

**CONSUMER
DATA
STANDARDS**

Consumer Data Standards: Data Cluster Language Survey

Phase 2 CX Report

June 2019

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Executive summary

The Australian government is introducing a Consumer Data Right (CDR) giving consumers greater control over their data. Part of this right requires the creation of common technical standards making it easier and safer for consumers to access data held about them by businesses, and – if they choose to – share this data via application programming interfaces (APIs) with trusted, accredited third parties.

The Consumer Data Right is intended to apply sector by sector across the whole economy, beginning in the banking sector, and followed by the energy and telecommunications sectors.

In accordance with the CDR Rules 8.11(1)(c), a data standard must be set which provides descriptions of the types of data to be used by CDR participants in making and responding to requests. These descriptions will be made into a binding data standard and use of them will be mandatory for data recipients and data holders.

The objective of the survey was to explore comprehension of language used to describe data clusters and the results will inform the data language standards outlined in the CX Guidelines.

Adherence to this language will help ensure there is a consistent interpretation and description of the consumer data that will be shared across different CDR implementations.

Some of the key insights from the survey:

- **Directly reflect data cluster content in the heading:** where data clusters were only comprised of a few data types (for example, “Account name” and “Account type”), there was a clear trend towards simply using those terms directly to describe the data cluster (as opposed to a more generic term such as “Account information”).
- **Alignment with Phase 1 and 2 research findings:** for data clusters which contained several data types (for example: phone number; email address; mailing address; and residential address) the preferred language for describing the data cluster largely aligned with the language that had been tested during Phase 1 and Phase 2 research.
- **New language alternatives tested well:** “Saved payees” and “Organisation profile” were both new alternatives to existing data cluster language and tested well in the survey.

Executive summary

In summary, the recommended data cluster language is:

Data Cluster Language	Permission language*
Account name and type	Name of account; Type of account
Account numbers, balances and features	Account number; Account balance; Interest rates; Fees; Discounts; Account terms; Account mail address
Contact details	Phone; Email address; Mail address; Residential address
Transaction details	Incoming and outgoing transactions; Amounts; Dates; Description of transactions; Who you've sent money to and received money from (e.g. names, BSB's, and account numbers)
Direct debits and scheduled payments	Direct debits; Scheduled payments
Saved payees	Names and account details of people and organisations whose details you've saved (e.g. BSB and Account Number, BPay CRN and Biller code or NPP PayID)
Name and occupation	Name; Occupation
Organisation profile	Agent name and role; Organisation name; Organisation numbers (ABN or ACN); Charity status; Establishment date; Industry; Organisation type; Country of registration
Organisation contact details	Organisation address; Mail address; Phone number

***Note:** further research should be conducted to test and refine the permission language

Research methodology

Research methodology

Objectives and recruitment

The objective of the survey was to explore comprehension of language used to describe data clusters.

The questions related to 9 data clusters, each of which describes different types of data associated with personal and business bank accounts.

Survey format

The survey was comprised of 21 questions. The first 17 questions were completed by all participants. The remaining 4 questions were only completed by participants who responded in the survey (Q17) that they manage or have access to a business bank account.

Numbers

50 participants in total completed the survey.

Participant characteristics

Recruitment strived for diverse representation of participants across the following characteristics:

- Age;
- Location;
- Financial situation;
- Relationship with technology; and
- Management of a business bank account.

Research methodology

Who participated

		Number of participants
Locations	ACT	4
	NSW	10
	NT	6
	QLD	6
	SA	6
	TAS	5
	VIC	6
	WA	7
Relationship with technology	Early adopters	31
	Later adopters	17
	Basic use	2
Individuals & businesses	Personal	33
	Business	17
Age range	18-24	3
	25-34	12
	35-45	12
	46-54	9
	55-64	10
	65+	4

Detailed findings

Detailed findings

Account name and type

There was a clear preference towards using “Account name and type” (46%, 23 of the responses) to describe the data cluster.

16 participants also put forward an alternative suggestion.

These alternatives included: Banking; “Account name” only; Bank account name and type of account i.e. Savings; Personal account details (x2); Financial details; Bank account details (x2); Account ownership information; Account description; Accumulated accounts; Types of accounts; Personal banking information; Account holder’s name; Financial info; and Check in account.

While two of the proposed alternatives appeared more than once, there was no clear trend towards a single preferred alternative suggestion.

Recommendation

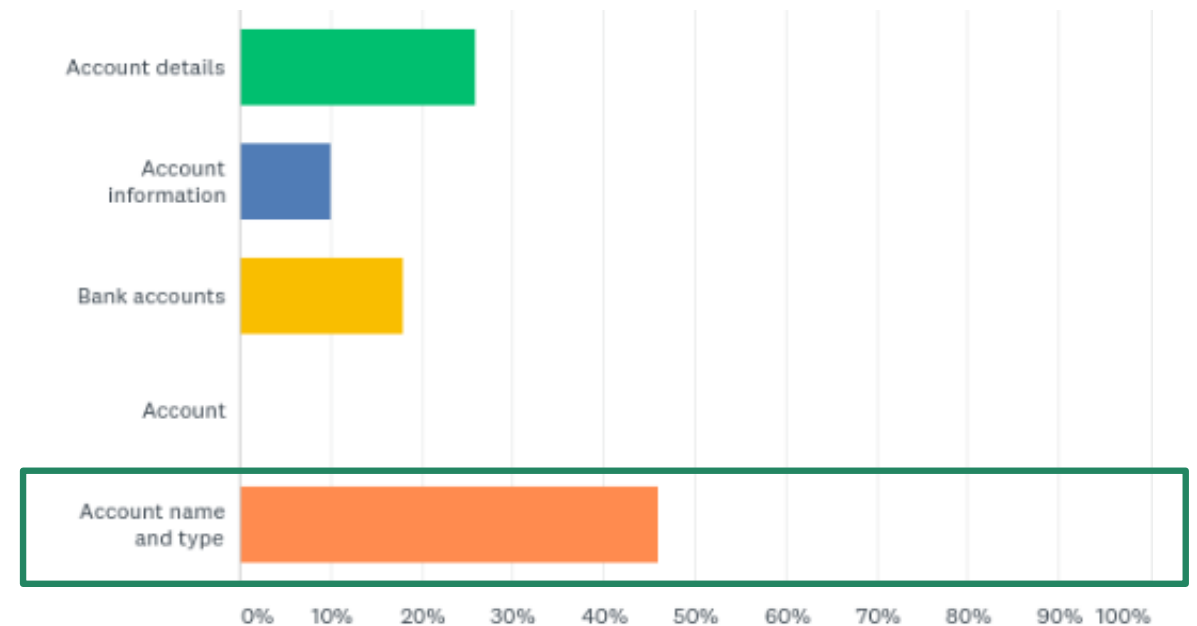
The recommended data cluster language is: “Account name and type”

Question 3

You are considering sharing some of your bank account information with a financial management app. It will help you to combine some of your accounts so that you don’t have as many to manage. The app asks you to share:

- *the name of your accounts*
- *the types of those accounts*

If you were to refer to this list using one of the below phrases, which would it be?



Detailed findings

Account numbers, balances and features

There was a preference towards using “Account numbers, balances and features” (32%, 16 of the responses) to describe the data cluster.

13 participants also put forward an alternative suggestion.

These alternatives included: Banking; Account details including [list details]; Specific account information; Personal finance details; Full account details (x2); Account comparison; Account numbers, balances and details; Account number, account balance, interest rates, fees, discounts, the terms of your bank account, the mailing, address for your account; Account transaction details; Individual account features; and Account deets.

While one of the proposed alternatives appeared more than once, there was no clear trend towards a single preferred alternative suggestion.

