Standards Catalogue

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CONTENTS

CHANGE HISTORY

DATE	VERSION	STATUS
22 April 2013	1.0	First issue of new document.
23 April 2013	1.1	Corrected references in description for catalogue entry 'Contract Enquiry Wrap Valuation'.
18 June 2013	1.2	Removal of FBS Standards for Pre-pop data patterns.
21 February 2014	1.3	Addition of new Pre-Pop data patterns.
9 May 2014	1.4	Updated for new versions of Contract Enquiry Single & Multi Wrap Valuation Standards.
26 May 2014	1.5	Addition of split Auto Enrolment Standards.
19 August 2015	1.6	Updated Quotes and New Business Versions for Annuities, Individual Pensions, Group Pensions and Protection.
15 September 2015	1.7	Updated to include new version of FIT, Maintain Generic Data, Maintain Personal Fact Find, Receive External Alert, Retrieve Documentation and Extranet Linking.
10 December 2015	1.8	Addition of Provide Transaction History Standard.
31 March 2016	1.9	Updated for new versions of Contract Enquiry Single & Multi Pensions and Wrap Valuation Standards. Support for Quotes/New Business SIPP/IDPR discontinued as agreed by Criterion's Process and Standards Group (PSG). Also indicated whether or not a version of the Standard supports the use of W3C XML Schema Assertions.
31 January 2017	1.10	Addition of Provide Investment Switch and Redirect Notification List Standard.
7 June 2017	1.11	Updated for new versions of Flexible Integration Toolkit (FIT), Maintain Generic Data and Maintain Personal Fact Find. Updated for new versions of Quotes & New Business Protection. Updated to include Legal Framework modules for Adviser Not Present and Auto Enrolment. Updated to remove versions of Standards that are no longer supported i.e. • v3.6 Quotes and NB Protection; • v1.0 FIT; • v1.0 Generic Data/Maintain Generic Data; • v1.0 Maintain Personal Fact Find/Personal Fact Find; • V1.0/1.1 Receive External Alert. Removed the versioning of individual FIT patterns and replaced it with a reference to the FIT Overview document which covers pattern versioning.
3 April 2018	1.12	Updated with new versions of Standards created since last publication of this document: • New Business Annuities v2.2;

DATE	VERSION	STATUS
		• Quotes Annuities v3.9; • HTTP MTG v2.2; • Remote Publishing v3.1; • Legal Framework v4 (GDPR); • CE Txn Hist Pensions v2.3; • CE Txn History v2.2 (Bonds, WOL, Endowment, Pensions); Updates to remove versions of Standards that are no longer supported: • New Business Annuities v1.0; • Quotes Annuities v3.6; • Legal Framework v1.
19 June 2018	1.13	Updated with new versions of Contract Enquiry Valuation Standards created since the last publication of this document: • Endowment v2.2; • Whole of Life v2.2.
21 December 2018	1.14	Added the following: • CE Bulk Valuations v1.0; • CE Bonds v2.2; • CE Collective Investments v1.4; • CE Txn Hist Bonds v2.3; • CE Txn Hist Endowment v2.3; • CE Txn Hist Pensions v2.3; • CE Txn Hist WOL Protection v2.3; • Maintain Pub/Sub v1.0.
11 January 2019	1.15	Added the following: • CE Wraps v1.3 • ProvideContractValuation v1.3
18 April 2019	1.16	• Added CE Pensions v2.4. • Replaced CE Single Pensions v2.2 and CE Multi Pensions v2.2 by CE Pensions v2.2. • Replaced CE Single Pensions v2.3 and CE Multi Pensions v2.3 by CE Pensions v2.3. Updated to remove versions of Standards that are no longer supported: • CE Single Pensions v2.1; • CE Pensions v2.0.
14 October 2020	1.17	Added the following • CE Bulk Transaction History v1.0; • FIT v3.2; • Maintain Personal Fact Find v3.2; • Maintain Generic Data v2.3; • New Business Annuities v2.3; • New Business Bonds v3.8; • New Business Collective Investments v3.8; • New Business Endowments v3.8;

