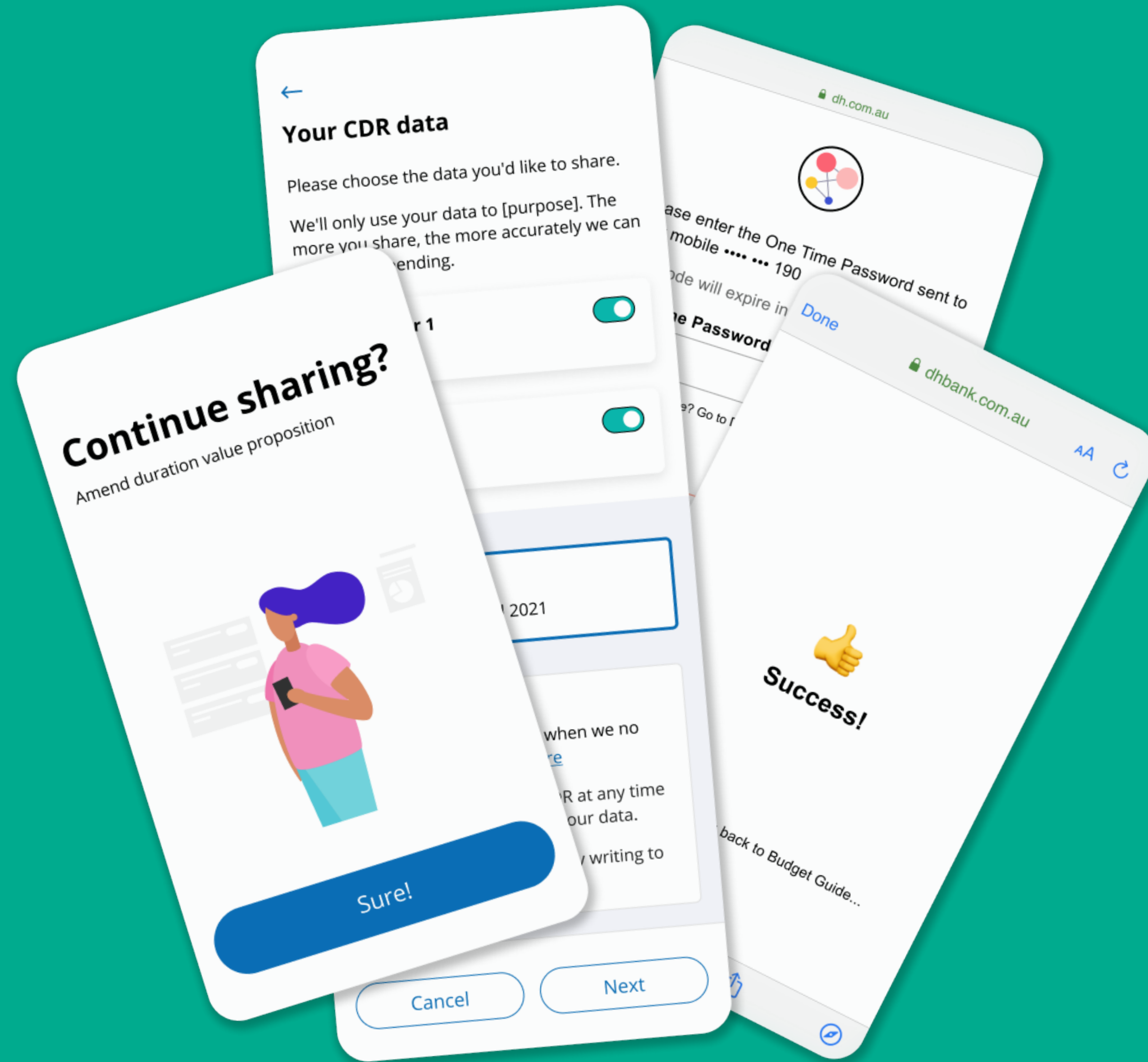


CONSUMER
DATA
STANDARDS

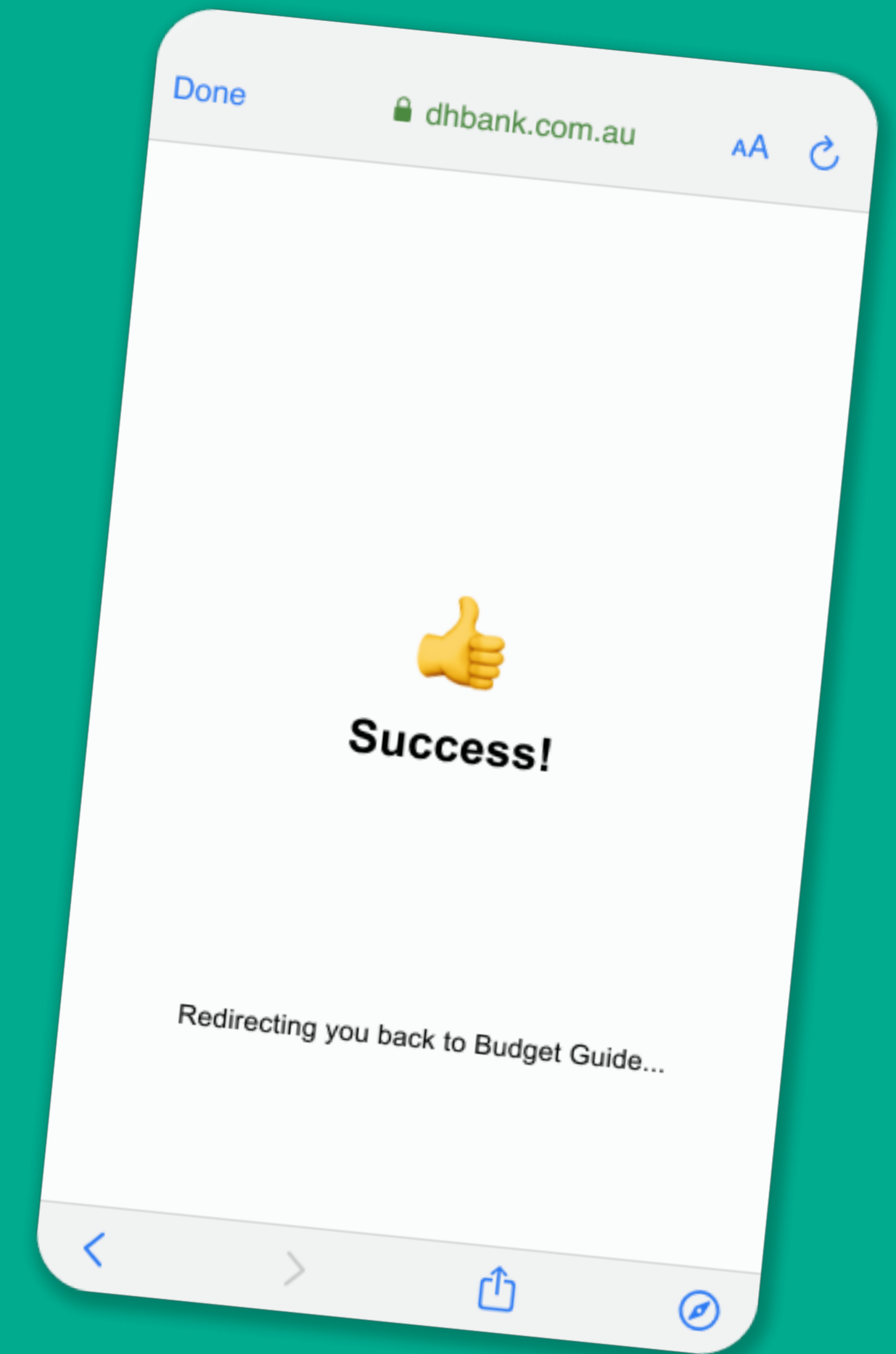
CX Research

Amending Consent | Round 4-6 | June-August 2020



What did we want to find out?

**How might we
provide intuitive,
informed, and
trustworthy
amending consent
experiences?**



Amend use

Adding or removing a use from an existing consent.

Amend duration

Extending the duration of an existing consent.

Amending consent?

Amend datasets

Adding or removing datasets from an existing consent

Amend accounts

Adding or removing accounts from an existing consent.

What did we test?

Do preselected components negatively impact recall ability and choice?

Do visually distinguished components signify new vs existing consent terms?

Can components/steps be summarised or omitted without impacting trust and consent quality?

Comprehension and recall test

I've shared data from [DH] with [ADR] so that I can [benefit/product purpose].
I've chosen to share the following types of data [data clusters or permissions].
The sharing period for my data is [42 months].
I might want to stop sharing my data because of [risks or concerns].
If I want to stop sharing my data I can do this by [contacting the ADR/DH or the ADR/DH Dashboard>Settings].
After I stop sharing my data, my data will be [deleted or de-identified].

Propensity to share test

Using the image as a reference, where would you place [the ADR's product]?

Select number



Trust test

How much trust do you place in the process you've just been through?

1-Strongly untrustful, 2-Untrustful, 3-Neutral, 4-Trustful, 5-Strongly trustful



Who is your [DH]

Search

☒ DH 1

☐ DH 2

☐ DH 3

☐ DH 4

☐ DH 5

☐ DH 6

☐ DH 7

Cancel Next

Your CDR data

Please choose the data you'd like to share. We'll only use your data to [purpose]. The more you share, the more accurately we can track your spending.

Data Cluster 1 ☒ [Show more](#)

Data Cluster 2 ☒ [Show more](#)

Data Cluster 3 (new) ☐ [Show more](#)

Duration
1 May 2020 - 30 April 2021

Data Management
We will delete your data when we no longer need it. [Learn more](#)
You can go to Settings>CDR at any time to review or stop sharing your data.
You can also stop sharing by writing to CDR@ADR.com.au

Cancel Next

