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The pension portal Tyoelake.fi

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1. Background

At the beginning of 2001, the Finnish Centre for Pensions and all the authorised pension providers of the decentralised Finnish statutory earnings-related pension scheme agreed on creating a common service portal for the insured. The web service Tyoelake.fi was opened in December 2002.

The motives for developing the web service Tyoelake.fi can be found in the development of the population in Finland. The large age groups born after the Second World War are starting to approach the age when the personal interest in pension matters increases. There is a wish to direct part of the increasing demand towards electronic self-service. At the same time, there was a wish to also give others than those approaching retirement age a chance to receive information about their pension accrued from work and to follow matters relating to their own pension benefits. This can be seen as to promote the mobility of labour both in Finland and outside the Finnish borders.

2. Degree of user interactivity

At the moment the information and services provided in the pension portal are:

- distribution of general information,
- age-profiled advisory service for different stages of life,
- checking one's own contracts of employment and self-employment included in the registers and making possible corrections,
- individual advisory service.

In their feedback, the users have commended the versatility and the comprehensibility of the contents. This, the implementer tried to ensure at the building stage by investing money in usability tests. Basic

information about all the earnings-related pension benefits, i.e. private-sector employees' pensions as well as state employees' and other employees' pensions, has been compiled in the Tyoelake.fi web service. The pension glossary provides to-the-point explanations of difficult pension terms.

The web site has been built to be trilingual, in which case the contents are available in the national languages, Finnish and Swedish, as well as in English. Since the web site is in three languages, it is made available to all the potential users. In practice, working in Finland presupposes that the person has knowledge of one of the languages above. The extensive range of languages also meets the needs of the labour moving in and out of the country. The text version made for the visually handicapped further extends the number of users.

It was clear right from the start that the new pension portal should include individual services in addition to information contents. The individual services can be offered only by using reliable means of identifying the client. The insured can easily move from one web site to another after identifying himself or herself. The insured does not incur any costs from the service, but on the contrary he or she saves time and trouble, which has a positive effect on his or her well-being. Security is also a contributory factor to well-being. The knowledge of one's own social rights and how they are realised is important in this respect.

The service improves the insured's opportunity to check whether his or her own data included in the registers are correct and to receive individual information about his or her pension. This strengthens the confidence in the statutory pension provision and the social rights, and gives the insured a more secure basis for planning his or her future.

The feedback and the questions that the users have asked about pension benefits are transmitted by electronic mail. For the administration of the feedback and the questions, a course of action utilising the current decentralised service network has been created. By means of this course of action the service is directed to the party who is able to clarify the matter in the best possible way.

3. Impact of the organisation

More than 50 authorised pension providers administer the Finnish statutory earnings-related pension scheme. It is important for them to develop the service provided to their own insured. On the other hand, the service interface for the insured for gaining access to the integrated earnings-related pension scheme should not be too diverse. When building the new web site, the insured's point of view was made primary. The cooperation in creating the service could be channelled to the Finnish Centre for Pensions' responsibility. The carrying out of the project was promoted by making it a primary strategic objective at the Finnish Centre for Pensions. The management was strongly engaged in the project. The development, the objective and the timetable were given visibility within the entire pension industry. This increased the commitment of the own personnel and different suppliers to reach the objective.

Different pension providers may link sections that are important for their own clients to the service and, on their own web sites, make use of jointly produced partial entities in the open service and that requiring authentication. Common sections make it possible to save building and maintenance costs of the service. For instance the informative text produced for open service of Tyoelake.fi is in common use of the pension providers. In other words, it can be copied for their use. Another example is to benefit from the service for identified persons. It is possible to link, in addition to the information collected from the registers of the Finnish Centre for Pensions, other employment information from the web services of pension providers (e.g. local government pensions). This further increases the insurers possibility or sense of getting his or her information from one place, even though physically the information is scattered.

This was the first time that the pension providers and the Finnish Centre for Pensions worked together in such a large and demanding project when it comes to cooperation and working groups. One could call it a considerable team effort. The practical implementer of the project was the Finnish Centre for Pensions where the pages were written and the contents of the service planned. This was however carried out in cooperation with the authorised pension providers. Carrying out the project was challenging as for the management and coordination. In the planning stage, approximately 50 representatives of the pension providers as well as from the Finnish Centre for Pensions participated in several different working groups. Two development managers were the full-time leaders of the project. Moreover, approximately 20 employees at the Finnish Centre for Pensions worked in the partial projects of the enterprise. External consultants were used for planning the contents of the service, the different stages of the project, the layout of the web pages and for testing the usability as well as for building the advisory service and for in-

plementing the training this required. All together, about 30 outside persons participated in the project. The technical implementation was also bought from several different suppliers. Knowledge of the pension industry, web technology skills as well as an ability to integrate business needs and the possibilities offered by technology have been required of those who participated in building the service. The implementation has also been carried out in good cooperation with the Data Protection Ombudsman and other authorities.

