Data Standards Body

Technical Working Group

Decision 353 – Maintenance Iteration 20

Contact: Mark Verstege, Hemang Rathod, Nils Berge, Elizabeth Arnold, Amy Nussbaumer

Publish Date: 24 September 2024

Decision Approved By Chair: 10 October 2024

Context

This decision relates to the issues consulted on in Maintenance Iteration 20 of the Data Standards.

Maintenance iterations may include change requests related to Information Security, CX, Banking, Energy, Common, Admin, NFR and CDR Register Standards.

The details for this iteration can be found at:
- Decision Proposal 353 - Maintenance Iteration 20
- DSB Maintenance Iteration 20 Agenda & Minutes

Additionally, an overview of the maintenance operating model and processes can be found at: https://github.com/ConsumerDataStandardsAustralia/standards-maintenance.

Decision To Be Made

Changes related to the Standards arising from the issues consulted in the Maintenance Iteration.

Feedback Provided

Below is a list of the issues considered or addressed in this iteration. Each issue has a link to the issue thread containing the public consultation relating to the issue:

Iss. #	Sector	Issue	Decision	Change Type	Obligation Date	Notes
647	All	Maintenance Iteration 20 Holistic Feedback	**Change Recommended**	**Non-Breaking Change**	N/A	*Detail in following section.*
641	Banking	Update CDS documentation to clarify expected rate value 'sign' (+/-) for each RateType	**Change Recommended**	**Non-Breaking Change**	N/A	Request for clarity of adjustment rate type values.
644	Energy	AmountString field type impractical for energy tariffs	No change	N/A	N/A	Request for a new field type to provide values in cents.
646	CX	Clarify selection of Trusted Adviser in the CX Guidelines	**Change Recommended**	**Non-Breaking Change**	N/A	Request to clarify CX guidelines for Trusted Advisers.
648	Security	Adopt BCP 195 for TLS ciphers	**Change Recommended**	**Breaking Change**	**Y25 #1, 17 Mar. 2025**	Proposal to adopt BCP 195 rather than listing required TLS ciphers.
650	Security	Weaken JARM Encryption Requirements for ADRs	No change	N/A	N/A	Request to review JARM encryption requirements. Not resolved in this MI.
652	Energy	Specify units of currency to be used for the AmountString field type	**Change Recommended**	**Non-Breaking Change**	N/A	Request to clarify the format of monetary amounts and the default currency.
653	Energy	EnergyPlanTariffPeriod - cater for plans with no dailySupplyCharge	**Change Recommended**	**Breaking Change**	**Y24 #5, 11 Nov. 2024 (Existing FDO for affected endpoints)**	Request to clarify the default value of the *dailySupplyChargeType* field.

Decisions For Approval

Issue 647 – Maintenance Iteration 20 Holistic Feedback

Link to issue:
https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/647

Change Type
Non-Breaking Change

Decision
To make the following minor changes to the Standards to correct defects or clarify intent:

- Change 'authorisation_code' to 'authorization_code' (with a 'z' for technical accuracy).
- Remove a redundant (duplicate) line in the Data Recipients calling Data Holders section related to the client ID.
- Correction the description of the *tariffUType* field in Energy, currently stating 'The type of the payer', which should be 'Reference to the applicable tariff structure.'
- Change the 'Common Field Types' example of the URIString format from 'http://www.google.com' to 'https://www.example.com'.

To defer a change proposed on the holistic issue to make changes to all …*UType* fields where the descriptions could follow a standardised format for consistency and improved interpretation.
The change detail has been transferred to a new staging issue: #434 - Apply consistent UType field descriptions.

Background
This is the regular Maintenance Iteration Holistic Feedback Change Request that is created at the beginning of each maintenance iteration to capture trivial changes to the standards that do not warrant a dedicated Change Request.

Issue 641 – Update CDS documentation to clarify expected rate value 'sign' (+/-) for each RateType

Link to issue:
https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/641

Change Type
Non-Breaking Change

Decision
To provide clarifying statements to the *Description* of adjustment rate type values, to ensure consistent interpretation.

For the following 'bonus' rate types:
- BONUS
- BUNDLE_BONUS
- INTRODUCTORY

Append the text:

> A deposit 'bonus' *rate* value **MUST** be specified as zero or a positive number in the RateString format. The formula to calculate an Effective rate would be (Base+Bonus).

