

# Data Standards Body

## Consumer Experience Working Group

### Update to Noting Paper 157: CX Data Standards Following V2 Rules

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*Feedback Conclusion Date: 4 June 2021*

## Context

Noting Paper 157 was published on the 29<sup>th</sup> January 2021 to outline CX Data Standards changes anticipated following the making of the v2 rules.

The purpose of this document is to provide the community with an update on how these items are progressing.

This document also seeks to make clear that other than the open consultation on [DP160](#), no further Data Holder obligations are anticipated for July 2021 or November 2021 in relation to CX Standards referenced in this document, unless required as a result of further rules amendments.

## Decision to be Made

No decision is being proposed in this document. Consultations on the specific issues contained in this document, which have not already commenced or completed, will be conducted separately. While feedback is welcome, a [Noting Paper](#) is not part of a formal consultation.

## Identified Options

This document provides an update in relation to the options identified in the original NP157 document, with reference to the recent [Treasury announcement](#) on broadening access arrangements and the Design Paper consultations (see: [Peer to Peer Access](#); [‘Opt-out’ Joint Account Model](#)).

## Current Recommendation

This section outlines CX Data Standards changes that were anticipated in relation to rules amendments made on 23 December 2020. The structure of this section aligns with the headings in the v2 rules [explanatory statement](#).

Each section contains an updated table with descriptions of the final or expected obligation levels and the final or expected timing. An update is provided in the description column where relevant.

The listing of 'None' under 'Proposed obligation' is included to note where no CX Data Standards are anticipated. The 'Comply by' column presents the set of options for mandatory compliance where applicable. 'N/A' denotes that a compliance date is not applicable.

## Changes to rules about consents

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This topic includes amending consents, as well as the separation of consent establishment and withdrawal.

| <i>Table 1. Consent changes</i> |                                       |        |                     |  |                 |  |
|---------------------------------|---------------------------------------|--------|---------------------|--|-----------------|--|
| #                               | Issue                                 | Entity | Proposed Obligation | CX Standard description  | Standards made: | Comply:  |
| 1                               | Amending Consents                     | ADR    | <b>None</b>         | No additional CX Data Standards are anticipated for this item.   | N/A             | N/A  |
| 2                               | Amending Consents: authorisation flow | DH     | <b>MUST</b>         | <a href="#">DP144</a> was approved on 2 April 2021.<br><br>This change is now reflected in the <a href="#">CX data standards</a> .     | April 2021      | Optional from July 2021;<br><br>Mandatory from November 2021 |
| 3                               | Separate Consents                     | ADR    | <b>None</b>         | No additional CX Data Standards are anticipated for this item.   | N/A             | N/A  |
| 4                               | Separate Consents                     | DH     | <b>MAY</b>          | <a href="#">DP168</a> was approved on 26 February 2021.<br><br>This change is now reflected in the <a href="#">CX data standards</a> . | Feb 2021        | Optional from Feb 2021                                       |

## Authorising transfers of CDR data between accredited persons

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The v2 rules authorise consumer experience (CX) standards to be made for ADR disclosures to accredited persons (AP disclosures), which will be supported from 1 July 2021.

The [recent Treasury announcement](#) also notes the development of draft rules for consultation that will support other disclosure consent types, such as disclosures to trusted advisors (TA disclosure) and the disclosure of insights to non-accredited persons (insight disclosure).

This decision proposal seeks to consult on standards that are intended to be extensible and able to apply flexibly to an array of disclosure consents, including AP disclosures, TA disclosures, and insight disclosures. Amendments to extend the standards may be proposed following the publication of draft rules for TA disclosures and insight disclosures.

| # | Issue   | Entity | Proposed Obligation | CX Standard description                     | Standards made:         | Comply:                 |
|---|---|--------|---------------------|---|-------------------------|-------------------------|
| 5 | AP Disclosure<br><i>Intended to apply to all disclosure consent types</i>             | ADR    | <b>MUST SHOULD</b>  | <a href="#">DP187</a> is open for feedback. | No later than July 2021 | No later than July 2021 |
| 6 | AP Disclosure: withdrawal<br><i>Intended to apply to all disclosure consent types</i> | ADR    | <b>MUST</b>         | <a href="#">DP187</a> is open for feedback. | No later than July 2021 | No later than July 2021 |

## Authorising use of CDR data for research

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No CX Data Standards changes are expected as a result of this rules amendment.