The cooperation between the suppliers functioned well in this project, which can, among other things, be seen from the fact that the timetable and the cost estimate were kept to.

4. Practical operational aspects

The web service Tyoelake.fi comprises an extensive and informative web site in three languages, which is open to everyone. The web site contains information about the earnings-related pension scheme and as a novelty an individual service intended for identified insured persons. The earnings record in the registers of the earnings-related pension scheme is made visible to the identified insured and he or she can check the correctness of the data. The course of action of the uniform portal is, however, not centralised, but it is based on directing the insured to his or her own authorised pension provider for individual and personal advice, which guarantees the quality of the advice provided.

A considerable novelty in the open service is the possibility of authentication. It was the most difficult question in planning the service. As a solution, a separate password and user identifier would have been difficult administratively and also inconvenient for the user, because one does not check one's registered data on a daily basis. The electronic identification card, which was introduced in Finland in 1999, had not become popular and does not thus guarantee a sufficient number of potential clients. For this reason the authentication procedures of the largest Finnish banks, in which case the bank verifies the identity of the client, were adopted as authentication solutions. Online banking is in extensive use throughout Finland, and consequently the service already reaches approximately 80 per cent of the working population, i.e. the target group. The insured may also use the above-mentioned electronic identification card with PKI technology. The card contains the Population Register Centre's certificate.

Personal data are only given to an identified user. The exchange of personal data has been protected by SSL encryption. The e-mail messages between the organisations offering the service are sent through the VPN network. The replies to the questions asked by the users are sent through open e-mail, but the e-mail messages only include general information as personal data is sent by letter to the address stored in the population information system. In the data transfer between the portal Tyoelake.fi and the authorised pension providers, the parties are identified by means of certificates. Every search for personal data leaves a record in the log database.

On the basis of the experiences so far, one could say that the hopes set on the utilisation rate are coming true. The portal Tyoelake.fi brings the services of the earnings-related pension scheme within the reach of the entire population better than before.

5. Continuous Development

The cooperation project is managed by a committee, which approves the development policies of the service, the contents and the costs of the implementation. The members of the committee represent parties responsible for private sector, state and local government pensions. The costs are shared between the participants in proportion to the insured wage bills, because they best approximate the number of potential users of the service. Each party approves its own share of the budget in its administrative bodies.

The long-term objective of developing the service is to create, within the decentralised earnings-related pension scheme, a uniform interface for the electronic communication of the insured. The following services for the insured:

- distribution of general information,
- age-profiled advisory service for different stages of life,
- checking one's own contracts of employment and self-employment included in the registers and making possible corrections,
- individual advisory service,
- receiving a pension estimate,
- filing a pension application electronically and
- following the processing stages of the application

would be available on the Internet via the same service.

The four first service objectives in the list above have been implemented in the first version, which opened in December 2002. The preliminary development policies for future versions were already drawn up at the initial stage of building the service portal. The success of the first stage of the cooperation project has created good opportunities for further development. The planning of the next stage has already started. The objective is an online pension application service and the connection of it to the processes of the investigating institution. By means of the authentication solution achieved now, the opportunities arose for creating a controlled electronic process also for pension applications: on the insured's initiative to the authorised pension provider's pension adjudicator and further, in the case of a grant, to the payment of the pension into the insured's bank account.

The Tyoelake.fi project was a new field for its makers in many ways. Combining the traditional main-frame environment based on batch runs with the network environment introduced new skill requirements, among other things, and required coordination of the courses of action of different network operation centres. The complexity of the new matters increased the workloads. Even though the human resources and the skill resources were barely sufficient, the increase in the amount of work did not, however, extend the timetable for completion. The experiences improve the possibilities to make more realistic estimates of the required workloads for future extensions of the service.

The first large-scale open service intended for identified persons has aroused extensive interest in Finland. The functionality of the service encourages the development of an electronic administration also in other industries. The fact that the use of codes for online banking, which was successfully implemented in the Tyoelake.fi service, are being planned for the services for the general public provided by other producers of large open web services should be attributed to the positive consequences of the Tyoelake.fi project. In February 2003, the National Board of Taxes, the Social Insurance Institution and the Ministry of Labour concluded an agreement on the matter. The authentication process comparable with the one used in the Tyoelake.fi has been carried out in the end of 2003. It is expected that in the near future the same means of identification will be used on the social security sector in a wider range of web services.

You can visit the web site at <http://www.tyoelake.fi>.