Decision Proposal 162 | Notification Settings

This board covers the following proposed CX Standards:

- Joint Account Notifications:
  - Option 2: Notification Frequency
  - Option 3: Granular Control
  - Option 5: Consequences of Amendment
  - Option 6: Means to Amend Notifications – Contextual
- Joint Account Notifications:
  - Option 7: Means to Amend Notifications – Channels
  - Option 8: Notification Content – Review Authorisation
- Notification alerts, Option 2: Contextual Alert

NB: These designs are for illustrative purposes only to assist consultation and have not been assessed for rules compliance. They represent the initial scope of the joint account CX Guidelines, pending the outcomes of consultation. Participants can use these as initial reference points for implementation, but achieving compliance remains the responsibility of the CDR participant.

Glossary

JAH-A	Joint account holder A (requester), shares joint account(s) with JAH-B
JAH-B	Joint account holder B (relevant account holder), shares joint account(s) with JAH-A
DH	Data Holder
ADR	Accredited Data Recipient
JA	Joint Account
DOMS	Disclosure Option Management Service

1.1 Joint Accounts | JAH-A amends notifications

Concept JAH-A amends notifications through existing channels

Joint account holder A (JAH-A) shares joint accounts with a few account holders. **JAH-A** decides that notifications for new or amended authorisations are not required.

JAH-A goes into the app settings to turn off notifications for this activity.

Key CDR rules

4A.14 Notification requirements for consumer data requests on joint accounts

An approval notification is a notice given by the data holder:

- to a relevant account holder, to inform them that the requester has given, amended or withdrawn an authorisation, or that the authorisation has expired; or
- to the requester, to inform them that:
  - one or more of the relevant account holders has not given their approval for disclosure within the time frame referred to in paragraph 4A.11(e); or
  - a relevant account holder has withdrawn an approval previously given;

in accordance with the data standards.

The data holder must make the appropriate approval notification to a joint account holder in relation to an event mentioned in subrule (1):

- as soon as practicable after the event occurs, unless the joint account holder has selected an alternative schedule of notifications; and
- through its ordinary means of contacting the joint account holders.

The data holder must, in accordance with any relevant data standards:

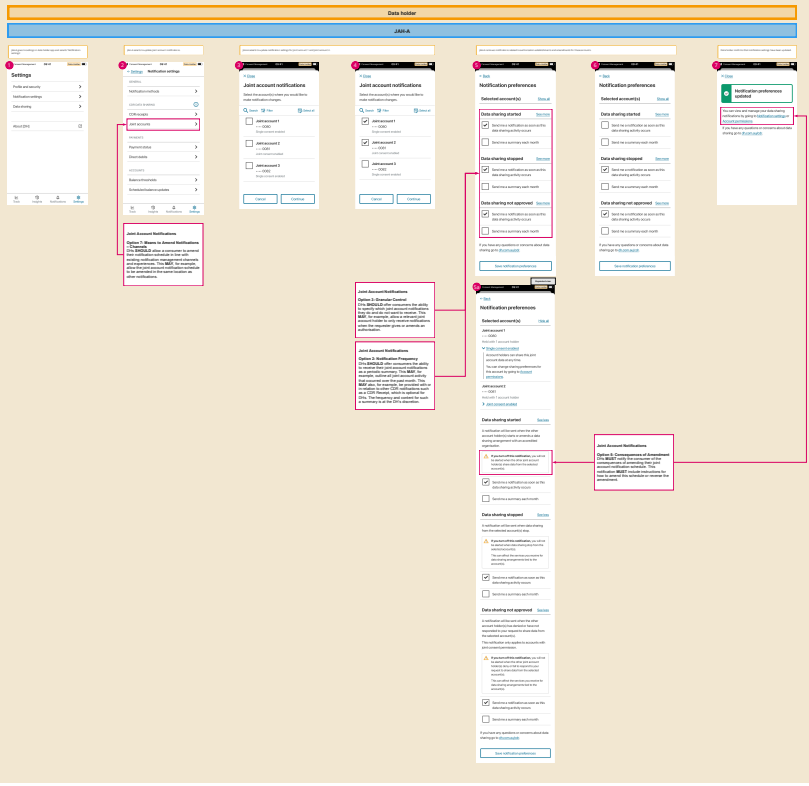
- provide for alternative notification schedules (including reducing the frequency of notifications or not receiving notifications); and
- give each joint account holder a means of selecting such an alternative, and of changing a selection.

