

# Platforms End to End Case Study



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## CHANGE HISTORY

DATE	VERSION	STATUS
5 <sup>th</sup> August 2011	1.0	First issue.
29 <sup>th</sup> October 2012	2.0	Revision to take account of changes in the market.
30 <sup>th</sup> September 2013	3.0	Revision to take account of changes in the market.
10 <sup>th</sup> April 2014	3.1	Updated to incorporate Standards delivered since October 2013.
19 <sup>th</sup> April 2018	3.2	<p>Updated to provide details on a variety of Standards, including,</p> <ul style="list-style-type: none"> <li>• Contract Enquiry Transaction History</li> <li>• Legal Framework;</li> <li>• New Business Details Confirmation;</li> <li>• Investment Switch and Redirect Standards</li> </ul> <p>Also updated to add information on:</p> <ul style="list-style-type: none"> <li>• the Change Request Consolidation Project;</li> <li>• Provisional Standards;</li> <li>• the Criterion Data Classification.</li> </ul>
18 <sup>th</sup> January 2019	3.3	<p>Add Bulk Valuations Standard.</p> <p>Remove the current version details of all Standards as this can be accessed from the Standards Catalogue.</p>

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# 1 INTRODUCTION

## 1.1 BACKGROUND

**Criterion Standards are the de facto industry messaging standard used to implement Straight Through Processing (STP) between UK Adviser systems (e.g. CRM, Point of Sale, Comparison Portal Services, Back Office, Financial Planning Tools) and Platform / Provider systems.**

The former Origo Standards are now maintained and developed by Criterion. Criterion will operate independently to take forward and expand the suite of Standards and Governance services that we provide to the financial services industry; whilst Origo will continue to deliver operational services like Options Transfers and the Origo Integration Hub.

In February 2011, Criterion's Process and Standards Group requested a review of Criterion Standards for Platforms, to ensure that the Standards meet the requirements of the Platform community.

This Case Study has been written for the Platform community with the purpose of:

- introducing Criterion to Platforms that are not currently familiar with its Standards and Services and then;
- illustrating where Criterion Standards and Services are used to enable eCommerce across the end-to-end Business Process between Advisers and Platforms.

The Case Study is supported by a diagram showing the current use of Criterion Standards and Services through three main end-to-end process areas:

- Portfolio Research and Recommendations;
- Portfolio Account Opening and Investment Order Processing;
- Ongoing Portfolio Management.

This document will be updated on a regular basis and made available on the Criterion website.

## 1.2 ABOUT CRITERION

Criterion is an independent, not-for-profit industry body for Standards and Governance. Placing the consumer at the heart of their approach enables Criterion to power solutions that solve their problems. Through their expertise and collaboration, Criterion leads the UK's long-term savings, investment and protection markets in agreeing Standards to revolutionise data movement and automation processes – bringing comprehensive understanding, fresh perspective and connected thinking.

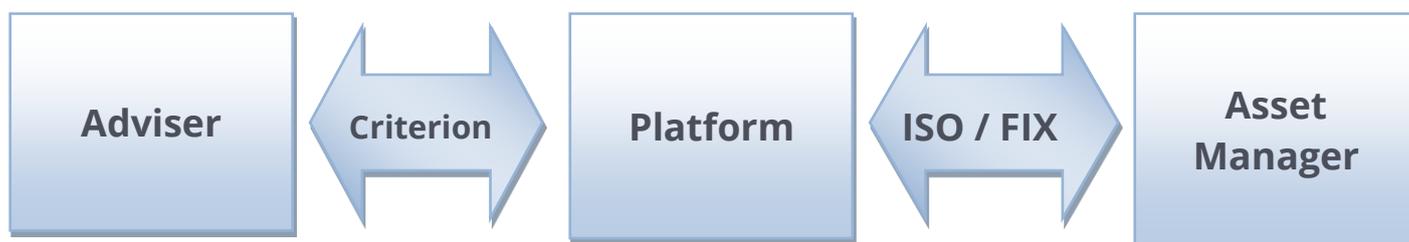
<https://www.criterion.org.uk/>

## 1.3 CRITERION AND OTHER STANDARDS

Platforms that have been developed from within the investment management community are familiar with the ISO and FIX messaging Standards and market practices used primarily to manage efficiently investor account opening, orders, switches, redemptions and valuations (Order Flow).

