



**28<sup>th</sup> August 2020**

**Consumer Data Right - Energy rules framework consultation**

**Email: [ACCC-CDR@acc.gov.au](mailto:ACCC-CDR@acc.gov.au)**

Green Energy Trading (GET) is one of Australia's largest originators of environmental credits and operates across a range of renewable energy, energy saving and carbon reduction schemes. We provide services to clean energy solution providers and believe that the effective implementation of the CDR initiative in the energy sector will significantly assist our clients engage more effectively and in a more timely manner in providing solutions that benefit end use customers.

Our submission addressing a number of key issues raised in the consultation paper is attached.

The key points that I would like to reinforce are as follows:

- The CDR-Energy is a major energy end-use/customer-side reform and we seek its delivery with a strong customer centric, transparent and timely manner that reduces transaction costs so that it can unlock the significant energy productivity and innovation benefits it can enable.
- We seek its implementation across all customer types and all defined data sets with nil to very minimal exclusions. Customers retain the right under the scheme to not provide access where it is in their interests to do so.

We welcome the opportunity to discuss and elaborate on our submission.

Yours sincerely

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## Customer Data Right (CDR) Energy – Energy Rules Framework Consultation Paper (July 2020) Responses

### A. General Remarks

- (i) A very significant proportion of the energy management and savings advice received by all types of consumers (C&I, SME and residential) and the actual savings and productivity gains delivered is provided by independent energy solution providers.
- Such providers span a wide range of integrated solutions and technologies (including solar, energy storage, lighting, HVAC upgrades, building management, demand response), and data driven services such as asset monitoring and control, alerts, reporting and performance benchmarking as selected examples.
- These providers achieve this through the preparation of proposals, business cases and tender responses which include cost/benefits information for customer consideration and where successful the delivery of the associated works/services which achieve significant customer savings and energy productivity outcomes.
- (ii) Timely and complete access to customer data is an essential factor in the development and provision of these services. Independent solution providers often experience needless delays and incur high transactions costs when attempting to obtain customer data (with their written authorisation) from data holders with slow turnaround times and the data when received is often incomplete (requiring further requests to resolve) and in multiple different formats/data structures.
- (iii) We argue that these issues are common across the industry, even for “significantly large” C&I customers and the incumbent data-holder businesses. This is not unsurprising given the multitude of retailer/meter data access points (web-portals, etc) with varying access, functionality, and formats (raw data, e-bill, reports, etc).
- Customers can experience roadblocks particularly when they change retailer, move premises and/or have accounts with multiple retailers (and thereby having to migrate and/or “straddle” multiple systems) incurring time and costs to retool and maintain key data interfaces and/or having to revert to manual processes/manipulation of data – these issues in particular affect significantly large government and C&I customers with multi-site operations.
- (iv) We note many data holders have internal energy efficiency and management solution business units as an adjunct to their core business operations (which are remunerated primarily on a MWh consumed basis). Currently and under the CDR, we remain concerned that: (i) these business units may benefit from vastly improved data access arrangements to the independent energy solution providers; and (ii) a data-holder upon receiving a data request may query the nature of the request with customers, initiate discussions regarding alternate energy solutions, and/or modify energy supply arrangements.
- (v) The provision of effective energy solution services delivers significant savings and productivity benefits for customers in its own right and with significant economic multiplier benefits in terms of (i) our energy supply system (ie: reducing peak demand, increasing system resiliency and demand flexibility and avoiding the additional and inefficient investment in new generation and network infrastructure and the associated cost, environmental, and climate impacts); and (ii) the international competitiveness of Australian businesses and industry.
- (vi) The National Energy Productivity Plan sets target of a 40% improvement in energy productivity over the 2015-2030 period<sup>1</sup>. Recent studies have indicated achievement of this target will require “doubling current levels of energy productivity” and that currently under BAU settings we are on track to achieving only half of this target<sup>2</sup>. Of which we argue a larger proportion of the forward opportunities are in the business/large customer sector.
- (vii) The CDR-Energy is an opportunity to establish a common and industry wide customer raw data access platform, resolving the inefficiency and duplication of cost/effort that currently occurs, providing an even playing field and streamlining and increasing competition regarding energy solution services delivery.
- Energy technologies continue to evolve rapidly with significant cost reductions and are increasingly data enabled. Independent energy solution providers continue to play a leading role driving innovation in this respect in which streamlined and real-time access to customer data is currently and will be increasingly critical.
- (viii) We view the CDR-Energy a major energy end-use/customer-side reform and we seek its delivery with a strong customer centric, open and fair access focus given the significant productivity and innovation benefits it can enable for all customers.
- We seek its implementation across all customer types (as customers retain the right to not participate via the consent process) and all defined data sets with nil to very minimal exclusions.
- Find below further remarks provided in response to the specific queries raised in the consultation paper.