You've requested to share your data with Budget Guide. Enter your Customer ID to continue.

Customer ID

Forgot your Customer ID? Go to the DHBank.com/Me to retrieve it

Cancel Continue

We will not share your Customer ID with Budget Guide. CDR uses One Time Passwords to share data. We will never ask you to provide your real password to share CDR data.

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

Accounts [Select all](#)

Account A 072-... 60 ☐

Account B 072-... 00 ☐

Cancel Continue

Please enter the One Time Password sent to your mobile **** 190

This code will expire in 09:54.

One Time Password

Didn't get the code? Go to DHBank.com/Me to update your contact details

Cancel Continue

We will not share your Customer ID with Budget Guide. CDR uses One Time Passwords to share data. We will never ask you to provide your real password to share CDR data.

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

Accounts

Account A 072-... 60 ☒

Data requested

Data Cluster [Show more](#)

Data Cluster 2 [Show more](#)

Duration
1 May 2020 - 30 April 2021

Data management
You can go to Settings>CDR at any time to review or stop sharing your data.
You can also stop sharing by writing to CDR@DH.com.au

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

Cancel Confirm

What did we test?

We used a modular approach to simplify consent amendment.

This tailors the flow based on the outcome(s) being sought.

Amend duration

Amend datasets

Amend use

Amend accounts

Amend duration

Amend datasets

Amend uses

Amend accounts

The concept

Amend duration

Continue sharing?

Amend duration value proposition

Sure!

←

Your CDR data

Please choose the data you'd like to share.

We'll only use your data to [purpose]. The more you share, the more accurately we can track your spending.

Data Cluster 1

Show more

Data Cluster 2

Show more

Duration *(new)*

1 May 2020 - 30 April 2021

Data Management

We will delete your data when we no longer need it. [Learn more](#)

You can go to Settings>CDR at any time to review or stop sharing your data.

You can also stop sharing by writing to CDR@ADR.com.au

Cancel

Next

dh.com.au

You've requested to share your data with Budget Guide. Enter your Customer ID to continue.