Recommendation

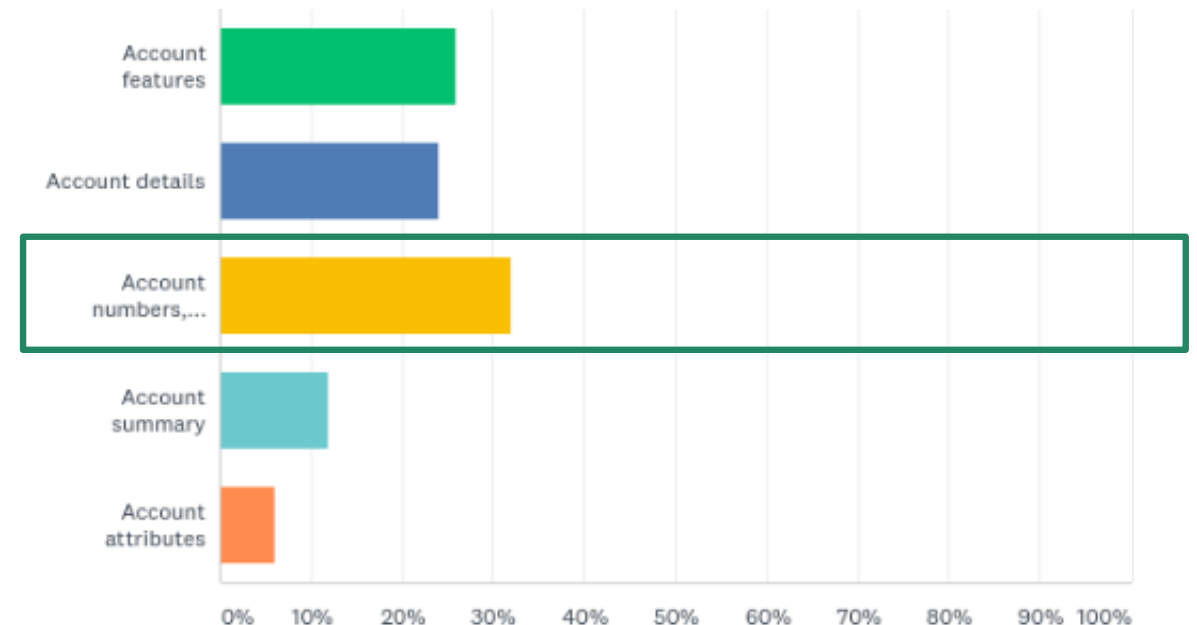
The recommended data cluster language is: “Account numbers, balances and features”

Question 5

You're thinking of switching bank accounts. You go to a comparison website to look at the different options that are available. The comparison site requests some of your data to offer you a more accurate comparison, including:

- account number
- account balance
- interest rates
- fees
- discounts
- the terms of your bank account
- the mailing address for your account

If you were to refer to this list using one of the below phrases, which would it be?



Detailed findings

Contact details

There was a preference towards using “Contact details” (44%, 22 of the responses) to describe the data cluster.

5 participants also put forward an alternative suggestion.

These alternatives included: Current personal information; Personal contact details; Personal information; Phone number, email address, mailing address, residential address; and Address and telephone number.

There was no clear trend towards a single preferred alternative suggestion.

Recommendation

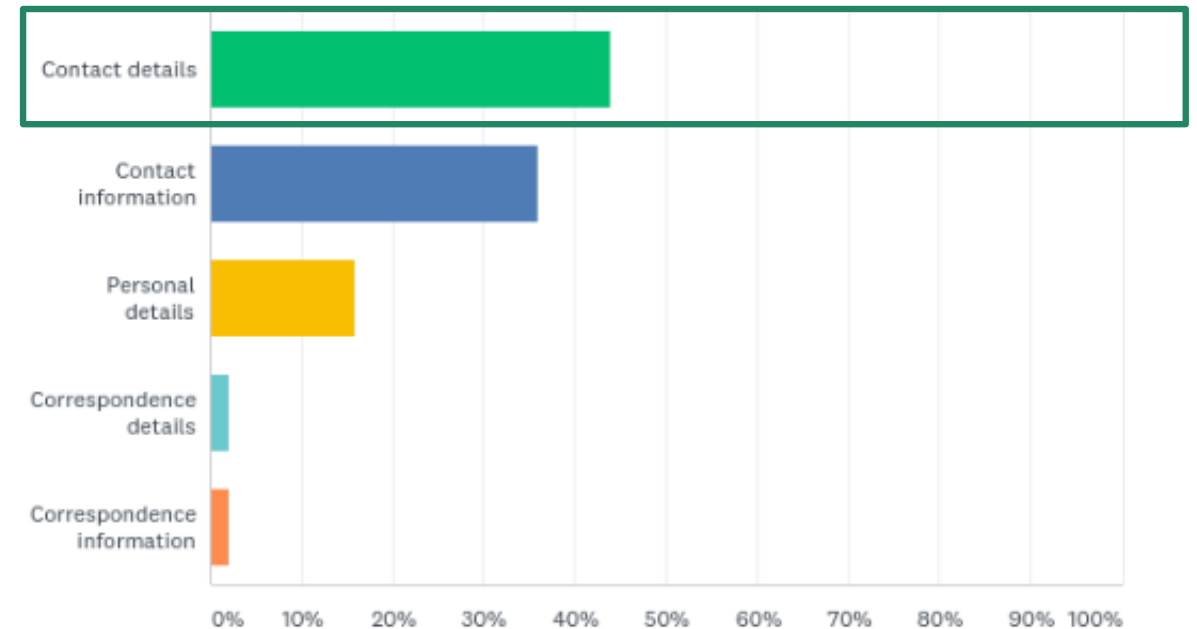
The recommended data cluster language is: “Contact details”

Question 7

Imagine you make the decision to switch banks. The app asks you to share some information from your current bank to help set up your new account, including:

- *your phone number*
- *email address*
- *mailing address*
- *residential address*

If you were to refer to this list using one of the below phrases, which would it be?



Detailed findings

Transaction details

There was a preference towards using “Transaction details” (44%, 22 of the responses) to describe the data cluster.

9 participants also put forward an alternative suggestion.

These alternatives included: Transaction history (x3); Transaction details including [list details]; Account activity transactions; Account transactions; Deposits and withdrawals; All transactions; and Bank account statement.

While one alternative was suggested 3 times there was no clear trend towards a single preferred alternative suggestion.

Recommendation

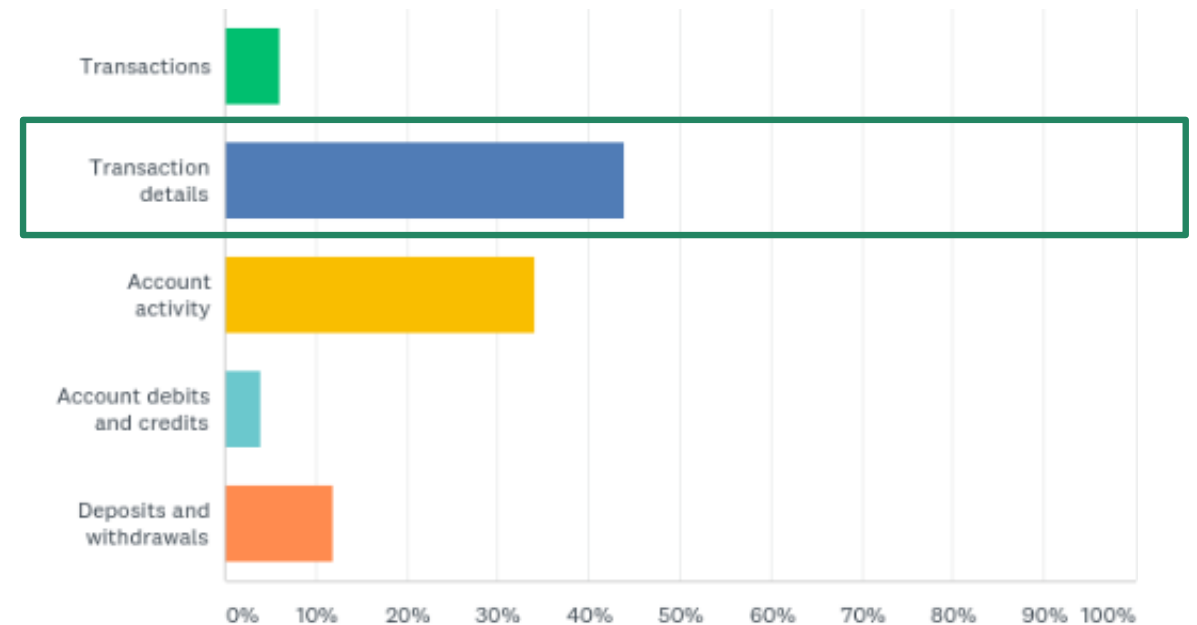
The recommended data cluster language is: “Transaction details”

Question 9

Imagine there is a new budgeting app you are looking to use in order to save money. The app can offer you advice and help you save if you share information from your bank including your:

- incoming and outgoing transactions
- amounts
- dates
- the descriptions of those transactions
- who you’ve sent money to and received money from (e.g. names, BSB’s, and account numbers)

If you were to refer to this list using one of the below phrases, which would it be?