<sup>1</sup> National Energy Productivity Plan Annual Report 2018 (issued 12<sup>th</sup> December 2019) Cth Dept of Environment & Energy/COAG Energy Council <http://www.coagenergycouncil.gov.au/sites/prod.energycouncil/files/publications/documents/NEPP%202018%20Annual%20Report.pdf>

<sup>2</sup> Dr Bhattacharya, Monash Business School <https://www.monash.edu/news/articles/australia-lags-in-achieving-energy-benchmarks-by-2030>

## B. Responses to Consultation Questions

Element	Consultation Question	Responses
<b>B.1 Data Sets</b>	<ol style="list-style-type: none"> <li>1. <i>Do you agree with our proposed approach to data sets in the energy rules? Why or why not?</i></li> <li>2. <i>Considering the above discussion about potentially sensitive information, what data, if any, should be subject to specific arrangements (for example, during the consent process)? Should any particular sensitive data be explicitly excluded from the proposed data sets?</i></li> </ol>	<p>We generally agree with the proposed approach as outlined, with specific comments as follows:</p> <p><b>Sensitive Information</b> We appreciate certain classes of customer data (hardship, concessions) may be of increased sensitivity and solution providers would seek to cover off these elements as part of their discussions with customers where applicable and can be managed through an appropriate explicit consent statement.</p> <p><b>Energy Plans</b> We note the proposal to limiting energy plan information only to plans that are available to new customers only. We argue that customers may have a significant period remaining on their current plan and as such a valid comparison for a customer may not just be: (i) comparison between two new plans; but may also include (ii) comparison between their current plan (which may not be available to new customers) and a new plan.</p> <p><b>Large/Bespoke Arrangements</b> In regard to retail arrangements, particularly including large/bespoke arrangements - we note that it is common practice for large customers and retailers to typically share such information with their associates (ie: customer consultant/advisors and retail electricity brokers respectively). We see no difference between this current practice and that proposed under the CDR.</p> <p>We argue the nominated data streams (in particular standing data, meter data, billing data) is uncontroversial and should be included in the CDR-Energy scheme without exclusion and as promptly as practicable. Individual customers can choose to not provide consent to ADR's regarding such data if they so wish.</p> <p><b>Large Customers</b> We note the discussion on page 15 regarding the possible exclusion of large customer information (energy plan information or otherwise) and we disagree with this approach.</p> <p>Large customers and all the data sets indicated should be included in the CDR-Energy without exclusion as individual customers retain the choice to not participate via the consent process. Refer to our more detailed comments under section B.3 below for further details in this regard.</p> <p><b>Other Remarks</b> We observe that where ADR's request is declined, ADR's will have limited ability to verify the reasons for data exclusion and seek further detail in this regard.</p>
<b>B.2 Gateway Access Rules, Standards and Privacy</b>	<ol style="list-style-type: none"> <li>3. <i>Do you consider the proposed approach to the gateway rules, standards and privacy safeguards appropriate for CDR in energy?</i></li> <li>4. <i>If not, which aspects of the approach should be reconsidered or amended, and why?</i></li> <li>5. <i>Should the information security obligations contained in Schedule 2, Part 2 of the Rules be applied to the gateway, or should we adopt an alternative standard such as the AESCSF?</i></li> </ol>	<p>No additional comments at this stage.</p>

