May 2019 Updated Draft Standards

31 May, 2019

Since the previous release of the draft Consumer Data Standards (CDS), developed by CSIRO's Data61 for the Data Standards Body, the CDS team has liaised with the broader eco-system participants to develop and refine common technical standards in support of the Australian Government's Consumer Data Right regime. These draft standards are intended to make it easier and safer for consumers to access data collected about them by businesses, and – with their explicit approval – to share this data via application programming interfaces (APIs) with trusted, accredited third parties.

In this May 2019 draft update of the CDS, we are summarising the progress we have made so far, highlighting amendments included since the Christmas draft and drawing attention to documents and deliverables organisations should review again across the work streams. At the conclusion of the consultation phase following this release we aim to deliver a stable version of the standards, suitable for pilot testing the initial Consumer Data Right (CDR) implementation.

We know that many in the community have been monitoring the discussions relating to the draft CDS and have actively contributed feedback in workshops, on GitHub, via email and in bilateral discussions. We thank the CDR community for your active participation which has helped develop these draft standards and encourage everyone to continue to help evolve these as living standards to serve the future CDR regime.

We invite you, as an interested participant, to consider this updated collection of the standards as a whole and provide your thoughts and feedback on this release. Consultation for this updated draft will be managed again through an on-going GitHub feed, with scheduled workshops and through written submissions to enable feedback to be provided via the channel that is most comfortable for each participant. We will accept feedback on the May 2019 draft update until **Friday 21 June, 2019** via any of the feedback channels described in detail at the end of this document.

The CDR regime is entering an exciting phase with testing of the rules and standards scheduled to be undertaken in the near future and a live implementation rolled out shortly thereafter.

The Data Standards Body looks forward to continuing to work with all participants in building a strong and useful set of Consumer Data Standards.

The background in summary

- The Data Standards Body has been working transparently in public to create and refine draft technical standards since late July 2018, working in parallel with Treasury and the Australian Competition and Consumer Commission (ACCC). The ACCC is responsible for the design of the rules relating to the Consumer Data Right regime. Treasury has carriage of the legislation and Designation Instrument.

    - For a summary of how the process was initiated and how technical decisions have been made, see the following document attached to our 2nd of November draft:

      https://consumerdatastandards.org.au/wp-content/uploads/2018/11/Working-Draft_CDR_2-November-2018-1.pdf

- The ACCC has released draft versions of the applicable rules in December 2018 and a further updated version in April 2019. We have worked closely with ACCC and Treasury to ensure the Data Standards Body will issue standards aligned to the rules, the legislation and the designation instrument in a way that makes implementation of the regime as easy as possible from a technical perspective.

- The Interim Chair of the Data Standards Body invited 15 representatives from across the CDR eco-system to form an Advisory Committee in July 2018 which has met every month since then to provide strategic input for the Interim Chair and the CDS team to consider as it develops the standards. This has provided very productive discussions of key issues that need to be addressed in the standards.

- The Consumer Data Standards program comprises four working group streams:

    - **API Standards:** drafting and validating API specifications;

    - **Information Security:** defining the information security profile supporting the API specifications, and authorisation and authentication flows;

    - **Consumer Experience (CX):** providing best practice language and user experience (UX) design patterns to request consumer consent and guide authentication and authorisation flows; and

    - **Engineering:** focuses on demonstrating the API Standards through the delivery of usable software artefacts that assist ecosystem participants demonstrate conformance with the standards and rules for CDR.

- All the work streams are open for public and industry participation. Interested participants can join the groups and mailing lists at: https://consumerdatastandards.org.au/workinggroups/

- The work streams have used a combination of GitHub updates, teleconferences, workshops, bilateral conversations and email circulation of draft outputs to engage with stakeholders in the banking, FinTech, software vendor, consumer and regulatory communities throughout the process.