Detailed findings

Direct debits and scheduled payments

There was a preference towards using “Direct debits and scheduled payments” (46%, 23 of the responses) to describe the data cluster.

9 participants also put forward an alternative suggestion.

These alternatives included: Scheduled bank payments; All payments; Spending details; Transaction history; Activity; Account payments; Direct credit information; Spending breakdown; Spending activity.

While there were three references to the term “Spending”, there was no clear trend towards a single preferred alternative suggestion.

Recommendation

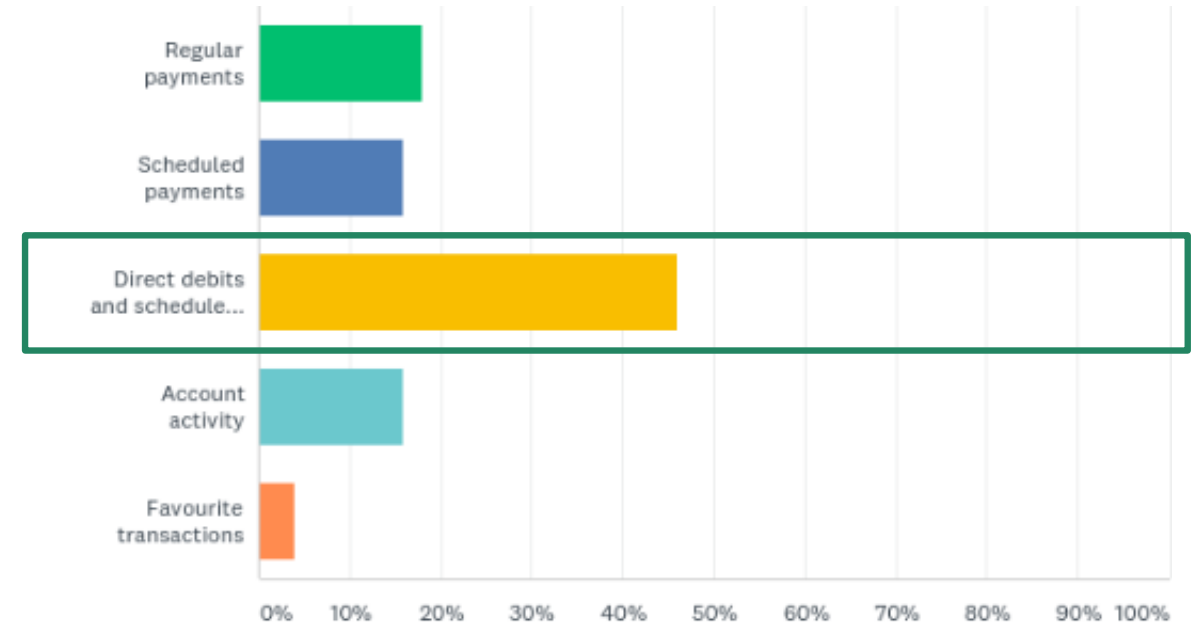
The recommended data cluster language is: “Direct debits and scheduled payments”

Question 11

There is a new service you are interested in trying that can offer you insights on your spending habits if you share the following information:

- *your direct debit*
- *other scheduled payment information from your bank accounts.*

If you were to refer to this list using one of the below phrases, which would it be?



Detailed findings

Saved payees

There was a preference towards using “Saved payees” (30%, 15 of the responses) to describe the data cluster.

3 participants also put forward an alternative suggestion.

These alternatives included: Payee book; Business details; and Regular payment details.

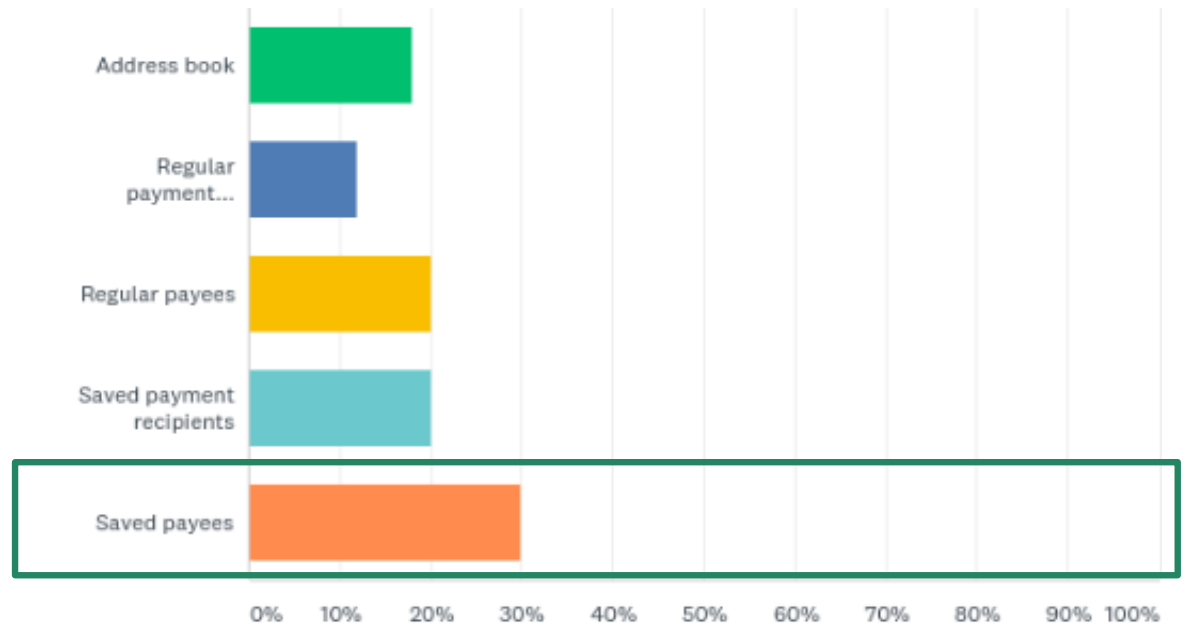
There was no clear trend towards a single preferred alternative suggestion.

Recommendation

The recommended data cluster language is: “Saved payees”

Question 13

You’re switching bank accounts and your new bank has asked for the names and account details of people and organisations whose details you’ve saved (e.g. BSB and Account Number, BPayCRN and Biller code or NPP PayID). By sharing this information you won’t lose them when you switch to your new bank. If you were to refer to this list using one of the below phrases, which would it be?



Detailed findings

Name and occupation

There was a strong preference towards using “Name and occupation” (62%, 31 of the responses) to describe the data cluster.

4 participants also put forward an alternative suggestion.

These alternatives included: Own details; Occupation details; Name and job title; and Name and detailed job.

There was no clear trend towards a single preferred alternative suggestion.