DATE	VERSION	STATUS
		• New Business Group Pensions v3.9; • New Business Individual Pensions v3.9; • New Business Protection v3.10; • Provide Investment Switch and Redirect Notification List v1.1; • Provide New Business Details Confirmation v1.0; • Quotes Annuities v3.10; • Quotes Bonds v3.8; • Quotes Endowments v3.8; • Quotes Group Pensions v3.9; • Quotes Individual Pensions v3.9; • Quotes Protection v3.10.
13 December 2023	1.18	Update with the most recent versions of the Standards: • Common Annuity Declarations v2.10; • Common Bulk Transfer Declarations v1.2; • Common Transfer Declarations v2.10; • Equity Release Apply v1.0 Draft A; • Equity Release Quotes and KFI v1.0; • Maintain Group Risk Mid Term Accounting Validation v1.0; • MPS Edit Model and Rebalance v1.0 Draft A; • MPS MI Reporting v1.0 Draft A; • Provide Advice Charges v1.0 Draft Final; • Provide Asset Holdings v1.0 Draft Final; • Provide Fund Charges v1.0 Draft Final; • Provide Money In v1.0 Draft Final; • Provide Money Out v1.0 Draft Final; • Provide Product Charges v1.0 Draft Final; • Receive Fund Closure Notifications v1.0 Draft A; • Receive LoA Fulfilment DC Pensions v1.0; • Receive LoA Fulfilment Investments v1.0 Draft B; • Receive LoA Fulfilment Protections v1.0 Draft A; • Receive LoA Fulfilment Wraps v1.0 Draft; • Request LoA Fulfilment. Remove Standards no longer supported: • Foundation Business Services and Governance; • SOAP Web Services; • Switches and Redemptions. Name change from “Contract Enquiry Wrap Single & Multi Valuation” to “Contract Enquiry Wrap Valuation”. Remove the ‘FBS’ column from the table as it is of limited relevance.
24 January 2024	1.19	Added: • Group Risk Quotes - Group Life Assurance v1.0 Draft A; • Equity Release Quotes and KFI v1.1.
12 April 2024	1.20	Update with the most recent versions of the Standards: • Common Annuity Declarations v2.11; • Common Bulk Transfer Declarations v1.3; • Common Transfer Declarations v2.11.

DATE	VERSION	STATUS
23 September 2024	1.21	Update with most recent versions: • Equity Release Apply v1.0; • Equity Release Quotes and KFI v1.2; • MPS MI Reporting v1.0. Add new Standards: • Legal Framework MPS v1.0; • Magic Link v1.0 Draft Final.
05 June 2025	1.22	Update with most recent versions: • Common Annuity Declarations v2.12; • Magic Link v1.0; • Provide Advice Charges v1.0; • Provide Asset Holdings v1.0; • Provide Fund Charges v1.0; • Provide Money In v1.0; • Provide Money Out v1.0; • Provide Product Charges v1.0; • Receive LoA Fulfilment DC Pensions v1.1; • Receive LoA Fulfilment Investments v1.0; • Receive LoA Fulfilment Protections v1.0; • Receive LoA Fulfilment Wraps v1.0; • Request LoA Fulfilment v1.0. Add new Standards: • LoA Data Checklist v1.0 Draft A • Platform Account Opening v1.0 Draft B

1. INTRODUCTION

This document contains a complete list of Criterion Standards published to the Standards Library.

For each Standard the following information is provided (where appropriate):

Name – The name of the Standard as listed in the Standards Library.

Format – The type of schema used by the Standard.
- XML – XML Schema Definition (XSD);
- JSON – JSON Schema;
- OAS – OpenAPI Specification;
- CSV – Comma Separated Values;
- EDI – Electronic Data Interchange.
- Excel – used by *LoA Data Checklist*.

Version – The unique version of the Standard, expressed as a 'major', 'minor' and 'minor point' version number. For example, a Standard of Version 2.3.1, would be:
- Major Version 2 - a new Major Version of a Standard need not be backwardly compatible with previous versions;
- Minor Version 3 - this is a point release and is backwardly compatible with the previous version;
- Minor Point 1- this is a version containing legislative Errata, which implements an essential fix to a Standard driven by legislative change. The minor point is only included in the version number where necessary.

Date - The date this version of the Standard was published.

MIG – For XML Standards, indicates if the Message Implementation Guidelines (MIGs) have been auto generated from the schema, or have been manually created. Where MIGs are manually created, they are the normative document. Where they are auto-generated, the schema is the normative document.
Later Standards use *resource guides* with an automatically-generated data table.

Sample – Identifies if there are sample messages available for the Standard. Later resource-based Standards have the samples embedded in the OpenAPI Definition YAML file.

Description – A brief description of the Standard.

Licensing conditions may vary between Standards, and not all Standards are licensed to all organisation types. For more information on licensing, please contact enquiries@criterion.org.uk.

NOTE - In 2017 the concept of Provisional Standards was introduced which allow changes to be applied and delivered more quickly and before they are accepted in their finalised state by the Governance Groups. This allows implementers to get early sight of deliverables with the changes they require but does come with the warning that further changes may follow. Provisional Standards will appear alongside finalised Standards in the Standards Library on the website. As Provisional Standards are introduced much more frequently than Finalised Standards they are not recorded in this document.

2. STANDARDS CATALOGUE

This table shows the Standards currently available on the Criterion Standards website, and some key information relating to each.

