

Decision Proposal 162 | Ceasing joint account data sharing

This board covers the following proposed CX Standards:

- Notification alerts, Option 2: Contextual Alert
- Ceasing Joint Account Data Sharing, Option 2: Joint Account Withdrawal Standards

ND: These designs are for illustrative purposes only. No illustration and have not been assessed for rules compliance. They represent the visual design of the joint account CX Guidelines, pending the outcome of consultation. Participants can use them as initial reference points for implementation, but achieving compliance remains the responsibility of the CX partners.

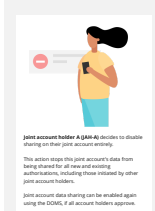
Glossary	
JAH-A	Joint account holder A (consumer, the joint account holder)
JAH-B	Joint account holder B (consumer, the joint account holder)
JAH	Joint account holder
JAH1	Joint account holder 1
JAH2	Joint account holder 2
JAH3	Joint account holder 3
JAH4	Joint account holder 4
JAH5	Joint account holder 5
JAH6	Joint account holder 6
JAH7	Joint account holder 7
JAH8	Joint account holder 8
JAH9	Joint account holder 9
JAH10	Joint account holder 10

3.1 Joint Accounts | JAH-A changes disclosure option to non-disclosure

Concept JAH-A disables joint account sharing

DH Dashboard

DOMS



Joint account holder A (JAH-A) decides to disable sharing on their joint account entirely.

This action stops this joint account's data from being shared for all non-disclosure and non-disclosure, including those visible to other joint account holders.

Joint account data sharing can be enabled again using the DOMS. If an account holder agrees.

Key CXR rules

46.1 Obligations to provide disclosure option management service
 Obligations to provide disclosure option management service for each joint account to which this Part applies, the data holder must provide a service to each joint account holder that allows the joint account holder to:

- change the disclosure option that applies to the account in accordance with rule 46.2, and
- propose a change in the disclosure option on the other joint account holder's account with rule 46.3, and
- request to be proposed by another joint account holder to change the disclosure option.

Requirements for disclosure option management service
 The service must not do any of the following in relation to the process that it provides for changing or proposing to change the disclosure option that applies to the joint account:

- impose any requirements to the process beyond those specified in the data standards and these rules;
- offer additional or alternative services as part of the process;
- include or refer to other documents, or provide any other information, as in the data standards;
- require authentication;
- offer any pre-empted options.

The service must indicate to the joint account holder which disclosure option currently applies. The service must be in accordance with the data standards.

46.2 Changing to a more restrictive disclosure option
 A joint account holder may, at any time, choose that the more restrictive option will apply to the account, using the disclosure option management service.

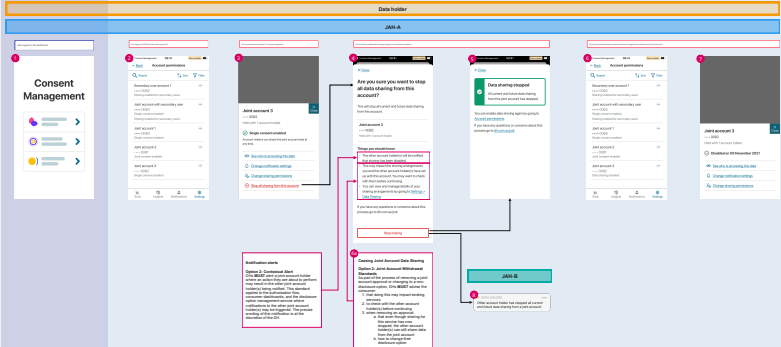
Proposed CX Standards covered in flow

Notification alerts

- Option 2: Contextual Alert

Ceasing Joint Account Data Sharing

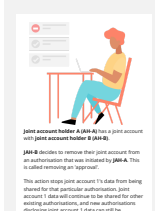
- Option 2: Joint Account Withdrawal Standards



3.2 Joint Accounts | JAH-B removes approval

Concept JAH-B removes an approval

DH Dashboard



Joint account holder A (JAH-A) decides to remove their joint account from an authorisation that was initiated by JAH-B. This is called 'removing an approval'.

This action stops joint account data from being shared for this particular authorisation, joint account data will continue to be shared for other existing authorisations, and new authorisations including joint account data can still be established.

Key CXR rules

46.1 Consumer dashboard for joint account holders
 Obligations for data holder to provide relevant account holder with consumer dashboard. The data holder must provide each relevant account holder with an online service that:

- enables the data holder to be proposed to disclose joint account data to the joint account data, and
- is accessible to the relevant account holder to change approval in relation to each authorisation to disclose joint account data made by a requester, and
- allows for withdrawal, at any time, of such an approval, and
- is simple and straightforward to use, and
- is prominently displayed, and
- is part of the withdrawal process, and
- allows for approval relating to the consequences of the withdrawal in accordance with the data standards.

Proposed CX Standards covered in flow

Notification alerts

- Option 2: Contextual Alert

Ceasing Joint Account Data Sharing

- Option 2: Joint Account Withdrawal Standards