The Working Drafts

The Interim Data Standards Body released its first overarching draft of the API specifications on 2nd November, 2018, which was further updated and released on 20 December, 2018. This current draft released on **Friday 31 May, 2019** will pull together all the issues to be included in the full draft. This consolidates the feedback obtained from 117 independent consultations on a wide range of topics resulting in 41 decision proposals and 47 final decisions, as well as a series of administrative proposals. All this activity has occurred openly via GitHub between July 2018 and May 2019. This approach of on-going consultation will continue for further drafts as we move into fully implementable releases.

The Information Security profile is also published in this May 2019 draft update. The profile provides a baseline for implementation but also highlights several areas where further discussion is requested during the consultation phase.

The Christmas 2018 draft outlined the preliminary work undertaken in the CX workstream and the current draft will consolidate the outcomes of Phase One and initial research results obtained as part of the Phase Two CX research, to be completed in late June, 2019.

In January 2019 we also commenced an Engineering working group stream that focuses on the development of tools and artefacts to support ecosystem participants in checking conformance of their build with the standards. The Engineering workstream has been releasing artefacts through the GitHub site for feedback on a regular basis and these artefacts will support this current updated working draft.

The previous and current drafts are aligned to the rules as released and will be further assessed when the registry design specifications are finalised and published by ACCC.

Through GitHub we have received in excess of 500 interactions from the community across 93 individual contributors. In addition, we have connected with more than 400 interested parties through a series of workshops held in Sydney and Melbourne. These have provided valuable input to the on-going development of the standards.

The components of the May 2019 updated draft

Since the 20 December release, work across every work stream has accelerated. We are excited to be bringing together:

- **Draft API Standards (v0.9.3)** incorporating feedback from the 20 December draft together with additional Decisions Proposals published in the period Jan-May 2019.   The draft API Standards can be accessed via this link:
    - https://consumerdatastandardsaustralia.github.io/standards/#standards

- **Draft Information Security Profile** incorporating feedback from the 20 December release and alignment to the updated Rules released by the ACCC. As part of this publication we have highlighted a number of areas where we believe issues need further consideration and have asked for additional community input in four of those areas:
    - Authorisation/Consent Flow
    - Consent API inclusion
    - Dynamic/static client registration
    - Re-authorisation

    The information security profile has undergone an initial review by internal security teams. A further review will be undertaken by an independent group to ensure the profile continues to utilise accepted and safe practices.

    - The draft information security profile can be accessed via this link. https://consumerdatastandardsaustralia.github.io/standards/#security -profile

- **An outline of the final findings of the Phase One research and status updates of Phase Two CX research, currently being undertaken by the Consumer Data Standards team and three agencies.** The current work is informed by the findings of the Phase One work completed in early 2019 and following on-going feedback from the CX workstream participants
    - https://consumerdatastandards.org.au/category/cx/
    - https://consumerdatastandards.org.au/reports/

- **A status summary of the of the Engineering workstream that is providing a software framework and developmental support for participants to assess technical conformance.**
    - https://consumerdatastandardsaustralia.github.io/engineering/

These continue to be "works in progress" and going forward versioning for changes to the standards, once formally adopted, will be set on a regular basis. Consideration of new issues and improvements will continue to be discussed across the Data Standards Body community forums and utilised to build consensus.

A key focus for the Consumer Data Standards team in 2019 is making the connections between our work streams more visible, bringing the draft standards together as one comprehensive set of documentation and continuing to refine communications in the lead up to a Version 1.0 for testing and implementation.

What's included and what's not in May 2019 update draft

API Standards and Information Security Profile

The API Standards incorporate a range of feedback from stakeholders that extend from technical commentary on the draft Swagger to questions and clarifications on the design of the standards overall. You can read the summary of feedback that informed the latest draft of the standards here: https://consumerdatastandards.org.au/2nd-november-working-draft/.