1.1 BUSINESS PROCESS SPECIFIC STANDARDS

NAME	FORMAT	VERSION	DATE	MIG	SAMPLE	DESCRIPTION
Commission (EDIFACT)	EDI	1.1 2.0	May 1999 Jun 2004	Man Man	No	Sent by a Product Provider and contains a breakdown of commission payments made to an Adviser firm. Includes RDR Guidelines suggesting how Adviser and Consultancy charges may be incorporated into the original Standard.
Commission Transfer (XML)	XML	1.0.1	Mar 2008	Man	No	Sent by a Product Provider and contains a breakdown of commission payments made to an Adviser firm.
Common Annuity Declarations	n/a	2.10 2.11 2.12	Feb 2020 Mar 2024 Feb 2025	n/a	n/a	Supports applications being made by clients within an annuity scheme.
Common Bulk Transfer Declarations	n/a	1.2 1.3	Feb 2020 Mar 2024	n/a	n/a	Supports applications being made by clients within a bulk transfer money purchase scheme.
Common Transfer Declarations	n/a	2.9 2.10 2.11	Feb 2021 Jun 2022 Mar 2024	n/a	n/a	Supports applications being made by clients within a money purchase scheme.
Contract Enquiry Bonds Valuation	XML	2.1 2.2	Oct 2009 Oct 2018	Man Auto	No	Standard mechanism for Advisers to request valuation information on existing Bond contracts from a Product

NAME	FORMAT	VERSION	DATE	MIG	SAMPLE	DESCRIPTION
		2.3	May 2023	Auto		Provider. Can be for single or multiple contracts, for contract references only, or for contract details.
Contract Enquiry Bulk Transaction History	XML, CSV	1.0	Apr 2020	Auto	Yes	Enables the provision of regular, ‘bulk’ transaction history data from Providers for all product types with an investment element.
Contract Enquiry Bulk Valuations	XML, CSV	1.0 1.1	Oct 2018 Mar 2022	Auto	Yes	Enables the provision of regular, ‘bulk’ valuation data from Providers for all product types with an investment element.
Contract Enquiry Collective Investments Valuation	XML	1.3 1.4 1.5	Oct 2009 Oct 2018 Nov 2022	Man Auto Auto	No	Standard mechanism for Advisers to request reconciliation or valuation information on existing Collective Investment contracts from a Product Provider.
Contract Enquiry Endowment Single & Multi Valuation	XML	2.1 2.2 2.3	Oct 2009 Jun 2018 Jul 2023	Auto Auto Auto	No	Standard mechanism for Advisers to request valuation information on existing Endowment contracts from a Product Provider. Can be for single or multiple contracts, for contract references only, or for contract details.
Contract Enquiry Pensions Valuation	XML	2.3 2.4 2.5	Feb 2016 Apr 2019 Apr 2023	Auto Auto Auto	Yes	Standard mechanism for Advisers to request valuation information on existing Pensions contracts from a Product Provider. Can be for single or multiple contracts, for contract references only, or for contract details.
Contract Enquiry Transaction History Bond	XML	2.2 2.3 2.4	Dec 2012 Sep 2018 May 2023	Auto Auto Auto	Yes	Provides detailed information about Unit Movements within a Bonds contract. Contains a 'Money In' section which is intended to "explicitly" indicate which transactions are money paid in to the contract, such as Contributions and Reinvested Distributions, and a 'Money Out' section to "explicitly" indicate which transactions are money paid out of the contract, such as

NAME	FORMAT	VERSION	DATE	MIG	SAMPLE	DESCRIPTION
						Partial Surrenders, Distributions and Regular Withdrawals. Fund Switches, Unit Alterations, Encashments and Plan Bank Account Transactions can also be provided.
Contract Enquiry Transaction History Endowment	XML	2.2 2.3 2.4	Dec 2012 Sep 2018 May 2023	Auto Auto Auto	Yes	Provides detailed information about Unit Movements within an Endowment contract. Contains a 'Money In' section which is intended to "explicitly" indicate which transactions are money paid in to the contract, such as Contributions, and a 'Money Out' section to "explicitly" indicate which transactions are money paid out of the contract, such as Partial Surrenders. Fund Switches, Unit Alterations, Encashments and Plan Bank Account Transactions can also be provided.
Contract Enquiry Transaction History Pension	XML	2.2 2.3 2.4	Dec 2012 Sep 2018 May 2023	Auto Auto Auto	Yes	Provides detailed information about Unit Movements within a Pensions contract. Contains a 'Money In' section which is intended to "explicitly" indicate which transactions are money paid in to the contract, such as Contributions, State Pensions Rebates and Transfers in and a 'Money Out' section to "explicitly" indicate which transactions are money paid out of the contract. Fund Switches, Unit Alterations, Encashments and Plan Bank Account Transactions can also be provided.
Contract Enquiry Transaction History WOL Protection	XML	2.2 2.3 2.4	Dec 2012 Sep 2018 May 2023	Auto Auto Auto	Yes	Provides detailed information about Unit Movements within a Protection contract. Contains a 'Money In' section which is intended to "explicitly" indicate which transactions are money paid in to the contract, such as Contributions, and a 'Money Out' section to "explicitly" indicate which transactions are money paid out of the contract, such as Partial Surrenders. Fund Switches, Unit Alterations, Encashments and Plan Bank Account Transactions can also be provided.