Element	Consultation Question	Responses
	<p>6. Should the gateway be subject to obligations relating to the privacy safeguards, beyond what is set out in Part 7 of the current Rules?</p> <p>7. How should any disclosure of voluntary consumer data work under the gateway data access model (see section 3.3.1 for discussion of voluntary data)?</p> <p>8.</p>	
<p><b>B.3 Eligible Customer</b></p>	<p>9. Do you agree with our approach to determining an eligible CDR consumer? Why or why not? What additional factors should we consider? In providing a response you may wish to address the following:</p> <ul style="list-style-type: none"> <li>○ What are the risks and benefits of including minors as eligible CDR consumers? If minors are included, what additional safeguards are required (if any)?</li> <li>○ What use cases exist for retailer-held consumer data sets for inactive accounts? What changes to data holder obligations would be appropriate to facilitate this?</li> <li>○ How might we facilitate the inclusion of customers who do not have an online account with their retailer as eligible CDR consumers? What particular issues will need to be resolved?</li> <li>○ Should any particular customers, such as large customers, be excluded from the initial scope of CDR in energy? How should our approach account for the spectrum of large customers (for example, significantly large customers versus mass market large customers)? What thresholds or definitions might we use in determining these customers?</li> <li>○ Are existing protections in the Rules that place restrictions on accredited persons seeking consent and where disclosure of data would create a risk of harm (for example, Rules 4.12(3)(b) and 4.7) appropriate for CDR in energy or do they require some adaptation?</li> </ul> <p>10. Is our characterisation of energy joint accounts and energy nominated persons accurate?</p> <p>11. Is our proposed approach to facilitating data sharing for joint accounts appropriate for the energy sector?</p> <p>12. Should nominated persons or certain nominated persons be eligible CDR consumers?</p> <p>13. What particular arrangements exist for nominated persons who are able to transact on business accounts?</p>	<p><b>Account Holders Who Are Not Occupiers</b></p> <p>The Consultation Paper raises the specific situation whereby an account holder (ie: landlord) may be able to access premises information via the CDR process regarding occupant/tenant energy use and/or occupancy patterns which the tenant may be uncomfortable with.</p> <p>We appreciate the potential for tenant sensitivity in this situation, however this issue exists both currently and ongoing as the landlord (as account holder) can directly access premises data from retailers outside of the CDR request process (ie: via contacting their retailer directly, via retailer portal access, etc).</p> <p><b>Minors as Eligible CDR Consumers</b></p> <p>Our general view is that if a person is eligible to act as a retail account holder or authorised representative then they should be an eligible CDR consumer with nil to very limited exceptions. However, we appreciate the specific concerns regarding potential for predatory and exploitive behaviour in this instance would prefer to address these through additional and very specific safeguards.</p> <p><b>Inactive Accounts</b></p> <p>Our position that inactive accounts (at a minimum for meter data and standing data, if not all relevant data sets as stated in Section 3.3) but that were active in the past two years be included as an eligible CDR Customer.</p> <p>Example use cases include landlords seeking to perform upgrade their premises as they become vacant and seeking previous occupancy data (with the prior tenants/account holder permission) to assess upgrade options. A similar example applies to tenants of new premises who are considering upgrades and are seeking their prior consumption data at a previous premise to guide possible upgrade options (given similar expected use patterns at the new premises).</p> <p><b>Joint Accounts</b></p> <p>Our position is that all joint account holders individually are treated as eligible CDR Consumers whether there are only two joint account holders or multiple account holders as the case may be.</p> <p><b>Customers with No Online Account</b></p> <p>We agree that the chosen authentication model should be able to accommodate customers who have and those that do not have an online account.</p>