For the following 'discount' types:
- BUNDLE_DISCOUNT_FIXED
- BUNDLE_DISCOUNT_VARIABLE
- DISCOUNT
- INTRODUCTORY

Append the text:

> A lending 'discount' *rate* value **MUST** be specified as zero or a positive number in the RateString format. The formula to calculate an Effective rate would be (Base-Discount).

For the following 'penalty' type:
- PENALTY

Append the text:

> A lending 'penalty' *rate* value **MUST** be specified as zero or a positive number in the RateString format. The formula to calculate an Effective rate would be (Base+Penalty).

Background

This issue noted that different interpretations of these fields have been observed, and incorrect values could cause misleading interest rates to be provided to consumers. The issue proposed that the Standards clarify the requirement.

Issue 644 – AmountString field type impractical for energy tariffs

Link to issue:
https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/644

Change Type
No Change

Decision
Not to define a new field type specifically for fractional currency values. e.g., cents.

Background

This issue noted that Energy tariffs are typically defined in cents, such as *52.49 ¢/kWh*, but the Standards specify monetary fields with the AmountString type. The AmountString type is intended to support any currency value in main and fractional units.

Participant did not agree with the proposed solution of defining a new type for energy sector and proposed having rates representation across sectors consistent. Feedback suggested updating the

description of AmountString to remove any ambiguity. Issue [#652](#) (also in this decision) was created to address potential ambiguity in defining monetary amounts and the default currency.

Issue 646 – Clarify selection of Trusted Adviser in the CX Guidelines

Link to issue:
https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/646

Change Type
Change Recommended (CX Guidelines)

Decision
To update the Trusted Adviser Disclosure Consent wireframes to clarify the process of selecting Trusted Advisers. This includes:
- the amendment from 'Trusted Adviser Directory' to 'Select a Trusted Adviser', for simplicity
- removal of the trust rating component in the 'About Trusted Adviser' screen
- clarify through a new CX Guideline that it is optional for an ADR to offer a TA disclosure service for any TA of the consumer's choosing
- clarify through a new CX Guideline that a consumer's selection of a TA can constitute nomination.

Background
This change request was raised by the DSB on behalf of Chartered Accountants Australia and New Zealand (CA ANZ), CPA Australia (CPA), and the Institute of Public Accountants (IPA) in response to their letter to the Data Standards Chair. The change request sought changes in relation to the "selection" and "nomination" of Trusted Advisers for CDR disclosure consent purposes. Following discussions with CDR agencies to confirm what is possible under the rules, what the policy intent is, and the correct interpretation of the relevant rules (i.e. 1.10C and 4.11), along with community consultation, the final changes were adjusted to those outlined above.

Issue 648 – Adopt BCP 195 for TLS ciphers

Link to issue:
https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/648

Change Type
Breaking Change

Decision
To remove references to specific cipher suites and replace them with a reference to BCP 195. This change will apply as a Future-Date Obligation of Y25 #1, 17 Mar. 2025.

Replace these statements:

> **Ciphers**
>
> Only the following cipher suites SHALL be permitted in accordance with section 8.5 of **[FAPI-1.0-Advanced]**:
>   - TLS_ECDHE_RSA_WITH_AES_128_GCM_SHA256
>   - TLS_ECDHE_RSA_WITH_AES_256_GCM_SHA384
>
> The following cipher suites **SHOULD NOT** be supported:
>   - TLS_DHE_RSA_WITH_AES_128_GCM_SHA256
>   - TLS_DHE_RSA_WITH_AES_256_GCM_SHA384

With:

> **Ciphers**
>
> **Until March 17th 2025, the following SHALL requirements apply:**
>
> Only the following cipher suites **SHALL** be permitted in accordance with section 8.5 of **[FAPI-1.0-Advanced]**:
>
>   - TLS_ECDHE_RSA_WITH_AES_128_GCM_SHA256
>   - TLS_ECDHE_RSA_WITH_AES_256_GCM_SHA384
>
> The following cipher suites **SHOULD NOT** be supported:
>
>   - TLS_DHE_RSA_WITH_AES_128_GCM_SHA256
>   - TLS_DHE_RSA_WITH_AES_256_GCM_SHA384
>
> **From March 17th 2025, the following requirements SHALL apply:**
>
> In addition to section 8.5 of **[FAPI-1.0-Advanced]** only cipher suites recommended in **[BCP195]** **SHALL** be permitted.

