Decision Proposal 162 | Authorisation Flow

This board covers the following proposed CX Standards:
- Notification alerts, Option 2: Contextual Alert
- Vulnerable Joint Account Holders, Option 2: Authorisation Alert
- Pending Disclosures, Option 2: Pending Status Provisions

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

2.1 Authorisation Flow: Default - Pre-Approval

Concept Data sharing from a joint account (pre-approval)

Joint account Holder A (JAH-A) and **Joint account Holder B (JAH-B)** share a joint account with a pre-approval disclosure option.

JAH-A is able to share data from 'Joint Account 1' and data will flow once authorisation is complete.

JAH-B will be notified that 'Joint Account 1' is sharing data for a new authorisation.

Key CDR rules

4A.5 Disclosure options for joint accounts
Disclosure option
Disclosure of joint account data may be authorised only as permitted by the disclosure option that applies to the joint account.

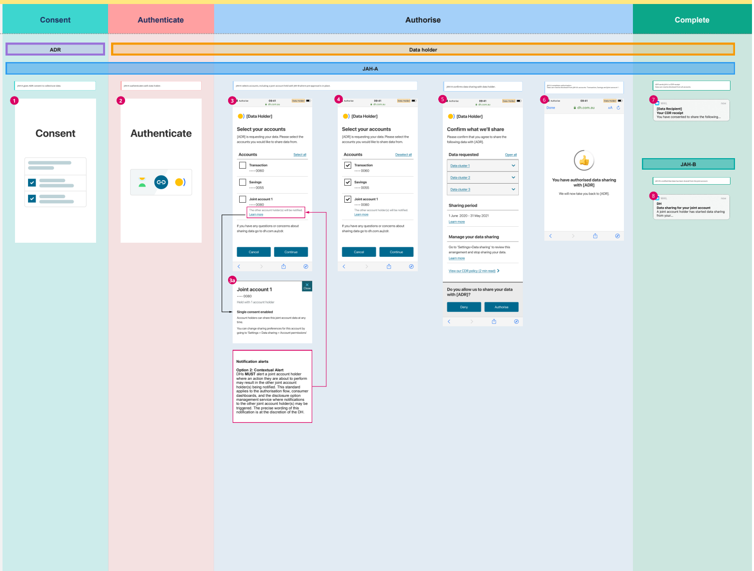
This may be any of the following:
- **the pre-approval option,** under which joint account data may be disclosed in response to a valid consumer data request on the authorisation of the requester without the approval of the relevant account holders;
- the co-approval option
- the non-disclosure option, under which joint account data may not be disclosed even in response to a valid consumer data request.

The data holder must provide for the pre-approval and non-disclosure options to be available for a joint account.

Default option
Unless a sector Schedule provides otherwise, **the pre-approval option applies to a joint account by default**.

Proposed CX Standards covered in flow

Notification alerts
- Option 2: Contextual Alert



JAH-A selects accounts, including a joint account held with JAH-B where pre-approval is in place.

3 [Data Holder]

Select your accounts

[ADR] is requesting your data. Please select the accounts you would like to share data from.

Accounts — Select all
- ☐ Transaction •••• 0060
- ☐ Savings •••• 0055
- ☐ Joint account 1 •••• 0080 — The other account holder(s) will be notified. Learn more

If you have any questions or concerns about sharing data go to dh.com.au/cdr.

Cancel | Continue

3a Joint account 1
•••• 0080
Held with 1 account holder

Single consent enabled
Account holders can share this joint account data at any time.
You can change sharing preferences for this account by going to 'Settings > Data sharing > Account permissions'

Notification alerts

Option 2: Contextual Alert
DHs **MUST** alert a joint account holder where an action they are about to perform may result in the other joint account holder(s) being notified. This standard applies to the authorisation flow, consumer dashboards, and the disclosure option management service where notifications to the other joint account holder(s) may be triggered. The precise wording of this notification is at the discretion of the DH.

4 [Data Holder]

Select your accounts

[ADR] is requesting your data. Please select the accounts you would like to share data from.

Accounts — Deselect all
- ☑ Transaction •••• 0060
- ☑ Savings •••• 0055
- ☑ Joint account 1 •••• 0080 — The other account holder(s) will be notified. Learn more

If you have any questions or concerns about sharing data go to dh.com.au/cdr.

Cancel | Continue

JAH-A confirms data sharing with data holder.

5 [Data Holder]

Confirm what we'll share

Please confirm that you agree to share the following data with [ADR].

Data requested — Open all
- Data cluster 1
- Data cluster 2
- Data cluster 3

Sharing period
1 June 2020 - 31 May 2021
Learn more

Manage your data sharing
Go to 'Settings>Data sharing' to review this arrangement and stop sharing your data.
Learn more

View our CDR policy (2 min read)

Do you allow us to share your data with [ADR]?

Deny | Authorise

6 Done — dh.com.au

You have authorised data sharing with [ADR]

We will now take you back to [ADR].

