



Australian Government



Consumer Data Right

Data Standards Advisory Committee (DSAC)

Minutes of the Meeting

Date: Tuesday 30 September 2025

Location: Held remotely, via MS Teams

Time: 10:00am to 12:00pm

Meeting: Committee Meeting # 72

Attendees

Committee Members

Dr 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
 Nicholas Harrap, NAB
 Dan Jovevski, WeMoney
 Gavin Leon, CBA

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

Observers

Naomi Gilbert, Data Standards Body (DSB)
 Michael Palmyre, DSB
 Sumaya Hasan, DSB
 Christine Williams, DSB
 Mudhita Lawania, DSB
 Sarah Croxall, Australian Competition and
 Consumer Commission (ACCC)

Lauren White, ACCC
 Mike Thomas, Treasury
 Duncan Anderson, Dept of Finance (DoF)
 Phil Schofield, DoF
 Maddy Parker, DoF

Apologies

Dr Scott Farrell, King & Wood Mallesons

1.0 Chair Introduction

1.1 Welcome and apologies

The Chair noted the focus of the meeting on discussing the intersection of Digital ID and the Consumer Data Right (CDR) standards. The Chair also noted an interest in discussing and further developing the role that the DSAC should play in dealing with change proposals. He reiterated the purpose of the group to offer strategic advice and direction to the CDR and Digital ID Data Standards.

1.2 Minutes

The Chair thanked DSAC members for their comments and feedback on the minutes from the 5th August 2025 meeting. The minutes were accepted with minor stylistic feedback.

1.3 Action items from the previous meeting

There are no action items that carried over from the previous meeting. Action items from this meeting are captured within the sections below in the minutes and agreed by the Chair.

1.4 Draft Data Standards

There were no draft data standards for consideration. The upcoming consultations were discussed.

Consultations

The Chair noted the feedback received around the manner, depth and frequency of consultations, with the appetite to have genuine engagement that reflects the differences in perspective across the business and technology landscape.

The DSB outlined three key areas of change which have been a recent focus and were part of uplifting the approach to consultation, including:

- Alignment of the format of consultations with broader Treasury consultation approaches: publishing an explanatory document alongside the draft Data Standards changes to provide further clarity.
- Changes to how standards change requests are triaged, analysed and progressed:
 - Maintenance Iteration forums had been paused. Change requests via GitHub are still able to be logged and would undergo internal review in line with new rigorous DSB standards development processes, including issue categorisation and prioritisation with policy.
 - Consultative groups would be re-established to co-design Data Standards changes, and further problem analysis would be conducted internally before going out to wider audiences.

- Changes in the operating model and workforce structures to utilise a product management approach to managing the standards and ensure effective business translation of technical requirements and their impacts.

Members supported the importance of truly consultative processes and shared feedback on their previous experiences. It was noted that many participants, especially smaller organisations, have a limited number of staff with expertise to comment on rules and data standards changes. This restricted their capacity to respond to consultation processes, especially when feedback was sought on multiple changes to rules or data standards, or a combination of both. It was also discussed that increased coordination would aid the preparation of quality responses. They suggested that greater clarity and transparency around the changes and the reasons for them and staggered releases could support more productive future consultations.

The Committee discussed consumer feedback and the importance of research and testing to uncover value from a consumer lens. It was shared that consultations in the past with consumer representative included roundtables and workshops to ensure their views were incorporated. One member queried the consumer research that has been done to date on data schema changes and noted the importance of ensuring all proposals are tested with regard to consumer outcomes. The feedback loop between technical changes and its effects on consumer journeys was also discussed.

The supports for implementation were proposed as an agenda topic for future DSAC meetings.

1.5 Forward Agenda

The Chair encouraged the DSAC members to contribute to the forward agenda and noted that members can share papers and articles of interest on the GovTeams SharePoint document repository.

