

# Data Standards Body

## Technical Working Group

Decision 137 – Data Standards Version 1.4.0 Release

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Decision Approved By Chairman: 11<sup>th</sup> August 2020

## Context

This decision relates to the changes encapsulated in version 1.4.0 of the Consumer Data Standards. This decision incorporates:

1. Approved changes from maintenance iteration 3:  
<https://github.com/ConsumerDataStandardsAustralia/standards/issues/108>
2. Prioritised changes requested by the community prior to data sharing go-live in July 2020:  
<https://github.com/ConsumerDataStandardsAustralia/standards/issues/132>  
<https://github.com/ConsumerDataStandardsAustralia/standards/issues/133>
3. Approved CX guidelines and standards changes to allow Data Holders to show unavailable joint accounts in the authorisation flow  
<https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/263>
4. Documentation fixes including fixes for non-normative examples

## Decision To Be Made

Approve the changes to the CDR Standards that will constitute v1.4.0.

## Feedback Provided

### Consumer Experience Guidelines and Standards

In relation to ACCC Rules changes, the CX Guidelines and Standards have considered changes to allow DHs to show unavailable joint accounts in the authorisation flow:

- <https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/263>

### Documentation fixes/ clarifications

This release is the accumulation of multiple non-normative corrections and documentation fixes with feedback across the following threads:

- <https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/256>
- <https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/242>
- <https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/253>
- <https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/256>

Internal quality assurance reviews also identified a set of documentation fixes to make. These have been summarised in the Decisions For Approval.

### Previously approved decisions

Community feedback has already been incorporated into approved Decision Proposals 108, 106, 123, 132 and 133. Noting the changes arising from these decisions will be incorporated into v1.4.0.

## Decisions For Approval

Decisions with prior Data Standards Chair approval include:

- Issue 169: Align how audience is set for 'Data Recipients calling Data Holders'  
<https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/169>
- Issue 168: New Product Fee Type – CALCULATED  
<https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/168>
- Issue 132: Required ID Token claims  
<https://github.com/ConsumerDataStandardsAustralia/standards/issues/132>
- Issue 133: Alignment with OIDC on auth\_time  
<https://github.com/ConsumerDataStandardsAustralia/standards/issues/133>
- Decision Proposal 108 - Banking Maintenance Iteration 3  
<https://github.com/ConsumerDataStandardsAustralia/standards/issues/108>
- Consumer Experience Changes for v1.4.0: Joint Accounts  
<https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/263>

The following decisions relate to changes made in addition to consultation on Decision Proposal 108, Decision Proposal 132 and Decision Proposal 133 and CX Guidelines and Standards Change Request 263.

### Consumer Experience Changes For Joint Accounts

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Link to issue:

<https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/263>

Decision

Remove restrictions in the CX Guidelines and Standards to permit Data Holders to show unavailable joint accounts in authorisation flow. This change is in accordance to updates in the CDR Rules, to better accommodate joint accounts.

### Clarification on Get Product Detail V2 details missing

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Link to issue:

<https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/248>

Decision

Fix documentation defect to correctly link entity models with archived Get Product Detail V2 API endpoint.

### Increment BankingAccountDetail Version

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Link to issue:

<https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/265>

#### Decision

Update entity versioning for BankingProductLendingRate to correctly reflect changes made to the schema in v1.3.0.

This change is not a breaking change.

#### Potential confusion over charset parameter in media types

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Link to issue:

<https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/256>

#### Decision

Update standards and associated non-normative examples to allow Content Type and Accept headers to handle media types and character set encoding in accordance with RFC7231. In addition, change the standards to correctly qualify that the supported media type is “application/json” which does not exclude the handling of character set per the normative standards.

This change is not a breaking change.

#### Get Products documentation - results ordering

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Link to issue:

<https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/253>

#### Decision

Correctly defines that products requested via Get Products should be sorted in descending order by last updated date.

This change is not a breaking change.

#### Issues with non-normative authorization endpoint request examples

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Link to issue:

<https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/242>

#### Decision

Updates non-normative examples for OpenID Connect Metadata Discovery, ACRs, Authorisation endpoint, Pushed Authorisation Request endpoint to correctly align with normative references.

#### Documentation fixes

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Link to issue:

Issues raised internally to the DSB pertaining to DSB’s quality assurance review process.

#### Decision

- Change Token Introspection non-normative example to correctly align to normative standards where it incorrectly shows a Token endpoint response.

- Fix spelling and grammatical errors which do not affect the standards
- Fix broken TDIF link to correctly point to the updated DTA web URL
- Fix Payload Conventions non-normative example where it is missing a comma between objects and thus represented as invalid JSON

These changes are not breaking changes.