7 MAIL — now
[Data Recipient]
Your CDR receipt
You have consented to share the following...

8 MAIL — now
DH
Data sharing for your joint account
A joint account holder has started data sharing from your...

2.2 Authorisation Flow: Rule 4A.15 Exemption for Joint Account Holder

Concept Data sharing from a joint account (vulnerable joint account holders)

Joint account holder A (JAH-A) has a joint account with **joint account holder B (JAH-B)**.

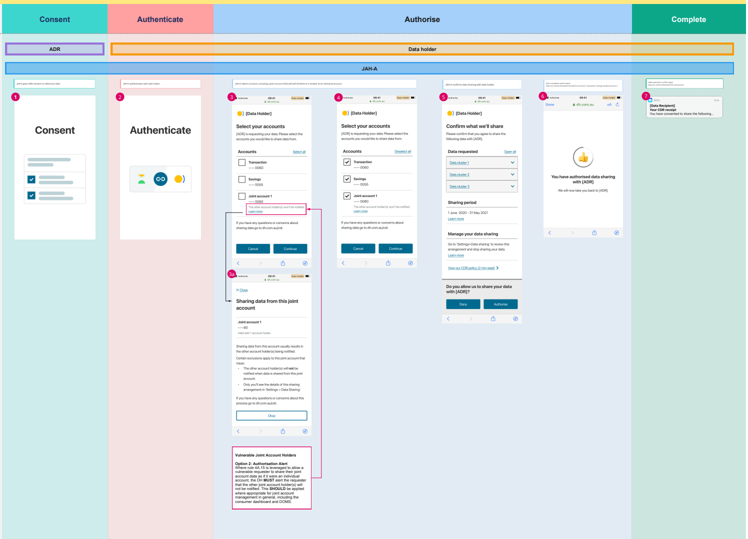
In this scenario however, the data holder treats **JAH-A's** joint account like an individual account to prevent physical or financial harm or abuse. This allows the data holder to not notify **JAH-B** when **JAH-A** shares data from their joint account(s), or provide **JAH-B** with an equivalent consumer dashboard. If supported by the data holder, **JAH-A** can authorise and manage joint account data sharing independently.

Key CDR rules

4A.15 Avoidance of harm
A data holder is not liable under these rules for a failure to comply with this Part if it considered that the relevant act or omission was necessary in order to prevent physical, psychological or financial harm or abuse to any person.

Proposed CX Standards covered in flow

Vulnerable Joint Account Holders
- Option 2: Authorisation Alert



3 [Data Holder]

Select your accounts

[ADR] is requesting your data. Please select the accounts you would like to share data from.

Accounts — Select all
- ☐ Transaction •••• 0060
- ☐ Savings •••• 0055
- ☐ Joint account 1 •••• 0080 — The other account holder(s) won't be notified. Learn more

If you have any questions or concerns about sharing data go to dh.com.au/cdr.

Cancel | Continue

3a ✕ Close

Sharing data from this joint account

Joint account 1
••••80
Held with 1 account holder

Sharing data from this account usually results in the other account holder(s) being notified.

Certain exclusions apply to this joint account that mean:
- The other account holder(s) will **not** be notified when data is shared from this joint account.
- Only you'll see the details of this sharing arrangement in 'Settings > Data Sharing'.

If you have any questions or concerns about this process go to dh.com.au/cdr.

Okay

Vulnerable Joint Account Holders

Option 2: Authorisation Alert
Where rule 4A.15 is leveraged to allow a vulnerable requester to share their joint account data as if it were an individual account, the DH **MUST** alert the requester that the other joint account holder(s) will not be notified. This **SHOULD** be applied where appropriate for joint account management in general, including the consumer dashboard and DOMS.

4 [Data Holder] — Select your accounts — ☑ Transaction •••• 0060 — ☑ Savings •••• 0055 — ☑ Joint account 1 •••• 0080 — Cancel | Continue

5 [Data Holder] — Confirm what we'll share — Data cluster 1, Data cluster 2, Data cluster 3 — Sharing period 1 June 2020 - 31 May 2021 — Do you allow us to share your data with [ADR]? — Deny | Authorise

6 You have authorised data sharing with [ADR]. We will now take you back to [ADR].

7 **[Data Recipient]** **Your CDR receipt** You have consented to share the following...

2.3 Authorisation Flow: Co-Approval

Concept Data sharing from a joint account (co-approval)

Joint account holder A (JAH-A) and **joint account holder B (JAH-B)** share a joint account where co-approval disclosure option applies.

JAH-A requires **JAH-B**'s approval to share data from 'Joint Account 2'. Data from this account will not flow until **JAH-B** gives approval and will show a pending status.

JAH-B will be notified that 'Joint Account 2' requires approval.

Key CDR rules

4A.5 Disclosure options for joint accounts
Disclosure option
Disclosure of joint account data may be authorised only as permitted by the disclosure option that applies to the joint account.