Customer ID

Forgot your Customer ID? Go to the DHBank.com/Me to retrieve it

Cancel

Continue

We will not share your Customer ID with Budget Guide. CDR uses One Time Passwords to share data. We will never ask you to provide your real password to share CDR data.

dh.com.au

Please enter the One Time Password sent to your mobile **** * 190

This code will expire in 09:54.

One Time Password

Didn't get the code? Go to DHBank.com/Me to update your contact details

Cancel

Continue

We will not share your Customer ID with Budget Guide. CDR uses One Time Passwords to share data. We will never ask you to provide your real password to share CDR data.

Done

dhbank.com.au

AA

Success!

Redirecting you back to Budget Guide...

←

Who is your [DH]

Search

DH 1

DH 2

DH 3

DH 4

DH 5

DH 6

DH 7

Cancel

Next

←

Connecting with your [DH]

You'll be taken to [DH] to authorise data sharing with Budget Guide.

Cancel

Next

dh.com.au

Consumer Data Right

Budget Guide

Accredited Data Recipient: 20241230

[ADR] is requesting your data.

Please select the accounts you would like to share data from.

Accounts

Select all

Account A

072-*** ****00

Account B

072-*** ****00

Cancel

Continue

dh.com.au

Consumer Data Right

Budget Guide

Accredited Data Recipient: 20241230

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

Accounts

Account A

072-*** ****00

Data requested

Data Cluster 1

Data Cluster 2

Duration

1 May 2020 - 30 April 2021

Data management

You can go to Settings>CDR at any time to review or stop sharing your data.

