

Creating an Economy Wide API Standard



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Consumer Data Right

- July 2017 - Federal Treasurer commissioned a review into Open Banking
- May 2018 - Federal Government agreed to the recommendations of the review

“...the Government has decided to legislate a Consumer Data Right to give Australians greater control over their data, empowering customers to choose to share their data with trusted recipients only for the purposes that they have authorised.”

Implementation



Australian Government

The Treasury

- Initiating department
- Creating legislation



- Lead regulator
- Sets rules and accreditation processes

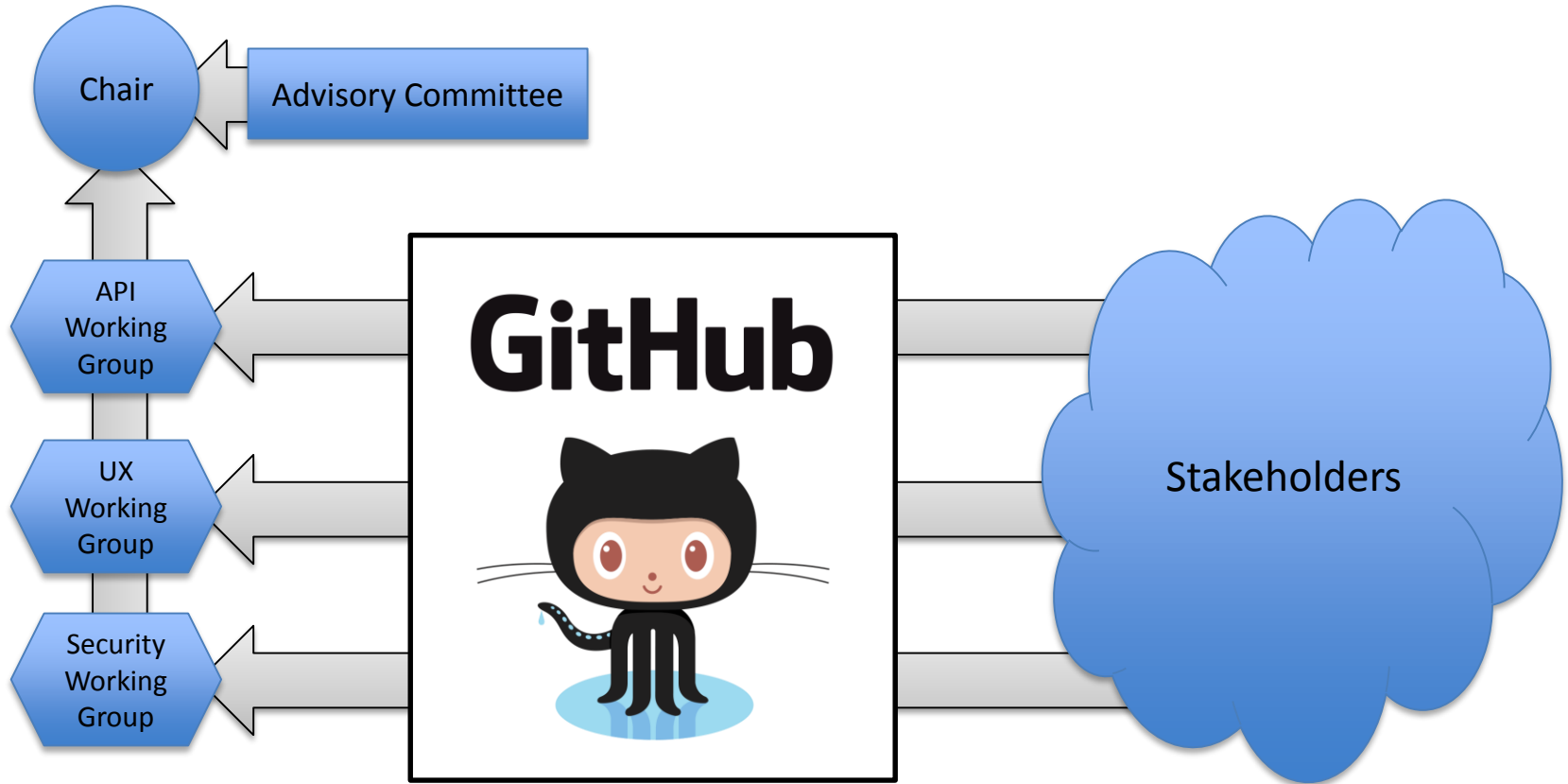


- Appointed as the interim standards body
- Setting technical standards

Challenges

1. Timeframes – first implementation is July 1st 2019
2. Transparency – how do you create a standard in public?
3. Many voices – how do you design well with many voices?
4. How can you regulate awesome?

Operating Model



Creating A Standard In Public

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<input type="checkbox"/>	19 Open ✓ 1 Closed	Author	Labels	Projects	Milestones	Assignee	Sort
<input type="checkbox"/>	020 Noting Paper - Information Security Working Group Operating Model #20 opened 4 days ago by ellenbroad		Noting Paper				1
<input type="checkbox"/>	Decision Proposal 019 - Discoverability #19 opened 9 days ago by JamesMBligh		API Decision Proposal Proposal Pending				
<input type="checkbox"/>	Decision Proposal 018 - Administration End Points #18 opened on Jul 28 by JamesMBligh		API Decision Proposal Proposal Pending				
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- Posting Decisions for open comment
- Anyone can comment (with some guidelines)
- Decisions are moving fast
- Decisions are ratified by the Chair

See more at... <https://github.com/ConsumerDataStandardsAustralia>

Some techie comments...

- RESTful, JSON based APIs using OAuth
- Read only to start (mostly GETs and POSTs)
- Versioning and extensibility will be covered
- Cross industry records will be an important consideration

Questions?