This may be any of the following:
- the pre-approval option
- **the co-approval option**, under which joint account data may be disclosed in response to a valid consumer data request only after:
  - the requester has authorised the disclosure; and
  - each of the relevant joint account holders has approved the disclosure;
- the non-disclosure option

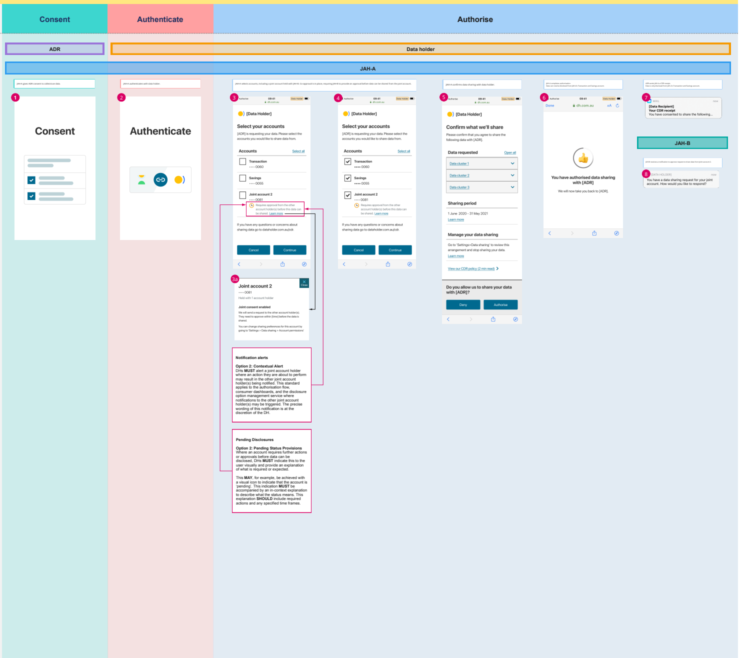
The data holder may provide for the co-approval option to be available for a joint account.

4A.10 How data holder is to deal with a consumer data request
Co-approval option
If the co-approval option applies to the joint account, the data holder must, subject to subrule (5):
- **ask the requester for authorisation** in accordance with rule 4.5 and Division 4.4; and
- **if the authorisation is given, invite the approval of the relevant account holders** in accordance with rule 4A.11; and
- if all the relevant account holders give their approval, or are taken to have given their approval, comply with rules 4.6 to 4.7.

Proposed CX Standards covered in flow

Notification alerts
- Option 2: Contextual Alert

Pending Disclosures
- Option 2: Pending Status Provisions



JAH-A selects accounts, including a joint account held with JAH-B. Co-approval is in place, requiring JAH-B to provide an approval before data can be shared from the joint account.

3 [Data Holder]

Select your accounts

[ADR] is requesting your data. Please select the accounts you would like to share data from.

Accounts — Select all
- ☐ Transaction •••• 0060
- ☐ Savings •••• 0055
- ☐ Joint account 2 •••• 0081 — Requires approval from the other account holder(s) before this data can be shared. Learn more

If you have any questions or concerns about sharing data go to dataholder.com.au/cdr.

Cancel | Continue

3a Joint account 2
•••• 0081
Held with 1 account holder

Joint consent enabled
We will send a request to the other account holder(s). They need to approve within [time] before the data is shared.
You can change sharing preferences for this account by going to 'Settings > Data sharing > Account permissions'

Notification alerts

Option 2: Contextual Alert
DHs **MUST** alert a joint account holder where an action they are about to perform may result in the other joint account holder(s) being notified. This standard applies to the authorisation flow, consumer dashboards, and the disclosure option management service where notifications to the other joint account holder(s) may be triggered. The precise wording of this notification is at the discretion of the DH.

Pending Disclosures

Option 2: Pending Status Provisions
Where an account requires further actions or approvals before data can be disclosed, DHs **MUST** indicate this to the user visually and provide an explanation of what is required or expected.

This **MAY**, for example, be achieved with a visual icon to indicate that the account is 'pending'. This indication **MUST** be accompanied by an in-context explanation to describe what the status means. This explanation **SHOULD** include required actions and any specified time frames.

4 [Data Holder]

Select your accounts

Accounts — Select all
- ☑ Transaction •••• 0060
- ☑ Savings •••• 0055
- ☑ Joint account 2 •••• 0081 — Requires approval from the other account holder(s) before this data can be shared. Learn more

If you have any questions or concerns about sharing data go to dataholder.com.au/cdr.

Cancel | Continue

JAH-A confirms data sharing with data holder.

5 [Data Holder] — Confirm what we'll share — Please confirm that you agree to share the following data with [ADR]. — Data requested: Data cluster 1, Data cluster 2, Data cluster 3 — Sharing period 1 June 2020 - 31 May 2021 — Manage your data sharing: Go to 'Settings>Data sharing' to review this arrangement and stop sharing your data. — View our CDR policy (2 min read) — Do you allow us to share your data with [ADR]? — Deny | Authorise

6 You have authorised data sharing with [ADR]. We will now take you back to [ADR].

7 MAIL — now
[Data Recipient]
Your CDR receipt
You have consented to share the following...

8 [DATA HOLDER] — now
You have a data sharing request for your joint account. How would you like to respond?