These standards have been responsible for an increase in Straight Through Processing within the investment management and banking industries over the last decade. The main Standards used in this area are ISO 15022 (Securities), ISO 20022 (Funds), ISO 8583 (Credit/Debit Cards) and FIX (Securities).

The diagram below simplistically positions Criterion in relation to the ISO and FIX Standards:



Criterion Standards have the following key characteristics:

- Tailored to meet the integration requirements between Adviser and Platforms systems.
- Very data-rich. Bespoke extensions are rarely required.
- Kept up-to-date to reflect recent regulation e.g. the Retail Distribution Review (RDR).
- UK-specific to support the needs of our market (ISO Standards are international with UK Market Practice Groups where UK specific changes need international ratification).
- Highly responsive to change via Criterion's Governance Groups.
- Supportive of all relevant product groups (collective investments, individual and group pensions, bonds, protection and annuities).

In addition to details of the transaction, Criterion Standards also typically capture detailed information about the Investors (individual and corporate), their Adviser (where applicable) and any regulatory information that is required.

This complements the corresponding ISO/FIX Standards that are tailored for the high volume execution of security and fund transactions between Asset Managers and their Distributors.

## 1.4 STRAIGHT THROUGH PROCESSING (STP)

Criterion Standards are generally a superset of their equivalent ISO / FIX Standards. A combination of Criterion Standards at the start of an investment order process and ISO / FIX at the end can provide a Straight-Through Processing roadmap from Adviser to Product Provider/Platform to Asset Manager.

Platforms aggregate investment orders before placing bulk orders with Asset Managers and then reconcile the results.

## 1.5 PROVISIONAL STANDARDS

A process for the development of Provisional Criterion Standards was introduced in Q2 2016. Further details on the Provisional Standards process can be found in the Publication and Change Management Policy here:

<https://www.criterion.org.uk/standardschangemanagement>

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## 2 CASE STUDY

### 2.1 INTRODUCTION

Criterion Standards and Services support many of the processes and products within the life, pensions and investment industry.

The sections below and the diagram at the end of this document indicate where Criterion Standards and Services facilitate eCommerce across the end to end business process between Advisers and Platforms. Activities not commonly undertaken using a Platform (e.g. Protection and Annuities) are only mentioned briefly in this case study for completeness.

Criterion provides the Adviser community with a wealth of information and services to enable them to transact business online with Platforms.

### 2.2 PORTFOLIO RESEARCH AND RECOMMENDATIONS

#### 2.2.1 MAINTAIN PERSONAL FACT FIND

The Maintain Personal Fact Find Standard has been designed as an FBS (Foundation Business Services) based Standard allowing details of fact find information gathered for an individual by an Adviser for sales purposes to be moved between systems.

**Products :** All

<https://www.criterion.org.uk/maintainpersonalfactfind>

#### 2.2.2 QUOTES

The Criterion Quotes Standard enables Advisers to obtain quotes direct from Product Providers, Platforms and via the various Adviser Portals in the marketplace. This helps to:

- speed up the recommendation process by downloading and printing fully compliant quotations and their associated key features;
- avoid data errors through pre-population of the quote;
- keep an audit trail of what's happening throughout the process.

**Products :** Individual Pensions <https://www.criterion.org.uk/quotesindividualpensions>  
Group Pensions <https://www.criterion.org.uk/quotesgrouppensions>  
Annuities (including Enhanced Annuities) <https://www.criterion.org.uk/quotesannuities>  
Protection <https://www.criterion.org.uk/quotesprotection>  
Endowments <https://www.criterion.org.uk/quotesendowments>  
Bonds <https://www.criterion.org.uk/quotesbonds>

## 2.2.3 OCCUPATION CODES

This is the UK Industry Standard list of over 1,800 Occupation descriptions and codes ranging from 'Abattoir Inspector' to 'Zoologist'; it is used principally to support the underwriting process with life and pensions applications.