NAME	FORMAT	VERSION	DATE	MIG	SAMPLE	DESCRIPTION
Contract Enquiry Transaction History Wrap	XML	1.0	Oct 2015	n/a	Yes	Provision of transaction history information (relevant asset transactions, corporate actions, cash account movements and charges) for one or more Wraps.
Contract Enquiry Whole of Life Single & Multi Valuation	XML	2.1 2.2 2.3	Oct 2009 Jun 2018 Jul 2023	Auto Auto Auto	No	Standard mechanism for Advisers to request valuation information on existing Whole of Life contracts from a Product Provider. Can be for single or multiple contracts, for contract references only, or for contract details.
Contract Enquiry Wrap Valuation	XML, JSON, OAS	1.2 1.3 1.4	Feb 2016 Jan 2019 Jun 2023	n/a n/a n/a	n/a	Standard mechanism for Advisers to request valuation information on existing Wrap contracts from a Product Provider. Note: the messages themselves are in Maintain Contract Summary Details/Provide Contract Valuation, as they provide generic functionality for obtaining valuations.
Equity Release Apply	JSON, OAS	1.0	Sep 2024	None	Yes	Apply for an Equity Release product using some data echoed from the Quote & KFI process.
Equity Release Quotes and KFI	JSON, OAS	1.0 1.1 1.2	Jun 2022 Jan 2024 Sep 2024	Auto	Yes	Allows a Quotes Portal/Aggregator to send Equity Release quote requests to multiple providers, and to receive KFI documents from a selected provider.
Group Risk Quotes - Group Life Assurance	OAS	1.0 Draft A	Dec 2023	None	No	Enables employee benefit consultants or advisers acting on behalf of employers, or employers directly, to obtain quotations for group life assurance products.
LoA Data Checklist	Excel	1.0 Draft A	Feb 2025	n/a	n/a	Criterion has created the LoA Data Checklist Standard from the LoA data and process integration standards previously published. The data catalogued in the Checklist is the same as

NAME	FORMAT	VERSION	DATE	MIG	SAMPLE	DESCRIPTION
						in the corresponding integration standards. This additional presentation is intended to make the data catalogue more accessible to a more generalist audience, including advice practitioners.
Maintain Contract Summary Details	XML	1.0	Jan 2010	Auto	Yes	Standard mechanism for Advisers to request valuation information on existing Wrap contracts from a Product Provider.
Maintain Group Risk Mid Term Accounting Validation	XML, JSON, OAS	1.0 1.1	Jan 2022 Oct 2023	Auto Auto	Yes	Facilitates the exchange of Group Risk Mid Term Accounting data between Employers, Employee Benefit Consultants (EBCs) and Group Risk Product Providers.
Maintain Personal Fact Find	XML	3.0 3.1 3.2	Sep 2015 Apr 2017 Apr 2020	Auto Auto Auto	No	The Maintain Personal Fact Find service allows an Adviser, Back Office System, Portal, Third Party or Product Provider to exchange data relating to a Personal Fact Find for a particular client.
Money Laundering	XML	1.0	Apr 2004	Auto	No	A component of the New Business Standard and is used to confirm that the Adviser has undertaken Money Laundering checks with the client.
MPS Edit Model and Rebalance	OAS	1.0 Draft A	Aug 2023	None	No	Supports messaging between a Discretionary Fund Manager and an investment platform to edit the investment portfolio composition and to rebalance its asset allocation.
MPS MI Reporting	OAS, CSV	1.0	Aug 2024	Man (CSV)	Yes	Provision of Management Information (MI) from an investment platform to a Discretionary Fund Manager.

NAME	FORMAT	VERSION	DATE	MIG	SAMPLE	DESCRIPTION
New Business Annuities	XML	2.2 2.3 2.4	Mar 2018 Apr 2020 Mar 2023	Auto Auto Auto	Yes	A Standard mechanism for a New Business application relating to an Annuity product to be sent to a Product Provider.
New Business Bonds	XML	3.7 3.8 3.9	Jun 2012 Apr 2020 Apr 2023	Man Man Man	No	A Standard mechanism for a New Business application relating to a Bonds product to be sent to a Product Provider.
New Business Collective Investments	XML	3.7 3.8 3.9	Jun 2012 Apr 2020 May 2023	Man Man Man	No	A Standard mechanism for a New Business application relating to a Collective Investment product to be sent to a Product Provider.
New Business Endowments	XML	3.7 3.8 3.9	Jun 2012 Apr 2020 Apr 2023	Man Man Man	No	A Standard mechanism for a New Business application relating to an Endowment product to be sent to a Product Provider.
New Business Group Pensions	XML	3.8 3.9 3.10	July 2015 Apr 2020 Apr 2023	Man Man Man	Yes	A Standard mechanism for a New Business application relating to a Group Pensions product to be sent to a Product Provider.
New Business Individual Pensions	XML	3.8 3.9 3.10	July 2015 Apr 2020 Apr 2023	Man Man Man	Yes	A Standard mechanism for a New Business application relating to an Individual Pensions product to be sent to a Product Provider.

