

Consumer Data Standards

Consumer Experience Workstream Roadmap

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Draft Version 2.0

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# About the Consumer Experience workstream

## Overview

The Consumer Experience workstream is one of three streams being delivered by Data61, as technical advisor to the Data Standards Body. The Data Standards Body has been tasked by the Australian Treasury with developing technical standards that enable consumers to access and direct the sharing of data about them with third parties, flexibly and simply, in ways that ensure security and trust in how that data is being accessed and used. The Data Standards Body will know it has succeeded in its task if the standards it develops enable more choice and competition for consumers choosing how they share their data, and if the standards developed are accessible, usable and useful for data holders and receivers.

The three open work streams currently underway are:

* API standards: drafting and validating API standards being developed
* Information security: defining the information security profile supporting API standards, and authentication and authorisation flows
* Consumer Experience: articulating best practice language and design patterns for organisations seeking consent from consumers to access their data and providing guidance on the user experience of authentication and authorisation.

**The ultimate aim of the CX workstream is to help organisations provide consumers accessing their rights under the CDR with a trusted and usable consent experience.** This involves the development of **design requirements and guidelines for organisations seeking consent from consumers and facilitating authorisation and authentication under the Consumer Data Right that meet the ACCC’s standards for consent.**

## The CX workstream, ACCC rules and the CDR regime

The ACCC sets the rules surrounding the implementation of the Consumer Data Right in the banking sector and provides the framework within which the Data Standards Body and the Consumer Experience Work Stream operates. The ACCC’s Draft Rules Framework (September 2018) proposes a number of requirements in relation to consent, within which the practical guidance on consent design must sit:

* consent should be freely given by the consumer
* consent should be express
* consent should be informed (with the ACCC making rules in relation to information that must be provided by accredited data recipients as part of seeking consent)
* consent should be easy to understand
* consent should be specified as to the intended use of data
* consent should be time limited
* consent should be able to be easily withdrawn

The ACCC has proposed requiring the Data Standards Body to develop standards relating to the design of consent screens and permissions, the user experience of authentication and authorisation, and making testing of consumer comprehension of consent in the context of open banking be required as part of the standards-setting process (September 2018, sections 8 - Consent - and 9- Authorisation and Authentication).

The ACCC’s proposed requirements for consent fit within a broader system of protections controlling how consent is to be obtained, and by which organisations. Under the CDR, further draft requirements include:

* **Only accredited data recipients** are legally and technically permitted **to access data with a consumer’s consent**
* Accredited data recipients are required to provide consumers with an **online interface describing the consents they have obtained from that consumer**, and enabling revocation of consent
* Data holders are required to provide an online interface for consumers **outlining the authorisations that consumer has granted to accredited recipients on their account**, with the ability to revoke authorisations
* Additional privacy safeguards which are **more restrictive and more detailed than their equivalent Australian Privacy Protection Principles**
* Breaches of the specific ACCC Rules, in addition to any of the privacy safeguards, c**an attract civil penalties up** to an amount specified in the Rules, capped at the greater of, for individuals, $500,000, or for corporations, $10,000,000; three times the total value of benefits that have been obtained; or 10% of the annual turnover of the entity committing the breach (Treasury Consumer Data Right Privacy Protections, November 2018, page 4).

## CX Objectives

The CX workstream’s objectives are to:

* **Consent:** provide a standard consumer consent model - including language used to seek consent, structure of a consent request and associated design guidance - for accredited data recipients to adopt.
* **Authorisation:** provide standards for language used by data holders to seek authorisation from consumers to share data with an accredited third party, and the associated user experience of that.
* **Authentication:** provide guidance regarding consumer authentication with data holders.
* **Consent and authorisation management and revocation:** provide guidance on the design of interfaces for displaying and managing consumer consents (by an accredited third party recipient) and consumer authorisations (by a data holder).