The May 2019 draft API Standard now includes:

- An updated product reference standard covering all in scope products. Feedback was initially sought from major banks through the Australian Banking Association on the product reference payload design for Version 1.0 of the standard. That feedback, received in mid-December, has been incorporated and significant consultation has been undertaken broadly with the community to prepare the current draft standard for implementation. Based on consultation feedback we believe this standard is capable of being utilised for implementation testing.

- An updated standard for designated customer information covering all of the data included in the data mapping table below. These standards include end point and payload definitions and are the result of extended consultation on specific data clusters as well as consultation on the set of APIs as a whole. Note that this set of standards include scheduled payments which is a data set clarified as being part of the regime since the 20 December standard was published.

- A standard for administration and discovery APIs that will facilitate the operation of the CDR regime.

- An updated Information Security profile covering all aspects of how regime participants will interact securely to facilitate the establishment of explicit consent and subsequent data sharing. This profile is highly technical and provides specific guidance for implementation. It also highlights several issues noted in the above section where the specific guidance is yet to be defined and further consultation is requested.

Understanding the payloads

On the previous draft of the API Standards the CDS team received feedback that critical elements of the standards weren't easily accessible for non-technical audiences. This has been addressed, with support from the ACCC, to map requirements in the draft designation instrument outlining the proposed Consumer Data Right against the draft rules and Consumer Data Standard draft payloads. A table summarising information currently in each draft API payload is noted below.

Data sets map

The following table is for illustrative purposes only and should not be taken as a definitive statement of the data sets for the CDR.

Some categories of payloads do not align precisely with a single element of the draft Designation Instrument and the Draft Rules and may be captured under multiple limbs. For example, some 'account data' is within what the Designation Instrument refers to as 'information about the user of the product'.

Designation instrument	Rules	Standards – Authorisation scopes	Standards – APIs	Payloads
Information about user of product	'**Customer data**' is data that identifies the customer and any persons authorised to act on the consumer's account and will include, at a minimum: - the customer's name, which may include a business name and number(s) (such as ABN, ACN) - the customer's contact details, which may include phone numbers, email addresses, and physical addresses.	Basic Customer data	Get Customer	Customer type (e.g. person or organisation) *Person*: last update time, first name, last name, middle names, prefix, suffix, occupation code, *Organisation*: last update time, agent first name, agent last name, agent role, business name, legal name, short name, ABN, ACN, industry code, organisation type (e.g. 'sole trader'), registered country, establishment date
	Customer data may include other identifying information, including where that information assists to distinguish one customer from another. Customer data does not include the date of birth of an individual. In relation to business customers, customer data may include the type of business, establishment date, registration date, organisation type, country of registration and whether the business is a charitable/non-profit organisation. Customer data also includes information the customer provided at the time of opening the account that relates to the customer's eligibility to acquire the product (that is, in connection with an application process). However, this information will not be required to be shared via an API and must be shared directly with the consumer in response to the consumer's valid request.	Detailed Customer Data	Get Customer Detail	Customer type (e.g. person or organisation), *Person*: last update time, first name, last name, middle names, prefix, suffix, occupation code, *Organisation*: last update time, agent first name, agent last name, agent role, business name, legal name, short name, ABN, ACN, industry code, organisation type (e.g. 'sole trader'), registered country, establishment date Phone numbers (purpose and preferred number), Email addresses (purpose and preferred email), Physical address (mailing name and purpose).
Information about use of the product	'**Account data**' includes, at a minimum: - information identifying the account, including the account number, and account name(s)	Basic Bank Account	Get Accounts	Account ID, display name, nickname, masked number (BSB/ACC, CC number, PAN) Product: category, type, name
			Get Bulk Balances	Account IDs, Balance: amount (current and available), currency

Designation instrument	Rules	Standards – Authorisation scopes	Standards – APIs	Payloads

	o note that, in accordance with applicable laws, obligations and standards, credit card numbers are masked to meet security requirements
	
	- the balance for the account, including current balance and available funds
	
	- regular payments registered on the account, including:
	
	  o direct debit deductions, which will include, to the extent available:
	
	    ▪ identifying information for the merchant/party making the debit
	
	    ▪ the amount debited
	
	    ▪ the date of the transaction
	
	  o scheduled payments, which may include regular payments, payments to billers, international payments
	
	  o details of payees stored with the account, such as if entered by the customer in a payee address book.
	