Element	Consultation Question	Responses
		<p><b>Large Customers</b></p> <ul style="list-style-type: none"> <li>○ Consistent with the general remarks above, we seek the CDR-Energy to include all customer regardless of <b>SMALL/LARGE delineation</b> and for the inclusion of <b>all data sets</b> as indicated.</li> <li>○ The delineation between a SMALL (or “mass-market” comprised of residential and SME customers) and LARGE (or “C&amp;I”) customer/premises is based on a consumption threshold of between <b>40 to 160 MWh pa</b> depending on NEM jurisdiction where a given premises is located<sup>3</sup>.</li> <li>○ Given these low thresholds above - a LARGE customer consuming say 200 MWh pa to 1,000 MWh pa is likely to have an annual energy expenditure of the order of \$30,000 pa to \$150,000 pa respectively which is extremely unlikely to support anything remotely like sophisticated energy management practices.</li> </ul> <p>We argue that at this scale (and even much higher), much of the energy management and savings advice received by these businesses and the energy savings and productivity gains actually delivered - is provided by independent energy solution providers as described in the per Point A.(i) in the general remarks above.</p> <ul style="list-style-type: none"> <li>○ We note that customers with larger consumption levels may benefit from periodic/ad-hoc energy management advice from their retailer/energy broker via their internal energy management services business units which operate as an adjunct to their main business (which is primarily remunerated on a MWh consumed basis).</li> </ul> <p><i>Significantly large customers</i> (ie: with annual electricity expenditures arguably well into the \$millions pa) may have a dedicated in-house energy management function (whereby initiatives are monitored, assessed and implemented in a systematic/ongoing manner) or by specialist external advisors remunerated on a fixed fee basis.</p> <p>Whilst there is an ecosystem of data access arrangements at these levels, but we argue it is not without its issues even for Customers and the incumbent businesses as per Point A.(iii) in the general remarks above.</p> <ul style="list-style-type: none"> <li>○ Also we are seeking inclusion of all LARGE customers to reduce the potential for any competitive disadvantage that independent energy solution providers face compared to the similar internal business units within data holders as per Point A.(iv) in the general remarks.</li> <li>○ The view proposed that CDR access is most obviously of benefit to mass market consumers (as opposed to large customers) is of <b>great concern</b> given the points above and in the general remarks.</li> </ul> <p>It suggests a relatively <b>low aspiration level</b> regarding the significant challenges and opportunities within the LARGE customer segment (in terms of energy efficiency, demand flexibility and peak demand reduction) <b>and a presumption that the existing arrangements are acceptable, readily accessible and working effectively, efficiently and fairly for all parties</b> (incumbent businesses and their associates, customers or external 3<sup>rd</sup> parties), which we argue it isn't.</p> <p>As an example the residential/SME sector has seen unprecedented uptake of various customer-side energy solutions over the past decade whilst such opportunities in the C&amp;I sector remain relatively underdeveloped (solar uptake being a clear case in point here). Innovation by incumbent businesses in the C&amp;I space to the extent it occurs continues to be predominately supply-side driven which is not unsurprising given their remuneration arrangements.</p> <ul style="list-style-type: none"> <li>○ We recommend there should be no exclusion for any LARGE customers (of any scale) from the CDR scheme. Ultimately if any party under the scheme (independent energy solution providers or otherwise) do not present a viable proposition to such customers, these customers are not obliged to provide the appropriate consent.</li> </ul>

<sup>3</sup> The threshold for large customers is 160 MWh pa in SA, 150 MWh pa in TAS, 100 MWh in QLD/NSW/ACT and 40 MWh pa in VIC, refer [www.energymadeeasy.gov.au/article/am-i-a-small-energy-customer/](http://www.energymadeeasy.gov.au/article/am-i-a-small-energy-customer/)