Background

This issue is a continuation of issue #643 - Update TLS cipher suite requirements to address DHEat Attacks and Raccoon Attack vulnerabilities, which resulted in an initial change to state that vulnerable ciphers should not be supported.

Issue 652 – Specify units of currency to be used for the AmountString field type

Link to issue:
https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/652

Change Type
Non-Breaking Change

Decision

To clarify the requirements of the AmountString field type through the following changes and additions:

- A string representing a monetary amount in currency units with fractional units after a decimal point (e.g., if working with Australian dollars: "123.45" for one hundred and twenty-three dollars and forty-five cents).
- Negative numbers identified with a hyphen (-) prefix
- Assumed to be in AUD unless specified otherwise.

Background

This issue was raised in conjunction with consultation on issue #644 (also in this decision). This issue proposed clarifying the units and default currency of AmountString values.

Issue 653 – EnergyPlanTariffPeriod - cater for plans with no dailySupplyCharge

Link to issue:
https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/653

Change Type
Breaking Change

Decision

To remove the default value originally specified in the *Description* of the *dailySupplyChargeType* property in the EnergyPlanTariffPeriodV2 schema.

Replace this description:

> Specifies if daily supply charge is single or banded. Default value is SINGLE if field not provided

With:

> Specifies if daily supply charge is single or banded.

As this change affects a future-dated endpoint version, participants supported making this change without an additional endpoint version increment. In effect, this change is errata to the previous breaking change and it carries the FDO associated with the previous affected endpoint versions.

Background

When implementing the change associated with issue #627, participants identified a problem in sharing data for C&I customers with no itemised Daily Service Charge. The original *Description* of the *dailySupplyChargeType* property stated that the default would be "SINGLE" if no value was provided. This would have resulted in the conditional *dailySupplyCharge* property being required, creating an issue for C&I customer (or other) plans that do not have the requisite type of daily supply charge.

Documentation and schema changes

The following change requests are for minor changes to correct formatting and spelling issues, and support consistent interpretation:

Issue #	Change Type	Change Description
#410 - Clarify RateString description and examples	Documentation change	To update the 'Valid Examples' column for the RateString field type with additional values specifying rates in typical ranges. The change will also clarify that "0" and "0.0" are both equivalent to 0%, and "1" and "1.0" are both equivalent to 100%.
#411 - Fix typos	Documentation change	Correct a number of minor typos and grammatical errors. Updated the title of the '400 - Missing Field' link to '400 - Missing Required Field'.
#413 - Merge Change Log and Archives sections	Documentation change	Consolidate the information and links provided in the 'Change Log' and 'Archives' sections to simplify and improve the user experience and reduce maintenance.
#414 - Update OAS Validator/Generator	Standards publishing	Update the version of the OpenAPI generator code used to validate and generate the Open API specification JSON and YAML files published in the Standards.
#417 - Non-existent property "amount" listed as required	Standards publishing	Removed a redundant field requirement that had no effect on the published Standards or documentation.
#418 - Add a link to CX Guidelines to the left menu pane of the Standards	Documentation change	Added a link to the CX Guidelines in the side footer navigation of the Standards.
#419 - Field name styling	Documentation change	Applied different font styling in documentation referring to field names and values to aid interpretation. Replaced instances of 'NA' with 'N/A'.
#426 - Error in Telco OAS components	Standards publishing	Corrected an error in the Telco OpenAPI specification files preventing response headers from being displayed correctly. Reorganised the Telco Candidate files in the source repository.
#429 - Refer to components in Banking API spec	Standards publishing	To simplify maintenance and ensure consistency, removed duplicate content in the source Banking specification by replacing it with references to common components.
#437 - Remove Known Issues	Documentation change	Removed three Known Issues related to Register standards that are now considered resolved.
#438 - Improve code sample section styling	Standards publishing / Documentation change	Improved formatting and readability of the 'Code samples' sections throughout the Standards. Added the ability for an endpoint server URL to override the spec default when displaying the sample. Updated the Register spec to replace the server URL placeholder with actual Base URLs.

Implementation considerations

When possible, consideration and preference to non-breaking change has been prioritised with community consultation. Where breaking changes have been recommended, future dated obligations have been proposed in consultation with participants during the course of the Maintenance Iteration to ensure sufficient lead time for implementation.

Implementation considerations for each change request have been considered and detailed within each change request summary.