You can also stop sharing by writing to CDR@DH.com.au

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

Cancel

Confirm

6

Amend duration

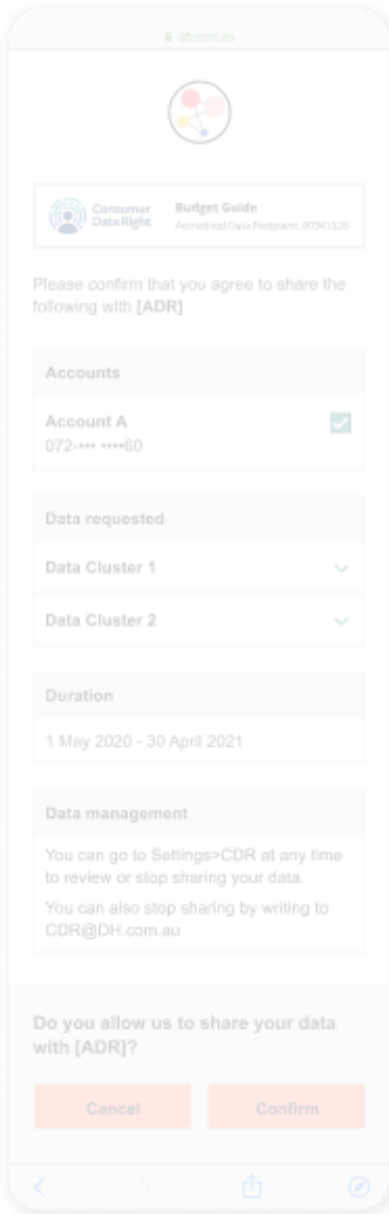
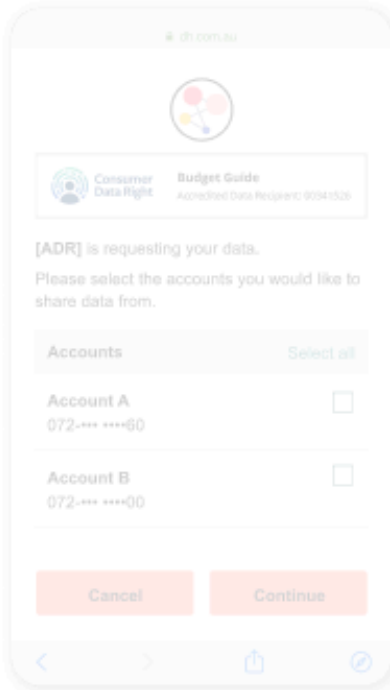
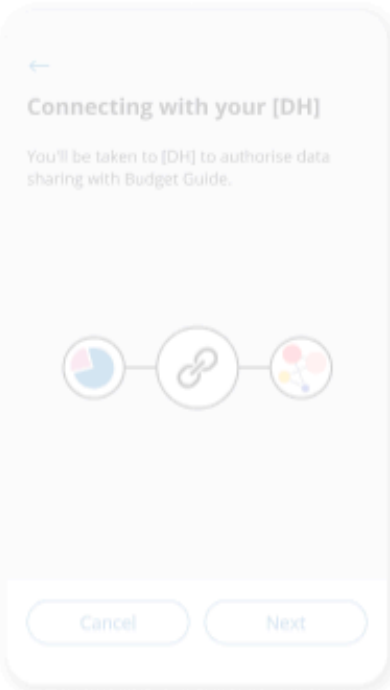
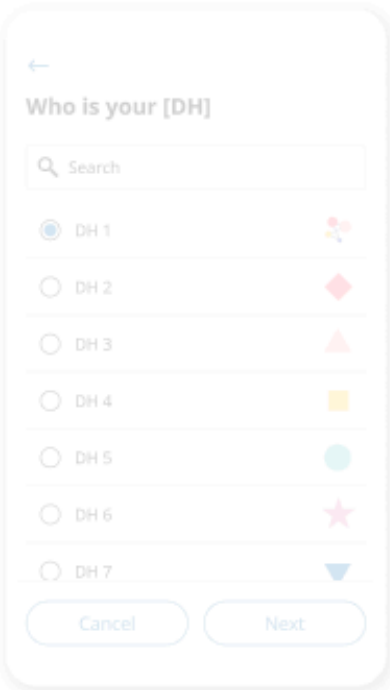
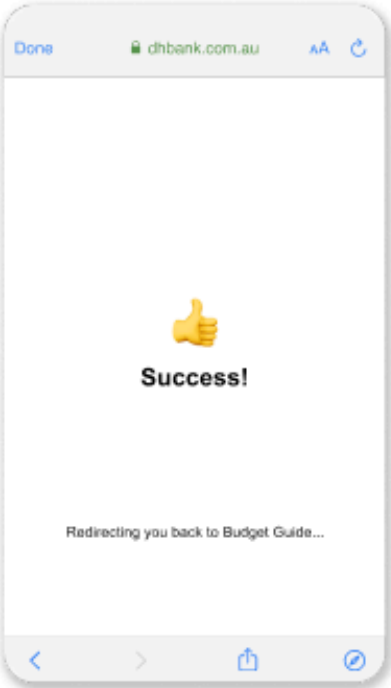
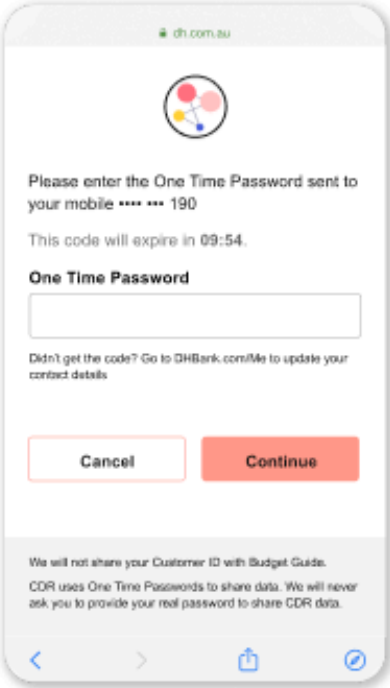
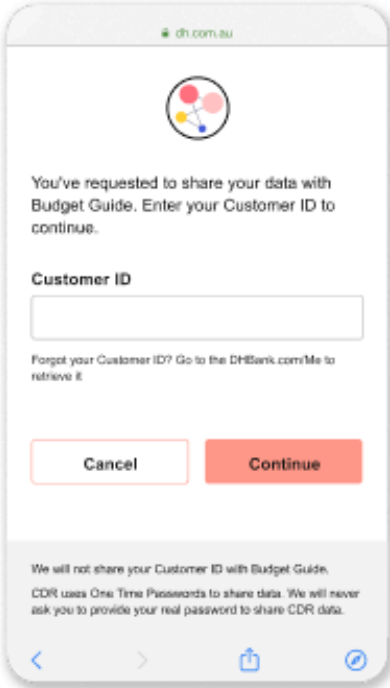
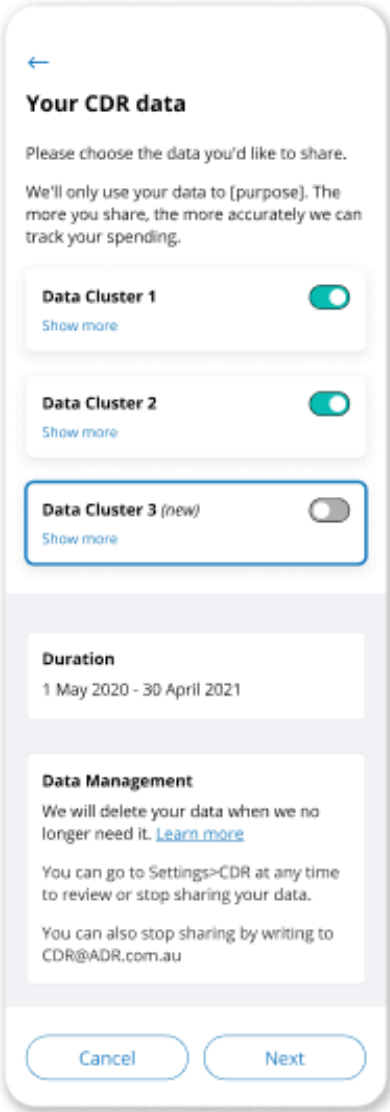
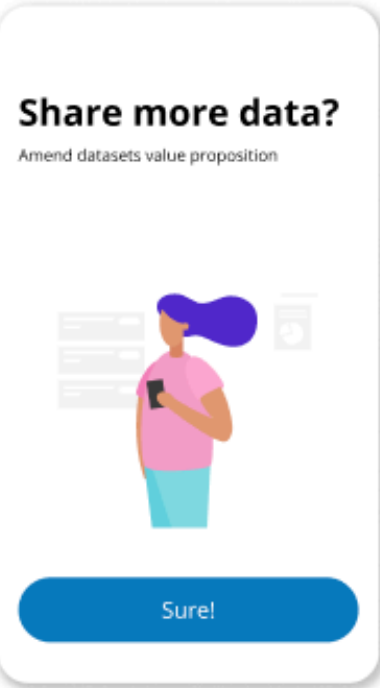
Amend datasets

Amend uses

Amend accounts

The concept

Amend datasets



Amend duration

Amend datasets

Amend uses


Amend accounts

The concept

Amend use

Add new use?

Amend use value proposition



Sure!

Your CDR data

Please choose the data you'd like to share.
We'll only use your data to [purpose]. The more you share, the more accurately we can track your spending.

Data Cluster 1

Show more

Data Cluster 2

Show more

Additional use (new)

Purpose statement

Duration


1 May 2020 - 30 April 2021

Data Management

We will delete your data when we no longer need it. [Learn more](#)
You can go to Settings>CDR at any time to review or stop sharing your data.
You can also stop sharing by writing to CDR@ADR.com.au

Cancel

Next



Success!

Who is your [DH]

Search

DH 1

DH 2

DH 3

DH 4

DH 5

DH 6


DH 7

Cancel

Next

Connecting with your [DH]

You'll be taken to [DH] to authorise data sharing with Budget Guide.



Cancel

Next

You've requested to share your data with Budget Guide. Enter your Customer ID to continue.

Customer ID

Forgot your Customer ID? Go to the DRBank.com/Me to retrieve it

Cancel

Continue

We will not share your Customer ID with Budget Guide.
CDR uses One Time Passwords to share data. We will never ask you to provide your real password to share CDR data.

Please enter the One Time Password sent to your mobile **** *190
This code will expire in 09:54.

