

# Data Standards Body

## Technical Working Group

### Decision 272 – Maintenance Iteration 13

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*Decision Approved By Chairman: 21<sup>st</sup> December 2022*

## Context

This decision relates to the issues consulted on in Maintenance Iteration 13 of the Data Standards. This maintenance iteration incorporates Information Security, CX, Banking, Energy and CDR Register standards. The details for this iteration can be found at:

<https://github.com/ConsumerDataStandardsAustralia/standards/wiki/DSB-Maintenance-Iteration-13-Agenda-&-Minutes>

Additionally, processes and an overview of the maintenance operating model can be found at:

<https://github.com/ConsumerDataStandardsAustralia/standards-maintenance>.

## Decision To Be Made

Changes related to the standards arising from the issues consulted in the maintenance iteration.

## Feedback Provided

Below is a list of the issues addressed in this iteration. Each issue has a link to the issue thread containing the public consultation relating to the issue:

Iss. #	Sector	Issue	Decision	Change Type	Obligation Date	Notes
551	All	<a href="#">Iteration 13 Holistic Feedback</a>	Change Recommended	Non-Breaking Change	N/A	
475	Energy	<a href="#">Energy - Representation of Spot price based contracts for C&amp;I customers</a>	No Change	N/A	N/A	No change for spot prices identified. A Decision Proposal covering C&I issues generally is planned
513	Banking	<a href="#">Specify if an Account is a joint account in the API response</a>	Change Recommended	Breaking Change	10/07/23	
520	Energy	<a href="#">Stepped solar feed in tariffs in Energy</a>	Defer	N/A	N/A	MI-14
544	Register	<a href="#">Update x-v header to be mandatory for Register APIs</a>	Change Recommended	Non-Breaking Change	N/A	Change in field descriptions only
546	Register	<a href="#">Update Register and DCR Swagger specs to use Common Field Types</a>	Change Recommended	Non-Breaking Change	N/A	
522	InfoSec	<a href="#">OpenID Provider Configuration End Point parameter requirements</a>	Defer	N/A	N/A	MI-14
535	InfoSec	<a href="#">Standard appears to redefine requirements for private key jwt authentication</a>	Defer	N/A	N/A	MI-14

## Decisions For Approval

### Issue 551 - Iteration 13 Holistic Feedback

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Link to issue:

<https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/551>

Change Impact

Non-breaking change.

Decision

The following minor changes will be made to the standards to correct defects or clarify intent:

- Resolve a missing font reference that impacts the rendering time of the standards page
- Fix two broken links in Register APIs documentation
- Update to the introductory text of the Register APIs
- Fix link referencing TDIF
- Remove date references in the standards that are more than 12 months in the past
- Correct the references to end points in the CORS section
- Fix the authentication statement for the Secondary Data Holder APIs
- Correct a typo in the version delta for HTTP Headers (fix for the 1.19.0 archive)

*Background*

This is the regular maintenance iteration holistic feedback change request that is created at the beginning of each maintenance iteration to capture trivial changes to the standards that do not warrant a dedicated change request.

### Issue 475 - Energy - Representation of Spot price based contracts for C&I customers

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Link to issue:

<https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/475>

Change Impact

No change.

Decision

No change required. Additional changes to the Energy standards to accommodate Commercial and Industrial (C&I) customers will be addressed in a dedicated Decision Proposal in Q1 of 2023.

*Background*

Concerns were raised that there may be a need for amendments to the energy plan structures to accommodate spot based pricing structures. To investigate, this CR was raised, and the AEC and DSB held a workshop on December 1, 2022 to review the standards and identify any potential changes required to accommodate C&I consumers and Spot price base contracts. During this workshop no significant changes to the standards were identified and it was decided that no change was required.

## Issue 513 - Specify if an Account is a joint account in the API response

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Link to issue:

<https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/513>

### Change Impact

Addition of a field to the account end points for banking indicating if an account has multiple owners.

### Decision

This change will introduce a new *accountOwnership* field into the *BankingAccount* object and apply to both the *Get Accounts API* and *Get Account Details API*. This change is a breaking change and would require a future dated obligation date.

Further, the breaking change would introduce an increase in the version for the affected APIs:

- Get Accounts API v2 (currently v1)
- Get Account Details API v3 (currently v2)

It is proposed that the change aligns to a 6 month implementation milestone. According to the obligation schedule the corresponding obligation date would be: Y23 # 3 or 10/07/2023.

The definition of the new field would be as follows:

Name	Type	Required	Description
accountOwnership	string	mandatory	Value indicating the number of customers that have ownership of the account, according to the data holder's definition of account ownership. Does not indicate that all account owners are eligible consumers.

The enumerated values for this field will be:

Value	Description
UNKNOWN	The exact party relationship cannot be determined.
ONE_PARTY	One party is the owner of the account.
TWO_PARTY	Two parties are the owners of the account.
MANY_PARTY	Three or more parties are the owners of the account.
OTHER	The account ownership relationship is a complex arrangement that cannot be expressed by the number of owning parties.

### Background

This field was requested and supported by members of the ADR community. The key business driver for this field was the need to drive a customer into different user experiences for accounts that have different ownership structures. The process for an account that is solely owned is very different for accounts with more complex ownership structures.

The feedback from Data Holders was that this field should not be included in the standards due concerns about implementation cost.

The solution proposed by the DSB is a compromise between the opposing positions. The solution described in this decision does not have full ownership resolution but contains enough information to address the need as outlined by ADRs. The values also constitute values that already need to be determined by Data Holders for them to be able to implement the Joint Account Disclosure Option Management Service and other requirements for Complex Accounts.

Concern was also expressed over the meaning of the terms 'Party' and 'Ownership', but it is understood by the DSB that these are well-defined terms in the banking sector and are already consistently applied for the implementation of Joint Account requirements and the existing *isOwned* field already present in the account structures in the Standards.

## Issue 544 - Update x-v header to be mandatory for Register APIs

Link to issue:

<https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/544>

Change Impact

Non-breaking change.

Decision

Update the description of the x-v header for the Register APIs to explicitly identify the default version to be assumed if the x-v header is not present on a call.

*Background*

The original request was to change the status of the x-v header to mandatory. It was decided not to do this in Decision 247 and instead make the header mandatory once the older versions are decommissioned. The arguments to reverse the previous decision were not considered compelling enough. During consultation it became clear, however, that the current field descriptions are not clear and are open to misinterpretation. As a result, it is proposed to clarify the description of the x-v header for the Register APIs.

## Issue 546 - Update Register and DCR Swagger specs to use Common Field Types

Link to issue:

<https://github.com/ConsumerDataStandardsAustralia/standards-maintenance/issues/546>

Change Impact

Non-breaking change.

Decision

Update the documentation for the Register APIs to use the Common Field Types and bring the Register API documentation more in line with the rest of the standards, but only where this change would not result in a breaking change.

*Background*

When the Register APIs transitioned from the ACCC to the DSB the existing documentation was updated and integrated with the rest of the Consumer Data Standards.

During this process the API documentation was not modified to align with normal DSB documentation approaches as it would have implementation implications. By aligning the documentation where the alignment would be non-breaking would help reduce the issue.

During consultation there was general support with the desire for alignment but there was concern about the potential risk of one of the changes being a breaking change without this being realised.

The ACCC provided feedback indicating that they were unable to commit the time to verify that every change was non-breaking. The DSB have decided to proceed with recommending the change and, if a change turns out to be breaking, it will be reversed. This is seen as better than making no progress on the alignment issue as it simply defers the effort into the future.

## Implementation considerations

When possible, consideration and preference to non-breaking change has been prioritised with community consultation.