


Proposed compliance dates for Consumer Data Right – November 2020 to April 2021

Sector	Title	Description	Nov	Dec	Jan	Feb	March	April
All	Data collection by accredited intermediaries in a collection arrangement.	The collection arrangements do not have a build impact for data holders (DHs) and will be supported in the Register from early November. Note: Amendments to the Consumer Data Right (CDR) Rules (the Rules) have now been made following consent from the Treasurer and come into effect on 2 October 2020.	▲					
Banking	Phase 2 consumer data sharing.	Major authorised deposit-taking institutions (ADIs) consumer data sharing obligation. Pushed Authorisation Request (PAR) has exemption until 1 February 2021.	▲					
All	Transfer of CDR data between accredited persons.	Refer to the Rules expansion consultation paper 4.2.	●	▲				
All	Disclosure to trusted advisors.	Refer to the Rules expansion consultation paper 5.1.	●	▲				
All	Disclosure of CDR insights.	Refer to the Rules expansion consultation paper 5.2.	●	▲				
Banking	Reporting and record keeping requirements.	Refer to the Rules expansion consultation paper 8.3.	●	△				
Banking	Phase 3 consumer data sharing.	Major ADIs consumer data sharing obligation.			●	▲		
All	CDR logo.	Refer to the Rules expansion consultation paper 7.6.			●	△		
All	GitHub issues submitted to CDR Register (the Register).	Refer to https://github.com/cdr-register/register/projects/6 .			●	△		
Banking	Standards maintenance iteration 2.	Refer to release notes for v1.3.0 for standards maintenance iteration two.			●	△		

-  Confirmed compliance date.
-  Rule commencement date. Practical implementation may be subject to updated Consumer Experience (CX) Standards and Guidelines.
-  Proposed compliance date.

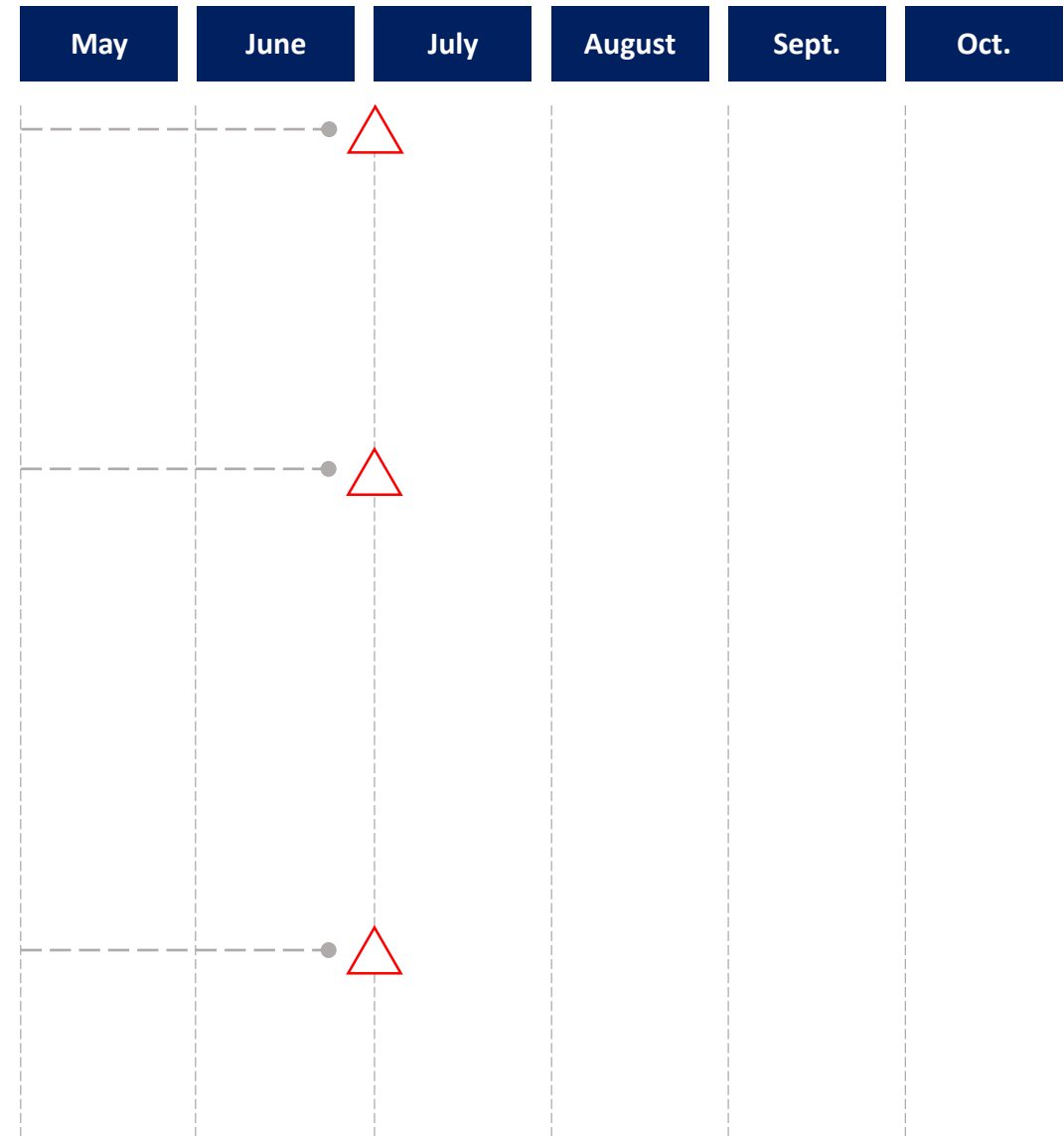
Proposed compliance dates for Consumer Data Right – May 2021 to October 2021

