



Australian Government



# Consumer Data Right

## Data Standards Advisory Committee (DSAC)

### Minutes of the Meeting

**Date:** Tuesday 18 November 2025

**Location:** Hybrid – Level 16, 530 Collins St, Melbourne / MS Teams

**Time:** 10:00am to 12:00pm

**Meeting:** Committee Meeting # 73

## Attendees

### Committee Members

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Dr Ian Oppermann, Data Standards Chair  
 Scott Farrell, King & Wood Mallesons  
 Lyria Bennett Moses, UNSW Law School  
 Andrew Black, Connect ID  
 Jessica Booth, Biza  
 Brenton Charnley, Mastercard  
 Ted Dunstone, Biometix Pty Ltd  
 Nicholas Harrap, NAB  
 Dan Jovevski, WeMoney

Peter Leonard, Data Synergies  
 Gavin Leon, CBA  
 Madeline Oldfield, Independent  
 Heidi Richards, Better Regulation Advisory  
 Ric Richardson, Independent  
 Tim Ryan, Ready Energy  
 Lisa Schutz, Verifier  
 Andy White, AusPayNet

### Observers

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Nathan Sargent, Data Standards Body (DSB)  
 Paul Miszalski, DSB  
 Sumaya Hasan, DSB  
 Bikram Khadka, DSB  
 Clare McGrath, DSB  
 Justin Li, DSB  
 Mudhita Lawania, DSB

Nils Berge, DSB  
 Fiona Walker, Treasury  
 Kym Malycha, Treasury  
 Sarah Croxall, Australian Competition and  
 Consumer Commission (ACCC)  
 Lachlan Murray, ACCC  
 Victoria Stewart, ACCC

### Apologies

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Johanna Weaver, Tech Policy Design Institute  
 Stephen Wilson, Lockstep Consulting

## 1.0 Chair Introduction

### 1.1 Welcome and apologies

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The Chair noted the focus of the meeting on uplifting authentication requirements. He invited the Committee to provide detailed feedback for DSB and Treasury to consider.

The Chair noted that Johanna Weaver and Stephen Wilson were apologies for this meeting.

### 1.2 Minutes

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The Chair thanked DSAC members for their comments and feedback on the minutes from the 30 September 2025 meeting. The minutes were accepted without further feedback.

### 1.3 Action items from the previous meeting

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The Committee discussed the action items that were raised in the previous meeting. Action items that remain open are included at the end of these minutes.

#### DSB to distribute standards development roadmap and stakeholder plan

This action item remains open. The Committee reiterated the importance of a roadmap in setting stakeholder expectations for the timing and priority of specific Data Standards changes.

#### DSB to arrange an information session on the Data Standards development process

This action item is completed. The Chair confirmed that DSB held the information session on 11 November 2025.

#### DSB to share the template that is currently used for raising requests to change the Data Standards

This action item is completed. The Chair noted that the DSB distributed the template with the papers for this meeting.

#### DSB to develop a new template for the raising of change requests

This action item remains open. The Committee discussed specific ways for DSB to improve the template, with the goal of setting reasonable expectations for change management.

## DSB to further define DSAC's role in prioritising and strategically assessing change proposals

This action item remains open. The Committee articulated some points for the DSB's consideration in closing this item.

### **1.4 Draft Data Standards**

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The DSB provided an update on Consultation Draft 376, which contains draft Data Standards dealing with white label brand arrangements. Formal consultation closed at the end of October 2025. The DSB is working with ACCC to review submissions.

### **1.5 Forward Agenda**

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The Chair noted that the Committee still did not have a forward agenda and encouraged members to share ideas for deep dive discussions in future meetings.

## 2.0 Uplift of authentication requirements

The DSB presented a draft consultation paper specifying potential standards changes affecting the minimum baseline requirements data holders must apply when authenticating consumers using the CDR. This led to an overarching discussion touching on:

- The importance of articulating the costs and benefits of proposed standards changes in the consultation paper
- The Chair's role under the CDR rules of making data standards for authentication of CDR consumers that meet best practice security requirements
- The role of reporting metrics in the data standards and clarity about the purpose for which metrics are used
- The merits of prescriptive versus outcome-based security frameworks.

## 3.0 Any other Business

The Committee discussed its potential role in managing the interaction between energy Data Standards made by the Chair and those made by the Australian Energy Market Operator. The Committee may need to consider the interoperability of systems that deal with energy data in and outside the CDR context. The Chair confirmed that this topic may be an item for discussion in a future meeting.

## 4.0 Closing and Next Steps

The Committee's next regular meeting will be held on 3 February 2026 in Sydney.

The meeting closed at 12:00pm.

### Action items

1. DSB to distribute standards development roadmap and stakeholder plan.
2. DSB to develop a new template for the raising of change requests
3. DSB to further define DSAC's role in prioritising and strategically assessing change proposals