Accredited Data Recipient Resource Package

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This document is intended to provide you with links to the documents to help guide you through the different stages in the Consumer Data Right accreditation and on-boarding processes. We have also included links to documents to assist in understanding your ongoing responsibilities as an accredited data recipient.

When applying for accreditation

The first document you should consider when starting your application for accreditation under the Consumer Data Right is the Consumer Data Right Accreditation Guidelines. This document will provide you with an overview and instructions on the accreditation process and the criteria that are to be met in order to be accredited.

There are also a number of supplementary resources for the Accreditation Guidelines:

- Consumer Data Right Supplementary Accreditation Guidelines – Insurance
- Supplementary Accreditation Guidelines – Information Security
- Accreditation Control Guidance
- Accreditation FAQs

You should also consider the Office of the Australian Information Commissioners' guidance on developing a Consumer Data Right Policy. A copy of this policy needs to be provided as part of the accreditation application.

To assist in putting together your accreditation documents and better understanding the requirements there are two sample application forms, a full Sample Application and a streamlined Sample Application for the banking sector. The streamlined application form applies where an applicant is an authorised-deposit-taking institution.

You will need to use the Consumer Data Right Portal to begin the accreditation process and the Consumer Data Right Participant Portal User Guide is available to assist.

Consumer Data Right Register on-boarding process

Once you have been accredited by the ACCC, acting in its role as the Data Recipient Accreditor, you will progress through the on-boarding process. The ACCC, in its role as the Accreditation Registrar, operates the CDR Register and manages the process for on-boarding of accredited data recipients on the Register. Once accredited, you will be placed on the Register as inactive until you complete the on-boarding process.

To complete the on-boarding process, you will need to:

- accept the terms and conditions in the Registrar's Public Key Infrastructure (PKI) Subscriber and Relying Party Agreements that govern the use of the digital certificates. The digital certificates are an important part of the PKI which is used to ensure the security, integrity and stability of the Register and enable functional operation in the Conformance Test Suite and the ecosystem

- accept the Consumer Data Right Trade Mark Licence Agreement to enable use of the Consumer Data Right logo
- undertake successful completion of testing activities, including completing the Conformance Test Suite. A separate enrolment process exists and test certificates are issued as a part of this
- update all requested technical details for your production environment and the issue of production certificates
- receive a production certificate and the logo from the ACCC, where all necessary agreements have been signed
- confirm your production readiness to commence participation in the CDR ecosystem

When you have met all of the relevant requirements, you will be marked 'active' on the Register by the Registrar.

An ACCC on-boarding officer will be in contact to help initiate the Conformance Test Suite process.

To assist in this process, we have the following resources available:

- Conformance test suite guidance
- Conformance test suite enrolment form

The Consumer Data Right website also has further information about testing and IT requirements as part of the on-boarding process.

The other technical requirements and resources to help you understand your obligations as an accredited data recipient and enter the Consumer Data Right ecosystem include:

The Consumer Data Standards, which were developed as part of the Australian Government's introduction of the Consumer Data Right legislation.

The CX Standards focus on the consumer experience (CX) and have accompanying CX Guidelines. The ACCC is also happy to consider data recipient planned CX flows and provide guidance prior to production.

The information security profile covers low-level technical details such as encryption algorithms and how tokens are transferred.

The API standards govern how application programming interfaces are built.

You can find past and present data standards consultations, information about the API used in the register and information about the register on the Consumer Data Right Register GitHub.

You can also seek technical assistance on the ACCC and Data Standards Body's Consumer Data Right Support Portal or by joining the weekly Consumer Data Right Implementation Call.

Consult the On-boarding FAQs for answers to commonly asked questions about on-boarding to the Consumer Data Right.

Post accreditation

Compliance

Accredited persons have a range of ongoing compliance requirements under the Consumer Data Right including record keeping and reporting requirements. Part 2 of Schedule 1 of the CDR Rules outlines the ongoing assurance and attestation report obligations for accredited persons. The following documents are useful sources of information about your responsibilities as an accredited data recipient.

- The ACCC and OAIC have joint responsibility for enforcement of the Consumer Data Right Rules. The ACCC/OAIC Compliance and Enforcement Policy sets out the way both agencies will approach this responsibility.
- The Privacy Safeguard Guidelines outline your privacy responsibilities.
- The reporting form template should be used when sending the mandatory reports to the ACCC and the OAIC.