The Occupation Lists are available in CSV and XML formats and are used within a number of Criterion Standards. These are now supported by Criterion.

**Products :** Not Product Specific

<https://www.criterion.org.uk/occupationcodes>

## 2.3 ACCOUNT OPENING AND ORDER PROCESSING

### 2.3.1 INTRODUCTION

Following the review, research, recommendation process with their Client, an Adviser is then in a position to place the appropriate investment orders and apply for pensions, protection etc. where needed.

Criterion incorporates these actions into the New Business process, with a well established Standards framework for pre-submission Money Laundering checks, Applications for Investment Orders / New Business (that incorporate account opening where required), the subsequent Tracking of Applications to completion on the Platform systems and the publication of client specific documentation.

### 2.3.2 NEW BUSINESS / INVESTMENT ORDERS

The collection of data required for New Business proposals and the submission of New Business applications is also underpinned by Quotes/New Business. Data used from the quotation may be used to pre-populate the New Business message. Throughout 2011/2012, these Standards were all upgraded to incorporate RDR Requirements and are now RDR compliant.

**Products :** Individual Pensions <https://www.criterion.org.uk/nbindividualpensions>  
Group Pensions <https://www.criterion.org.uk/nbgrouppensions>  
Protection <https://www.criterion.org.uk/nbprotection>  
Annuities <https://www.criterion.org.uk/nbannuities>  
Collective Investments <https://www.criterion.org.uk/nbcollectiveinvestments>  
Bonds <https://www.criterion.org.uk/nbbonds>  
Endowments <https://www.criterion.org.uk/nbendowments>

This Standard supports the collection of data required for the submission of New Business Applications, including Investment Orders.

For example, the New Business message for Collective Investments can capture all of the data necessary to open an account (or identify an existing account) and then setup a new ISA with the selected asset allocation, investment plan and details of the Adviser and their remuneration where applicable.

Criterion Standards are maintained to ensure a high degree of similarity between the Quotations and New Business Standards to ensure that it is simple for data captured at the Quotation stage to be transferred, without rekeying, to the New Business Application.

## 2.3.3 MONEY LAUNDERING

**Products :** All <https://www.criterion.org.uk/moneylaundering>

This Standard is a component of the New Business Standard and confirms that the Adviser has undertaken Money Laundering checks with the client. It is composed of a recommended business process and an Industry standard Money Laundering Certificate that can be completed and, subject to the appropriate checks, submitted electronically from the Adviser to the Platform.

There is also scope to re-use this Standard within the ongoing Portfolio Management processes for checks conducted against large one-off payments into existing contracts.

## 2.3.4 NEW BUSINESS DETAILS CONFIRMATION

This Standard allows the reporting by Platforms to Advisers and other distributors of the content of New Business submissions at the point they are received by the Platform – as distinct from the details that left the Adviser or distributor perhaps to be routed via the customer, or the details as they stand at the point of the first NB Tracking message.

<https://www.criterion.org.uk/providenewbusinessdetailsconfirmation>

## 2.3.5 NEW BUSINESS TRACKING

**Products :** Collective Investments, Bonds, Individual Pensions, Group Pensions, Endowments, Protection, Annuities

<https://www.criterion.org.uk/nbtracking>

Advisers have an electronic method of keeping up to date with the progress of New Business / Investment Order Applications based on the Criterion Tracking Standard. The Tracking Standard will inform the Adviser of the Contract Reference enabling onward servicing once the contract is live. Advisers are proactively informed of the changes by the Platform 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.

Throughout 2011/2012 these Standards were all upgraded to incorporate RDR Requirements and are now RDR compliant.

This service contains four components:

### 2.3.5.1 TRACKED ITEM IDENTITY:

This component contains information to allow the Adviser's Back Office System to tie back the original new business application.

### 2.3.5.2 STATUS AND ADDITIONAL INFORMATION:

This component tells the Adviser what the status of the New Business Submission is, from the point that it is an "Application Registered" with the Platform through statuses until it becomes "Policy Live". Statuses incorporated are:

- Application Registered;
- Awaiting Underwriting;
- Being Underwritten;
- Offered Standard;

- Offered Non-Standard;
- NTU (Not Taken Up);
- Declined;
- Postponed;
- Policy Live.

