

Room/Group

ACTIVITY 1: ICEBREAKER

Instructions

ACTIVITY 1
Subtimer within group (10 min)

- One sticky note (press X) taken 1 min to write the following:
 - Your name
 - Your organisation
 - Your role
 - Your favourite food, drink or beverage
- Share it back to your group (30 seconds each person)

Name _____
 Org _____
 Role _____
 Fav food _____

ACTIVITY 2: FEEDBACK ON JA FLOWS

Instructions

ACTIVITY 2
Feedback on Flow (20 min)

Setup Flow

- Start by discussing as a group which flow to tackle first based on priority
- After 10/20 mins (or group boards) should be considered a priority
- Go through in many flows as time permits

Identifying key issues, gaps and recommendations

- Go through the particular flow together as a group and identify key issues, gaps and recommendations
- Use sticky notes (press X) to capture these points on the relevant screen
- Consultative information on provided templates

Identify missing scenarios

- Identify scenarios that require consideration
- List these on the provided template

Prepare for share back (5 min)

- Choose a speaker
- Prepare a summary to pitch to larger group

ACTIVITY 3
Share back (5 min per group)

- Share back group feedback to everyone

FLOW 1: AH-A Pre-Authorisation Pathway to JA Enablement (Optional)

Group Feedback

What are the key issues that you identified?

What are the gaps?

What are the recommendations?

What other scenarios should we consider?

CX Standards proposed (NP157)

SHOULD

It is proposed that the authentication flow CX Data Standards be updated to require a generic message to the joint account holder (the 'requester') stating that the other account holder will be asked when an authentication is initiated, with a statement that they should consent that their data is shared if they have consented.

This notification would be presented where a joint account is already enabled for sharing, and as such is distinct to the one requiring CX to allow customers to set a disclosure preference in the authentication flow.

Purpose: Enable user controlled authentication where other account holders may be notified about the request prior to sharing activities.

Standards made by: May 2021
Comply by: November 2021

SHOULD

The next proposal that where CX must joint account as an individual account to prevent physical or financial harm or abuse, CX should only send joint account holder (the 'requester') that the other account holder will not be asked when that authentication is initiated.

Purpose: Reduce cognitive barriers to data sharing for consumers experiencing abuse.

Standards made by: May 2021
Comply by: November 2021

SHOULD

CX may indicate that a joint account is pending further approval in the authentication flow and include aspirational information about what the means. This may be appropriate where the 'requester' has already indicated a disclosure option but not the other account holder(s). This could apply in the following situations:

- Immediately following the request setting a disclosure preference as part of the authentication flow to indicate that further approval is required
- In the account selection step where an invitation to indicate a disclosure option has already been sent to the other account holder(s)
- Where a 'no approval' option has been chosen by the joint account holder to indicate that the requester's authentication will not result in the disclosure of data from the joint account until the other joint account holder(s) approve.

How this standard is implemented is at the discretion of CX, who will need to consider existing regulatory requirements and situations where it may be necessary to treat joint account differently to prevent physical or financial harm or abuse.

Purpose: Increase system status visibility to help users understand when further action is needed to successfully share joint account data.

Standards made by: May 2021
Comply by: November 2021

FLOW 2A: AH-A in flow Election | Pre-Approval | AH-B Experience

Group Feedback

What are the key issues that you identified?

What are the gaps?

What are the recommendations?

What other scenarios should we consider?

FLOW 2B: AH-A | JA Treated as Individual Accounts (optional)

Group Feedback

What are the key issues that you identified?

What are the gaps?

What are the recommendations?

What other scenarios should we consider?

Glossary

AH-A Account holder A, the requester in these scenarios.

AH-B Account holder B, the other account holder.

AH-C Account holder C, the other account holder.

JA Joint account

FLOW 3: AH-A | Removing a Disclosure Option

Group Feedback

What are the key issues that you identified?

What are the gaps?

What are the recommendations?

What other scenarios should we consider?

FLOW 4: AH-B | Removing an Approval

Group Feedback

What are the key issues that you identified?

What are the gaps?

What are the recommendations?

What other scenarios should we consider?