Action Initiation Workshop | Introduction & Agenda

1	OVERVIEW & SCOPE

Action initiation Exploratory Workshop
This workshop is being conducted to help understand the current business processes for simple payment initiation services.

Objectives for this workshop
- Develop business process models for simple once-off payment initiation services
- Extend business processed to creating scheduled payments
- Understand the commonalities and differences across payment initiation service providers
- Determine opportunities to improve or streamline standardised payment initiation services.

Scope of this workshop
- Simple payment uses cases in line with Noting Paper 291
- This includes once-off and scheduled payment use cases that that are initiated by the payer consumer
- Examples may include payments made using a payee in an internet banking address book, BSB/account number, PayID, or BPAY payment
- Out of scope are complex payments like international payments, bulk/batch payments, and business payments

Recording
Data Standards workshops are recorded for internal purposes. All recordings are kept securely, as are the transcripts which may be made from them. No identifying material shall be provided without the participant's consent. Participants may contact@consumerdatastandards.gov.au should they have any further questions or wish to have any material redacted from the record.

Acknowledgement of Country
We acknowledge the Traditional Custodians of the various lands on which we work today and the Aboriginal and Torres Strait Islander people participating in this call.

We pay our respects to Elders past, present and emerging, and recognise and celebrate the diversity of Aboriginal peoples and their ongoing cultures and connections to the lands and waters of Australia.

2   AGENDA

This section outlines the agenda planned for the workshop.
Please note: this outline is subject to change.

1:00pm - 4:00pm AEDT

Time	Activity
1:00 - 1:05	5 min Joining workshop
1:05 - 1:30	25 min Intro and workshop overview
1:30 - 1:40	10 min Q&A
1:40 - 1:45	5 min Activity 1 & 2 overview
1:45 - 1:50	5 min Break
Activity 1: Icebreaker	
1:50 - 1:55	5 min Join breakout rooms
1:55 - 2:00	5 min Ice breaker
Activity 2: Payment initiation use case ideation	
2:00 - 2:10	10 min Use case ideation
2:10 - 2:15	5 min Voting
2:15 - 2:25	10 min Ecosystem mapping
2:25 - 2.30	5 min Break
Activity 3: Value proposition refinement	
2:30 - 2:35	5 min Activity 3 overview
2:35 - 2:40	5 min Join breakout rooms
2:40 - 3:25	45 min Group task
3:25 - 3:35	10 min Break
Activity 4: Group systhesisation	
3:35 - 4:05	30 min Group discussion
4:05 - 4:10	5 min Wrap-up

Action Initiation Objectives

Under its Digital Economy Strategy, the Government's vision is for Australia to be a leading digital economy and society by 2030. The following objectives guide how an action initiation framework may apply as a whole-of-economy strategy:

Consumer focused	CDR data sharing's focus is on enabling consumers (including businesses) to realise the value in their own data. CDR action initiation seeks to provide more effective, efficient, convenient and safe ways for consumers to interact with their current or potential suppliers of goods and services.
Convenient	CDR aims to provide good customer experiences for its users.
Inclusive	CDR aims to be inclusive to marginalised and disadvantaged consumers, both by ensuring that it is accessible and usable for them, and that it supports services that meet their needs.
Encourage competition	CDR aims to support competition within the CDR system (participants and supporting providers), the sectors it applies to (e.g. among payment systems) and businesses who can access CDR-derived information products.
Create opportunities	CDR aims to support innovation in technology, processes and business models within the CDR system (participants and supporting providers), the sectors it applies to and in businesses who can access CDR-derived information products to support their provision of services to consumers.
Privacy and security	CDR aims to provide a high level of privacy and information security protections, thereby inspiring justified trust and confidence by participants and consumers.
Efficient and fair	CDR aims to provide efficient mechanisms for participants and consumers
Competitive	The CDR must provide sufficient value in excess of its costs, resulting in it being competitive and viable in comparison to competing channels.
Role of Government	CDR should intervene or impose specific requirements only where there is an established case for government intervention and where the private sector cannot be expected to otherwise provide adequate outcomes.

Key Design Principles

The following principles have been defined for consideration of recommendations made in the Future Directions Report and to be used in the design phase. In considering options and approaches to Action Initiation, these principles are not absolute and may have to be balanced against each other.

