

Data Standards Body

Consumer Experience Working Group

Decision Proposal 334: Data Holder Dashboards

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Context

This paper proposes data standards for Data Holder dashboards in response to the July 2023 CDR Rules.

The specific issues covered in this paper are:

- Amending authorisation details
- Data recipient handling details

This consultation progresses from [DP276](#)¹ to outline which data standards are being proposed as binding. No issues were raised in relation to these proposals as part of the DP276 consultation.

This paper reflects those proposals with minor revisions based on the feedback received.

Community views are now being sought before these standards are proposed to be made binding.

Decision to be Made

Determine the data standards to be made for Data Holder dashboards in response to the July 2023 CDR Rules

¹ See the [DP276](#) issue for further background and analysis in relation to these proposals

Proposed Data Standards

Data holder dashboards

This section outlines impacts to the standards and CX guidelines as a result of the updated July 2023 CDR Rules relating to data holder dashboards.

These changes are expected to be published in a new section of the [CX Standards](#) relating to Dashboards.

Data Holder Dashboard: Amending authorisation details

Rule 1.15(3)(h) requires data holders to display details of authorisation amendments on the dashboard from 1 July 2024.²

The DSB proposes new standards to give effect to rule 1.15(3)(h) and link it to the relevant *cdr_arrangement_id*.

The implementation of this requirement would reflect the already existing CX Guidelines recommending that the details of authorisation amendments be shown on data holder dashboards.³

The below statement is proposed for inclusion in a new Dashboard section of the [CX Standards](#):

When a consumer amends an authorisation in accordance with rule 4.22A, which is linked to a *cdr_arrangement_id* supplied by the data recipient as per the [amending authorisation standards](#), data holders **MUST** display the details of each authorisation's amendment on the consumer's dashboard.

Note: this requirement gives effect to rule 1.15(3)(h)

² Rule 1.15(3)(h)

³ See annotation #2 in [Consent Management: Authorisations: Amended authorisations on the CX Guidelines](#)

Data Holder Dashboard: Data recipient handling details

This standard would require a note on data holder dashboards to advise consumers to check with the relevant data recipient for more information on how their CDR data is being handled.

This is currently expressed as a CX Guideline⁴ to address the asymmetry of information presented on data holder and data recipient dashboards.

The expectation is that this could be implemented as a generic note on each authorisation record. How the data recipient is referred to is at the data holder's discretion, which could include the legal entity name, brand, or a generic reference to a data recipient or third party.

The below statement is proposed for inclusion in a new Dashboard section of the [CX Standards](#):

Data holders **MUST** advise consumers to check with the relevant data recipient for information that may not be displayed on the data holder dashboard.

The precise wording of this message is at the discretion of the data holder. The data holder **MAY** consider using or paraphrasing the following message:

- *'You should check with [ADR brand/the data recipient] for more information on how they are handling your data, and for any other permissions you may have given them.'*

Implementation Considerations

The standards outlined in this paper are proposed to have a future dated obligation of 1 July 2024 to align with the rules requirement to display authorisation amendments on data holder dashboards.

See [this Figma artefact](#) for examples of how and where these standards might be implemented.

These examples are subject to change before they are released on the [CX Guidelines](#) website, including to reflect the intent of the rules and the final position of the data standards. The DSB invites the community to request new or amended CX Guidelines on the [DSB Standards Maintenance site](#).

Community views are sought in this final stage of this consultation on data holder dashboard standards before they are proposed to be made binding.

⁴ See annotation #22 in [Consent Management: Authorisations: Default Example](#) on the CX Guidelines