The CX workstream sits within the interim Data Standards Body, focused on technical standards supporting the broader Consumer Data Right Regime. As such, the CX workstream does **not** have a policy remit. This means that, while it works within the remit set by ACCC and Treasury, it is **not**:

* researching consumer preferences and expectations regarding potential uses of the Consumer Data Right
* setting rules or requirements in relation to how data might be used under the CDR
* issuing design guidance regarding the use of information outside of the CDR
* developing consumer education campaign about the CDR

The CX workstream will test and illustrate ways to give practical effect to rules and expectations set regarding consent by the ACCC and Treasury. Its work takes place within an implementation timeline set by the Treasury, with the four major banks currently required to implement the Consumer Data Right in banking by 1 July 2019. While the financial sector is the immediate focus for the CDR, the workstreams will prioritise work according to deployment timelines for the energy and telecommunications sectors. The CX workstream and guidelines will align according to timeframes, budgets, policy, and legislation as decided in these other areas.

## CX Workstream Approach

The CX Workstream will engage with consumer groups, data holders and data recipients using email newsletters, workshops and ongoing sharing of draft research deliverables and outputs for feedback. Unlike the API standards and information security work streams, which operate primarily through GitHub, the CX workstream will rely more heavily on publication through [consumerdatastandards.org.au](https://consumerdatastandards.org.au/).

The CX workstream will be research-driven and informed by community consultation. The CX workstream will also engage with participants considered to be vulnerable or in vulnerable circumstances, so that a diverse range of scenarios, participants, and needs can be better understood and inform the development of the CX guidelines. While further research is proposed based on currently understood gaps, the first phase of research will provide clarity on what requires further investigation.

A human-centred design approach will be applied wherever possible to design solutions that are [useful, usable, and that will be used](https://www.interaction-design.org/literature/article/useful-usable-and-used-why-they-matter-to-designers). This means that where timeframes and process allow it, we will begin with an examination of the problem space to generate insights, and then develop solutions to be tested, refined, and delivered. More information on this process can be found here: <https://www.designcouncil.org.uk/news-opinion/design-process-what-double-diamond> and here: <https://medium.com/digital-experience-design/how-to-apply-a-design-thinking-hcd-ux-or-any-creative-process-from-scratch-b8786efbf812>



https://uxdesign.cc/how-to-solve-problems-applying-a-uxdesign-designthinking-hcd-or-any-design-process-from-scratch-v2-aa16e2dd550b

# CX Roadmap

## First Phase

The CX workstream will sponsor a first phase of research into consumer understanding of consent processes relating to data sharing. It will explore participant behaviours in relation to the provision of data sharing and consent; comprehension of consent patterns and language; expectations around how data will be shared and used, including how data is clustered and the level of granularity; and what data participants are and are not comfortable sharing.

The first phase of CX research, utilising design agency Tobias and consumer organisation CHOICE, is funded by Treasury and Data61. Our goal with phase one is to design a foundational consent pattern (or set of patterns), tested against a core set of use cases that are anticipated to affect a cross-section of Australian consumers. This work will give guidance to banks and accredited entities participating in the Consumer Data Right on 1 July 2019, but will also provide foundational guidance for the application of the Consumer Data Right beyond the banking sector.

The timeframe for implementation of the CDR in the banking sector necessarily limits the extent of behavioural testing the workstream is able to undertake to inform a foundational consent pattern. Given this, the first phase of work will recruit a diverse range of participants to ensure the best level of representation possible, and to account for diverse needs, scenarios, and expectations. There will be a 50% weighting towards participants considered to be ‘vulnerable’ or otherwise underrepresented. This will aim to partially account for those who may have commonly unrecognised needs, especially around the provision of data sharing consent.