Sector	Title	Description	May	June	July	August	Sept.	Oct.
Banking	Phase one consumer data sharing.	Non-major ADIs consumer data sharing obligation.			▲			
All	GitHub issues submitted to the Register.	Refer to https://github.com/cdr-register/register/projects/7 .			△			
All	Standards maintenance iteration 4.	Refer decision 134 - banking maintenance iteration 4.pdf .			△			
All	Amending consents (to the extent that CX Standards or Guidelines changes are required).	Refer to the Rules expansion consultation paper 7.2.			△			
All	Separate consents approach (to the extent that CX Standards or Guidelines changes are required).	Refer to the Rules expansion consultation paper 7.3.			△			
All	Point in time redundancy approach and the impact of withdrawing authorisation (to the extent that CX Standards or Guidelines changes are required).	Refer to the Rules expansion consultation paper 7.4.			△			
All	Enhanced error handling.	Enhanced error handling has been a long running consultation that was raised by the community and is broadly supported. This will result in positive change that delivers greater flexibility. This change will be introduced across DH, accredited data recipients (ADRs) and the Register to ensure consistency.			△			
Banking	Community contributed maintenance changes.	Changes arising from the next two standards maintenance iterations prior to December 2020 will likely have obligations for July 2021. These are not expected to be major but there needs to be flexibility in the release schedule to incorporate these because they are community driven.			△			



Proposed compliance dates for Consumer Data Right – May 2021 to October 2021

Sector	Title	Description	May	June	July	August	Sept.	Oct.
All	Improving CX in DH dashboards.	Refer to the Rules expansion consultation paper 7.5.						
All	Discoverability.	To manage a transition strategy for each item on the roadmap is onerous, developing capability that is consistent and repeatable across all sectors and participants enables each participant to control the nature of their own participation in the ecosystem. It relates to discoverability of feature sets supported by participants active in the ecosystem, e.g. DHs indicating their support of mortgages and loans, joint and closed accounts and PAR etc. and ADR use cases and consent models etc. Development of a discoverability service (e.g. API) or feature has been prioritised for the next standards maintenance iteration. It is unlikely to be available before July 2021. This discoverability service is anticipated to have an obligation data on or after July 2021. With the option for ADRs and DHs to go-early with support. This approach is supported by industry.						
All	Metrics application program interface (API) enhancements v2.	Based on consultation with ACCC Compliance and Enforcement as well as CX, the intention is to develop a set of planned changes to reduce manual reporting obligations and mature the Metrics API in conjunction with introducing CX metrics to inform user journey optimisation and CX outcome metrics. This is expected to also introduce obligations on ADRs, in particular intermediaries as they become a critical part of the ecosystem.						



Sector	Title	Description	Nov.	Dec.	Jan.	Feb.	March	April
Banking	Phase 2 consumer data sharing.	Non-major ADIs consumer data sharing obligation including joint accounts. Note: Amendments to improve CX for joint accounts are proposed to commence for all ADIs for November 2021. Refer to the Rules expansion consultation paper 7.1.	▲					
Banking	Improved CX for joint accounts.	Refer to the Rules expansion consultation paper 7.1.	△					
Banking	Phase 3 consumer data sharing.	Non-major ADIs consumer data sharing obligation.			●	▲		
Banking	Metrics API enhancements v3.	Enhanced metrics - opportunity to include complex metrics and ADR metrics in this release. Primary aim is to target CTS and test validation reporting.			●	△		
All	Information security profile v2.	This is an uplift of the information security profile to cater for simplified consent, fine grained consent and move towards increased security for read and write access inline with the international roadmap to adopt FAPI 2.0. Should be coordinated with the OBIE and OIDF.			●	△		



- The ACCC is committed to understanding the needs and challenges of current and future CDR participants in determining compliance dates for new functionality and implementation of new obligations. Compliance dates for the items below have not been proposed as the ACCC considers that there is a need to understand from stakeholders the complexity involved in the implementation of these proposals.
- In relation to levels of accreditation, the ACCC's preliminary assessment is that all proposals have potential impacts for the Register. Some may have impacts for DHs. In light of consultation, the ACCC will determine which proposals to prioritise and commencement dates following further impact analysis.
- In relation to enabling CDR data sharing by non-individuals and other complex accounts, the ACCC considers that these are priority amendments to be implemented but recognises that the build for banks may be relatively complex. We also note the approach in the current Rules for a phased approach, with non-major ADIs having an appropriate additional period to the major banks to bring in new functionality.

Sector	Title	Description
All	Limited data accreditation.	Refer to the Rules expansion consultation paper 3.1.
All	Data enclave accreditation.	Refer to the Rules expansion consultation paper 3.2.
All	Affiliate accreditation.	Refer to the Rules expansion consultation paper 3.3.
All	Proposed approach to enabling CDR data sharing by non-individuals and for business partnerships.	Refer to the Rules expansion consultation paper 6.1 & 6.2.
Banking	ADR DH unavailable retry pattern.	A complete solution is required to dictate how DHs and ADRs should handle ADR outages. This needs to accommodate consent synchronisation, valid requests by ADRs and data de-identification/deletion requirements. Refer to https://cdr-register.github.io/register/#data-recipient-unavailable and https://cdr-register.github.io/register/#data-holder-unavailable .