NAME	FORMAT	VERSION	DATE	MIG	SAMPLE	DESCRIPTION
New Business Protection	XML	3.9 3.10 3.11	Jun 2017 Apr 2020 Apr 2023	Man Man Man	Yes	A Standard mechanism for a New Business application relating to a Protection product to be sent to a Product Provider.
New Business Tracking	XML	2.0.1 2.1 2.2	Mar 2008 Jan 2012 Jul 2012	Auto Auto Auto	Yes	Enables Advisers to have an electronic method of keeping up to date with the progress of New Business Applications. Advisers are proactively informed by the Product Provider of the Contract Reference and whenever there is a status change, or there is a change in status of any one of the pieces of additional information associated with the proposal.
Platform Account Opening	OAS	1.0 Draft B	May 2025	Resource guides	Yes	The Criterion Platform Account Opening Standard supports the process of advisers opening accounts for their clients on investment platforms by providing a consistent and integrated mechanism for the transfer of information needed throughout the quote and apply journey. This helps to reduce the need for the rekeying of information, and generally makes the process more streamlined and efficient.
Provide Advice Charges	XML, JSON, OAS, CSV	1.0	Mar 2025	Auto	Yes	This is a generic service which is used to request advice charges from a Product Provider. The service provides a get() operation which will retrieve advice charges for a known advice charges reference (uniquely identifying the advice charges)
Provide Asset Holdings	XML, JSON, OAS, CSV	1.0	Mar 2025	Auto	Yes	This is a generic service which is used to request asset holdings from a Product Provider. The service provides one operation which will retrieve asset holdings for a known asset holding reference (uniquely identifying the asset holding or set of fund unit holdings).

NAME	FORMAT	VERSION	DATE	MIG	SAMPLE	DESCRIPTION
Provide Contract Valuation	XML	1.2 (Single & Multi Wrap) 1.3 (Single & Multi Wrap) 1.4 (Single & Multi Wrap)	Feb 2016 Jan 2019 Jun 2023	Auto Auto Auto	Yes	Standard mechanism for Advisers to request valuation information on existing Wrap contracts from a Product Provider.
Provide Fund Charges	XML, JSON, OAS, CSV	1.0	Mar 2025	Auto	Yes	This is a generic service which is used to request fund charges from a Product Provider. The service provides one operation which will retrieve fund charges for a known fund charges reference (uniquely identifying the fund charges).
Provide Investment Switch and Redirect Notification List	XML, JSON, OAS	1.0 1.1	Jan 2017 Apr 2020	Auto Auto	Yes	Standard mechanism for the exchange of Investment Switch and Redirect Notifications between Product Providers and Back Office Systems Suppliers/Trusted Third Parties.
Provide Money In	XML, JSON, OAS, CSV	1.0	Mar 2025	Auto	Yes	This is a generic service which is used to request money in information from a Product Provider. The service provides one operation which will retrieve money in for a known money in reference (uniquely identifying the money in).
Provide Money Out	XML,	1.0	Mar 2025	Auto	Yes	This is a generic service which is used to request money out from a Product Provider. The service provides one operation

NAME	FORMAT	VERSION	DATE	MIG	SAMPLE	DESCRIPTION
	JSON, OAS, CSV					which will retrieve money out for a known money out reference (uniquely identifying the money out).
Provide New Business Details Confirmation	XML	1.0	Apr 2020	Auto	Yes	Standard mechanism allowing the reporting by Product Providers to Advisers and other distributors of the content of New Business submissions at the point they are received by the Provider.
Provide Product Charges	XML, JSON, OAS, CSV	1.0	Mar 2025	Auto	Yes	This is a generic service which is used to request product charges from a Product Provider. The service provides one operation which will retrieve product charges for a known product charges reference (uniquely identifying the product charges).
Provide Transaction History	XML	1.0 (Single & Multi Wrap)	Dec 2015	Auto	Yes	Standard mechanism for the exchange of transaction history information (relevant asset transactions, corporate actions, cash account movements and charges) between Product Providers and Back Office Systems Suppliers/Trusted Third Parties for one or more Wraps.
Quotes Annuities	XML	3.9 3.10 3.11	Mar 2018 Apr 2020 Mar 2023	Man Man Man	Yes	A Standard mechanism for an Annuity Product Quotation request and response to be sent between and Adviser and a Product Provider.
Quotes Bonds	XML	3.7 3.8 3.9	Jun 2012 Apr 2020 Apr 2023	Man Man Man	No	A Standard mechanism for a Bond product Quotation request and response to be sent between and Adviser and a Product Provider.

