanding outcome and communications to *retail customers*, in particular:

(1) ■ PRIN 2A.5.3R, which requires *firms* to support *retail customer* understanding and to communicate information to *retail customers* in a way which is clear, fair and not misleading; and

(2) ■ PRIN 2A.5.10R, which requires *firms*, where appropriate, to test and monitor communications to identify whether they are supporting good outcomes for *retail customers* and correct any deficiencies identified.

8.5.5 |G| *Firms* are reminded they must comply with the requirements of *Principle* 12 and ■ PRIN 2A on *product* design and *product* testing. In particular, *firms* are reminded of the requirements in ■ PRIN 2A.3.4R, ■ PRIN 2A.3.9R and ■ PRIN 2A.3.10R, and should assess whether the presentation of the choice architecture:

(1)   is designed to meet the needs, characteristics and objectives of the *target market*;

(2)   does not adversely affect groups of *consumers* in the *target market* including groups with characteristics of vulnerability; and

(3)   avoids causing foreseeable harm to the *target market*.

8.5.6 |G| *Firms* should make changes to improve their communications if common areas of *consumer* misunderstanding are identified through a *firm's* testing or monitoring.