Recommendation

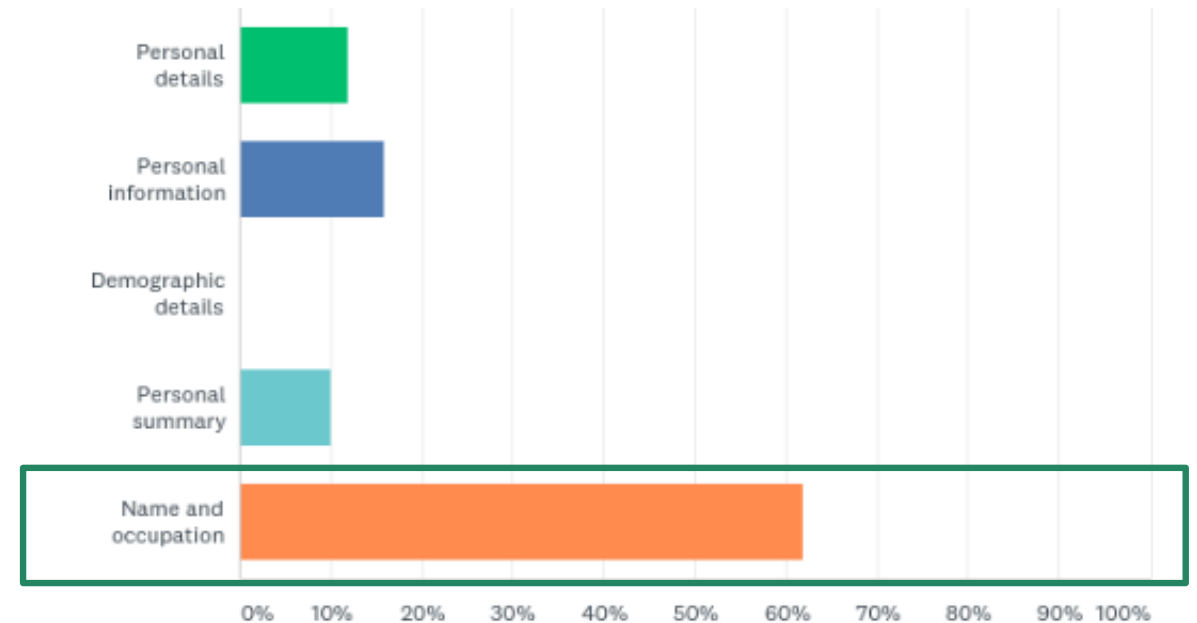
The recommended data cluster language is: “Name and occupation”

Question 15

A financial management application is able to personalise financial advice it provides to you based on information you’re sharing including your:

- name
- occupation

If you were to refer to this list using one of the below phrases, which would it be?



Detailed findings

Organisation profile

“Organisation information” and “Organisation profile” both tested well, with the overall preference being towards using “Organisation profile” (41.18%, 7 of the 17 responses by participants who manage or have access to a business bank account) to describe the data cluster.

1 participant put forward an alternative suggestion of “Company profile”.

Recommendation

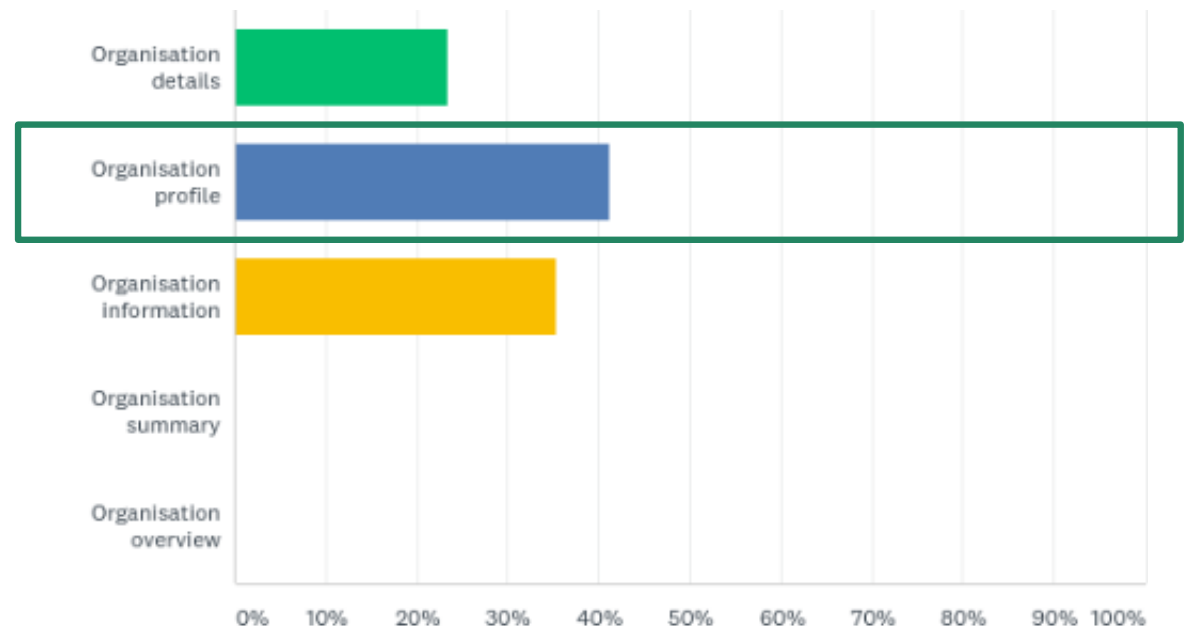
The recommended data cluster language is: “Organisation profile”

Question 18

Imagine you’ve decided to share business account information with an app that provides a business management service. The app asks for the following:

- agent name and role
- organisation name
- organisation numbers (ABN or ACN)
- charity status
- establishment date
- industry
- organisation type
- country of registration

If you were to refer to this list using one of the below phrases, which would it be?



Detailed findings

Organisation contact details

“Organisation contact details” and “Organisation address and phone number” both tested well, receiving an equal number of responses (29.41%, 5 of the 17 responses by participants who manage or have access to a business bank account).

1 participant put forward an alternative suggestion of “Organisation address, organisation mailing address and phone number”.

Out of the two top preferences, the recommended data cluster language is “Organisation contact details”. This phrase is consistent with the “Contact details” data cluster that includes comparable contact information for individuals. The phrase is also broad enough to remain appropriate if the scope of contact details recorded for an organisation expands in the future.

Recommendation

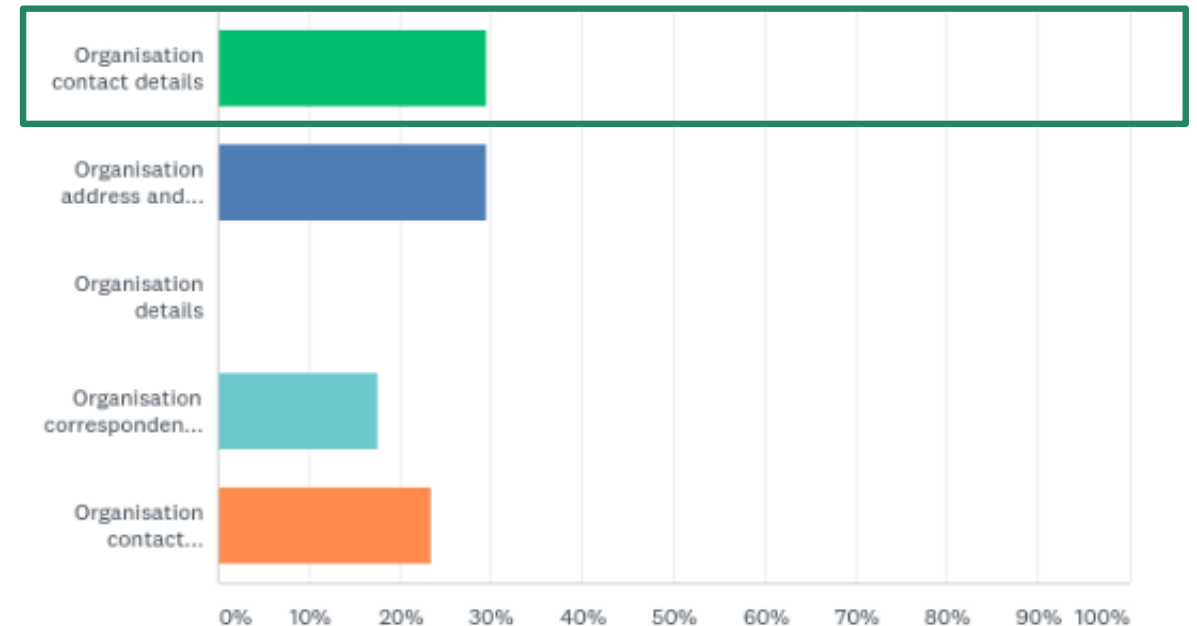
The recommended data cluster language is: “Organisation contact details”

Question 20

This app also manages business correspondence, and asks for the following:

- organisation address
- mail address
- phone number

If you were to refer to this list using one of the below phrases, which would it be?