The first phase of CX work will occur in 3 parts: 5.1, 5.2, and 5.3, and will seek to recruit 80 participants in total. The first component, 5.1, will involve a card sort with 10 participants to influence how data will be clustered and to refine consumer-facing language. The second part, 5.2, will include the creation of prototypes to test language, data clusters, and patterns for consent, authentication, and authorisation. A survey that further tests language and data clusters will also occur during and following 5.2 that will reach around 50 participants. The last component of this work, 5.3, will include exploratory research around comprehension, trust, control, and data sharing in general, but will be focused on testing the design patterns for consent, authentication, and authorisation.

Use Cases

The CX workstream will have use cases to facilitate the above research and future activities. These use cases are employed purely to provide context for research and are not intended to indicate their importance to the regime or popularity among consumers. These include:

1. Managing my finances (including personal budgeting, debt management)
2. Accounting/taxation (business reporting)
3. Applying for credit (Credit Card, Loans, etc.)
4. Account switching
5. Product/service comparison

The criteria considered for prioritising use cases, so as to align design across Data Standards Body work streams and test variants on consent include:

* Current services: use cases that reflect services on offer in market right now including those relying on web scraping (for 1 July 2019, most tangible examples that should move to APIs)
* Consent duration: use cases that cover both point in time purposes for sharing data and ongoing data sharing (to explore re-authorisations and consent duration)
* Payload breadth: use cases that have sufficient coverage of all payloads in scope (to ensure that no payloads are unused)
* Range of needs and behaviours: use cases that apply to/affect/could be used a cross-section of consumers (e.g. low-income, financially savvy, financially illiterate, applying for a loan or credit card; personal budgeting and debt advice)
* Business and individual: use cases that apply to a mix of both SMEs and individuals

## Second phase (proposed)

While the first phase of CX research will provide us with a significant understanding of the investigated areas, we expect to identify areas that may benefit from further research. The roadmap below outlines further areas of inquiry. At present, the second phase of research is a mix of funded and unfunded proposals. The CX workstream will work closely with the ACCC on the delivery of this phase.

Pending phase one outcomes, the second phase is expected to:

1. further test and refine language and design patterns
2. explore other use cases
3. allow for further community collaboration to occur
4. explore the needs and behaviours of consumers who were not consulted in previous research.

### Building on Phase One Foundations

Deepening community consultation and involvement

The first phase of research will work to produce a foundational consent experience for 1 July 2019 and may also provide valuable input for the wider application of the CDR. Feedback from the wider CX community through workshops to date suggests that there is a need to continue to undertake consent pattern testing with a wider pool of consumers, and refine and improve on that foundational experience.

Some banks and third parties may also be developing their own consent design patterns, or have patterns already in place, in parallel with the patterns being undertaken by the CX workstream. While phase one, working independently with a cross-section of Australian consumers, will design a foundational consent experience, there is likely going to be an alignment period in phase 2. Testing and analysing consumer responses to the Consumer Data Standards consent patterns, alongside existing patterns and findings in the market, will help to benchmark the utility of the consent patterns the CDS program designs.

To build on this further, we will look to actively draw on other eco-system research to ensure that all research is optimised and not duplicated.

Priority Areas of Focus in Phase Two:

* Expanding scope of participants in CX testing of language describing information being shared, and CX patterns
* Testing assumptions made in the design of foundational consent pattern for Phase One - moving from a design pattern based on traps and problem areas to avoid (emerging in Phase One) to a design pattern testing optimal additions to the consent model
* Exploring variations on the foundational consent pattern for target groups:
	+ joint accounts
	+ minors
	+ delegates acting on an account holder’s behalf (accountant, agent, proxy)
* Exploring visual consent patterns
* Designing comprehensive guidance for consent revocation and management
* Designing comprehensive guidance for dashboards managed by data recipients and data holders illustrating consents granted (to a data recipient) and authorisations made (to a data holder).