In addition, the Service looks for changes to any piece of additional information that supports the proposal. These are items such as a Doctor's letter being issued by the Platform requesting medical information on the client, or a letter requesting evidence of earnings.

### **2.3.5.3 PROPOSAL:**

This component contains information about the applicant, the product type, the premium and benefits contained within the proposal. This may be used to populate information in the Adviser's Customer Relationship Management (CRM) system. It also contains information about items that are holding up the progression of the New Business Submission, such as a request for medical information, or a letter requesting evidence of earnings.

### **2.3.5.4 COMMISSION AND ADVISER CHARGES:**

A Commission and Adviser Charge Diary and Commission Terms information is supplied. Commission Terms helps the Adviser to check that the rates are as agreed with the Platform. The Commission and Adviser Charge diary assists with reconciliation.

## **2.4 ONGOING PORTFOLIO MANAGEMENT**

### **2.4.1 INTRODUCTION**

This section incorporates anything that happens to a contract once it has become a live contract. It includes the provision of information (such as Contract Enquiry), and other processes in this area not yet covered by Criterion Standards such as Change Instructions e.g. a change of address etc.

These generate opportunities for the Adviser to start the process again, researching a recommendation for their client, e.g. performing a further fact find, in the case of a vesting pension, obtaining a quotation for an annuity and then submitting a new application for that annuity.

### **2.4.2 CONTRACT ENQUIRY**

Enquiries can be made and are submitted to Product Providers, either directly or via a Third Party Service Provider. Valuations (fund values, surrender values, paid up valuations) and Transaction Histories can be provided either in large volumes for multi contracts or on a single contract basis. They can also be used to input to a Client Review, and to provide up to date information for CRM systems for the Adviser. This up to date information held within the CRM system can then be used for pre-population of Quotes messages when an Adviser has undertaken a Client Review. For Bonds, Pensions, Whole of Life and Endowments, Contract Enquiry has a Contract Details and a Contract Reference Component, both of which incorporate a Fund Breakdown.

Contract Details includes information about the Policyholder, whether there are withdrawals or distributions, valuation, fund breakdown.

Contract References provides reference numbers, product information and valuation and fund breakdown information.

### 2.4.2.1 CONTRACT ENQUIRY CONTRACT DETAILS AND CONTRACT REFERENCES COMPONENTS

**Products :** Bonds – Single and Multi-Contracts

<https://www.criterion.org.uk/cebonds>

Collective Investments – Single and Multi-Contracts

<https://www.criterion.org.uk/cecollectiveinvestments> (Valuation artefacts)

Pensions (Incorporates SIPPs and IDPR) – Single and Multi-Contracts

<https://www.criterion.org.uk/cepensions>

Whole of Life <https://www.criterion.org.uk/cewolprotection>

Endowment <https://www.criterion.org.uk/ceendowment>

Wrap Valuations – Single and Multi-Contracts

<https://www.criterion.org.uk/cewrapvaluation>

## 2.4.3 BULK VALUATIONS

The Criterion Contract Enquiry Bulk Valuations Standard enables the provision of regular, 'bulk' valuation data feeds from Providers of such data to its consumers for all product types with an investment element. This helps to:

- Provide Advisers with an up to date view of all of their clients' Value and Investment positions;
- Reduce the phone calls to providers and platforms to get this information.

<https://www.criterion.org.uk/cebulk>

**Products:** All Products

## 2.4.4 MAINTAIN CONTRACT SUMMARY DETAILS

The Maintain Contract Summary Details Foundation Business Service (FBS) Standard specifies the data exchanged between a Platform and Adviser when creating, reading or updating summary details for a specified Contract.