Note: these principles do not seek to replace the existing principles defined in the Consumer Data Standards that govern the data standards.

Consent driven	CDR is a consent driven regime. Consent should underpin CDR participants instructing/using/acting on behalf of the consumer. Consent must be genuine.
Instruction layer	CDR provides only an alternative channel for consumers to directly or indirectly instruct their service providers. CDR does not alter how the underlying 'action layer' (e.g. 'payments layer') operates. 1. _A new channel for facilitating existing actions:_ CDR data sharing does not require data holders to collect or create data they do not otherwise hold. CDR action initiation should not require action providers to provide actions that they do not otherwise provide to the customer in relation to the goods and services they supply. 2. _Parallel operation:_ CDR does not displace or restrict access to existing channels4 for stakeholders engaging with their service providers.
Minimising regulatory burden	CDR should, as far as possible, seek to minimise and appropriately allocate the regulatory burden, in relation to all sectors and action types. It should seek to ensure that existing frameworks and builds can be leveraged, where appropriate.
Universality	CDR seeks as far as is practical to implement frameworks that are standardised: 1. _Across sector_ - This promotes efficiency in design, implementation and operation. It promotes interoperability and lowers barriers to entry. 2. _Across actions types_ – acknowledging that different arrangements may need to be put in place for some elements for different action types (e.g. information security uplift for payment initiation, different liability allocation rules for different action types).
Competitive neutrality	CDR should avoid distorting the competitive dynamics in the underlying markets as far as is possible e.g. by being payment system agnostic.
Accessibility	CDR should provide third parties with appropriate non- discriminatory access to service providers,6 on acceptable terms without compromising on information security.
Interoperability (within CDR)	CDR should support activities across sectors and across action types.7 CDR should support efficient use of both read access and action initiation through seamless customer experiences.
Interoperability (outside of CDR)	CDR should seek to support interoperability and consistent/integrated customer experiences with other digital frameworks, such as other action initiation frameworks (including payment initiation) and digital identity. The CDR should operate in a way that complements other frameworks that support value creation and the operation of the digital economy.
Interoperability (international)	CDR should seek to support alignment and interoperability with international data portability and action initiation regimes.
Utilisation of standards	CDR should seek to utilise widely accepted international and domestic standards, unless a compelling case has been established not to do so.
Innovation	CDR should seek to enable participants to create innovative CDR driven goods and services. CDR should seek to enable participants to innovate and to adopt different solutions/processes to achieve acceptable outcomes.
Extensible	The CDR should support future expansion of functionality, including by industry voluntarily using the CDR to make additional data sets and, subject to the Government's response to the Inquiry into Future Directions for the Consumer Data Right, different actions available through the channel.
Competitive ecosystem	The CDR should be designed in a way that promotes the growth of a competitive ecosystem both between CDR participants and their service providers (in various roles, including as intermediaries). It should also support competition between those providing services to consumers who are not within the CDR regulatory perimeter but who themselves are using CDR driven services.
Consumer experience	The CDR should guarantee a minimum standard of consumer experience in consumer facing CDR processes. This may involve standardisation of consumer experiences (or may not).
CDR does not displace the role of sectoral regulation	CDR is a channel for seeking information or seeking actions by service providers. CDR does not regulate activities due merely to them being enabled by CDR data or action initiation e.g. CDR does not impose payment facilitation or financial services regulation.
Implementation	CDR should pursue orderly, transparent and efficient implementation processes that seek to reduce costs to government and industry while bringing the most value to consumers as fast as practicable. CDR implementation should occur in a way that recognises the demands of other digital and sectoral regulatory initiatives.

NB: For simplicity, the terms ADR and DH are used in workshop artefacts rather than AAI and ASP (as per Noting Paper 200).

Accredited data recipient (ADR)	A person who has satisfied the accreditation criteria set by the ACCC and can, as a result, enter into data sharing or action initiation arrangements under the Consumer Data Right.
Accredited Action Initiator (AAI)	Similar to Data Recipient, the Action Initiator is a third-party entity accredited to initiate one or more actions within the regime. Consumer can give consent to their Accredited Action Initiator (AAI) to *instruct* their Action Service Providers (ASPs) to act.
Action initiation	A third party with write access to a data holder sending instructions to the data holder. Instructions may include initiating payments from a customer's account, and actions, such as switching, opening or closing an account, or updating details.