2.0 Digital ID and CDR alignment

The Chair and DSB presented a potential framing of points of potential alignment or convergence between the CDR and Digital ID and noted the Chair's responsibility in considering the future efficiencies and impacts. The DSB noted that this thinking was in early stages across policy teams, and offered possible categories for consideration across: infrastructure underpinning the data sharing and trust in both programs; accreditation requirements; consent and authentication approaches; and use cases. Several members presented their thought pieces regarding the rationale for alignment, and divergence, of CDR and Digital ID to help explore the interactions and potential intersections between the two frameworks.

The Committee discussed the need to define the desirability, feasibility and viability of the schemes through the lens of the Australian economy. Members suggested that this could be articulated through use cases and Christensen's "jobs to be done" theory, ie that citizens or consumers "hire" products and services to accomplish specific tasks or "jobs" in their lives. In that context, members discussed the fact that Digital ID and CDR were not the only schemes enabling data/credential sharing and that the entire layer needed to be considered. This might lead to different conclusions – for instance Digital ID and CDR harmonisation might not be needed if interoperability was planned for, for instance. And the Document Verification Service was mentioned as another useful ID verification tool. Generalised use cases, trust architectures and interoperability models were shared by members. For instance, the job of ID verification as opposed to the regime used to do it.

Members discussed how to increase the visibility of the schemes with a view to increasing adoption and sought feedback on their roles as Committee members in this regard.

Members called for a clear alignment on the vision of aligning the two schemes and discussed how the Committee can play a role in developing and sharing that vision. They noted that this is a critical component which required further discussions to achieve a harmonised framework.

The discussion highlighted that, above all, the foundation of the alignment would be built on better public communications to specify the value that citizens and consumers get from the schemes individually. There was an emphasis on building citizen trust throughout the process and maintaining consent flows for any kinds of intersections that are proposed.

There was broad agreement that the two schemes together are greater than the sum of their parts. However, no consensus was reached within the Committee on where the convergence should occur. It is expected that the discussion would be revisited, and the Chair and DSB noted that discussion

points raised in the meeting would be fed into further policy discussions and analysis on the topic. For a successful outcome, members noted the need to define the level of abstraction and the depth to which the two schemes converge, with better articulation required of the value that is derived from any alignment or convergence.

3.0 Any other Business

Change proposal review:

A change proposal was put forward by a vendor to make a particular optional field mandatory, and that change proposal was used by the DSAC as the basis for an overarching discussion around the role of the DSAC in triaging recommendations that are received by the DSB.

These discussions suggested that the proposals should include an articulation of the impacts to the wider ecosystem and not be vendor-specific so that any change considerations can be approached from a whole-of-program lens.

It was broadly agreed that while DSAC isn't the front door for all proposals for Data Standard changes, it could play a role in the prioritisation process. This led to the bigger conversation on the role of the DSAC, and the extent to which it steers Data Standards development. Points were shared about the broader framework and strategic filtering that needs to be surfaced within the group for the future sessions.

An action out of this discussion was a DSB-led session to provide clarity of the new Data Standards development process for interested DSAC members. Members agreed that a standardised template for submissions would be one deliverable which is key to this change, and an action was taken to share that template with the broader audience.

Issues Raised by Members

No formal items were escalated by members.

Other Business

The next meeting is scheduled to be conducted hybrid (both in person and virtual) in Melbourne on the 18th November.

4.0 Closing and Next Steps

The upcoming consultations that are being progressed are the representations of brands on the CDR register; an internal analysis continuing from the issues discussed in Maintenance Iteration 23 and 24 forums; and design options for future consultation on private sector integration into the [Australian Government Digital ID System \(AGDIS\)](#).

The meeting closed at 12:05pm.

Action items

1. DSB to distribute standards development roadmap and stakeholder plan.
2. DSB to arrange an information session on the Data Standards development process
3. DSB to share the template that is currently used for raising requests to change the data standards
4. DSB to develop a new template for the raising of change requests
5. DSB to further define DSAC's role in prioritising and strategically assessing change proposals