One Time Password

Didn't get the code? Go to DRBank.com/Me to update your contact details

Cancel

Continue

We will not share your Customer ID with Budget Guide.
CDR uses One Time Passwords to share data. We will never ask you to provide your real password to share CDR data.

Consumer Data Right

Budget Guide

Account A Data Request ID: 01041528

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

Accounts

Select all

Account A

072*** ****00

Account B

072*** ****00

Cancel

Continue

Consumer Data Right

Budget Guide

Account A Data Request ID: 01041528

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

Accounts

Account A

072*** ****00

Data requested

Data Cluster 1

Data Cluster 2

Duration

1 May 2020 - 30 April 2021

Data management

You can go to Settings>CDR at any time to review or stop sharing your data.
You can also stop sharing by writing to CDR@OH.com.au

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

Cancel

Confirm

8

Amend duration

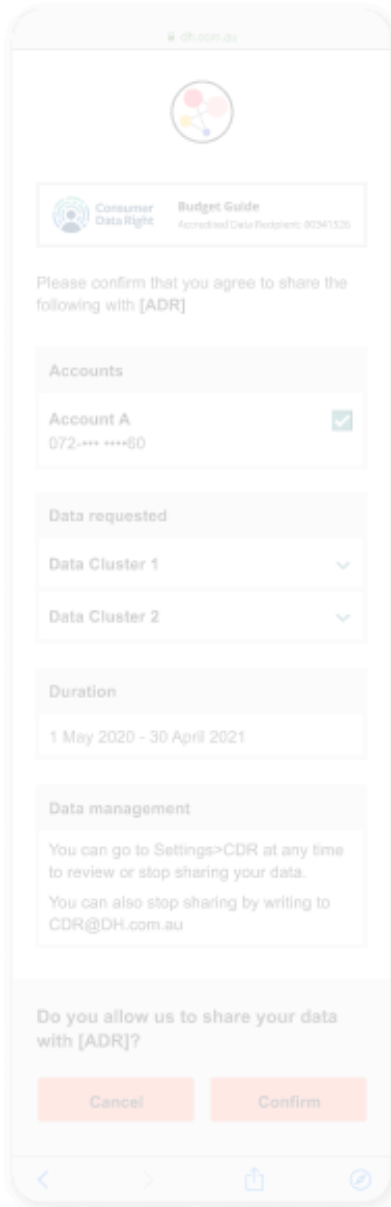
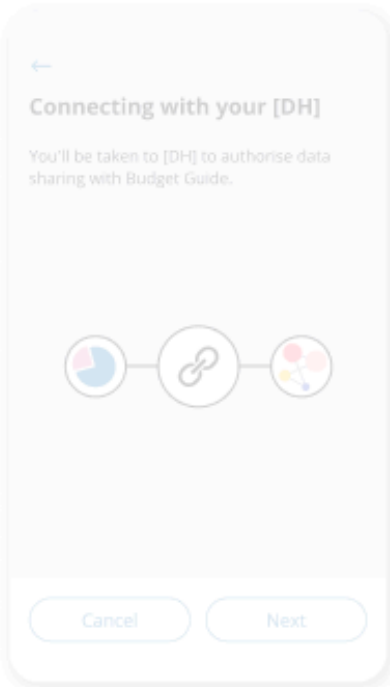
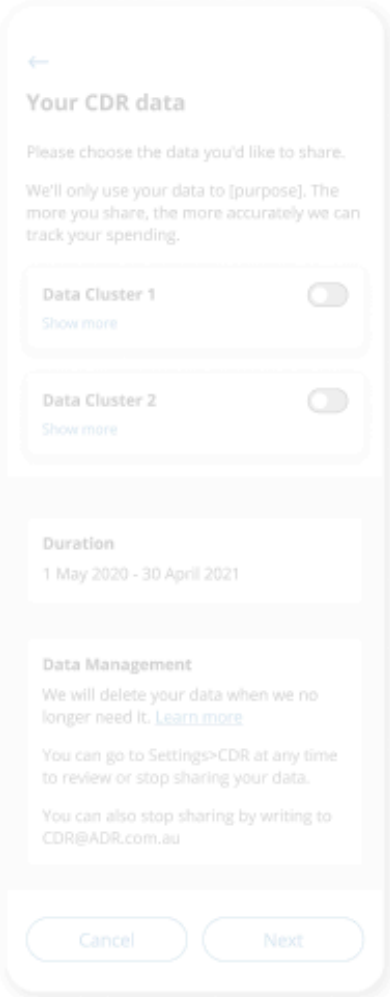
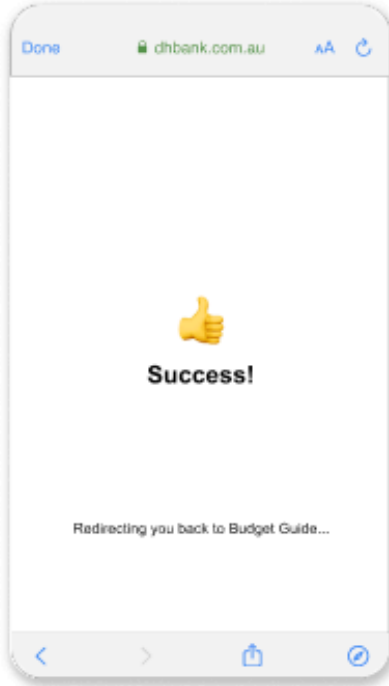
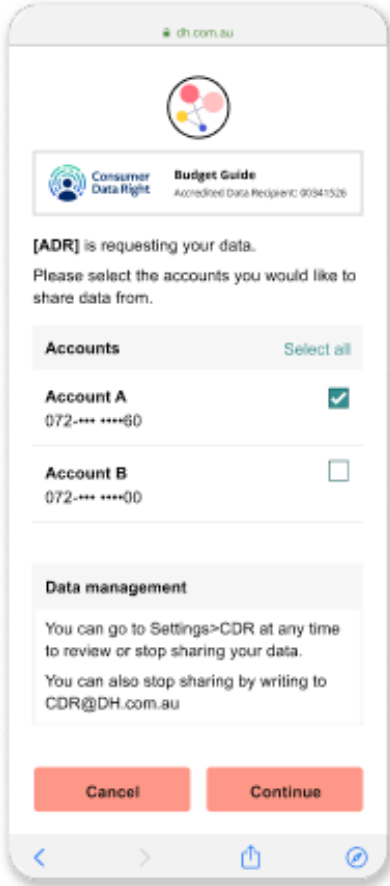
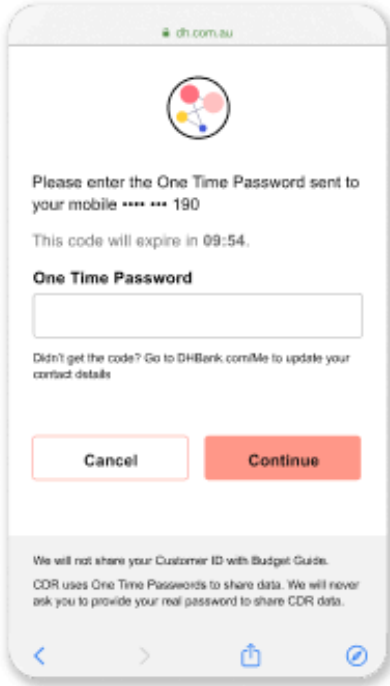
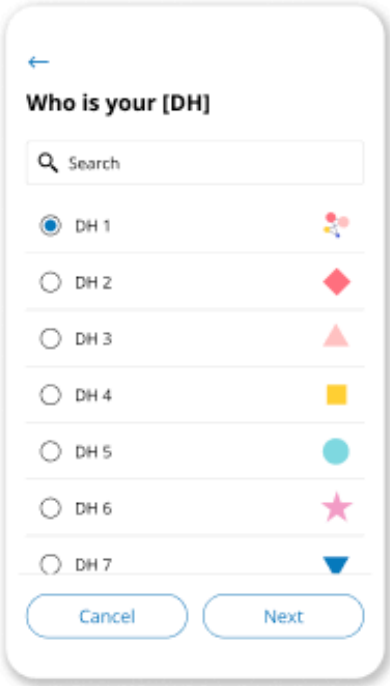
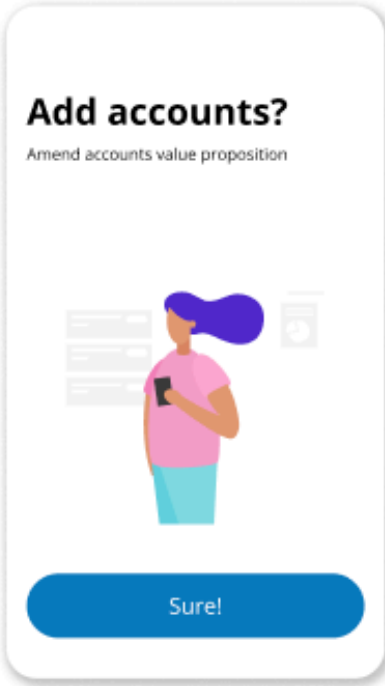
Amend datasets

