

Data Standards Body

Technical Working Group

Decision 134 – Banking Maintenance Iteration 4

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Decision Approved By Chairman: 1st September 2020

Context

This decision relates to the issues scheduled for review in maintenance iteration 4 of the Banking sector standards. The details for this iteration, including processes and an overview of the maintenance operating model can be found at:

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

With the commencement of consumer data sharing, and as part of new consulting processes taking effect from 1st August 2020, the Data Standards Body is adopting a 6-month implementation window between standards approval and implementation obligations where changes will result in breaking changes. Changes that are non-breaking, changes marked as urgent, required to support the CDR Rules and changes agreed by the community to take affect earlier than six months may still have shorter implementation timeframes. Moving forwards as the ecosystem grows, this will improve implementation and delivery certainty for all participants.

Decision To Be Made

Changes related to the standards arising from the issues addressed 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:

Issue #	Issue	Change Status	Obligation Date
#42	ANZSIC Code multiple version support	Change recommended	July 2021
#151	A payee may have no nickname provided by the customer	Change recommended	Non breaking
#152	CRN in BankingBillerPayee should be optional	Change recommended	July 2021
#153	Maturity instructions for a term deposit may not always be known	Change recommended	July 2021
#271	Update Get Metrics rejections counts and clarify affected APIs	Change recommended	July 2021

#273	Update claims permitted in Token Introspection	Change recommended	Non breaking
#177	Negative Available Balance in Get Balances response	No Change	N/A
#176	Update Query Parameter Transaction	No Change	N/A
#266	Decrement BankingProduct	No Change	N/A

Due to insufficient feedback the following changes will be carried into the next banking maintenance iteration:

- [#150: A loan may have no end date but loanEndDate is mandatory](#)
- [#181: Addition of enums for extensionUType and service in extendedData - BankingTransactionDetail](#)
- [#229: Service field in the Get Transaction Details API](#) (duplicate of change request #181)
- [#240: 'SHOULD' for access token revocation](#)
- [#247: ADR Revocation Endpoint](#)

Decisions For Approval

ANZSIC Code multiple version support

Link to issue:

<https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/42>

Decision

The decision supported by participants is a change to the standards to enable data holders to correctly report the version of ANZSIC (Industry codes) and ANZSCO (Occupation codes) for the code value being returned.

This change represents a breaking change to Get Customer v1 and Get Customer Detail v1 and will require a new version. The changes will be included into July 2021 future dated obligations for Get Customer v2 and Get Customer Detail v2.

A payee may have no nickname provided by the customer

Link to issue:

<https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/151>

Decision

The decision is to update the description for the payee, where a customer has not presented a payee nickname, to allow data holders to present a display name for payees in accordance with existing digital banking channels. Payee would remain mandatory.

This is not a breaking change and no future dated obligation would apply. This change will have immediate effect and will not be phased in.

CRN in BankingBillerPayee should be optional

Link to issue:

<https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/152>

Decision

The decision, supported by the community, is to make CRN conditional in BankingBillerPayee and explicitly type the BPAY CRN for billers, scheduled payments and transactions. CRN would remain mandatory for Fixed CRNs but optional for Variable and Intelligent CRNs.

This change is a breaking change. The change will be included into July 2021 future dated obligations for BankingBillerPayee, BankingTransaction and BankingScheduledPaymentTo.

Maturity instructions for a term deposit may not always be known

Link to issue:

<https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/153>

Decision

This decision is to introduce a new maturity instruction for holding facilities which is unique to some data holders as well as updating the definition of maturity instructions to be clear that data holder default instructions must be provided in the absence of an explicit customer instruction.

This change may affect data holders which are not providing default instructions. The introduction of the holding facility instructions are optional and would not result in a breaking change. There is impact to ADRs which would require changes to accommodate the new maturity instruction. The changes will be included into July 2021 future dated obligations for BankingTermDepositAccount in Get Account Detail.

Update Get Metrics rejections counts and clarify affected APIs

Link to issue:

<https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/271>

Decision

The decision is to update the definition of rejection counts to be the count of rejections for authenticated endpoints. This change is a clarification to the existing standards and will have immediate effect and will not be phased in.

This decision also includes a change to provide rejection counts by authenticated and unauthenticated endpoints to consistently report on rejections for all data requests. This change is a breaking change. The change will be included into July 2021 future dated obligations for Get Metrics v2.

Update claims permitted in Token Introspection

Link to issue:

<https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/273>

Decision

This decision is supported

Additional Information

This change allows claims defined in RFC 7662 to be returned by the data holder's authorisation server in accordance with the normative standard. The only restriction to this is the "username" claim. Because "username" is not shared between data holder and data recipient, it is intentionally and explicitly excluded from the allowed response claims.

This change is not a breaking change: it corrects alignment to the Token Introspection RFC 7662. The change will be included into November 2020 future dated obligations because qualification of the cdr_arrangement_id claim in the token introspection response is only applicable from Nombember 2020.

Negative Available Balance in Get Balances response

Link to issue:

<https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/177>

Decision

This change is not supported by the community.

Additional Information

This change sought to allow negative available account balances. Whilst the current account balance may be negative where funds are overdrawn, the available balance represents the funds that are accessible for an account and thus a customer may only have zero funds or more than zero funds available. Available balance will retain its current definition as available funds being zero dollars or greater.

Update Query Parameter Transaction

Link to issue:

<https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/176>

Decision

This change is not supported by the community.

Additional Information

The decision is this change is not supported. Whilst a change in future may be required to accommodate different filters, there is no requirement which currently requires this change to be made. Further to this, there was no consensus amongst the community and few responses were received during consultation.

Decrement BankingProduct

Link to issue:

<https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/266>

Decision

The decision is this change is not supported. The decision was made in 1.3.0 to align BankingProduct and BankingProductDetail versions.