

Data Standards Body

Technical Working Group

Decision 313 – Maintenance Iteration 16

Contact: Mark Verstege, James Bligh, Hemang Rathod, Nils Berge, Brian Kirkpatrick

Publish Date: 26 September 2023

Decision Approved By Chair: 5 October 2023

Context

This decision relates to the issues consulted on in Maintenance Iteration 16 of the Data Standards. This maintenance iteration incorporates Information Security, CX, Banking, Energy and CDR Register standards. The details for this iteration can be found at:

<https://github.com/ConsumerDataStandardsAustralia/standards/wiki/DSB-Maintenance-Iteration-16-Agenda-&-Minutes>

Additionally, processes and an overview of the maintenance operating model can be found at:

<https://github.com/ConsumerDataStandardsAustralia/standards-maintenance>.

Decision To Be Made

Changes related to the standards arising from the issues consulted in the maintenance iteration.

Feedback Provided

Below is a list of the issues addressed in this iteration. Each issue has a link to the issue thread containing the public consultation relating to the issue:

| Iss. # | Sector | Issue | Decision | Change Type | Obligation Date | Notes |
|--------|---------|--|---------------------------|----------------------------|-----------------|---|
| 599 | All | Maintenance Iteration 16 Holistic Feedback | Change Recommended | Non-Breaking Change | N/A | <i>Detail in following section</i> |
| 229 | Banking | Service field in the Get Transaction Details API | Consult as separate DP | Breaking Change | N/A | Refer to Decision Proposal 324 - Holistic uplift for NPP data sharing |
| 593 | Banking | Interest paid at maturity guidance for applicationFrequency in BankingProductDepositRate | Defer | Breaking Change | N/A | Continue consultation in next Maintenance Iteration |
| 595 | Banking | Use of additionalValue field in Product Eligibility Types | Defer | Breaking Change | N/A | Incorporate with future changes to the affected endpoints |
| 596 | Banking | Add Swift BIC Code to Get Payees and Get Scheduled Payments API | Change Not Recommended | N/A | N/A | Issue has been closed |
| 611 | Energy | Clarification of Energy PRD Obligations | Change Recommended | Non-Breaking Change | N/A | Documentation clarification |
| 376 | Common | Include FAX as CommonPhoneNumber purpose | Defer | N/A | N/A | Removed from MI16 |
| 469 | Schema | Add isQueryParamUnsupported to MetaPaginated for schema validation | Change Recommended | Non-Breaking Change | N/A | Add missing field to schema of one endpoint |
| 412 | Errors | Proposal to change specific error codes from MUSTs to SHOULDs | Defer | Non-Breaking Change | N/A | Continue consultation in next Maintenance Iteration |
| 602 | NFR | NFR: Secondary Data Holder unable to determine Customer Present | Defer | N/A | N/A | This CR was discussed in NFR Workshops |

| Iss. # | Sector | Issue | Decision | Change Type | Obligation Date | Notes |
|--------|--------|---|---------------------------|----------------------------|-----------------|--|
| 603 | NFR | NFR: Policing of Data Recipient Low Velocity Data Sets Thresholds | Defer | N/A | N/A | This CR was discussed in NFR Workshops |
| 604 | NFR | NFR: Arrangements with large numbers (500+) of accounts | Defer | N/A | N/A | This CR was discussed in NFR Workshops |
| 605 | NFR | Metrics: Performance threshold including SDH | Change Recommended | Non-Breaking Change | N/A | Documentation clarification |

Decisions For Approval

Issue 599 - Iteration 16 Holistic Feedback

Link to issue:

<https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/599>

Change Impact

Non-Breaking change.

Decision

To make the following minor changes to the standards to correct defects or clarify intent:

- Remove duplicate '400 - Invalid Version' error codes that had been applied to some endpoints;
- Add references to Maintenance issues 413, 575 and 585 which were included in release 1.25.0, but missing from that version's 'release notes' page;
- Correct various misspellings;
- Clarify the requirements for the mandatory x-v header in five Register APIs due to the retirement of the previous versions;
- Correct the intended mandatory requirement for the *authorisations* property in Get Metrics v4 and v5; and
- Clarify requirements for obsolete endpoint version support for new Energy participants.

An issue related to the endpoint versioning schedule for the 'CDR Arrangement Revocation End Point' will be carried into the Holistic Feedback issue in Maintenance Iteration 17 to allow changes to be consulted upon.

Background

This is the regular Maintenance Iteration Holistic Feedback Change Request that is created at the beginning of each maintenance iteration to capture trivial changes to the standards that do not warrant a dedicated Change Request.

Issue 229 - Service field in the Get Transaction Details API

Link to issue:

<https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/229>

Change Impact

Breaking Change

Decision

Defer to [Decision Proposal 324](#).

Background

This request proposed additional transaction types to be added to the Standards where only X2P1.01 is currently supported. After internal analysis and discussion in the Maintenance call it was agreed that this would be a breaking change which should be considered as a separate Decision Proposal.

