

AH-A In-flow Election | Pre-Approval | AH-B Experience

AH-A Indicates a Disclosure Option
AH-B Applies the Disclosure Option

In this scenario, the requestor (AH-A) wants to share data from a joint account that does not have a disclosure option.

After the AH-A has given their consent to an ADR and successfully authenticated, they begin the authorisation flow.

When choosing which accounts they would like to share, AH-A is invited by the DH to indicate a disclosure option on the joint account. The rules require the DH to provide pre-approval; they do not provide co-approval, which is optional.

By selecting the joint account during the authorisation flow, the joint account becomes 'associated' with the authorisation. However, data from the joint account will not flow unless the other joint account holder(s) agree to the same disclosure option.

Once AH-A indicates a disclosure option in the authorisation flow, the DH invites the other joint account holder (AH-B) to indicate the same disclosure option (pre-approval) or decline the request.

AH-B receives a push notification that takes them to the request in their DH app. AH-B agrees to make that joint account available for data sharing.

The data for that joint account begins to flow for the authorisation AIA established.

Following the initial approval event, where a pre-approval disclosure option was applied, this joint account will be instantly shareable by either AH-A or AH-B without any additional approvals from either party.

Consent

Authenticate

Authorisation

Pending Joint Account

Complete



AH-A

AIA data flows for the established authorisation

AH-B

AH-B opens DH app



AH-B | Removing an Approval

AH-B remove a JA 'approval'

In this scenario, AH-B goes to an authorisation that was initiated by AH-A to remove an 'approval'.

This action stops JA data being shared for that particular authorisation.

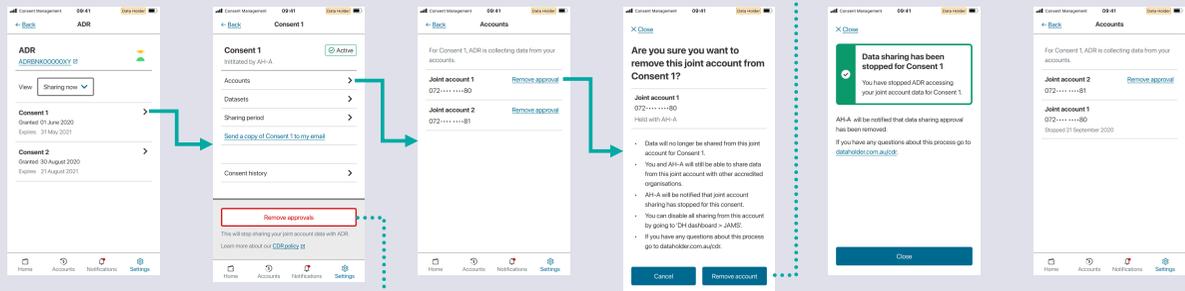
DH Dashboard

AH-A

🔔 **JA's approval** view
AH-B has removed approval for ADR to access data from Joint account 1 for Consent 1. Open DH app to view and manage details of this sharing arrangement.

AH-A's authorisation updated to no longer include joint account 1

AH-B



Flow for AH-A to remove all joint account approvals for this specific authorisation

AH-A | Removing a Disclosure Option

AH-A removes joint account disclosure option

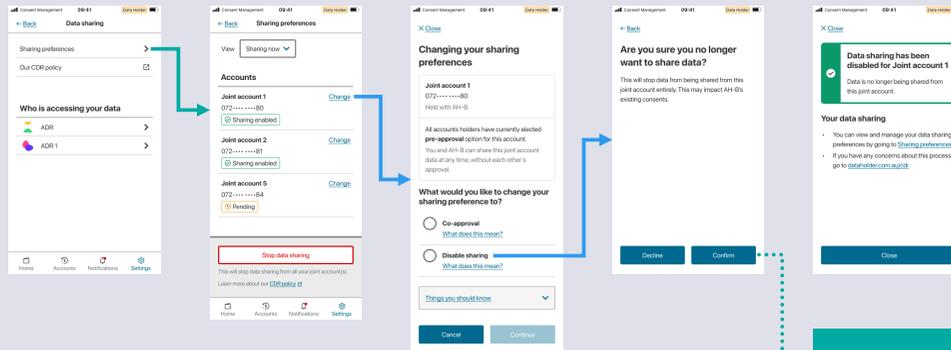
In this scenario, AH-A accesses their JAMS to disable sharing for joint account 1 entirely.

This action stops data being shared from that joint account for all existing and future authorisations (unless the JA is re-enabled).

DH Dashboard

JAMS

AH-A



AH-B

09:41 09:41
AH-A has disabled data sharing for Joint account 1

AH-B's authorisations updated to no longer include joint account 1