<https://www.criterion.org.uk/maintaincontractsummarydetails>

**Products :** All Products

## 2.4.5 CONTRACT ENQUIRY TRANSACTION HISTORY

**Products :** Collective Investments – Single and Multi Contracts

<https://www.criterion.org.uk/cecollectiveinvestments> (Reconciliation artefacts)

Bonds - <https://www.criterion.org.uk/cethbonds>  
Pensions - <https://www.criterion.org.uk/cethpension>  
Whole of Life - <https://www.criterion.org.uk/cethwolprotection>  
Endowment - <https://www.criterion.org.uk/cethendowment>  
Wraps - <https://www.criterion.org.uk/providetransactionhistory>

The scope of the Standards includes the passing of Transaction History information for:

- A Single Wrap;
- Multiple Wraps.

## 2.4.6 SWITCHES AND REDEMPTIONS

To assist the Adviser in servicing a policy, they may wish to make alterations to a contract once it is live by switching or redeeming some funds either in part or in full.

**Products :** Collective Investments

<https://www.criterion.org.uk/switchesandredemptions>

## 2.4.7 REMUNERATION STATEMENT (XML)

This Standard supersedes the XML and EDI Commission Transfer messages detailed below. It has been developed to include RDR related Adviser and Consultancy Charges and to cover the existing Commission types of Adviser Remuneration.

It helps:

- reduce the volume of paper statements being issued;
- Advisers reconcile their payments, reducing the time taken to do this;
- ensure accuracy of the information provided.

**Products :** Protection, Investment and Retirement Products.

<https://www.criterion.org.uk/remunerationstatement>

## 2.4.8 COMMISSION TRANSFER (EDI AND XML)

The Commission Standard covers a variety of aspects of Adviser remuneration. The time taken to reconcile commission has been reduced as commission information can now be transmitted electronically using the Criterion Standards. (EDIFACT or XML version.)

### 2.4.8.1 EDI COMMISSION

**Products :** Protection, Investment and Retirement Products

<https://www.criterion.org.uk/commissionedifact>

**(Please note that whilst this Standard is available on the Criterion Standards website, we no longer accept Change Requests for the Standard).**

Guidelines for incorporating RDR changes into this Standard are available at the following link:

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<https://www.criterion.org.uk/edicommissionrdrguide>

There are Best Practice Guidelines for the use of the EDI Commission Standard at the following link:

<https://www.criterion.org.uk/edibestpracticeguidelines>

## 2.4.8.2 XML COMMISSION TRANSFER

**Products :** Protection, Investment and Retirement Products

<https://www.criterion.org.uk/commissiontransferxml>

## 2.4.9 LEGAL FRAMEWORK

Establishment of trading relationships for eServices is helped by the Criterion Legal Framework. The Legal Framework (LF) is an arrangement between a Product Provider, Intermediary and one or more Third Party Service Provider and deals with security and contractual issues surrounding the electronic transfer of data among them. The Legal Framework saves parties time by not having to negotiate individual contracts and creates certainty and consistency around the eServices. In January 2018 the Legal Framework was extended to support GDPR.

<https://www.criterion.org.uk/lf>

Work in 2014 on B2B2C and Auto Enrolment (AE) identified a need to extend the LF to support the following business models:

- B2B2C scenarios, where an Adviser is not present;

<https://www.criterion.org.uk/lfanp> – Legal Framework Adviser Not Present

- AE scenarios, where third parties such as Employee Benefit Platforms, AE Consultants and potentially other similar organisations may be treated as TPSPs within the LF.

<https://www.criterion.org.uk/lfae> – Legal Framework Auto Enrolment

These versions have also been updated to include support for GDPR.

## 2.4.10 INVESTMENT SWITCH AND REDIRECT NOTIFICATION

This Standard enables the exchange of Investment Switch and Redirect Notifications between Product Providers and Back Office Systems Suppliers/Trusted Third Parties.

<https://www.criterion.org.uk/ISRN>

## 2.5 FIT / PRE-POPULATION

Flexible Integration Toolkit (FIT) is the messaging mechanism to manage both Foundation Business Services (FBS) based messaging and Generic Messaging (these are based on the SOA approach for Criterion Standards). FIT is generic to any assembly of Data Patterns and Pre-Population is the first example.