Appendices

Survey

Survey Questions

Question 1

Please review the information below. I acknowledge that: I have agreed to participate in the above project being conducted by CSIRO, Data61. I have been provided with information about the project and had any questions regarding my participation and any associated risks and benefits answered to my satisfaction. I understand that my participation in this research will involve me answering questions in a short survey that should take no more than 30 minutes to complete. I have been provided with contact details of the researcher and understand that I can contact them at any point during the study. I have also been provided with the contact details of an independent ethics officer at CSIRO should I wish to raise any concerns or complaints about the conduct of the research. I understand that my participation in the project is entirely voluntary and that I am free to withdraw from the study at any time and without having to provide a reason for my withdrawal. I understand that I may ask for part or all of the information provided by me to be removed from the study at any time without penalty or explanation, up until publication of the final outputs. I understand that the information I provide for this research will be used for the following purposes: to produce reports, papers, presentations, and other government publications; to inform future decisions and activities related to the Consumer Data Right, data sharing, and consent; to inform data sharing standards and guidelines for consent. I understand the information will be treated confidentially and I will not be identified in any publications resulting from the study. Information provided by me will be stored securely by the CSIRO. To participate in this research you must check the box stating that you understand this information and agree to participate in this research.

Question 2

Please add your full name (first and last) below. We need your name to confirm your participation with the recruitment agency. When you complete the survey we will provide your name to the recruitment agency so they can process your incentive payment. We will not use your name for any other purpose.

Survey

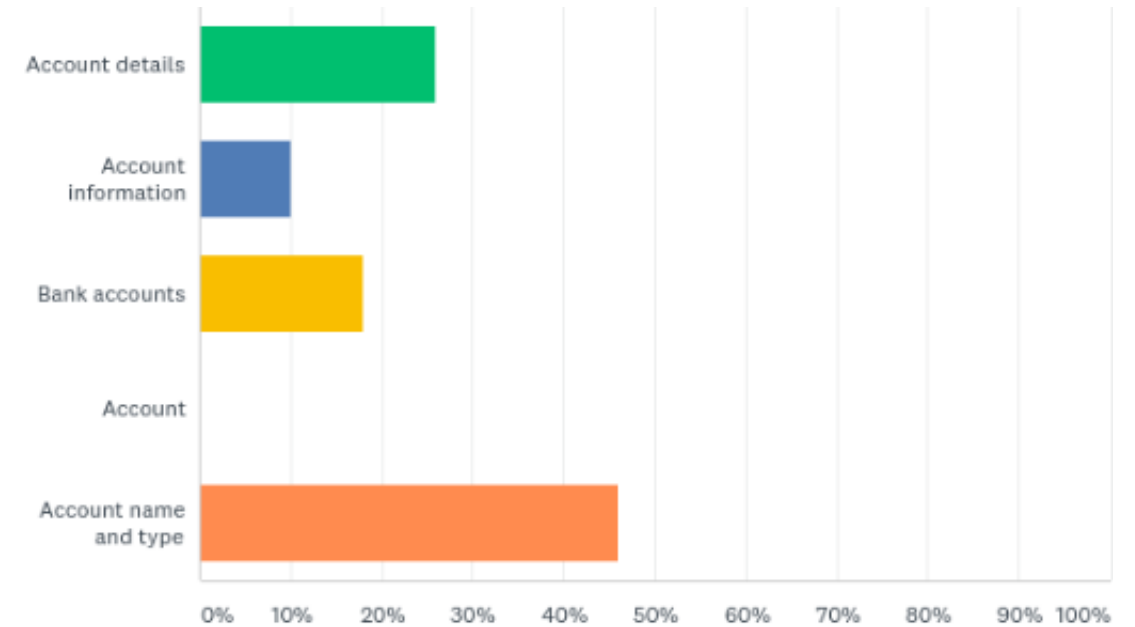
Survey Questions

Question 3

You are considering sharing some of your bank account information with a financial management app. It will help you to combine some of your accounts so that you don't have as many to manage. The app asks you to share:

- the name of your accounts
- the types of those accounts

If you were to refer to this list using one of the below phrases, which would it be?



ANSWER CHOICES	RESPONSES	
Account details	26.00%	13
Account information	10.00%	5
Bank accounts	18.00%	9
Account	0.00%	0
Account name and type	46.00%	23
TOTAL		50

Survey

Survey Questions

Question 4 (33 responses, 17 skipped)

If there is a different phrase that you feel better describes this information, what phrase would you suggest?

- Not one that comes to mind at the moment.
- Self Explanatory
- No, it is self explanatory
- No
- N/A
- Unsure
- banking
- Just only account name
- Bank account name and type of account ie. Savings, loan, etc
- Personal Account Details
- N/A
- Financial details
- Bank account details
- Account Ownership Information
- None.
- Account Description
- I think Account Details describes it really well.
- Accumilated accounts
- Well it would really depend, as financial apps may be from the bank or financial company that you use, to set them up they will ask for your account information, so you can set the app up, so you can use things such as pass codes rather than long log in details
- No, anything more would be confusing.
- types of accounts you have
- none
- Bank Account details
- Personal Banking Information
- Account Holder's name
- There is no alternative phrase that I would prefer to use
- I think both needs to be mentioned to be clear, banking is a risky information sharing exercise.
- Financial Info
- The same...unable to think of another name
- No other phrase
- Personal Account Details
- none
- Check in account

Survey

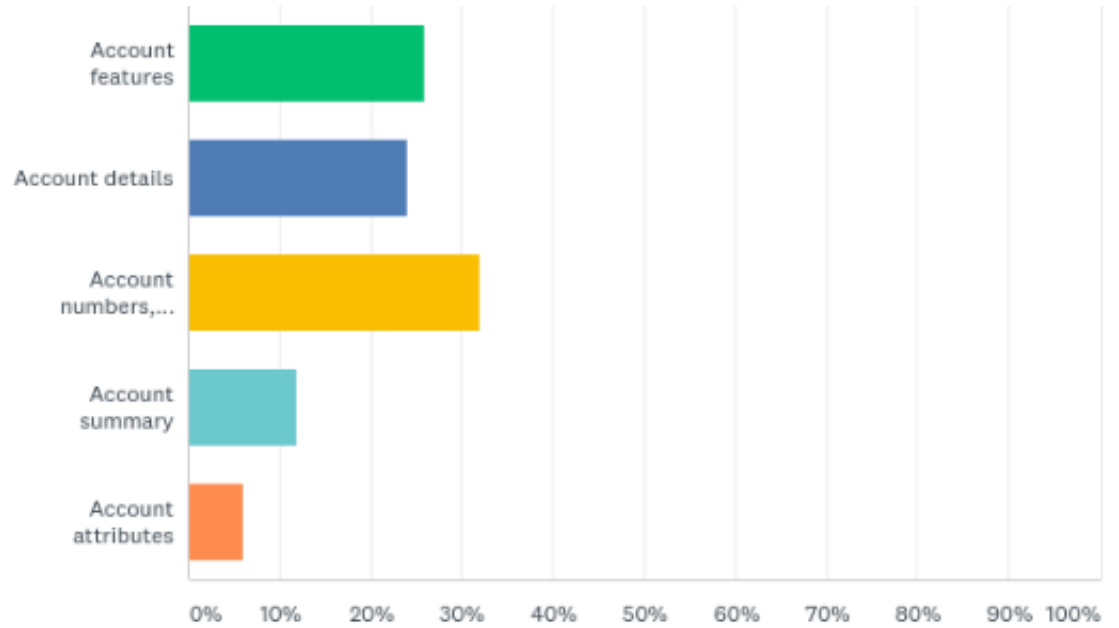
Survey Questions

Question 5

You're thinking of switching bank accounts. You go to a comparison website to look at the different options that are available. The comparison site requests some of your data to offer you a more accurate comparison, including:

- account number;
- account balance;
- interest rates;
- fees;
- discounts;
- the terms of your bank account;
- the mailing address for your account.

If you were to refer to this list using one of the below phrases, which would it be?



ANSWER CHOICES	RESPONSES	
Account features	26.00%	13
Account details	24.00%	12
Account numbers, balances, and features	32.00%	16
Account summary	12.00%	6
Account attributes	6.00%	3
TOTAL		50

Survey

Survey Questions

Question 6 (30 responses, 20 skipped)

If there is a different phrase that you feel better describes this information, what phrase would you suggest?

