



Australian Government



Consumer Data Right

Data Standards Advisory Committee (DSAC)

Minutes of the Meeting

Date: Tuesday 5 August 2025

Location: Hybrid (Canberra / MS Teams)

Time: 10:00am to 12:00pm

Meeting: Committee Meeting # 71

Attendees

Committee Members

Ian Oppermann, Data Standards Chair
 Lyria Bennett Moses, UNSW Sydney
 Andrew Black, Connect ID
 Jessica Booth, Biza
 Brenton Charnley, Mastercard
 Ted Dunstone, Biometix Pty Ltd
 Scott Farrell, King & Wood Mallesons
 Nicholas Harrap, National Australia Bank
 Dan Jovevski, WeMoney
 Gavin Leon, Commonwealth Bank

Peter Leonard, Data Synergies (privacy rep)
 Madeline Oldfield, Independent
 Heidi Richards, Better Regulation Advisory
 Ric Richardson, Independent
 Tim Ryan, Ready Energy (consumer rep)
 Lisa Schutz, Verifier
 Johanna Weaver, Tech Policy Design Institute
 Andy White, AusPayNet
 Stephen Wilson, Lockstep Consulting

Observers

Naomi Gilbert, Data Standards Body (DSB)
 Terri McLachlan, DSB
 Paul Miszalski, DSB
 Michael Palmyre, DSB
 Hemang Rathod, DSB
 Nathan Sargent, DSB
 Mark Verstege, DSB

Sarah Croxall, Australian Competition and
 Consumer Commission (ACCC)
 Amanda Dadd, ACCC
 Lachlan Murray, ACCC
 Frances Windsor, ACCC
 Fiona Walker, Department of the Treasury
 (TSY)

Apologies

N/A

Item 1 – Chair Introduction

Welcome and apologies

The Chair opened the meeting with an acknowledgment of Aboriginal elders past and present and extended respects to any Aboriginal or Torres Strait Islander peoples present.

He welcomed the refreshed Data Standards Advisory Committee (DSAC), highlighting that the committee now covers mandates across both the Consumer Data Right (CDR) and Digital Identity (Digital ID). He emphasised the high quality and diversity of committee members, and encouraged open, strategic, and respectful discussion, including productive disagreement.

The Chair encouraged members to bring their full expertise and to think big and think strategically but bring this thinking back to what can be done within the remit of the Chair and the Data Standards. He outlined the committee's role as providing strategic advice and helping shape the future direction of Data Standards in support of a joined-up digital economy, not to implement policy or do the operational work. The Chair also noted his aspiration for a frictionless future experienced by CDR and Digital ID participants whilst acknowledging the Data Standards are one contributor to that future.

Each participant introduced themselves, sharing their background, organisational affiliation, and interest in the committee, highlighting a wide range of expertise from consumer advocacy, banking, energy, Digital ID, biometrics, law, technology and academia.

The Chair noted that there were no apologies for the meeting.

Minutes

The Chair noted that there was no feedback from DSAC members on the minutes for the 12 March 2025 meeting. The minutes were formally accepted by the committee.

Action Items

The Chair noted that no action items were carried over from the last meeting.

Forward Agenda

It was noted that planning for the committee's work program is underway, and an updated forward agenda will be included in future DSAC meeting papers.

Item 2 – Standards Roadmap 2025-26 – workstream overviews

The roadmap discussion covered current and future workstreams for CDR and Digital ID, highlighting a two-speed approach: operational changes for established ecosystems and strategic and long-term planning for broader issues.

It was emphasised that much of the roadmap is informed by stakeholder feedback, consultative groups, and industry input, with a strong focus on consumer outcomes but also considering commercial realities for data recipients and data holders.

It was highlighted that banking standards are mature but require maintenance and updates, and that further work is planned to consider problems associated with data gaps including potential inclusion of customer data on payments.