	The ACCC recognises the limitations in providing direct debit information, hence the information is to be provided to the extent available. However, the ACCC expects that as more information becomes available, and better processes develop, over time in relation to direct debits, it will be able to be included.
			Get Balances For Specific Accounts	Account IDs,
				Balance: amount (current and available), currency

			Get Account Balance	Account ID, Balance: amount (current and available), currency
		Detailed Bank Account	Get Account Detail	Account ID, display name, nickname, account number (BSB/ACC, CC number, PAN) Product: category, type Balance: type (e.g. 'deposits'), amount (current and available), currency Features (type and information) Fees: name, type, amount, Discounts: description, type, amount, conditions Deposit rate, lending rate, address, bundle details (i.e. details of other linked accounts)
		Bank Payee	Get Payees	PayeeID, nickname, description, type (e.g. domestic, international biller)
			Get Payee Detail	PayeeID, nickname, description, type (domestic, international, biller) *Domestic*: account (name, BSB, account number), Card (card number), PayID (name, identifier, type-mobile, email, organisation name) *International*: (beneficiary name/country/message, bank country/account number/address/name, Beneficiary Bank BIC/fed wire number/sort code/ chip number/ routing number) *Biller*: code, name
		Bank Regular Payments	Get Direct Debits For Account	Direct debit authorisations: account ID, authorised entity (name, financial institution, ABN, ACN), last debit date and time, last debit amount

Designation instrument	Rules	Standards – Authorisation scopes	Standards – APIs	Payloads
			Get Bulk Direct Debits	List of direct debit authorisations Direct debit authorisations: account ID, authorised entity (name, financial institution, ABN, ACN), last debit date and time, last debit amount
			Get Direct Debits For Specific Accounts	Account ID Authorised entity information [Name, Financial institution, ABN, CAN, Last debit time, Last debit amount]
			Get Scheduled Payments for Account	Source of funds [Account ID], destination of funds [Payee details], amount, payment schedule
			Get Scheduled Payments Bulk	Source of funds [Account IDs], destination of funds [Payee details], amount, payment schedule
			Get Scheduled Payments For Specific Accounts	Source of funds [Account IDs], destination of funds [Payee details], amount, payment schedule
	'Transaction data' includes, at a minimum: - the date on which the transaction occurred - the relevant identifier for the counter-party to a transaction o where the counter-party is a merchant, this will include information the merchant has provided as a mandatory inclusion, and any additional merchant identifiers the data holder may have added as an optional inclusion	Bank Transactions Data	Get Transactions For Account	Account ID, display name, nickname, list of transactions (transaction ID, status, description, post time, execution time, amount, currency], reference number from merchant), merchant details, biller details
			Get Transaction Detail	Account ID, display name, nickname, list of transactions (transaction ID, status, description, post time, execution time, amount, currency, reference number from merchant), merchant details, biller details, payer, payee, extended description

Designation instrument	Rules	Standards – Authorisation scopes	Standards – APIs	Payloads
	- the amount debited or credited pursuant to a transaction - any description of the transaction - the 'simple categorisation' of the transaction (e.g., whether the transaction is debit, credit, fee, interest etc.) o any additional, descriptive categorisation of the transaction added by the data holder (e.g., 'transport', 'health', 'entertainment' etc.) is not a mandatory inclusion but may be included.		Get Bulk Transactions	Account ID, list of transactions (transaction ID, status, description, post time, execution time, amount, currency, reference number from merchant), merchant details, biller details
			Get Transactions For Specific Accounts	Account ID, transactions (transaction ID, status, description, post time, execution time, amount, currency, reference number from merchant), merchant details, biller details