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<https://www.criterion.org.uk/fit>

Pre-Population is a set of Data Patterns which has been designed for the pre-population and re-population of a business process. Pre-Population allows:

- client data transfers between systems;
- one-way and two-way data transfer;
- one off data load and regular data exchange.
- it supports the initial supply of information from the source system to a receiving system, (“Pre-Population”) and the supply of information back from the receiving system to the source system, (“Re-Population”). Pre-Population will support the transfer of information:
- between internal Provider / Platform applications;
- from Provider / Platform application to Adviser Back Office System (BOS) and vice versa;
- from Provider / Platform application or BOS to other applications e.g. planning / modelling tools and vice versa;
- from one BOS to another;
- from one Product Provider / Platform to another;
- not all Data Patterns sit at the same version.

Data Patterns are available for the following:

- Adviser;
- Bank Accounts;
- Business Contacts;
- Cash Flow;
- Contracts Summary;
- Document Set;
- Employment;
- Generic Data;
- Illustration;
- Investment Strategy;
- Money Laundering Certificate;
- New Business Details Confirmations;
- Person Details;
- Personal Fact Find;
- Portfolio Summary;
- Processing State;

- 
- Product Features;
  - Product Features Annuity;
  - Product Features Bond;
  - Product Features Collective Investment;
  - Product Features Defined Benefit Pension;
  - Product Features Defined Contribution Pension;
  - Product Features Endowment;
  - Product Features Equity Release;
  - Product Features Loan;
  - Product Features Mortgage;
  - Product Features Private Medical Insurance;
  - Product Features Protection;
  - Product Features Savings And ISAs;
  - Product Features Whole Of Life;
  - Property Features;
  - Remuneration;
  - Response.

The versioning of each FIT pattern within FIT is documented in <https://www.criterion.org.uk/fitpatternnames>

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## 3 TECHNICAL STANDARDS

### 3.1 DOCUMENT PUBLISHING/RETRIEVAL

Criterion Standards are provided for the publication of key documents that are generated by the Platform during the end-to-end process. At this stage of the process, the documents are typically branded Key Features documents and personalised Illustrations.

Documentation is also supported within individual Standards such as document\_out in Quotes.

Criterion Standards have a generic mechanism called the ReceiveExternalAlert Standard. This is often used in association with the RetrieveDocumentation Standard which allows, for example, a Platform to notify a Trading Partner that some activity has taken place that they may be interested in – for example “documentation is ready to be picked up”. The documents can then be collected using an implementation of RetrieveDocumentation. Reference numbers are used as the basis of the message exchange in this scenario.

### 3.2 REMOTE PUBLISHING

<https://www.criterion.org.uk/remotepublishing>

Remote Publishing provides Platforms with a common and standard way to distribute documents to their customers, across all Service Providers and Software Suppliers. In addition, it can be used for publishing documents on their own internal (intranet) and external (extranet) websites.

### 3.3 RETRIEVE DOCUMENTATION

<https://www.criterion.org.uk/retrievedocumentation>

Document Retrieval is an evolution of Remote Publishing, providing a more direct standard that is specifically used to request documentation from a Platform. The Standard provides one operation that will retrieve one or more documents for a known document reference that uniquely identifies the document or set of documents.

The Platform will provide the documentation as either binary format (typically .PDF) or a web link (URL). The choice of format is at the Platforms discretion and is indicated in the response.

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## 3.4 RECEIVE EXTERNAL ALERT

<https://www.criterion.org.uk/receiveexternalalert>

Receive External Alert is a generic service which is used to inform the recipient of a 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 received" and "process completed".

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## 4 AUTO ENROLMENT

Auto Enrolment (AE) was introduced in the Pensions Act 2008 with the aim of tackling the under-provision of individuals saving for retirement and to encourage people to take more responsibility for their own retirement provision. To comply with AE, all Employers with one or more eligible employees must make available a Qualifying Workplace Pension Scheme (QWPS) to which every eligible employee is automatically enrolled.

A suite of Automatic Enrolment Data Messaging Standards was developed in collaboration with product providers, scheme administrators, HR payroll providers, automatic enrolment solution providers and other interested stakeholders, in both XML and CSV data formats.

