

Data Standards Body

Technical Working Group

Decision 178 – Banking Maintenance Iteration 7

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Decision Approved By Chairman: 30/06/2021

Context

This decision relates to the issues scheduled for review in maintenance iteration 7 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>.

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
#342	financialInstitution should be marked as conditionally required	Change recommended	Non-breaking
#370	transactionId conditional documentation	Change recommended	Not applicable
#371	Customer schemas optional documentation	Change recommended	Non-breaking
#379	Remove redundant future dated obligations	Change recommended	Non-breaking
#385	Levels of Assurance (LoAs) navigation bug	Change recommended	Non-breaking
#389	Documentation bug: 422 error codes - description should refer to request body not URI	Change recommended	Non-breaking
#392	Error Response Structure – Does it contain "description" or "detail"?	Change recommended	Non-breaking

#181	Addition of enums for extensionUType and service in extendedData - BankingTransactionDetail	No Change	Not applicable
#229	Service field in the Get Transaction Details API	No Change	Not applicable
#377	Clarify alignment of lastUpdateTime in CommonPerson schema and updated at claim	No Change	Not applicable

Decisions For Approval

[financialInstitution should be marked as conditionally required](#)

Link to issue:

<https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/342>

Change Impact

Non-breaking

Decision

The decision is not to adopt the change proposed but instead to correct the documentation to define financialInstitution as conditional. This change is non-breaking because the description of the field correctly described the conditionality requirements. The change that was requested is not adopted because future changes to data made available via card schemes may include the details of the financial institution thus making it possible for card scheme direct debits to provide the financial institution through which the direct debit will be executed.

[transactionId conditional documentation](#)

Link to issue:

<https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/370>

Change Impact

Non-breaking

Decision

The decision is to adopt the change. This change enhances the description to describe the conditional requirements more clearly where transaction detail is to be provided. This does not change the conditionality of the existing transactionId field only seeks to further clarify the correlation to the isDetailAvailable field.

Customer schemas optional documentation

Link to issue:

<https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/371>

Change Impact

Non-breaking

Decision

No decision is required. There was a bug with the build tools used to generate the consumer data standards. Updating the code dependencies corrects this issue.

Remove redundant future dated obligations

Link to issue:

<https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/379>

Change Impact

Non-breaking

Decision

The decision is to adopt this fix. The fix resolves a typographical documentation bugs.

Levels of Assurance (LoAs) navigation bug

Link to issue:

<https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/385>

Change Impact

Non-breaking

Decision

No decision is required. The documentation had a duplicated HTML anchor. Removing this duplication fixes the navigation issue.

Documentation bug: 422 error codes - description should refer to request body not URI

Link to issue:

<https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/389>

Change Impact

Non-breaking

Decision

The decision is to fix the documentation. Currently the documentation incorrectly defines the error code originating from an error in the URL when in fact it is an error originating in the request body. This was a transposition error from the approved decision proposal and the documentation will be corrected accordingly.

Error Response Structure - Does it contain "description" or "detail"?

Link to issue:

<https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/392>

Change Impact

Non-breaking

Decision

The decision is to adopt the fix proposed. This is a documentation fix to correctly clarify the description detail error codes should be responded.

Addition of enums for extensionUType and service in extendedData - BankingTransactionDetail

Link to issue:

<https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/181>

Change Impact

No change

Decision

The decision is no change to the standards should be adopted. New service overlays to the New Payments Platform have not been progressed because the NPP Australia prioritised the specification and rollout of the NPP Mandated Payment Service (MPS / PayTo). For this reason, the changes required cannot be assessed at this time. Once the NPPA progresses with the definition and implementation of newer service overlays, this issue can be re-assessed for introduction to the CDR.

Service field in the Get Transaction Details API

Link to issue:

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

Change Impact

No change

Decision

This is a duplicate of issue 181. For that reason no change is adopted.

Clarify alignment of lastUpdateTime in CommonPerson schema and updated_at claim

Link to issue:

<https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/377>

Change Impact

No change

Decision

The decision is that the change is not adopted. The lastUpdateTime remains optional because not all Data Holders have a creation or last update time available for customer data. This limitation was the reason this field was originally defined as optional.

Implementation considerations

Since there are no breaking changes in the list of change requests there are no implementation considerations for this maintenance iteration.