Amend uses

Amend accounts

The concept

Amend accounts



Amend duration

Amend datasets

Amend uses

Amend accounts

The concept

Amend

duration

datasets

accounts

Continue sharing?

Amend duration value proposition



Sure!

Your CDR data

Please choose the data you'd like to share.

We'll only use your data to [purpose]. The more you share, the more accurately we can track your spending.

Data Cluster 1

Show more

Data Cluster 2

Show more

Data Cluster 3 (new)

Show more

Duration (new)

1 May 2020 - 30 April 2021

Data Management

We will delete your data when we no longer need it. [Learn more](#)

You can go to Settings>CDR at any time to review or stop sharing your data.

You can also stop sharing by writing to CDR@ADR.com.au

Cancel

Next

You've requested to share your data with Budget Guide. Enter your Customer ID to continue.

Customer ID

Forget your Customer ID? Go to the DHBank.com/Me to retrieve it

Cancel

Continue

We will not share your Customer ID with Budget Guide.

CDR uses One Time Passwords to share data. We will never ask you to provide your real password to share CDR data.

Please enter the One Time Password sent to your mobile **** * 190

This code will expire in 09:54.

One Time Password

Didn't get the code? Go to DHBank.com/Me to update your contact details

Cancel

Continue

We will not share your Customer ID with Budget Guide.

CDR uses One Time Passwords to share data. We will never ask you to provide your real password to share CDR data.

Consumer Data Right

Budget Guide

Authorised Data Recipient: 90341326

[ADR] is requesting your data.

Please select the accounts you would like to share data from.

Accounts

Select all

Account A

072-*** ****60

☒

Account B

072-*** ****00

☐

Data management

You can go to Settings>CDR at any time to review or stop sharing your data.

You can also stop sharing by writing to CDR@DH.com.au

Cancel

Continue

Done

dhbank.com.au

AA

Success!

Redirecting you back to Budget Guide...

Who is your [DH]

Search

DH 1

DH 2

DH 3

DH 4

DH 5

DH 6


DH 7

Cancel

Next

Connecting with your [DH]

You'll be taken to [DH] to authorise data sharing with Budget Guide.



Cancel

Next

Consumer Data Right

Budget Guide

Authorised Data Recipient: 90341326

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

Accounts

Account A

072-*** ****60

☒

Data requested

Data Cluster 1

Data Cluster 2

Duration

1 May 2020 - 30 April 2021

Data management

You can go to Settings>CDR at any time to review or stop sharing your data.

You can also stop sharing by writing to CDR@DH.com.au

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

Cancel

Confirm

10

Who did we ask?