Information about a product	'**Product data**' includes consumer product data, that is product data that relates to an account(s) held by a consumer and includes, at a minimum, data on:
	
	- product type
	
	- product name
	
	- product prices, including fees, charges, interest rates etc (however described)
	
	    o interest rates will include the current applicable interest rate, as well as any other interest rates applicable to the product, and any terms and conditions associated with those interest rates
	
	    o these will include details of any prices etc negotiated individually with the consumer
	
	- features and benefits, including discounts, bundles etc (however described), including details of any features and benefits negotiated with the customer
	
	- terms and conditions
	
	- customer eligibility requirements.
		Public data	Get Products	Products ID, effective from and to, last updated, product category, product name, description, brand, application URI, overview URI, terms URI, eligibility URI, fees and pricing URI, bundle URI

			Get Product Detail	Products ID, effective from and to, last updated, product category, product name, description, brand, application URI, overview URI, Eligibility (eligibility URI, type and additional information) Fees and Pricing (fees and pricing URI, name, type, amount, balance rate, transaction rate, currency, additional info, discounts) Bundle (bundle URI, name, description, additional information URI, product IDs) Features (type and additional information) Constraints (type and additional information) Rates (type, tiers, additional info) Repayment type (interest only, principal and interest, negotiable)

Consumer Experience

Since December 2018 the Consumer Experience work stream has completed Phase One of design and research activities and is mid-way through a second phase of consumer experience testing. This work seeks to:

- Test the current version of the proposed technical standards where it relates to consumer interactions;

- Test the effect of the current version of the ACCC Rules; and

- Conduct in-depth consumer consultation using a design research approach to help develop a simple and trusted data sharing experience for the Consumer Data Right ecosystem.

The ACCC, OAIC, and Treasury have been closely involved with the CX work stream to facilitate knowledge sharing and collaboration across government agencies.

The Scope of the CX work stream for CDR

The scope of the Consumer Experience work stream will be to develop a set of CX Guidance which will include:
1. The Consent Flow, namely:
    a. Flows for data recipients requesting consent
    b. Consumer authentication flows
    c. Data holder authorisation flows
    d. Data cluster and permission language

2. Consent/authorisation dashboards

3. Revocation flows

4. Reauthorisation flows

5. Notification(s) effectiveness

The following points have been included as assumptions for v1 CX Guidance and will be finalised after further review by the ACCC in the pilot test phase:

1. Consent to use and consent to collect will be conflated, i.e. consumers will consent to both at once and revoke both at once

2. Guidance will be provided assuming account level authorisation for joint account data sharing; guidance will not be provided for multi-party approval or granting account level authorisation.

3. Guidance will not be provided on consumer selection or deselection at the data cluster or permissions level in dashboards.

A v2 of CX Guidance will expand on the above scope, and research currently being conducted will inform further research that in turn will inform further guidance.

Phase One CX Outcomes

Phase One, completed in February 2019 and conducted in collaboration with Tobias and CHOICE, involved qualitative research, prototype testing, and surveys that engaged 81 people in total. This research reached participants Australia-wide and included people who have experienced financial distress, have accessibility needs, and have varying levels of language, financial, and digital literacy.

The outputs of Phase One included a [report](#), and prototypes focusing on a [Credit Application use case](#) and an [Accounting Tool](#) to test the consent, authentication, and authorisation components of the Consent Flow. Community feedback on these outputs was collected and reviewed to shape the direction of Phase Two.

Phase Two CX

Phase Two began in April 2019and is due to conclude in late June 2019. It will also reach consumers from a range of locations and include those who have experienced financial distress, have accessibility needs, and have varying levels of language, financial, and digital literacy. Phase One was skewed towards vulnerable participants and had an underrepresentation of early adopters and younger people. Phase Two has been skewed towards early adopters and younger people to address this gap.