Issue 593 - Interest paid at maturity guidance for applicationFrequency in BankingProductDepositRate

Link to issue:

<https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/593>

Change Impact

Breaking Change

Decision

Defer the change and continue consultation in Maintenance Iteration 17. Any changes may be incorporated with changes arising from [Decision Proposal 306](#).

Background

This request proposed a change to the description of the *applicationFrequency* field to provide guidance that when that field is absent for a fixed-term deposit, that would indicate that interest would be applied at maturity. Discussion through the iteration broadened the proposal and a new field was suggested to provide greater clarity and flexibility.

Issue 595 - Use of additionalValue field in Product Eligibility Types

Link to issue:

<https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/595>

Change Impact

Breaking Change

Decision

Defer the proposed change to clarify and align the descriptions, and incorporate it with changes arising from [Decision Proposal 306](#).

Background

This request was raised by the DSB to clarify an unintended difference in the description of two eligibility criteria. The proposal to change the *additionalValue* field description for the PENSION_RECIPIENT and STUDENT eligibility types from 'NA' (Not Applicable) to having prescribed meanings was determined to be a breaking change.

Issue 611 - Clarification of Energy PRD Obligations

Link to issue:

<https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/611>

Change Impact

Non-Breaking Change

Decision

To clarify the description of the *PublicBaseUri* field to state:

*Data Holders designated for the Energy sector are not required to expose energy product reference endpoints via their public base URI and are not required, but **MAY**, provide a redirect to the product reference endpoints hosted by the designated data holder.*

Background

This request was raised by the DSB to clarify that Energy retailers are not currently required to expose energy product reference data via their public base URI. This was in response to the [Exposure draft rules](#) for the Non-Bank Lending sector, which includes amendments to facilitate access to energy product reference data.

Issue 469 - Add isQueryParamUnsupported to MetaPaginated for schema validation

Link to issue:

<https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/469>

Change Impact

Non-Breaking Change

Decision

To resolve this issue by adding the *MetaPaginatedTransaction* schema that contains the 'isQueryParamUnsupported' field as an optional field. This schema will be used to describe the meta object for the 'Get Transactions For Account' endpoint.

The change is considered non-breaking as the requirement for the property to be present has been in the Standards since version 1.0.0 (September 2019).

Background

This request was raised by the DSB to add the details for the *isQueryParamUnsupported* property, which was referenced in the 'Get Transactions For Account' endpoint parameters but not present in the associated schema.

Issue 605 - Metrics: Performance threshold including SDH

Link to issue:

<https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/605>

Change Impact

Non-Breaking Change

Decision

To clarify the description of fields in the *performance* property of 'Get Metrics' endpoints v3, v4 and v5 to state:

*Percentage of calls within Primary Data Holder performance thresholds. Note that Secondary Data Holder performance **MUST** be excluded from this metric.*

Background

This request proposed a clarification of the performance fields in the 'Get Metrics' endpoint as they relate to Primary and Secondary Data Holders, which currently applies in the Energy sector.

This aligns to the Performance Requirements where the 'Response Time' is defined separately for 'data holders' and 'secondary data holders'.

Documentation and Schema Changes

The following change requests are for minor changes:

| Issue # | Change Type | Change Description |
|---|----------------------|---|
| 196 - Incorrect levelling of largeSecondary object | Presentation Change | Change to the Standards documentation generation code to resolve a bug in the presentation of deeply nested properties. |
| 197 - Update client registration non-normative examples to include energy sectors | Documentation Change | The non-normative examples in the Client Registration section are out of date. The encoded SSA was an old example and when decoded, did not map to the decoded example. The old examples excluded Energy scopes. |
| 293 - Remove default x-v values in Register request header parameters | Documentation Change | Documentation change associated with clarifying the requirements of the x-v headers in the Register APIs due to the retirement of previous versions. This change was covered by Issue 599 - Iteration 16 Holistic Feedback noted above. |
| 305 - Long lines break words and cause scrollbars | Presentation Change | Changes to the styling of the Standards page to wrap long lines at word breaks and avoid horizontal scrollbars. |
| 306 - Body parameter for JWT POST + PUT not displayed | Presentation Change | Change to the Standards documentation generation code to resolve a bug in the output of some 'Non-normative Examples' where the request body Content-Type is application/json. |
| 307 - Incorrect non-normative example | Documentation Change | Correct the value of the <code>code_challenge_methods_supported</code> property in the non-normative example in the Security Endpoints section to be an array, to align to specification and other examples. |
| 308 - Fix link to FAPI section reference | Documentation Change | Update a link referencing section 8.6 of a draft version of the FAPI Advanced specification. |
| 309 - Property names wrapping to two lines | Presentation Change | Update the display of schema property tables to improve readability. |
| 311 - Links to schemas land below the schema name | Presentation Change | Update the positional rendering of schema anchors to improve navigation. |

Implementation considerations

When possible, consideration and preference to non-breaking change has been prioritised with community consultation.