CDR action initiation should not require action providers to provide actions that they do not otherwise provide to the customer in relation to the goods and services they supply. |
Action Service Provider (ASP)	Action Service Providers (ASPs) are similar to—or in many cases are—Data Holders. Consumer can give consent to their Accredited Action Initiator (AAI) to *instruct* their Action Service Providers (ASPs) to act.
Authorisation	In the Consumer Data Right context, communication to a data holder regarding what data sets the consumer has authorised them to share, and what actions they are authorising be initiated on their behalf.
Consent	Communication to an accredited person of the data sets and actions that the consumer is allowing them to access or perform, and the purposes for which the consumer agrees to their data being used and actions being initiated on their behalf.
Data holder (DH)	A party that holds data to which the Consumer Data Right will apply, carrying obligations to provide that data to CDR participants.
Instruction	CDR provides only an alternative channel for consumers to directly or indirectly instruct their service providers. CDR does not alter how the underlying 'action layer' (e.g. 'payments layer') operates.
Read access	Access to view data, but not to change data or initiate actions.
Write access	The ability for the third party to give the data holder instructions to take actions. This can enable them to cause the data holder to create or change information that they hold, in a sense 'writing' new information.

Q&A

YOUR QUESTIONS	ASSIGNED	ANSWERED

Parking Lot

PARKING LOT

ACTIVITY 1: Icebreaker

About you

What would you like to get out of this workshop?

Instructions

ACTIVITY 2
Use case ideation *(40 min)*

Objectives
1. **Describe your simple payment-initiation use cases at a high level**
2. Agree on **one** high value/impact use case to focus on as a group for the rest of the workshop.
3. **NB:** we are particularly interested in rich and diverse process flows that map out how existing payment initiation processes work through existing digital channels.

Step 1 - Perspective: Group activity (5 mins)
- As a group, spend 5 minutes to agree on your group's use case perspective (Your team perspective)
    - If your team members are from a bank select the Data Holder / Action Service Provider perspective
    - If your team members are from ADRs/fintechs select the Accredited Data Recipient / Action Initiator perspective.

Step 2 - Use Cases: Individual activity (5 mins)
- On your own, spend 5 minutes populating use cases.
- Claim a canvas (to the right), and populate it with:
    - Brainstorm a bunch of simple payment use cases
    - Provide a brief description of the use case (Use case)
   - Explain how consumers benefit from the use case (Value proposition)
    - Describe what channel the customer will interact with and make sure people in the group have familiarity with the process flow for the payment use case (Channel)

Step 3 - Voting: Share your use case(s) (10 - 15 mins)
- As a group, quickly pitch your preferred use case to the rest of the group (in 30 seconds or less for each person)
- Vote on which use case(s) to focus on (3 dot votes per person)

3 dots per person
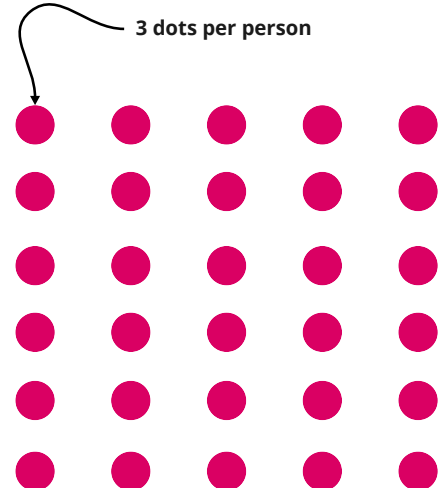
Gold star for the selected use case

Step 4 - Ecosystem map: Group activity (10 mins)
- As a group, spend 10 minutes populating the ecosystem map for your use case.
    - Identify the primary participants that facilitate the payment use case
    - Describe the key relationships between each of the participants. This will help you in the next activity to detail the process flow

Next step
- **Next up we will be mapping the ecosystem participants for this use case**

Note: When choosing which use cases to focus on, consider prioritising based on your familiarity with the process flow and channel the customer interacts with.

Your team perspective

Choose the perspective from which your team will develop your use case.
(Delete the perspective that doesn't apply to your team)

If your team members are mostly banks and payment providers, choose Data Holder / Action Service Provider. You will focus on process flows that accept payment instructions and action them.