## Changes to data holder obligations

Following the [recent Treasury announcement](#), consultation on the '[Opt-out' Joint Accounts Model Design Paper](#) is being conducted and current requirements for banks to implement the joint account requirements that would have applied from November 2021 will be deferred, with new compliance dates to be set following consultation.

The CX Standards being developed for [DP162](#) have been incorporated into this design paper and will be progressed accordingly. Any subsequent standards consultations on joint accounts will follow this program of work.

| # | Issue                                 | Entity | Proposed Obligation                        | CX Standard description   | Standards made: | Comply: |
|---|---------------------------------------|--------|--|---|-----------------|---------|
| 7 | Joint accounts:<br><i>auth flow 1</i> | DH     | <b>MUST</b><br><b>SHOULD</b><br><b>MAY</b> | As outlined in the ' <a href="#">Opt-out' Joint Accounts Model Design Paper</a> | TBD             | TBD     |

## Data holder dashboards and authorisation processes

This topic covers the presentation of ADRs by DHs in the authorisation flow and DH dashboard. The genesis of this issue can be found in [issue 222](#), where a range of possibilities were raised to achieve consistent and comprehensible presentation of ADRs in DH spaces. To support any potential future CDR enhancements, this issue has been deferred so further analysis can be conducted pending the draft rules on broadened access arrangements as referenced in the [recent Treasury announcement](#).

| #  | Issue                                 | Entity | Proposed Obligation | CX Standard description   | Standards made: | Comply: |
|----|---------------------------------------|--------|---------------------|---|-----------------|---------|
| 11 | CX of DH dashboards and authorisation | DH     | <b>MUST</b>         | <p>This will propose an <b>interim state</b> that DHs use specific fields where DHs refer to ADRs in the authentication/authorisation flow, consumer dashboard, and related consumer-facing artefacts.</p> <p>This item will also initiate consultation on a <b>future state</b> to explore if and how new fields have utility, such as an additional field to distinguish concurrent consents on DH dashboards.</p> <p>Following this consultation, the DSB will liaise with the rules and Register teams to assess where and how these obligations will be developed.</p> <p><b>Purpose:</b> Achieve comprehensible and</p> | TBD             | TBD     |

|  |  |  |  |   |  |  |
|--|--|--|--|---|--|--|
|  |  |  |  | contextually appropriate presentation of ADRs during authentication, authorisation, and authorisation management. |  |  |
|--|--|--|--|---|--|--|

## Changes to who may share CDR data

The amended rules allow CDR data to be shared by non-individuals, partnerships, and by secondary users. No CX Data Standards are anticipated beyond what is outlined below.

| <i>Table 5. Eligibility</i> |  |        |                     |  |                 |                             |
|-----------------------------|--|--------|---------------------|--|-----------------|-----------------------------|
| #                           | Issue  | Entity | Proposed Obligation | CX Standard description  | Standards made: | Comply:                     |
| 12                          | Non-individuals, partnerships, and secondary users: authorisation flow | DH     | <b>MAY</b>          | <a href="#">DP160</a> is open for feedback.  | June 2021       | Optional for Nov 2021       |
| 15                          | Secondary users: instruction   | DH     | <b>None</b>         | No additional CX Data Standards are anticipated for this item.<br><br>CX Guidelines may be developed reflecting messaging provided to joint account holders when indicating a disclosure option. | N/A             | N/A                         |
| 16                          | Secondary users: withdrawal  | DH     | <b>MUST</b>         | <a href="#">DP160</a> is open for feedback.  | June 2021       | Mandatory for November 2021 |

## Use of the CDR logo

This refers to CDR logo use

| <i>Table 6. CDR Logo</i> |          |        |                     |  |                 |         |
|--------------------------|----------|--------|---------------------|--|-----------------|---------|
| #                        | Issue    | Entity | Proposed Obligation | CX Standard description  | Standards made: | Comply: |
| 17                       | CDR logo | ADR/DH | <b>None</b>         | No additional CX Data Standards are anticipated for this item. | N/A             | N/A     |

## Implementation Considerations

Consultations on the specific issues contained in this document, which have not already commenced or completed, will be conducted separately and will outline any implementation considerations.