- No
- Self Explanatory
- No
- No
- N/A
- Unsure
- banking
- None
- Account details including (list all details wanted)
- Specific Account Information
- N/A
- Personal finance details
- Full Account details
- None.
- Account full details
- Account comparisons
- It would depend on what feature that you are looking for, as some compare sites will look at your credit score and will need certain information about you before it can be offered. They can use the credit score to offer you more products, in some cases cheaper fees, interest ect.
- Account numbers, balances and details
- same
- none
- Account features
- account number, account balance, interest rates, fees, discounts, the terms of your bank account, the mailing, address for your account
- Account transaction details
- None
- Individual account features
- Account deets
- Account features
- no
- none
- Na

Survey

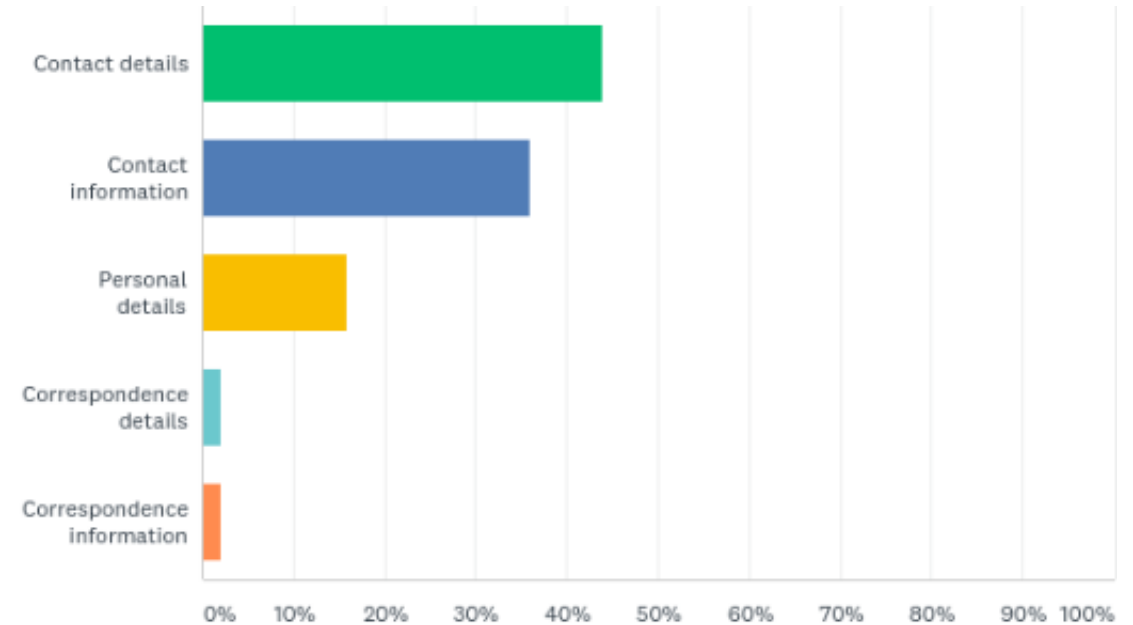
Survey Questions

Question 7

Imagine you make the decision to switch banks. The app asks you to share some information from your current bank to help set up your new account, including:

- your phone number
- email address
- mailing address
- residential address

If you were to refer to this list using one of the below phrases, which would it be?



ANSWER CHOICES	RESPONSES	
Contact details	44.00%	22
Contact information	36.00%	18
Personal details	16.00%	8
Correspondence details	2.00%	1
Correspondence information	2.00%	1
TOTAL		50

Survey

Survey Questions

Question 8 (25 responses, 25 skipped)

If there is a different phrase that you feel better describes this information, what phrase would you suggest?

- No
- No
- N/A
- Unsure
- None
- Nil
- Current Personal Information
- N/A
- Personal contact details
- Personal details would be another choice.
- None
- None.
- No
- I could not find another word for personal details
- No
- same
- none
- Personal information
- I would want to know exactly what is being shared - your phone number, email address, mailing address, residential address
- Address and telephone number
- None
- Contact details
- no other phrase
- Na
- none

Survey

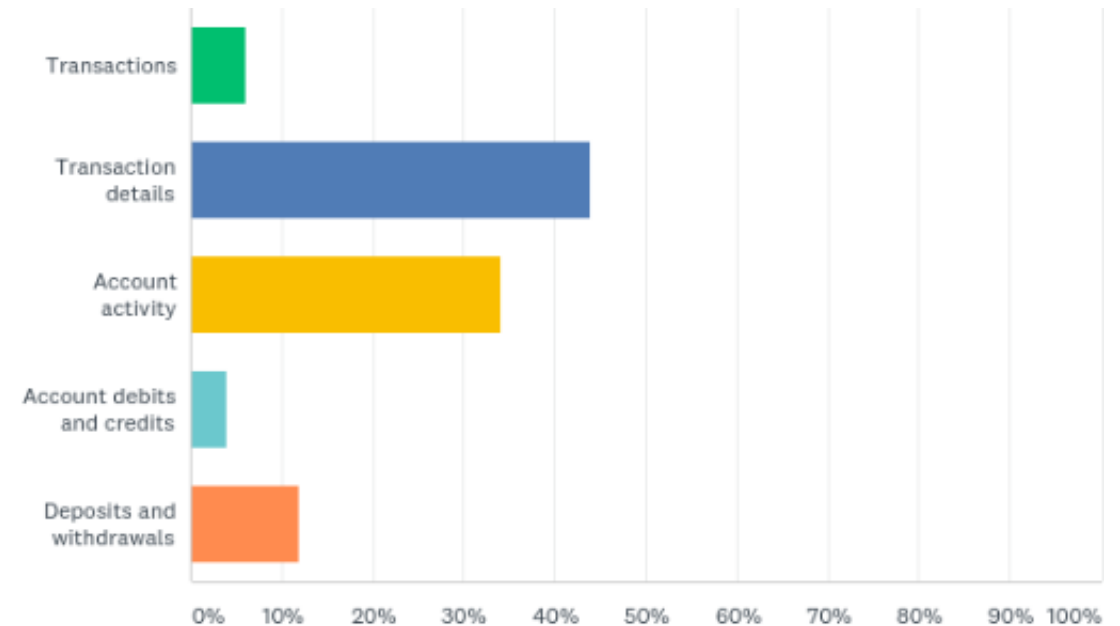
Survey Questions

Question 9

Imagine there is a new budgeting app you are looking to use in order to save money. The app can offer you advice and help you save if you share information from your bank including your:

- incoming and outgoing transactions
- amounts
- dates
- the descriptions of those transactions
- who you've sent money to and received money from (e.g. names, BSB's, and account numbers)

If you were to refer to this list using one of the below phrases, which would it be?



ANSWER CHOICES	RESPONSES	
Transactions	6.00%	3
Transaction details	44.00%	22
Account activity	34.00%	17
Account debits and credits	4.00%	2
Deposits and withdrawals	12.00%	6
TOTAL		50

Survey

Survey Questions

Question 10

If there is a different phrase that you feel better describes this information, what phrase would you suggest?

- No
- No
- N/A
- Unsure
- Transaction history
- Transaction details including (list all details wanted)
- N/A
- Transaction history
- Account activity transactions
- Transaction details
- Account Transactions
- None.
- Transaction history
- No.
- same
- none
- None
- I don't any are clear, be ok to say deposits and withdrawals but then to see the name, BSB and account number of someone else has to be a breach.
- All transactions
- None
- Account activity
- Bank Account Statement
- Na
- none