Proposed CX Standards covered in flow

Joint Account Notifications:

- Option 2: Notification Frequency
- Option 3: Granular Control
- Option 5: Consequences of Amendment
- Option 7: Means to Amend Notifications – Channels

DH Website/App settings



1.2 Joint Accounts | JAH-A amends notifications

Concept JAH-A amends notifications through contextual means

Joint account holder A (JAH-A) shares joint accounts with a few account holders. **JAH-A** receives a notification that an authorisation has been established for a joint account.

JAH-A decides that notification for this activity is not required and turns it off.

Key CDR rules

4A.14 Notification requirements for consumer data requests on joint accounts

An approval notification is a notice given by the data holder:

- to a relevant account holder, to inform them that the requester has given, amended or withdrawn an authorisation, or that the authorisation has expired; or
- to the requester, to inform them that:
  - one or more of the relevant account holders has not given their approval for disclosure within the time frame referred to in paragraph 4A.11(e); or
  - a relevant account holder has withdrawn an approval previously given;

in accordance with the data standards.

The data holder must make the appropriate approval notification to a joint account holder in relation to an event mentioned in subrule (1):

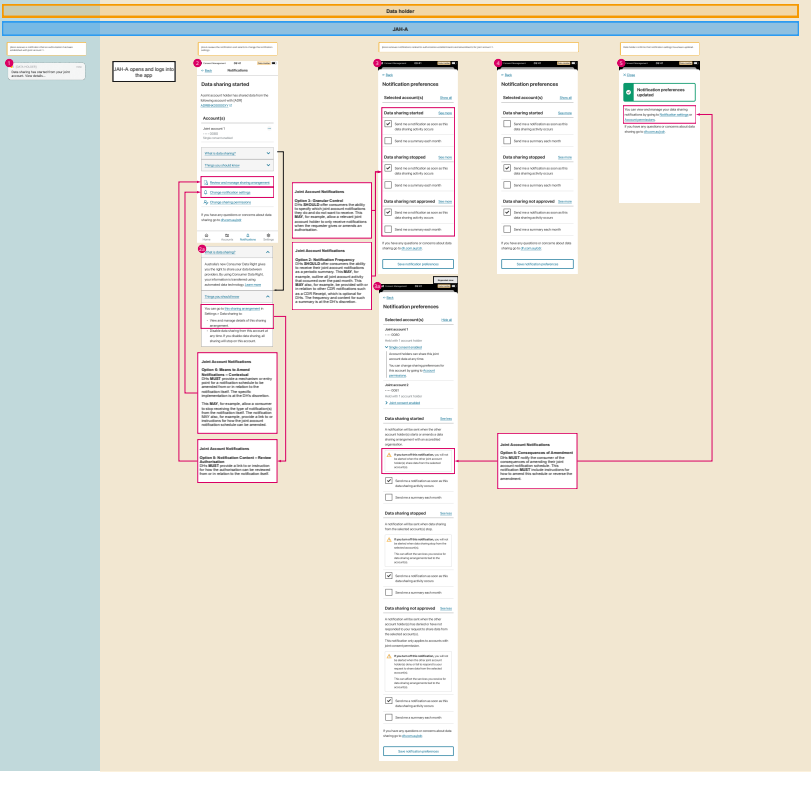
- as soon as practicable after the event occurs, unless the joint account holder has selected an alternative schedule of notifications; and
- through its ordinary means of contacting the joint account holders.

The data holder must, in accordance with any relevant data standards:

- provide for alternative notification schedules (including reducing the frequency of notifications or not receiving notifications); and
- give each joint account holder a means of selecting such an alternative, and of changing a selection.

Proposed CX Standards covered in flow

Joint Account Notifications:

- Option 2: Notification Frequency
- Option 3: Granular Control
- Option 5: Consequences of Amendment
- Option 6: Means to Amend Notifications – Contextual
- Option 8: Notification Content – Review Authorisation

Notification | **DH Website/App settings**