



Australian Government



Consumer Data Right

Data Standards Advisory Committee (DSAC)

Minutes of the Meeting

Date: Tuesday 3 February 2026

Location: Hybrid – Level 29, 530 Kent St, Sydney / MS Teams

Time: 10:00am to 12:00pm

Meeting: Committee Meeting # 74

Attendees

Committee Members

Scott Farrell, Chair

Lyria Bennett Moses, UNSW Sydney

Jessica Booth, Biza

Brenton Charnley, Mastercard

Ted Dunstone, Biometix Pty Ltd

Nicholas Harrap, NAB

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

Stephen Wilson, Lockstep Consulting

Andy White, AusPayNet

Observers

Naomi Gilbert, Data Standards Body (DSB)

Paul Miszalski, DSB

Sumaya Hasan, DSB

Clare McGrath, DSB

Justin Li, DSB

Fiona Walker, Treasury

Duncan Anderson, Finance

Lachlan Murray, ACCC

Apologies (TBC)

Andrew Black, Connect ID;

Johanna Weaver, Tech Policy Design Institute

Dan Jovevski, WeMoney

1. Chair Introduction

1.1 Welcome and apologies

The Chair acknowledged the Traditional Custodians of the land. The Chair thanked members for their congratulations on his appointment and acknowledged the significant contribution of the former Chair, Dr Ian Oppermann. The Chair noted the intention for meetings to be relatively informal but focused, recognising members devoting their valuable time to the DSAC.

1.2 Confirmation of previous minutes

The minutes of the previous meeting were affirmed.

1.3 Action items

The Chair noted that the action items had been overtaken by the DSB's work to be discussed at item 2 of the agenda.

1.4 Forward Agenda

The Chair foreshadowed a future discussion about DSAC's role and forward agenda, including how best to use members' expertise. It was noted that DSAC's role is not to micro-manage changes to the standards, and that detailed line-by-line review was not viewed as most valuable use of DSAC's time.

The Chair emphasised that DSAC members contribute as individuals bringing expertise and are not required to "sign off" on behalf of organisations that they represent. The Chair indicated a preference that strategic direction comes from Ministers, and that DSAC should not "forge ahead" independently on what the CDR should do. The Chair also stated that he would work to ensure alignment between the Data Standards Body (DSB) and relevant policy areas for the Consumer Data Right (CDR) and Digital ID, noting that divergence would be undesirable. There was discussion about whether DSAC should be engaged in future direction-setting and not merely in the detail of data standards, with a preference of some members to contribute to CDR and Digital ID at a strategic level

The Chair noted that the forward agenda would not be determined at this meeting, but that DSAC's role and agenda-setting would be taken up in future meetings after he undertook further consultation to further understand the range of views on its role.

2. Consultation paper: Promoting regulatory efficiency in data standards development

The DSB provided context on how the standards were originally developed quickly using an open engagement model and noted that over time, concerns have arisen about the pace of change and ongoing costs for participants. The Chair noted the consistent feedback across meetings with stakeholders, that the overall approach set out in the consultation paper was broadly supported. Members noted the importance of maturity and stability in the ecosystem, given the level of investment already made, and emphasised the need to avoid consistent churn with the data standards.

DSAC discussion focused on a number of strategic issues. Members highlighted the interaction between regulatory rules and data standards, noting that changes to rules can have significant downstream impacts on the standards and the broader ecosystem. A recurring theme in the discussion was the importance of clearly identifying the problem being addressed and determining whether it is best dealt with through rules, standards, or guidance.

In relation to stability, release cadence, and prioritisation, members supported a more structured governance approach. This included limiting the number of releases, providing clearer timing, and prioritising changes based on their size and significance. Concerns were raised about the DSB setting “priority areas” in the absence of clear policy direction, and the need to ensure coherence with Treasury’s policy settings.

Members discussed the balance between prescriptiveness and flexibility in the standards. It was noted that prescriptive requirements may be necessary to address coordination issues, such as ensuring consistent error codes and predictable technical behaviour. However, members cautioned that overly detailed standards could constrain innovation or impose uniform business processes on data holders where this may not be justified. The Chair relayed stakeholder feedback that frequent standards changes can externalise costs onto data holders, and that under the previous open-source, GitHub-driven change model there had been limited ecosystem-wide impact analysis.

With respect to consultation and governance processes, members supported approaches that engage stakeholders through multiple channels rather than relying solely on GitHub. Members welcomed the concept of a more structured process that includes review steps such as consideration of privacy and security risks, as well as cost and impact factors. Members also sought clearer articulation of how “exceptional circumstances” or urgent out-of-cycle changes would be managed in practice, including communication and operational considerations.

Members queried DSAC's role in relation to standards for Digital ID, noting that the consultation paper was grounded primarily in CDR experience and that Digital ID may require a different approach. Other members noted the potential value of a more generic or principles-based approach across regulatory digital standards, while recognising sector-specific differences. Discussion also touched on longer-term infrastructure direction and emerging approaches, including verifiable credentials, as relevant considerations for future-proofing.

3. Other Business

The Chair noted that DSAC's discussion would inform near-term engagement with Ministers and reiterated the value of DSAC's strategic input, as opposed input on the micro-level of data standards. The DSB noted that further engagement opportunities would be available and that members could provide additional written feedback following the meeting.

4. Closing and next steps

The following were noted as action items from the meeting:

- The DSB and the Chair are to consider refinements to the consultation paper wording to better reflect points raised during the discussion.
- Schedule a future discussion on DSAC's role, forward agenda-setting, and how consultative groups or working mechanisms should operate. Members may provide written feedback to the Chair and the DSB, as desired, to supplement the discussion.

The Committee's next regular meeting will be held on 31 March 2026 in Canberra.

The meeting closed at 12:00pm.

Action items

1. Schedule a future discussion on DSAC's role, forward agenda-setting, and the operation of consultative groups or working mechanisms.
2. DSB and Chair to consider refinements to the consultation paper wording to reflect issues raised, including CDR versus Digital ID framing and governance and prioritisation considerations