Summary information on the Automatic Enrolment Standards can be found in the Automatic Enrolment End to End Case Study Document which can be found here:

<https://www.criterion.org.uk/aeendtoendcasestudy>

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## 5 OTHER CRITERION SERVICES

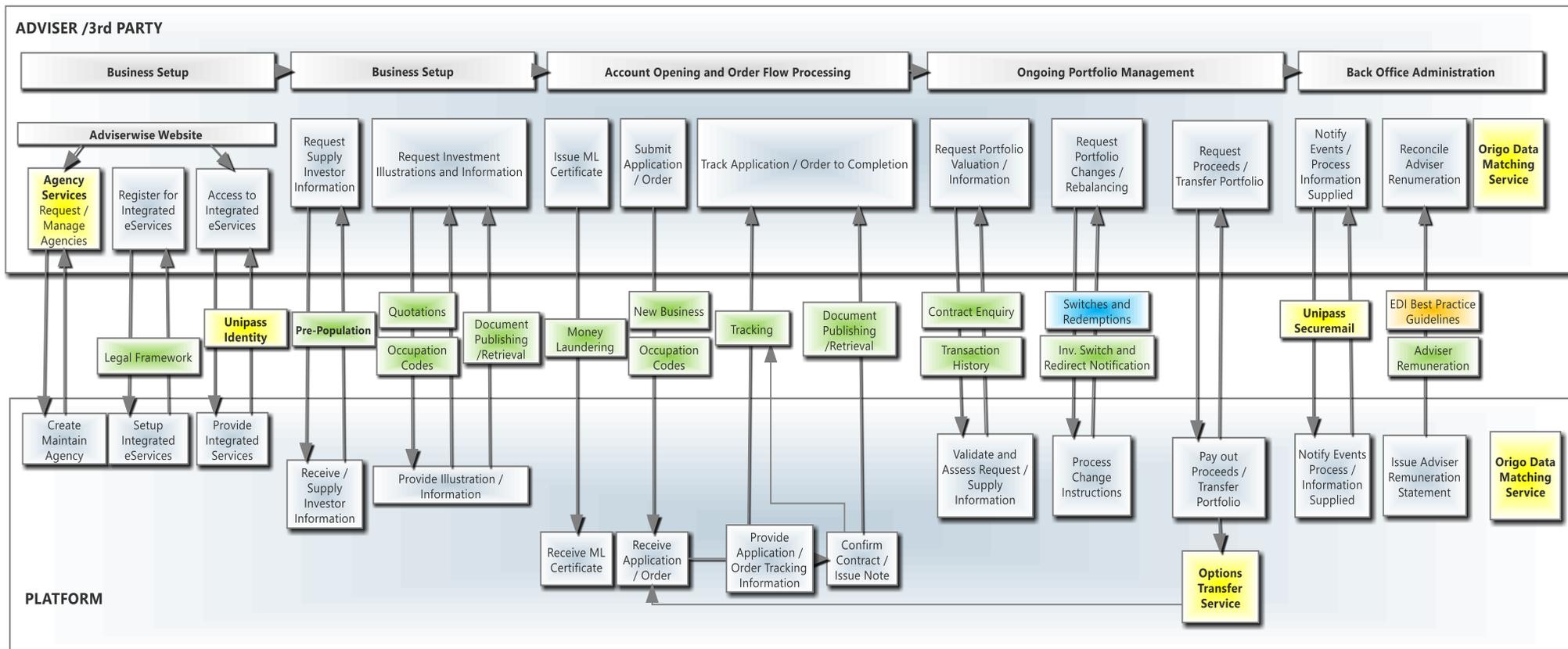
### 5.1 CRITERION COMMON DECLARATIONS

Criterion's Common Declarations help to remove paperwork from the pension transfer process. Backed and managed independently by the Industry and designed by its transfer experts, they remove the need for standalone discharge forms and lifetime allowance forms.

Find out more about [Common Declarations >](#)

# APPENDIX - END-TO-END PROCESS DIAGRAM

INDUSTRY STANDARDS AND SERVICES SUPPORTING THE END TO END PLATFORM BUSINESS PROCESS



Legend:

- Final/Final Draft Standards
- Draft Standards
- Best Practice
- Services