NAME	FORMAT	VERSION	DATE	MIG	SAMPLE	DESCRIPTION
Quotes Endowments	XML	3.7 3.8 3.9	Jun 2012 Apr 2020 Apr 2023	Man Man Man	No	A Standard mechanism for an Endowment product Quotation request and response to be sent between and Adviser and a Product Provider.
Quotes Group Pensions	XML	3.8 3.9 3.10	July 2015 Apr 2020 Apr 2023	Man Man Man	Yes	A Standard mechanism for a Group Pensions product Quotation request and response to be sent between and Adviser and a Product Provider.
Quotes Individual Pensions	XML	3.8 3.9 3.10	July 2015 Apr 2020 Apr 2023	Man Man Man	Yes	A Standard mechanism for an Individual Pensions product Quotation request and response to be sent between and Adviser and a Product Provider.
Quotes New Business Domain	XML	3.6 3.7 3.8	Jan 2012 Jun 2012 Feb 2014	Man Man Man	No	Contains common data and information required for the Quotes and New Business Standards.
Quotes Protection	XML	3.9 3.10 3.11	Jun 2017 Apr 2020 Apr 2023	Man Man Man	Yes	A Standard mechanism for a Protection product Quotation request and response to be sent between and Adviser and a Product Provider.
Receive AE Assessed Employee List	XML, CSV	1.0	May 2014	Auto	Yes	A Standard to support the reporting of Auto Enrolment Assessment outcomes.
Receive AE Assessed Employees For Enrolment List	XML, CSV	1.0	May 2014	Auto	Yes	This Standard provides outcomes of Auto Enrolment Assessment for those operating enrolment activity.

NAME	FORMAT	VERSION	DATE	MIG	SAMPLE	DESCRIPTION
Receive AE Assessment List	XML, CSV	1.0	May 2014	Auto	Yes	This Standard supports the data required for Auto Enrolment Assessment.
Receive AE Expanded New Member Data List	XML, CSV	1.0	May 2014	Auto	Yes	A Standard supporting the enrolment of new members where scheme defaults for contributions and/or investment choices are not to be applied.
Receive AE New Member Data List	XML, CSV	1.0	May 2014	Auto	Yes	A Standard supporting data required by schemes to enrol new members where scheme default contributions and investment choices are to be applied.
Receive AE Opt Out Opt In Joiner List	XML, CSV	1.0	May 2014	Auto	Yes	A Standard to allow AE Service Providers to report outcomes to employers.
Receive AE Payroll Single Update List	XML, CSV	1.0	May 2014	Auto	Yes	A Standard supporting provision to payroll of contribution changes (new member; increases; decreases; cessations) which may impact payroll deduction.
Receive AE Postponement Estimation List	XML, CSV	1.0	May 2014	Auto	Yes	This Standard supports the data required for Auto Enrolment postponement, and the Estimation model of assessment.
Receive Fund Closure Notifications	JSON, OAS	1.0 Draft A	Jun 2021	Auto	Yes	The Receive Fund Closure Notifications service facilitates the process of an Adviser being provided with details of a client's assets affected by a Product Provider's fund closure event.
Receive Group Scheme Contribution Cessation List	XML, CSV	1.0	May 2014	Auto	Yes	Provides details to the Scheme of temporary and permanent cessation of contributions, including opt-out information.

NAME	FORMAT	VERSION	DATE	MIG	SAMPLE	DESCRIPTION
Receive Group Scheme Contribution List	XML, CSV	1.0	May 2014	Auto	Yes	Provides contribution collection information (payment schedules and/or remittance advice) to the Scheme.
Receive Group Scheme Contribution Refund List	XML, CSV	1.0	May 2014	Auto	Yes	Supports details of contribution refunds being paid in respect of either opt-outs or other scheme-valid reason.
Receive LoA Fulfilment DC Pensions	XML, JSON, OAS, CSV	1.0 1.1	Jun 2021 Mar 2025	Auto Auto	Yes	Our Letter of Authority (LoA) Standards support advisers onboarding new clients by providing an effective method of gathering information about clients' existing policies. Knowing the full details of current provision ensures advisers are able to give good and specific advice on the suitability of clients' active policies. Without an automated solution in place, the LoA process for advisers is laborious, time consuming, inconsistent, frustrating and costly. For product providers, the information to be supplied may be complex to gather, historical and spread across multiple systems. The Standards support a single automated LoA Request being made by an adviser - potentially to each product provider the client is a customer of, and which is satisfied by one or more automated fulfilment responses, depending on how many policies the client currently has. Products supported by LoA Fulfilment are DC Pensions, Investments and Protection.
Receive LoA Fulfilment Investments	XML, JSON, OAS,	1.0	Mar 2025	Auto	Yes	Our Letter of Authority (LoA) Standards support advisers onboarding new clients by providing an effective method of gathering information about clients' existing policies. Knowing the full details of current provision ensures advisers are able to