Data Holder / Action Service Provider → how it works today

If your team members are mostly ADRs and fintechs, choose Accredited Data Recipient / Action Initiator. You will focus on process flows that establish payments to be initiated and what happens after the payment is made.

Accredited Data Recipient / Action Initiator → future state how it can work with a bias to the ADR process

Use case ideas

Use case
Briefly describe the use case

Intrabank Payment

Consumers seeking to move money between their accounts

Channel
What channels can the use case be made with?
(Put your chosen channel above the line and all others below the line)

Mobile Banking

Value proposition
What are the consumer benefits?

Personal financial management

ADR sets up a budgeting plan for the consumer and provides an account sweeping facility to automatically manage the consumer's personal finances into spending, bills and savings accounts

Internet Banking

Phone Banking

EXAMPLE

Use case
Briefly describe the use case

Channel
What channels can the use case be made with?
(Put your chosen channel above the line and all others below the line)

Value proposition
What are the consumer benefits?

Instructions

ACTIVITY 3
Ecosystem participant mapping *(25 min)*

Objectives
1. **Identify the key participants involved in fulfilling the use case**
2. **NB:** we are particularly interested in whether there are multiple consumer style actors and what actors are involved in actioning the instruction.

Step 4 - Ecosystem map: Group activity (10 mins)
- As a group, spend 10 minutes populating the ecosystem map for your use case.
  - Identify the primary participants that facilitate the payment use case
  - Describe the key relationships between each of the participants. This will help you in the next activity to detail the process flow
  - This may include customers, banks, apps, payment networks, regulators, intermediaries, etc.

Next step
- Next up we will be expanding out your selected use case to model the whole process

Note: When choosing which actors to include, select entities that are critical to executing the instruction (without them, the action can't be processed).

Actors

- Customer / User (orange)
- Application (teal)
- Action Service Provider / Data Holder (blue)
- Intermediary (pink)
- Action Initiator / ADR (light blue)

Relationships

- Instruction (purple solid arrow)
- Money (teal solid arrow)
- Service (orange solid arrow)
- Data (pink solid arrow)
- Notification / message (orange dashed arrow)

Ecosystem participant map

You might also like to show events and decision points!
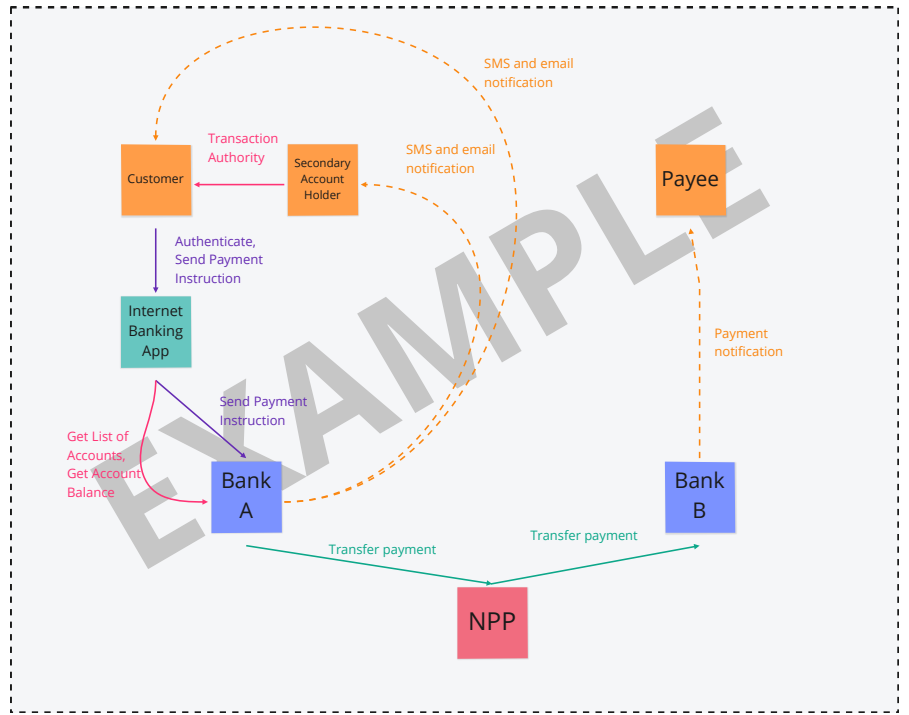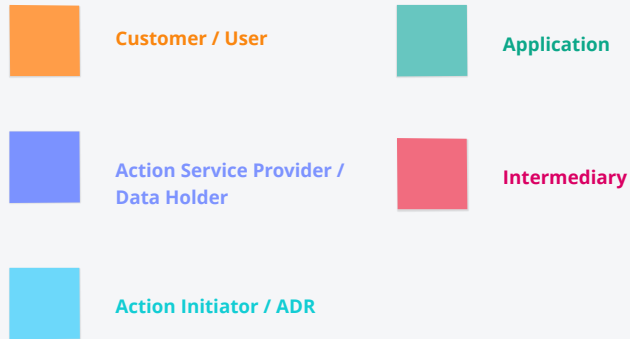
ACTIVITY 4: Value proposition refinement