 A first round of research has just been completed and a second will commence in the first week of June. 34 participants have been engaged in Phase Two so far, with another 30 recruited for round two of testing. This will bring the total number of participants from Phase One and Two to 145, with a view to increase this sample size further through surveys and prototype testing.

Phase Two is being carried out in three streams by the following organisations:

Stream 1: GippsTech
Areas of focus: Consent Flow; accessibility; cross-sector sharing, joint account considerations
First round prototypes:

1. A [banking consent flow](#) for a cross-sector data aggregation dashboard concept
2. An [energy consent flow](#) that has analysed CDR data to propose the inclusion of energy data
3. A [consent flow with a joint account notification](#) to gauge the consumer response to the concept of joint account data sharing

Stream 2: Greater Than X and ThoughtWorks
Areas of focus: Consent and authorisation dashboards; revocation flow
First round prototypes:
1. [Revocation via data recipient](#)
2. [Revocation via data holder](#)

Stream 3: Tobias
Areas of focus: Authentication flows; 90-day notification; reauthorisation
First round prototypes:
[All-in-one prototype](#) including Decoupled, Redirect with Known Channel, 90-day notification, and reauthorisation flows

The CX Workstream also leverages Greater Than X's expertise in consent, trust, and privacy with an additional and distinct piece of work reviewing the outputs of Phase One to provide an augmented Consent Flow for the CX Workstream and for use in Phase Two research.

Highlights of the Phase Two research outcomes are being posted on the CX work stream blog regularly throughout this phase. Further workshops are also scheduled with community participants throughout Phase Two to provide broad input into the design of on-going testing.

The detailed updates can be found at https://consumerdatastandards.org.au/category/cx/

Additional insights and recommendations are expected to be identified throughout Phase Two testing which will be assessed in conjunction with the relevant work streams and ACCC to assess the extent that adjustments should be made to the Rules and/or the standards.

The CX workstream has scheduled the next workshop for the first week of June with data recipients, data holders, consumer advocacy groups, and other interested parties. The focus of the workshop will be to review and refine the proposed Consent Flow, and the outputs will help frame and inform the decision to be made by the Chair of the Data Standards Body and ACCC as appropriate. The feedback collected and artefacts developed in this workshop will be used to inform the direction of the CX workstream and facilitate further collaboration. The invite for this workshop can be found on the Consumer Data Standards website.

The outputs of this work will be published for community consultation and used to inform a version 1.0 of the CX Guidelines. The ACCC, OAIC, and Treasury will continue to be closely involved with the CX work stream going forward.

Engineering Work Stream

The Engineering work stream provides software tools/ artefacts to assist ecosystem participants in demonstrating conformance with the API Standards, initially with a Product API focus. The description of these artefacts is necessarily technical in nature with the source publicly available on:

 Github: https://consumerdatastandardsaustralia.github.io/engineering/artefacts/

This work is planned to be viewed upon completion of version 1.0 as a collection of tools that, when connected, will offer a desktop simulation to demonstrate and validate the possible interactions between different CDR participants.

It is intended that at the workshop scheduled for 13 June, 2019, we will be able to demonstrate a self-contained "CDS Ecosystem Simulation" of the proposed Standards focused on Product APIs, that will after interrogation of the Product APIs, produce a sample, human-readable Product Summary document.

The above outcomes have been achieved so far in using the following engineering artefacts that are currently being adopted:

1. A holistic definition of the Standards in machine "parseable" format aligned with the API standard (version 0.9.3) and packaged as cds-models

2. An example Data Holder implementation (cds-holder-java-spring) allowing sample product data to be loaded

3. A Discovery Server (cds-discovery) based on an initial ACCC Registry draft specification

4. Conformance checking (cds-conformance) that allows iterative testing of Product APIs including structural conformance checking and baseline business rules

5. A code generator (cds-codegen) allowing multiple artefacts to be generated including reference implementations providing:

   - Operationalised Swagger Code Generation using native swagger-core for parsing by industry tools
   - A standalone Data Recipient Library (cds-client-java) for inclusion in Java projects
   - A self-contained Data Recipient Command Line Interface (cds-client-java-cli) for Developer testing of endpoints
   - Example Server Stubs (cds-stubs-java-spring) as a Java "starter kit" for the proposed Standards
   - Sphinx documentation in Engineering site

6. A basic web interface to enhance the overall Developer experience

7. A bootstrap cds-client-cli that natively accesses the "CDS Ecosystem Simulator"

Next steps: third quarter 2019

Each work stream is rapidly progressing towards version 1.0 of draft technical standards to support the first implementation of the Consumer Data Right, in the banking sector. While outstanding issues for Version 1.0 of the technical standards are outlined under each work stream above, we believe the core of the standards are close to a point where they can be utilised and tested for usability by intending participants in the CDR regime.

The focus for the next phase will be for the Data Standards Body to work with the ACCC and ecosystem participants to develop and implement a test process to ensure the standards are consistent and implementable for both Data Holders and Data Recipients.

The intention is to split the testing into several phases, commencing with Product Reference Data which is largely currently publicly available and which under the CDR regime will be retained in a common digital form for easier review by consumers and their accredited advisors. Subsequent testing phases will review the application of the standards against controlled customer data prior to a full implementation of the CDR regime once legislation is passed by parliament and has received royal assent.

Once the testing has been undertaken the Data Standards Body will review the results and publish a final update of the standards which are intended to become the formal version 1.0 to be implemented once the regime goes live for the banking sector.

During this phase the Engineering Working Group will aim to further develop and identify conformance tools and reference implementations for participants to ensure they are building conforming platforms.

The Consumer Experience Working Group will, together with ACCC and OAIC, commence development of guidance to help CDR regime participants provide consumers with a simple and trusted data sharing experience and accredited third parties with a clear set of interface requirements.

The Data Standards Body will also continue to work with the Energy sector in this next period to assess how best to facilitate the application of CDR for the benefit of consumers who wish to utilise their energy data for more tailored opportunities.

Providing feedback on the May 2019 draft update

We're aware that the May 2019 draft covers deliverables across all four work streams, with a lot of information for organisations and individuals following our progress to digest. Some stakeholders will only be interested in certain components of the documents, depending on their area of expertise.

Information workshops have been scheduled for June 2019 to assist participants in understanding this updated draft:

- CX research workshop: 5 June (Sydney) all day

- Standards and InfoSec: 13 June (Sydney) and 17 June (Melbourne) mornings

- Engineering: 13 June (Sydney) afternoon

To ensure clarity of feedback on any issues, we request contributors provide feedback within each work stream. We will also accept written submissions and an extended feedback period that closes on **Friday 21 June** aims to give the CDR ecosystem time to consider the broader application of the standards.

- **Comments and queries on the API standards:** A dedicated GitHub Issue for capturing feedback has been created here:
  https://github.com/ConsumerDataStandardsAustralia/standards/issues/70

- **Comments and queries on the information security profile:** A dedicated GitHub Issue for capturing feedback has been created here:
  https://github.com/ConsumerDataStandardsAustralia/standards/issues/71

- **Comments and queries on the CX artefacts, findings, and recommendations can be provided as written submissions emailed to:** CDR email address: cdr-data61@csiro.au

- **Comments and queries on the Engineering artefacts:** feedback can be provided through the existing Engineering GitHub Issues page noted here:
- https://github.com/ConsumerDataStandardsAustralia/engineering/issues/41

We will also receive written submissions on this update on the basis that such submissions will be published subsequently. In accordance with our normal transparency policy all submissions will be made public.

Where participants believe they have sensitive information to convey we will consider those discussions and give guidance on our preferred disclosure approach prior to meeting to discuss such issues. To discuss such issues please email us at the CDR email address: cdr-data61@csiro.au