Element	Consultation Question	Responses
<b>B.4 Authentication</b>	<p>14. Do you agree that strong consumer authentication based on a redirect model is the correct authentication model for CDR in energy? If not, please set out your preferred alternative model, and the risks and benefits of that approach.</p> <p>15. Do you agree that data holders should be able to rely on a single authentication carried out by another data holder?</p> <p>16. What are the risks and benefits of allowing customers to engage with a redirect-based authentication model offline (for example, by telephone)?</p> <p>17. What are the costs and benefits for stakeholders associated with Model 1 and Model 2?</p> <p>18. Do you agree with our preference to implement Model 1 as the authentication model for CDR in energy?</p> <p>19. Should the ACCC and DSB also facilitate Model 2, for example as an alternative for retailers who are unable to build the authentication capability required by Model 1?</p> <p>20. If the ACCC and DSB facilitate Model 2, what consumer experience factors should we take into account with respect to how dashboards should be presented to CDR consumers?</p>	<p>Our preferred authentication model would be via Model 2, for the following reasons:</p> <ul style="list-style-type: none"> <li>○ An AEMO managed solution is likely to be faster, more robust, provide significantly improved and consistent outcomes from an ADR and Customer perspective; enable wider participation from all retailers; avoid duplication of effort; and achieve lower overall costs (particularly given that this option is required for smaller retailers in any case);</li> <li>○ We appreciate that AEMO does not have a customer relationship, but ADR's as part of their discussions with customers can explain the forward process, including introducing AEMO (or its nominated/branded gateway) and explain the forward process critically at the point where consent is sought/provided;</li> <li>○ We would argue that many Customers do not have a particularly active relationship with their current energy provider and most do not have ready and real-time access to online portals and/or retailer specific online authentication methods.</li> <li>○ We disagree with the concern that Model 2 will result in additional "privacy and data risks" from the transfer of additional personal information. Transfer of customer data already occurs between AEMO and NEM participants in a secure, established, robust, fast, and AEMO controlled and mediated system which operates at vast scale currently. Example relevant data exchanges include: <ul style="list-style-type: none"> <li>- Customer meter data from meter data provides to retailers, network providers and AEMO;</li> <li>- Customer contact details to that meter providers and network service providers can arrange site access/isolation for the performance of site works such as installing a new meter or new network connection to a premises when requested by customers; and</li> <li>- Network service providers also obtain customer/site contact details from periodically to ensure they have current customer/site contact details in the event of a network event/fault or scheduled outage and are aware of premises with sensitive loads and/or life support equipment.</li> </ul> <p>This system already interfaces with retailers internal CRM systems and could be readily extended to accommodate the data flows as indicated in Figure 4 (Steps 4, 5a-c) and support the objective of near real-time authentication and subsequent relevant data provision.</p> </li> <li>○ For low sensitivity and particularly high demand data (such as meter data and standing data) AEMO can authenticate directly and in real time using such parameters which a customer can provide from a current/recent bill (like customer NMI, metering identifier, site address, current retailer). This is as per that implemented currently via the government price comparison websites<sup>4</sup>.</li> </ul>
<b>B.5 Dashboards</b>	<p>21. Of the three options for data holder dashboards, which do you prefer and why?</p> <p>22. What are the advantages and disadvantages of each of the options?</p> <p>23. What other options should we consider?</p> <p>24. Noting our intention to include customers without an online account with their retailer as eligible CDR consumers (see section 4.2.3.4)</p>	<ul style="list-style-type: none"> <li>○ Consistent with our responses in Section B.4 above our preferred option for data holder dashboards is Option 2: AEMO to show all customer data requests relating to a consumer to manage their authorisations. This accommodates smaller retailers and customers without an online account.</li> <li>○ Retailers if they so wish can replicate authorisation requests (just those relevant to them or all requests) in their specific portals via an API at their discretion. The same applies potentially for an ADR delivered portal.</li> </ul>

<sup>4</sup> Refer to Victorian Energy Compare <https://compare.energy.vic.gov.au/> and Energy Made Easy websites <https://www.energymadeeasy.gov.au/>