[EXAMPLE] Use case: Personal financial management account sweeping

1 Use case
What is the use case?
Who is the use case for (i.e. which consumers)?

- Account switching
- Consumers seeking a better saving rate

1b Value proposition
What are the consumer benefits?

- Saves time and effort
- ADR compares and switches on consumer's behalf using safe and secure ecosystem

1c Channels
What is the channel(s) the customer interacts with to perform the instruction/action?

- Mobile banking

(Other channels the use case could be instructed through)

- Internet banking
- Phone banking

2 Consumer needs
What triggers the consumer need for this use case?
What are the current consumer needs?
What outcomes are consumers seeking?
What do consumers need to do to realise those outcomes?

- Saving for a home deposit
- Trigger - hearing about better rates, accounts fees, etc.
- Saw an ad
- Referred by a friend
- High savings rate
- Extra rewards, incentives, loyalty schemes
- Bonus introductory rates
- Research existing efforts
- Outcome - Find/switch account types or banks

3 Consumer pains that currently exist
What issues and pain points do consumers experience when trying to meet these needs and realise those outcomes?
What inefficiencies exist in the current process that cause friction?
What can go wrong or cause the customer action to fail?

- Have to find and compare offerings
- Choice paralysis - too many banks and account types
- Weighing and understanding competing needs
- Understanding how new bank account rules work (e.g. what they have to do to qualify for high/bonus interest)
- Process of opening new bank account
- Sharing proof of identity and pay slip documents
- Communication over different channels and times, to start with (online ID), in person to qualify/do setup, complete set up online
- Set up of new bank account and tools (e.g. banking app)
- Set up new scheduled payments with new bank account details (e.g. telling employer, move new BSB/acc)

4a How does the use case work
What steps does the consumer need to take to get an outcome?
What interactions does the ADR (AAI) and DH (ASP) have with the consumer?
What other actors exist in this process including intermediaries, payment platforms, regulators and service providers?

What unhappy paths are there that create alternative process flows?
Is there additional consumer interaction required based on unhappy paths?
Where in the process should consumers be notified of the status of an action they've commenced?

Key: (Use colour coded sticky notes)

Trigger → ... → **Outcome**

- Consumer does some desk research into high-interest savings offerings available
- Consumer struggles to understand comparisons and is overwhelmed by switching process
- Consumer signs up to an ADR comparator and switching service
- Consumer consents to share data and for ADR to conduct switching actions (when the time is right)
- ADR identifies a competitive offer and asks the consumer if they want to switch from DH to new bank
- Consumer is alerted/advised/decision to inform/switch goods provider with new bank
- Consumer needs to verify identity with new bank
- ADR successfully opens new accounts with new bank on the consumer's behalf
- Consumer is joined if they want to close their old accounts with DH
- Consumer is asked to consent to account switching actions
- Consumer authenticates with DH
- Consumer authorises instructions with DH
- Consumer gets notification from DH1 with next steps/additional requirements
- ADR transfers balance from DH to new bank on behalf of consumer
- ADR closes consumers old DH accounts on behalf of consumer

4b Instructions/Actions
Do any of the steps above require data to be shared/read by any of the parties?
What instructions need to be provided to the DH (ASP) to support this use case?
What actions must the DH (ASP) take to deliver the outcome?