Survey

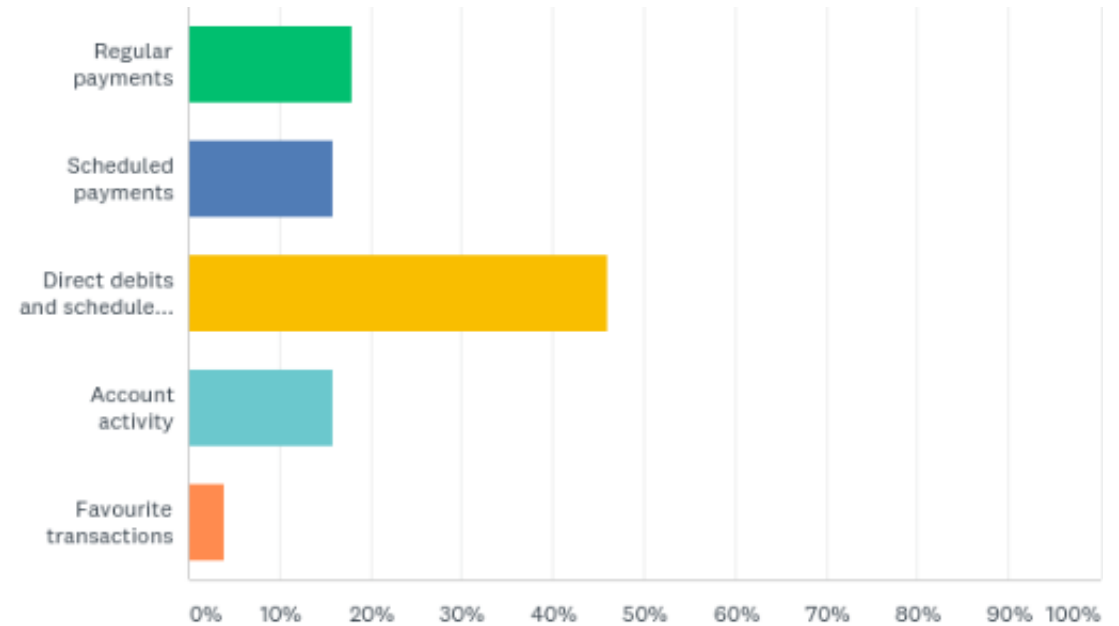
Survey Questions

Question 11

There is a new service you are interested in trying that can offer you insights on your spending habits if you share the following information:

- your direct debit
- other scheduled payment information from your bank accounts.

If you were to refer to this list using one of the below phrases, which would it be?



ANSWER CHOICES	RESPONSES	
Regular payments	18.00%	9
Scheduled payments	16.00%	8
Direct debits and scheduled payments	46.00%	23
Account activity	16.00%	8
Favourite transactions	4.00%	2
TOTAL		50

Survey

Survey Questions

Question 12 (26 responses, 24 skipped)

If there is a different phrase that you feel better describes this information, what phrase would you suggest?

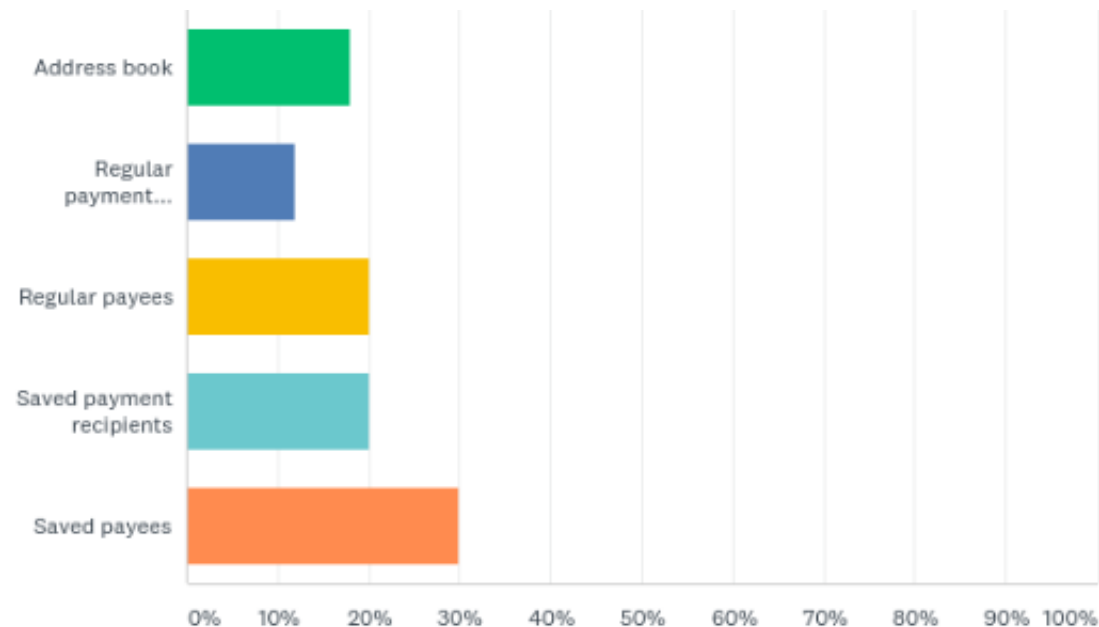
- No
- Self Explanatory
- No
- N/A
- Unsure
- Scheduled bank payments
- No
- N/A
- All payments
- N/A
- Spending details
- Regular payments
- None
- None.
- Transaction history
- No
- activity
- none
- Account Payments
- Direct credit information
- None
- Spending breakdown
- Spending Activity
- No other phrase
- Na
- none

Survey

Survey Questions

Question 13

You're switching bank accounts and your new bank has asked for the names and account details of people and organisations whose details you've saved (e.g. BSB and Account Number, BPay CRN and Biller code or NPP PayID). By sharing this information you won't lose them when you switch to your new bank. If you were to refer to this list using one of the below phrases, which would it be?



ANSWER CHOICES	RESPONSES	
Address book	18.00%	9
Regular payment recipients	12.00%	6
Regular payees	20.00%	10
Saved payment recipients	20.00%	10
Saved payees	30.00%	15
TOTAL		50

Survey

Survey Questions

Question 14 (23 responses, 27 skipped)

If there is a different phrase that you feel better describes this information, what phrase would you suggest?

- No
- No
- N/A
- Unsure
- None same as above
- No
- N/A
- Payee Book
- Business details
- Regular payment recipients or regular payees
- None
- None.
- This make me nervous, i wouldn't be happy if people that paid me would be giving out my details. I think it needs to be clear and list the exact information they are sharing.
- Saved payees
- same
- none
- None
- Regular payment details
- None
- Address book
- No other phrase
- none
- Na

Survey

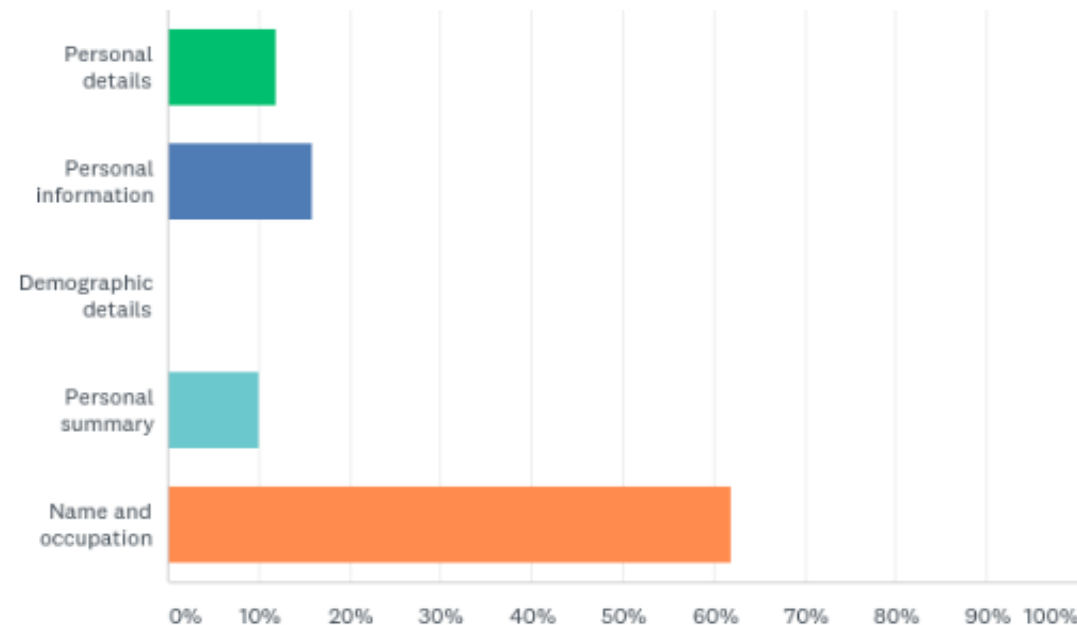
Survey Questions

Question 15

A financial management application is able to personalise financial advice it provides to you based on information you're sharing including your:

- *name*
- *occupation*

If you were to refer to this list using one of the below phrases, which would it be?



ANSWER CHOICES	RESPONSES	
Personal details	12.00%	6
Personal information	16.00%	8
Demographic details	0.00%	0
Personal summary	10.00%	5
Name and occupation	62.00%	31
TOTAL		50

Survey

Survey Questions

Question 16 (21 responses, 29 skipped)

If there is a different phrase that you feel better describes this information, what phrase would you suggest?