Element	Consultation Question	Responses
	<p><i>how might dashboards be provided for these consumers? SMS, letter or displayed on bill.?</i></p> <p>25. <i>What consumer experience factors should we take into account with respect to how dashboards should be presented to CDR consumers?</i></p>	
<b>B.6 Dispute Resolution</b>	<p>26. <i>Do you agree with our proposed approach to energy sector IDR? If you are an energy retailer, to what extent do you consider your current IDR processes as required under the Retail Law or Energy Retail Code meet Schedule 3, Part 5 of the Rules?</i></p> <p>27. <i>How important do you consider consistency of IDR approaches across sectors at this stage of the CDR regime?</i></p> <p>28. <i>Do you think the Rules should provide for IDR processes for complaints by CDR entities to and about these same parties? Why or why not?</i></p>	<ul style="list-style-type: none"> <li>○ We agree with aligning the rules to the IDR requirements specific to the energy sector only.</li> </ul>
<b>B.7 Phased Implementation</b>	<p>29. <i>What do you consider is an appropriate measure of retailer scale to justify being brought within scope of CDR in energy?</i></p> <p>30. <i>Should we apply a different measure of retailer scale for retailers serving large customers?</i></p> <p>31. <i>If you favour a particular measure of retailer scale (for example, customer numbers) what threshold should we set between the different tranches?</i></p> <p>32. <i>Which of the options for the phasing of data holders do you prefer? Why? Do any of the above options present any significant issues that we should be aware of?</i></p> <p>33. <i>What are the costs and benefits of phasing in retailers for the purposes of facilitating authentication only, in particular if this occurs at an earlier date than the date at which they must be able to fully participate by serving data into CDR?</i></p> <p>34. <i>Do you agree with our proposals to permit data holders to come into the regime early on a voluntary basis, and to phase data holders into the regime earlier than scheduled if they become accredited?</i></p>	<ul style="list-style-type: none"> <li>○ Our preference for low sensitivity and particularly high demand data (such as meter data and standing data) is for AEMO to authenticate directly using such parameters which a customer can provide from a recent bill (like customer NMI, metering identifier, site address/postcode, current retailer) avoiding the need for retailer authentication capability and enabling access to at least this data for all customer types from CDR Energy commencement. Failing this we agree with the approach for all retailers to provide authentication data capability to AEMO to permit AEMO data sharing for all customer types from CDR commencement.</li> <li>○ We don't favour CDR exclusion of customers of any retailer or customer type for AEMO held data as per earlier responses.</li> <li>○ We are seeking CDR inclusion of all LARGE customers for both AEMO and retailer held data (hence no measure of LARGE customers required) from CDR Energy commencement as per earlier comments above.</li> <li>○ Regarding data holder sequencing we would prefer Option 3 with a low threshold (5,000 customers). We argue a low threshold is workable given many smaller retailers use common CRM/billing systems provided by a relatively small number of specialist vendors each of which are already connected to AEMO for their core business functionality, but would require additional retailer B2B service responses would need to be developed to respond to prompts from the gateway/AEMO for retailer held data.</li> <li>○ We agree with the proposal to allow data holders to come into the scheme on a voluntary basis.</li> <li>○ We note that statements in Table 3 of the Consultation Paper (Sequencing of data sets) is inconsistent with comments made in the Summary of Proposals section (ie: NMI standing data and meter data should be included in Tranche 1 to enable sharing of AEMO data sets upon commencement).</li> </ul> <p>Generic product information on its own is not particularly useful upon commencement. Both standing data (enables the selection of eligible plans) and individual customer meter data (enables the determination the most cost-effective eligible plan) is needed with generic product information.</p> <ul style="list-style-type: none"> <li>○ We note that given the above phasing model, there will be a need to indicate which data holders, data sets and customer types are participating/available at any time under the scheme.</li> </ul>