Key: (Use colour coded sticky notes)

- Collect data on customer, account, transaction, regular payment, payees
- Disclose customer details
- Disclose regular payments, payees

- Open new account with new bank → Verify identity with new bank → Setup accounts with new bank → Transfer funds from DH to new bank → Close account with DH
- Prepopulate new bank application form → New bank KYC → Setup direct debits and saved payees → DH NPP → Secondary approval to close account with DH
- Get PRD

5 Pain relievers
How does this use case relieve the issues and pain points identified in Step 3?
Does this use case relieve other issues/pain points?
If this is a current state process, how could the process be improved or streamlined to help the consumer?

- ADR does the work instead of the consumer going to multiple places
- ADR is able to perform several steps for consumer instead of them having to manually navigate between DH1 and DH2
- Streamlined switching
- secure way to share data to facilitate application
- fewer interaction/comm channels
- comparison and switching all in one place
- all info/requests sent with less effort/steps

6 Value creators
How does this use case meet the needs of consumers identified in Step 2?
Does this use case exceed existing consumer needs and expectations and/or create additional value?
What improvements could be made to make it more valuable to the consumer?
How could current state processes be adapted to work in the CDR?

- More time to do what matters
- Removing the manual effort of switching stimulates competition - organisations have to refine their offerings
- Easier to switch to get better rates - more $ for consumer, less time spent saving money
- better understanding of other banks, accounts, rates, schemes, etc.
- better and cheaper merchant payments
- Not having to ever manually switch utilities again

? Assumptions, concerns and other questions
What questions, concerns, considerations, and/or assumptions exist?
What risks exist that could cause harm to consumers?
What risks exist to adapting this use case to the CDR?
What roadblocks or bottlenecks exist that prevent this use case to the CDR?
(Workshop participants to share back)

- Quality of data provided by Data Holders
- Liability - ADR or DH?
- Will there be parity between consent/authorisation/instruction/actions?
- Will there be parity between consent/authorisation/actions?
- What if the DH doesn't respond appropriately to the instruction?
- How to ensure actions taken in response to the instruction aren't unnecessarily long (ie have unnecessary friction e.g. switching counter offers)
- How will the consumer know if additional steps/authorisations to be are required outside of CDR?
- Will a consumer have to consent to follow up, point-in-time instructions, or consent given up front for everything?
- How will instructions and the resultant actions be described to the consumer?
- How specific in level will the instruction be? Will consumers be reasonably informed and how can genuine consent be ensured?

Key: (Use colour coded sticky notes)

- Step #
- Description
- Data A / Data B / Data C

- Event like a time or date
- Event like an email, message or notification
- Other event triggers
- A decision point creates a fork in the process e.g. true/false, yes/no such as is_amount >= $200, or, is_user_logged_in?, or, has_sufficient_balance?

Key: (Use colour coded sticky notes)

- Read access: Steps where data needs to be read/accessed by any of the parties (Maybe currently supported by CDR)
- Instructions: The activity the consumer commences/authorises (for CDR this is the ADR/AAI code)
- Actions / Activities: Activities the participant needs to undertake in response to the instruction

This could involve actions by intermediaries and other B2B partners.

Current state: existing payment processes

Use case: [insert use case name]

1 Use case
- What is the use case?
- Who is the use case for (i.e. which consumers)?

1c Channels
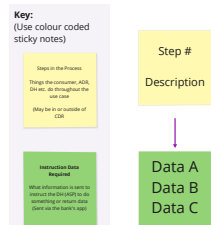What is the channel(s) the customer interacts with to perform the instruction/action?

(Other channels the use case could be instructed through)

1b Value proposition
What are the consumer benefits?

2 Consumer needs
What triggers the consumer need for this use case?
What are the current consumer needs?
What outcomes are consumers seeking?
What do consumers need to do to realise those outcomes?

3 Consumer pains that currently exist
What issues and pain points do consumers experience when trying to meet these needs and realise those outcomes?
What inefficiencies exist in the current process that cause friction?
What can go wrong or cause the customer action to fail?

4a How does this work today?
- What steps does the consumer need to take to get an outcome?
- What interactions does the bank and the banking app have with the consumer?
- What other actors exist in this process including intermediaries, payment platforms, regulators and service providers?
- What unhappy paths are there that create alternative process flows?
- Is there additional consumer interaction required based on unhappy paths?
- Where in the process should consumers be notified of the status of an action they've commenced?