48 people across Australia

**Mix of individual, sole trader,
small business**

**Mixed levels of literacy:
language, financial, digital**





**Mixed levels of privacy
awareness**



Key push/pull themes

Generalisable themes remained relevant for amending consent experiences:

1. CDR is better than existing practices, but I’m still cautious about data sharing
2. I need value propositions to be clear and relevant to be willing and comfortable to share my data
3. Government regulation is trust-building, but I’m still concerned my data could be mishandled
4. Transparency builds my trust in the parties and the ecosystem
5. The presence of known and authoritative parties fosters trust and legitimises the process

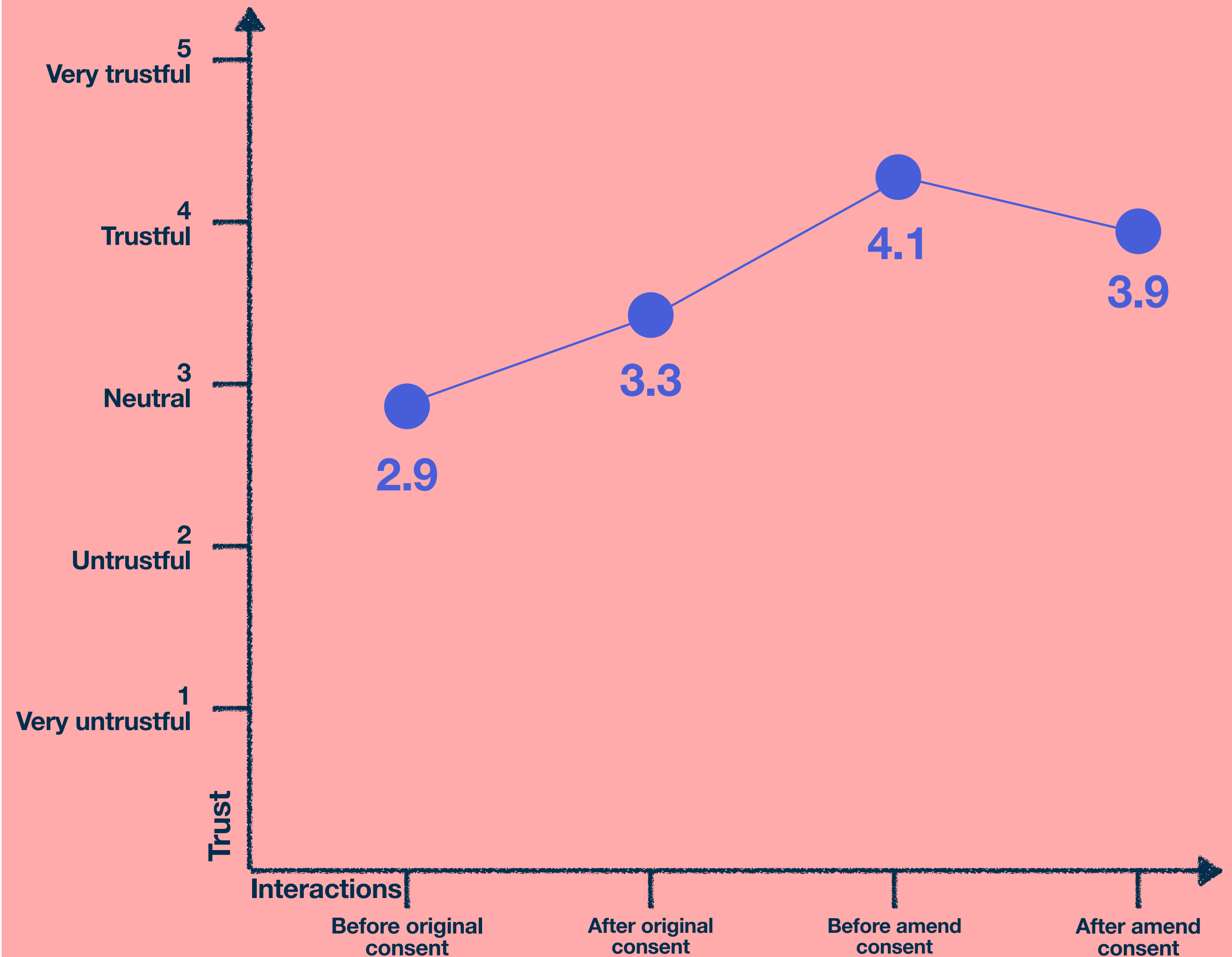
	Factors that <u>decrease</u> propensity to share	Factors that <u>increase</u> propensity to share
Current methods	<div> I'm fine with the way things are (apathetic to change)</div> <ul style="list-style-type: none">• Societal acceptance of current data sharing methods [R1,R3,R4,R5]• No benefit/value from ADR's product [R1,R2,R3,R4,R5,R6]• General hesitance to share personal data [R3,R4,R5,R6]	<div> I'm dissatisfied with current solutions</div> <ul style="list-style-type: none">• General understanding of current data sharing methods [R2,R4]• Involvement of authoritative and recognisable parties [R2,R3,R4,R5,R6]• Transparency of ADR accreditation fosters trust [R2,R3,R6]
CDR process	<div> I'm averse to CDR proposition(s)</div> <ul style="list-style-type: none">• Low confidence in the Government's ability to enforce or handle data [R1,R2,R3,R6]• Effort and uncertainty when withdrawing consent [R5]• Fear of on-selling and unsolicited interactions [R2,R3,R4,R5]• Access, use and mediation of data by unknown entities [R4,R5]• CDR is "new" and "unknown" [R3,R4,R5]• General concerns about ADR's data handling policies and practices [R2,R3,R4,R5]	<div> I'm drawn to CDR proposition(s)</div> <ul style="list-style-type: none">• Clear benefit/value from ADR's product [R1,R2,R3,R4,R5,R6]• CDR creates simple, easy and informed consent when data sharing [R2,R3,R4,R5,R6]• CDR facilitates an increase in data literacy [R2,R3,R4,R5]• Greater control and management of data [R2,R3,R4,R5]• Requested data is minimised and specific as to purpose [R2,R3,R4,R5]• Trust in ADR and CDR process is built over time [R4,R5]• Familiarity with parties involved [R2,R3,R4,R5,R6]

Based on aggregated insights from 14 months of research with 96 participants

Trust.

Trustworthiness increases with increased familiarity.

Unknown parties decrease trustworthiness.