There was debate about the role of CDR in payment initiation, with discussion about the potential benefits of action initiation within CDR and the need to avoid duplicating existing payment rails, emphasising the need for the CDR's functionality, and competitive focus. Members noted that the topic of payments and interrelation of the CDR and payments landscape required further analysis, not necessarily regarding payment initiation but to consider related functional requirements and consumer data captured. The group discussed the importance of being agnostic to payment methods and ensuring consumer choice, with a focus on not favouring any particular payment system.

The roadmap also included exploratory phases for new features, with informal consultations and working groups planned to define problem statements, prior to taking issues to Consultative Groups for the co-design of standards, before formal consultation takes place.

It was noted that Digital ID workstreams are fewer but highly impactful, focusing on integrating with the private sector; reviewing accreditation standards and adapting to developments in technologies such as passkeys and biometrics; and working with the Department of Finance in their exploration of verifiable credentials.

It was noted that a major upcoming milestone is the requirement to enable participation in the Australian Government Digital Identity System (AGDIS) by private sector entities from December 2026, enabling commercial parties to participate alongside government parties as users and/or providers of accredited Digital ID services.

The committee discussed the importance of addressing digital divides, noting that Digital ID and CDR solutions must consider the needs of citizens who share devices with others or who have limited digital access, as evidenced in some Aboriginal communities or among the elderly or those living with disability.

The Chair emphasised the need for the committee to understand all ongoing activities and improve the consultation process by better connecting the business value of the Data Standards with technical implementation. He also highlighted the importance of addressing known challenges such as action initiation, which has potential for value creation but is equally subject to a number of trade-offs and considerations. The Chair further noted uptake issues, and the exploration of the harmonisation of CDR and Digital ID as areas of interest to the committee. The Chair encouraged the group to bring together vision and practical standards perspectives from both domains. Committee members noted that Data Standards that deliver value to both businesses and consumers are likely to be most effective.

The Chair stated that future meetings would focus on a “hot topic” per session, allowing the group to thoroughly explore and test assumptions around that issue. He encouraged participants to review any pre-meeting materials to ensure productive discussions and to continue challenging and refining assumptions about the future state. He also invited members to propose topics for upcoming meetings and to participate in working groups for deeper exploration.

Item 3 – Market trend observations to 2030

The Chair emphasised the importance of surfacing and testing assumptions about the future, particularly around banking, energy, Digital ID and the potential options for integration of CDR and Digital ID. He noted that the assumptions provided in the papers are not definitive and were intended as initial thought provokers, noting that these should be refined over time to ensure they remain relevant and accurate.

There was consensus that assumptions should be iteratively challenged and validated, with input from diverse perspectives, to ensure relevance and resilience in planning. Members highlighted the importance of building systems that are resilient to changing circumstances and not overly dependent on specific assumptions, especially given the unpredictability of technological and regulatory change.

The members were encouraged to use these assumptions as a framework for evaluating proposals, guiding strategic direction, and ensuring actionable outcomes.

Members stressed the value of cross-domain collaboration and ongoing learning to address the complexity and interconnectedness of Digital ID, CDR, and broader economic infrastructure.

The Chair encouraged members to contribute their perspectives on which assumptions were valid, missing, or needed further evidence, to help the committee converge on a shared understanding. He highlighted the need for ongoing, cross domain learning and collaboration to address the complexity and evolving nature of Digital ID and CDR.

Item 4 – DSB Support Services and Communications

Summaries of the DSB support services and communications were provided in the DSAC Papers and were taken as read.

Item 5 – DSAC Ways of Working

A summary of the DSAC ways of working was provided in the DSAC Papers and was taken as read.

Item 6 – Meeting Schedule

The Chair advised that the next meeting would be held remotely on Tuesday 30 September 2025 from 10.00am to 12.00pm.

For future agendas, members were encouraged to send their assumptions and important reading materials to the DSB for inclusion in future discussions.

Item 7 – Any Other Business

No other business was raised.

Item 8 – Closing and Next Steps

Meeting closed at 12:03