## Appendix – internal quality assurance changes to be made

### Update warning notice for CDR Register under the End Points section

<https://github.com/ConsumerDataStandardsAustralia/standards-staging/issues/306>

The text currently suggests standards will incorporate CDR Register endpoints. Change the wording to remove "not yet" and link to the CDR Register.

Change to:

*NOTE: This section does not include any end points that will be defined by the design of the CDR Register. End points related to Data Recipient registration, certificate revocation, Data Recipient discovery or Data Holder discovery are documented in the CDR Register technical documentation.*

### Update Token Introspection documentation to include CDR Arrangement ID claim

<https://github.com/ConsumerDataStandardsAustralia/standards-staging/issues/300>

Currently, the documentation on the introspection endpoint only allows for "exp" and "active" claims. The introduction of concurrent consent requires the `cdr_arrangement_id` to be included in the introspection response JWT. The reason this is not in the ID Token is because it's related to the authorisation not the user context.

Changes required to the token introspection endpoint should be as follows:

*An Introspection End Point Response SHALL only include the following fields:*

- *active: Boolean indicator of whether or not the presented token is currently active.*
- *exp: A JSON number representing the number of seconds from 1970-01-01T00:00:00Z to the UTC expiry time.*
- *cdr\_arrangement\_id: A unique identifier of the CDR arrangement related to the authorisation*

### Fix Token Introspection non-normative example

<https://github.com/ConsumerDataStandardsAustralia/standards-staging/issues/291>

The non-normative example for token introspection shows a number of claims that aren't permitted. Change this to the following response JWT:

*Response*

```
{
  "active": true,
  "exp": 1311281970,
  "cdr_arrangement_id": "02e7c9d9-cfe7-4c3e-8f64-
e91173c84ecb"
}
```

### Fix grammatical error in documentation

<https://github.com/ConsumerDataStandardsAustralia/standards-staging/issues/293>

The title:

*Specifying An existing arrangement*

needs a lowercase "an". Change to:

*Specifying an existing arrangement*

### Fix spelling mistake in CDR Arrangement API section

<https://github.com/ConsumerDataStandardsAustralia/standards-staging/issues/294>

Arrangement is misspelt in the first sentence under the CDR Arrangement Management End Point. Change the sentence to be:

***From November 2020**, Data Holders and Data Recipients **MUST** implement an arrangement management end point that can be used to revoke an existing sharing arrangement.*

### Fix broken TDIF links in the standards

<https://github.com/ConsumerDataStandardsAustralia/standards-staging/issues/288>

The links to the Digital Transformation Agency TDIF docs are broken and need to be fixed (in LoA non-normative standards section).

### Fix Payload Conventions non-normative examples

<https://github.com/ConsumerDataStandardsAustralia/standards-staging/issues/290>

In the non-normative examples, the code is missing commas in the JSON response. Update as follows:

*A sample request would be structured as follows:*

```
{
  "data": {
```

```
    ...
  },
  "meta": {
    ...
  }
}
```

*A sample successful response:*

```
{
  "data": {
    ...
  },
  "links": {
    "self": "...",
  },
  "meta": {
    ...
  }
}
```

## Non-normative examples fix in extensibility section

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<https://github.com/ConsumerDataStandardsAustralia/standards-staging/issues/289>

Specifically the example says...

*For example, the prefixes for the four major Banks required to implement by 1st July 2019 would be:*

This should be...

*For example, the prefixes for the four major Banks included in the first phases of implementation would be:*

## Fix the statement for CDR Arrangement ID incorrectly mentions the ID Token

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<https://github.com/ConsumerDataStandardsAustralia/standards-staging/issues/287>

In the standards, the documentation incorrectly says the `cdr_arrangement_id` must be presented in the ID Token. This is incorrect. It should be in the JWT response from the Token and Token Introspection endpoints.

Under "CDR Arrangement ID", change:

*The CDR Arrangement ID is represented as a claim "cdr\_arrangement\_id" in the ID Token*

To be:

*The CDR Arrangement ID is represented as a claim "cdr\_arrangement\_id" returned in the Token endpoint and Token Introspection endpoint response JSON*

## Fix Token Introspection non-normative example

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<https://github.com/ConsumerDataStandardsAustralia/standards-staging/issues/309>

In the non normative example ("Non-normative example: Token Introspection Endpoint hydration"), the request is incorrectly represented as a token request. Change to:

```
POST /token/introspect HTTP/1.1
Host: https://data.holder.com.au
Content-Type: application/x-www-form-urlencoded
client_id=s6BhdRkqt3
&client_assertion_type=urn%3Aietf%3Aparams%3Aoauth%3Aclient-assertion-type%3Ajwt-bearer
&client_assertion=eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCIsImtpZCI6IjEyNDU2In0.eyJ...
&token=tGzv3JOkF0XG5Qx2TlKWIA
&token_type_hint=refresh_token
```