**Preliminary research objectives:**

* Test and refine language and design patterns for effective uptake and informed consent to occur
* Allow more effective collaboration on design patterns between Data61, banks, and third parties
* Lower the barriers to adoption and ongoing use of the Consumer Data Right
* Create recommendations that are further representative of the Australian population
* Incorporate the needs and behaviours of groups with more complex requirements
* Produce and test patterns for yet to be considered accessibility requirements e.g. visual consent
* Incorporate ethical considerations for users in financial stress, in consultation with groups representing vulnerable consumers
* Collaborate on testing to facilitate alignment between banks, third party providers, and the CX guidelines
* Uncover needs and test design patterns for consent revocation and management.

## Timeline

Like the broader program, the CX workstream will work to a 1 July 2019 deadline in the first instance. The view is to finalise a first version of Consumer Data Right’s CX Guidelines in the months prior to this deadline, and then to expand the scope of work into other areas of the Consumer Data Right, including energy and telecommunications.

The first phase of CX work will occur in 3 parts: 5.1, 5.2, and 5.3. This phase is discussed in detail in the next section. Further research is also in the early stages of being planned. The current scoped and funded work is as follows:

### November

Nov 5 - 9

External vendors CHOICE and Tobias chosen to deliver recruitment and research services for first phase of CX research and design work.

Nov 12 - 16

Transitioning from Meena Tharmarajah to Michael Palmyre

Service agreements with Tobias and CHOICE

Advisory Committee Meeting

Nov 19 - 23

First phase of CX research and design commences on 20th November with 5.1

Workshop to define scope and commence work with Tobias and CHOICE

Nov 26 - 30

Preparation for recruitment and research

Apply for ethics clearance with CSIRO Human Ethics Committee; first phase accepted as low-risk allowing work to be conducted with vulnerable participants, commencing immediately.

Testing of data clusters and language commences

### December

Dec 3 - 7

Research cont’d, final session on Dec 5, concluding 5.1

Drafting of roadmap

Drafting of further research

Working group update

Meeting with ACCC to share research approach and findings

Dec 10 - 14

Part 5.2 commences: survey and prototype development

Findings and preliminary recommendations from research on data clusters and language

Findings shared with API and infosec stream so updates can be made

Recruitment for January research to commence

Feedback on further research collected

Dec 17 - 21

Prototypes developed for testing in January

Research gaps identified internally; further research proposal put to ACCC and Treasury

CX workstream updates published on consumerdatastandards.org.au

### January

Jan 7 - 11

Data61 project teams and ACCC workshop to finalise language, data cluster recommendations, and prototypes to be tested in 5.3

CX Guidelines develop to include ongoing findings

Jan 14 - 18

Part 5.3 commences: interviews and prototype testing

5.1 findings and 5.3 recommendations shared

Survey launched

Working group update

Jan 21 - 25

5.3 research cont’d

Preliminary survey findings

Collect feedback on 5.1 findings and 5.3 recommendations

CX Guidelines develop with ongoing findings and collaboration

Jan 28 - Feb 1

Research and design for 5.3 concludes

Further rounds of research begin, including into areas that need to be investigated further (currently unfunded, see ‘Phase Two’)

Working group update

### February

Feb 4 - 8

5.3 findings and subsequent recommendations reviewed

Final report from Tobias and CHOICE on language, data clusters, and design patterns

Feb 11 onwards

CX Guidelines expand with input from final report from Tobias and CHOICE

Open call for Banks and Third Party Providers to work with Data61 to test prototypes and inform the CX Guidelines (currently unfunded, see ‘Phase Two’)

Working group update

### March - April

CX Guideline draft refined through ongoing findings and collaboration

Working group update

Version 1 of CX Guideline finalised and published

# Feedback

This is a draft roadmap and will be finalised following further consultation. If you would like to provide feedback on this document, you can send an informal submission to the CX Lead, Michael Palmyre, at michael.palmyre@csiro.au, or if you are viewing the Google Doc, you can comment directly on the item you are referring to in the document.

Numbering is included in the style (Appendix A, Appendix B).

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