NAME	FORMAT	VERSION	DATE	MIG	SAMPLE	DESCRIPTION
	CSV					give good and specific advice on the suitability of clients' active policies. Without an automated solution in place, the LoA process for advisers is laborious, time consuming, inconsistent, frustrating and costly. For product providers, the information to be supplied may be complex to gather, historical and spread across multiple systems. The Standards support a single automated LoA Request being made by an adviser - potentially to each product provider the client is a customer of, and which is satisfied by one or more automated fulfilment responses, depending on how many policies the client currently has. Products supported by LoA Fulfilment are DC Pensions, Investments and Protection.
Receive LoA Fulfilment Protections	XML	1.0	Mar 2025	Auto	Yes	Our Letter of Authority (LoA) Standards support advisers onboarding new clients by providing an effective method of gathering information about clients' existing policies. Knowing the full details of current provision ensures advisers are able to give good and specific advice on the suitability of clients' active policies. Without an automated solution in place, the LoA process for advisers is laborious, time consuming, inconsistent, frustrating and costly. For product providers, the information to be supplied may be complex to gather, historical and spread across multiple systems. The Standards support a single automated LoA Request being made by an adviser - potentially to each product provider the client is a customer of, and which is satisfied by one or more automated fulfilment responses, depending on how many

NAME	FORMAT	VERSION	DATE	MIG	SAMPLE	DESCRIPTION
						policies the client currently has. Products supported by LoA Fulfilment are DC Pensions, Investments and Protection.
Receive LoA Fulfilment Wraps	XML, JSON, OAS, CSV	1.0	Mar 2025	Auto	Yes	Our Letter of Authority (LoA) Standards support advisers onboarding new clients by providing an effective method of gathering information about clients' existing policies. Knowing the full details of current provision ensures advisers are able to give good and specific advice on the suitability of clients' active policies. Without an automated solution in place, the LoA process for advisers is laborious, time consuming, inconsistent, frustrating and costly. For product providers, the information to be supplied may be complex to gather, historical and spread across multiple systems. The Standards support a single automated LoA Request being made by an adviser - potentially to each product provider the client is a customer of, and which is satisfied by one or more automated fulfilment responses, depending on how many policies the client currently has. Products supported by LoA Fulfilment are DC Pensions, Investments and Protection.
Remuneration Statement	XML, JSON, OAS	1.0 1.1 1.2	Feb 2012 Jun 2012 Jun 2023	Auto Auto Auto	Yes	Sent by a Product Provider and contains a breakdown of remuneration payments (Adviser Charges, Consultancy Charges and Commission) made to an adviser firm.
Request LoA Fulfilment	OAS	1.0	Mar 2025	None	No	Used to send a Letter of Authority from an Adviser function on behalf of a client to a provider.

1.2 BUSINESS PROCESS-AGNOSTIC STANDARDS

NAME	FORMAT	VERSION	DATE	MIG	SAMPLE	DESCRIPTION
Flexible Integration Toolkit (pre-pop)	XML, JSON	3.1 3.2 3.3	Apr 2017 Apr 2020 Jun 2023	n/a	n/a	Overview and information related to the Flexible Integration Toolkit Standard. Includes various documents relating to Pre-Population, such as Problem Definition Report and Business Requirements. Note: The versioning of each FIT pattern within each version of FIT is documented in the document FlexibleIntegrationToolkitOverview.pdf that is published as part of the FIT Standard.
Generic Data / Maintain Generic Data	XML	2.1 2.2 2.3	Sep 2015 Apr 2017 Apr 2020	Auto Auto Auto	No	Re-usable Data Pattern component relating to information about Generic Data, and corresponding 'Maintain' Standard used to pre-populate and re-populate this data between source and receiving systems.
Legal Framework	n/a	3.0 4.0	Dec 2010 Jan 2018	n/a	n/a	The Legal Framework helps with the sign-up process for eServices and is an arrangement between Provider, Intermediary and one or more Third Party Service Providers. The Standard covers security and contractual issues surrounding the electronic transfer of data between them. The Legal Framework saves parties time by not having to negotiate individual contracts and creates certainty and consistency around the eServices.

NAME	FORMAT	VERSION	DATE	MIG	SAMPLE	DESCRIPTION
Legal Framework Adviser Not Present	n/a	1.0 2.0	Aug 2015 Jan 2018	n/a	n/a	The Advisor Not Present module of Legal Framework deals with security and contractual issues surrounding the electronic transfer of a Customer's data between a Product Provider (PP) and a third-party Customer-facing Service Provider (CSP) that controls the technical interface with the Customer and requests data from (and submits data to) the PP on the instruction of the Customer. The Advisor Not Present Legal Framework anticipates that there is no Adviser involved at message time, even if the subject of the messaging is advised business.
Legal Framework Auto Enrolment	n/a	1.0 2.0	Aug 2015 Jan 2018	n/a	n/a	This module of the Legal Framework supports AE-driven models of data transfer where an Auto Enrolment Solutions Provider (AESP) is responsible for carrying out the data transfers between the Employer and the Product Provider (or Scheme Provider). The Auto Enrolment Legal Framework assumes that only one AESP will be involved in the electronic transmission of data from the Employer to the Scheme Provider and vice versa.
Legal Framework MPS	n/a	1.0	Aug 2024	n/a	n/a	A framework to support Model Portfolio Services involving Provider, DFM and one or more Third Party Service Providers.
Occupation Codes List	XML, CSV	1.0 2.0 3.1	Feb 2002 May 2010 Apr 2023	n/a	n/a	A Standard list of Occupation Codes and Descriptions.