Trigger ——————————————————————————— **Outcome**

Key:
(Use colour coded sticky notes)

Step #
Description

Data A
Data B
Data C

4b Instructions/Actions
- **Do any of the steps above require data to be shared/read by any of the parties?**
- **What instructions need to be provided to the bank to support this use case?**
- **What actions must the bank take to deliver the outcome?**

Things to consider:
- Consider what payment platforms / rails the money gets routed through and whether that changes based on the consumer's instruction.
- Consider how the customer will be kept notified as the action is processed and eventually completed
- Does the experience change if something goes wrong (e.g. the customer doesn't have the funds available)?
- Is there a need for additional authentication (step-up) at any stage?
- Are there any alerts or events that notify the customer about the progress of the instruction?
- Is the customer prompted for more information during the process?
- Are there any per-channel limitations e.g. external transfer limits are different between mobile and internet banking?

Key:
(Use colour coded sticky notes)

Read access | Instructions | Actions / Activities

This could involve actions by intermediaries and other B2B partners

Assumptions, concerns and other questions
- What questions, concerns, considerations, and/or assumptions exist?
- What risks exist that could cause harm to consumers?
- What risks exist to adapting this use case to the CDR?
- What liability considerations are there and does anything remain an unknown for liability?
- What roadblocks or bottlenecks exist to adapt this use case to the CDR?

(Workshop participants to add comments here during share back)

Future state: payments re-imagined

Use case: [insert use case name]

1 Use case
- What is the use case?
- Who is the use case for (i.e. which consumers)?

1c Channels
What is the channel(s) the customer interacts with to perform the instruction/action?
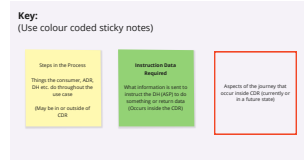
(Other channels the use case could be instructed through)

1b Value proposition
What are the consumer benefits?

4a How does the use case work
- What steps does the consumer need to take to get an outcome?
- What interactions does the ADR (AAI) and DH (ASP) have with the consumer?
- What other actors exist in this process including intermediaries, payment platforms, regulators and service providers?
- Where in the process should consumers be notified of the status of an action they've commenced?

Trigger ————————————————————————— Outcome

Key:
(Use colour coded sticky notes)

| Steps in the Process | Instruction Data Required | Aspects of the journey that are in CDR currently or in a future state |

2 Consumer needs
What triggers the consumer need for this use case?
What are the current consumer needs?
What outcomes are consumers seeking?
What do consumers need to do to realise those outcomes?

4b Instructions/Actions
- **Do any of the steps above require data to be shared/read by any of the parties?**
- **What instructions need to be provided to the DH (ASP) to support this use case?**
- **What actions must the DH (ASP) take to deliver the outcome?**

Things to consider:
- Consider what payment platforms / rails the money gets routed through and whether that changes based on the consumer's instruction.
- Consider how the customer will be kept notified as the action is processed and eventually completed
- Does the experience change if something goes wrong (e.g. the customer doesn't have the funds available)?
- Is there a need for additional authentication (step-up) at any stage?
- Are there any per-channel limitations e.g. external transfer limits are different between mobile and internet banking?

Key:
(Use colour coded sticky notes)

| Read across | CDR Instructions | Actions / Activities | Non-CDR Instructions |

3 Consumer pains that currently exist
What issues and pain points do consumers experience when trying to meet these needs and realise those outcomes?
What inefficiencies exist in the current process that cause friction?
What can go wrong or cause the customer action to fail?

5 Pain relievers
- How does this use case relieve the issues and pain points identified in Step 3?
- Does this use case relieve other issues/pain points?

6 Value creators
- How does this use case meet the needs of consumers identified in Step 2?
- Does this use case exceed existing consumer needs and expectations and/or create additional value?

? Assumptions, concerns and other questions
- What questions, concerns, considerations, and/or assumptions exist?
- What risks exist that could cause harm to consumers?
- What risks exist to adapting this use case to the CDR?
- What liability considerations are there and does anything remain an unknown for liability?
- What roadblocks or bottlenecks exist to adapt this use case to the CDR?

(Workshop participants to add comments here during share back)