Element	Consultation Question	Responses
<b>B.8a</b> <b>Accreditation – Energy Data</b>	<p>35. Do you agree that energy data sets are less sensitive than banking data sets?</p> <p>36. Should any energy data sets, or subsets of those data sets, be treated with a higher degree of security (due to potential sensitivities), similar to banking data?</p> <p>37. If you agree that some or all energy data sets are generally less sensitive than banking data sets, do you support the introduction of a lower tier of accreditation for ADRs seeking to access those energy data sets?</p> <p>38. If so, how should the obligations for ADRs at the lower tier differ from those applicable to ADRs at the existing ‘unrestricted’ tier? In particular, should the obligation to provide an assurance report be modified as outlined above?</p>	<ul style="list-style-type: none"> <li>○ Yes, we agree that energy data sets are significantly less sensitive than banking data for the equivalent customer type and scale.</li> <li>○ Within energy data sets, some elements thereof (such as meter data, standing data) is of particularly low sensitivity compared to other elements (hardship, payments, life support).  Given this low sensitivity and the expected high demand for this data we request that implementation of this aspect be expedited with a minimum authentication requirement by AEMO (refer to our comments given earlier).</li> <li>○ A lower standard of accreditation may be suitable, provided that this is not offset with greater authentication or other measures which reduce overall data accessibility and prompt/real-time delivery which we argue is the more critical factor to the success of the scheme and potential opportunities that arise from it.</li> </ul>
<b>B.8b</b> <b>Accreditation – CDR Wide Tiering</b>	<p>39. Alternatively, do you consider that we should consider introducing a lower tier of accreditation on a cross-sectoral basis for both banking and energy?</p> <p>40. If so:</p> <ol style="list-style-type: none"> <li>a) what energy and banking data sets would be appropriate for a lower-tier ADR to access?</li> <li>b) how should we restrict access to CDR data sets for ADRs accredited at the lower tier?</li> <li>c) how should the obligations for ADRs at the lower tier differ from those applicable to ADRs at the existing ‘unrestricted’ tier?</li> <li>d) what should be the criteria for accreditation at the lower tier (having regard to the ADR’s obligations) and what level of evidence should be required in support of an application?</li> </ol>	<ul style="list-style-type: none"> <li>○ From the discussion provided we see merit in provision of a lower tier of accreditation, provided that this is not offset with greater authentication or other measures which reduce overall data accessibility and prompt/real-time delivery which we argue is the more critical factor to the success of the scheme and potential opportunities that arise from it as per the above.</li> </ul>
<b>B.8c</b> <b>Accreditation – Streamlined</b>	<p>41. Do you agree that data holders in energy, if they wish to become ADRs, should have access to a streamlined accreditation process analogous to that applicable in banking?</p> <p>42. If so, can we rely on existing information security and other regulatory obligations in granting streamlined accreditation to such data holders?</p> <p>43. If so, why are the existing obligations sufficient, and do you consider the obligations to be sufficient to grant streamlined accreditation at the ‘unrestricted’ tier, or at a lower tier introduced by the ACCC?</p> <p>44. If not, but you remain supportive of some form of streamlined accreditation, what additional obligations should we impose as part of a streamlined accreditation process for energy data holders?</p> <p>45. Do you agree with our preliminary view that any streamlined accreditation requirements for energy data holders should not override the requirement for ADRs to have adequate insurance or a comparable guarantee that will properly compensate consumers for</p>	<ul style="list-style-type: none"> <li>○ Given the lower sensitivity of energy data we would argue yes a streamlined process is warranted which takes into account the existing information security systems and practices in place and as relevant to an ADR’s business operations, track record and equivalent regulatory schemes and obligations that an ADR is already participating in and avoids any regulatory duplication and the associated costs.</li> </ul>



Element	Consultation Question	Responses
<b>B.8d Accreditation – Conditions</b>	<p><i>any losses that may arise from a breach of an ADR’s obligations?</i></p> <p>46. <i>Do you agree with our view that conditions like those set out in Schedule 3, clause 7.2 of the Rules should be adopted in CDR in energy, with appropriate modifications? If so, what modifications are required?</i></p>	<ul style="list-style-type: none"> <li>○ In general, we agree with the conditions with the appropriate translation to energy.</li> </ul>
<b>B.9 Regulatory Costs</b>	<p>47. <i>Can you provide a rough breakdown of the implementation and ongoing regulatory costs that an energy data holder might incur? An estimated range would be appropriate.</i></p> <p>48. <i>Can you estimate what costs might be involved for a retailer to comply with authentication Model 1 and Model 2 identified in section 4.3.4?</i></p> <p>49. <i>Can you provide a rough breakdown of the implementation and ongoing regulatory costs that an ADR seeking energy data might incur? An estimated range would be appropriate.</i></p>	<ul style="list-style-type: none"> <li>○ No additional comments at this stage.</li> </ul>