Comprehension

The ability to accurately recall original consent terms is high (over 78% on average)

This increased by 16% to 94% accuracy after completing amending consent flows

94%
accuracy

Time-limited, opt-in

**Needing to
'opt-in' to consent
amendments is
positive and
trust-building.**

“That’s good for me as a consumer because I would have forgot that I have consented to give my data to an app.” [R5P8]

“I like that it does not automatically renew and you are reminded of how to stop sharing at regular points” [R5P2]

Pre-selection

‘Pre-selecting’ components does not reduce consent quality.

Participants understood pre-selection to signify datasets, uses, and accounts that they had previously agreed to share.

←

Your CDR data

Please choose the data you'd like to share.
We only use your data to [purpose]. The more you share, the more accurately we can track your spending.

Data Cluster 1 ☒

[Show more](#)

Data Cluster 2 ☒

[Show more](#)

Data Cluster 3 (new) ☐

[Show more](#)

Duration

1 May 2020 - 30 April 2021

Data Management

We will delete your data when we no longer need it. [Learn more](#)

You can go to Settings>CDR at any time to review or stop sharing your data.

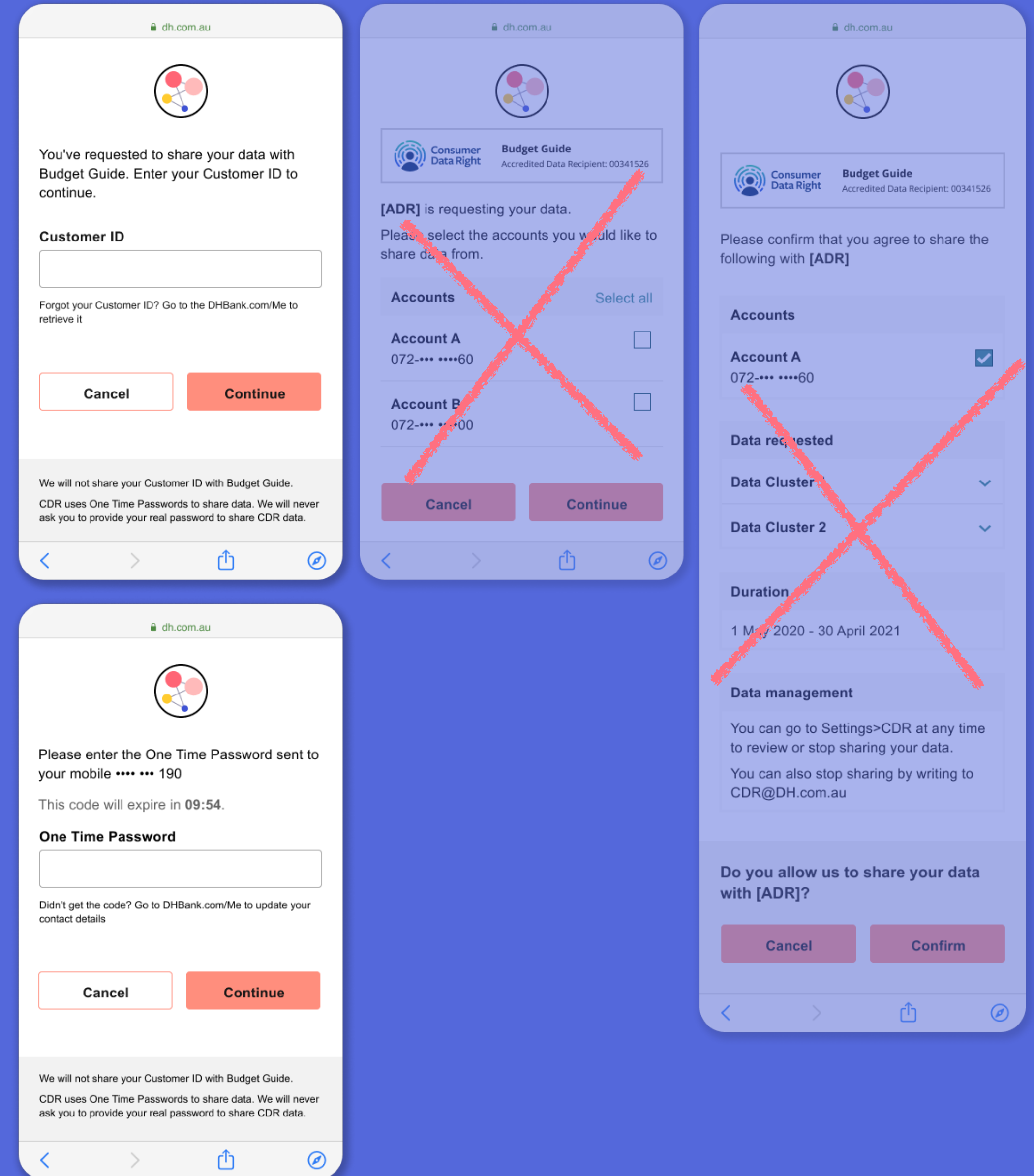
You can also stop sharing by writing to CDR@ADR.com.au

Cancel

Next

Authenticate/Authorise

Conflating authentication with authorisation did not negatively impact trust or comprehension.



Conclusion

How might we provide intuitive, informed, and trustworthy amending consent experiences?

We are confident in these designs, though suggest 'use-only' consents be further defined.

Do preselected components impact engagement and recall ability?

Do visually distinguished components signify new vs existing consent terms?

Comprehension, consent quality, and recall remain very high, with the added benefit of signifying new vs existing consent terms.

Can components/steps be summarised or omitted without impacting trust and consent quality?

Yes, trust and consent quality remain high when flows are simplified in line with these designs. Use-only consents are the exception and should be explored further.

Next steps

These are preliminary proposals that need to be reviewed for technical and policy impacts.

A Miro board outlining these concepts and our thinking is publicly available - informal comments can be provided.

We intend to workshop and consult on these as future possibilities for consent simplification.

A report will be published in the coming weeks on the amending account research, which considered a number of other issues and possibilities.

CX Workstream.

Data Standards Body | consumerdatastandards.gov.au