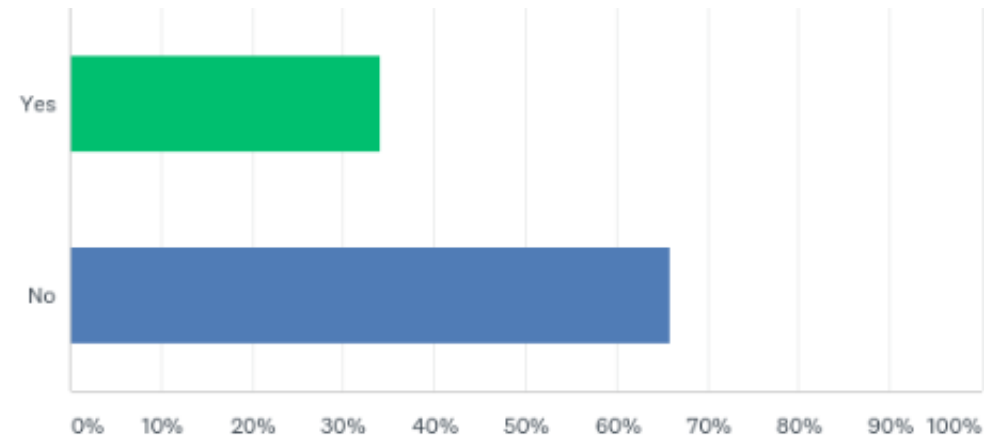
- No
- N/A
- Unsure
- Same as above
- No
- N/A
- N/A
- Own details
- Personal details/information
- Occupation Details
- None.
- This isn't so bad. If you say personal details, might think bank details. If you say name and occupation then it makes people more comfortable. You can't do much with someones occupation such as steal their identity which you could attempt with other information.
- same
- none
- Name and job title
- Name and detailed job
- None
- Personal details
- No other phrase
- none
- Na

Survey

Survey Questions

Question 17

Do you manage or have access to a business bank account?



ANSWER CHOICES	RESPONSES	
Yes	34.00%	17
No	66.00%	33
TOTAL		50

Survey

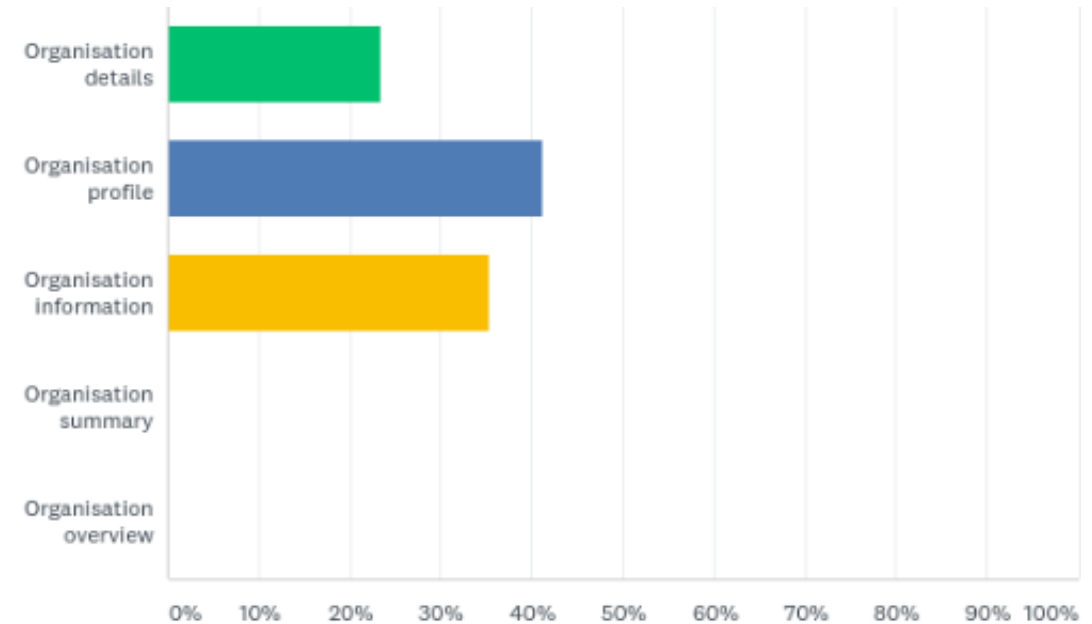
Survey Questions

Question 18

Imagine you've decided to share business account information with an app that provides a business management service. The app asks for the following:

- agent name and role
- organisation name
- organisation numbers (ABN or ACN)
- charity status
- establishment date
- industry
- organisation type
- country of registration

If you were to refer to this list using one of the below phrases, which would it be?



ANSWER CHOICES	RESPONSES	
Organisation details	23.53%	4
Organisation profile	41.18%	7
Organisation information	35.29%	6
Organisation summary	0.00%	0
Organisation overview	0.00%	0
TOTAL		17

Survey

Survey Questions

Question 19 (7 responses, 10 skipped)

If there is a different phrase that you feel better describes this information, what phrase would you suggest?

- Unsure
- Same as above
- None.
- Summary, overview, information and profile is basic language and I don't think should be used. Details is the best option out of these.
- **company profile**
- none
- Na

Survey

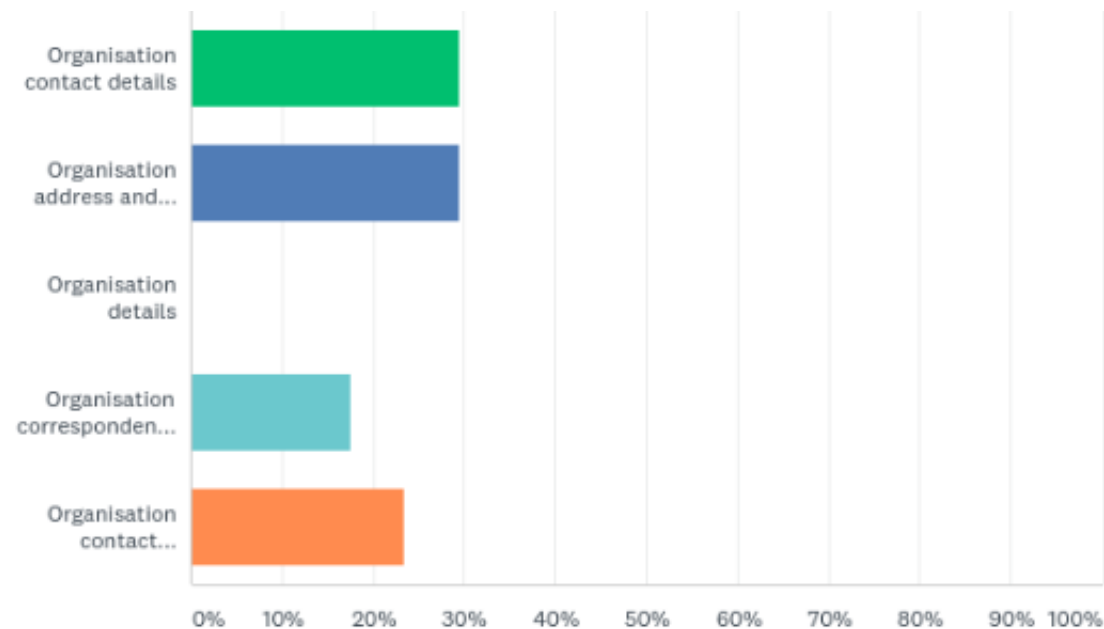
Survey Questions

Question 20

This app also manages business correspondence, and asks for the following:

- *organisation address*
- *mail address*
- *phone number*

If you were to refer to this list using one of the below phrases, which would it be?



ANSWER CHOICES	RESPONSES	
Organisation contact details	29.41%	5
Organisation address and phone number	29.41%	5
Organisation details	0.00%	0
Organisation correspondence details	17.65%	3
Organisation contact information	23.53%	4
TOTAL		17

Survey

Survey Questions

Question 21 (7 responses, 10 skipped)

If there is a different phrase that you feel better describes this information, what phrase would you suggest?

- Unsure
- Same as above
- None.
- Organisation address, organisation mailing address and phone number.
- same
- none
- Na

CONSUMER DATA STANDARDS

THANK YOU

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