1.3 TECHNICAL STANDARDS

NAME	FORMAT	VERSION	DATE	MIG	SAMPLE	DESCRIPTION
Common Schema Package – MTG Data Types Library Money Laundering W3C XML Digital signature	XML XML XML XML XML	1.3 1.4 1.0 1.0 n/a	Nov 2004 Jun 2012	n/a	n/a	This package contains several common components.
Extranet Linking	XML	1.0 1.1 1.2	Aug 2002 Jun 2008 Sep 2015	n/a Auto Auto	Yes	A standard process that defines how Portals and Third Parties link to Product Provider Extranets. Includes process documentation describing how a Third Party can re-direct an IFA user to a Product Provider extranet providing single sign-on and pre-population of data to the extranet.
HTTP Message Transmission	XML	1.3 2.1 2.2	Dec 2002 Jun 2012 Feb 2018	n/a	Yes	Defines the envelope that the business data of a Criterion message may be contained within. It describes the information and format of the messages as they are sent from sender to receiver using the HTTP POST and HTTP GET methods that contain data in XML format. This Standard intends to be independent of any specific business process. The business data content of a message is subordinate and wholly contained within a standard XML structure.
Magic Link	OAS	1.0	Mar 2025	n/a	n/a	This Standard allows a user to gain passwordless authentication to a provider system using the industry-standard 'magic link' design pattern. It can be used to access or continue a journey on a provider platform without a log-in challenge.

NAME	FORMAT	VERSION	DATE	MIG	SAMPLE	DESCRIPTION
Maintain Publish and Subscribe	XML	1.0	Oct 2018	Auto	Yes	A generic Standard which can be used in a number of business scenarios to facilitate subscription to the publication of content from a publisher at regular intervals.
Process Architecture	n/a	1.0	Apr 2003	n/a	n/a	The Process Architecture provides a representation - from a business and a solution perspective - of end to end processes carried out within the life, pensions and investment industry that involve communication between different organisations.
Product Type Definition	n/a	1.0.1	Mar 2008	n/a	n/a	A document that defines the rationale behind the Standard Product Type and Sub Type definitions used within the Criterion Standards. Product Types and Sub Types are the main data items that define a protection, pension or investment product.
ReceiveExternalAlert	XML, JSON, OAS	1.3 1.4 1.5	Feb 2014 Sep 2015 Jun 2023	Auto Auto Auto	Yes	A generic service which is used to inform the recipient of a request message that some action or process has taken place. As part of the service interface definition there exists an enumeration of actions/processes which can be appended with further choices as and when these are required. Currently the supported choices are "part save", "application completed", "application numbered", "documentation retrieved" and "process completed".
Remote Publishing	XML	2.0 3.0 3.1	Dec 2002 Oct 2006 Feb 2018	n/a	Yes	Remote Publishing provides a common and standard way to distribute documents to customers, across all Service Providers and Software Suppliers. In addition, it can be used for publishing documents on internal (intranet) and external (extranet) websites.

NAME	FORMAT	VERSION	DATE	MIG	SAMPLE	DESCRIPTION
RetrieveDocumentation	XML, JSON, OAS	1.0 1.1 1.2	Oct 2009 Sep 2015 Jun 2023	Auto Auto Auto	Yes	A generic service which is used to request documentation from a Product Provider. The service provides one operation which will retrieve one or more documents for a known document reference (uniquely identifying the document or set of documents). The format used is at the Product Provider's discretion and will be indicated in the response. Document references are supplied in a separate previous message exchange, for example using the SIPP/IDPR New Business Application service. The service definition is designed to be implemented with either SOAP based web services or the Criterion Message Transmission Guidelines (MTG).
Security Solution Guidelines	XML	1.0	Oct 2003 – Oct 2012	n/a	Yes	Describes the terminology and outlines the messaging scenarios that are used in Criterion messaging Standards. Its purpose is to provide a common reference document that can be used as the basis for any discussion with regards to security.
Standard Data Types	XML	1.4.1 2.0	Nov 2004 Feb 2008	n/a	n/a	Where data elements and attributes within the Criterion Message Standards may only contain values from a prescribed list, the Standard Values List contains the allowable values.