



# The Consumer Data Right (CDR) regime

Potential benefits and use cases for consumers, ADIs and FinTechs

**GA**  
GEN ADVISORY

# Not Just A Compliance Exercise

General Use Cases

Partnerships

Successful Case Studies

Small and Medium Banks?

API Ecosystem

Data Architecture

Analytics & AI

Privacy & Security

Who is involved?

Strategy & Planning

ADR accreditation criteria

APIs

ACCC  
Accreditation

Consumer data standards

Data sharing reciprocity

Customer  
experience

Use cases

Strategy and planning

Privacy and  
security

Partnership and  
ecosystems

## General Use Cases | Consumers

Multi-banking

Foreign currencies on demand

Faster decisions on loans or mortgages

AI personal financial assistant

Fair and accurate credit scores

Easier money management / personal finance

Instant money transfers between accounts

Combined financial reports

Funds from banks on demand when trading investments

Granted access to banking data

## General Use Cases | ADIs

Improved customer experience

Better risk management

New revenue streams

Collaboration with FinTechs

Monetise existing assets

Export data to personal finance managers or business accounting firms

Sell services to other parties

New product idea to market in a few weeks, even days

Offer loans, insurance products or money transmission products

# General Use Cases | FinTechs and other third parties

Personal Finance Management tools/Apps

API/Platform solutions

Financial data reports and analyses; Data aggregation

Tax

Accounting & Payroll Management

Early Settlement Discount

Payment Management

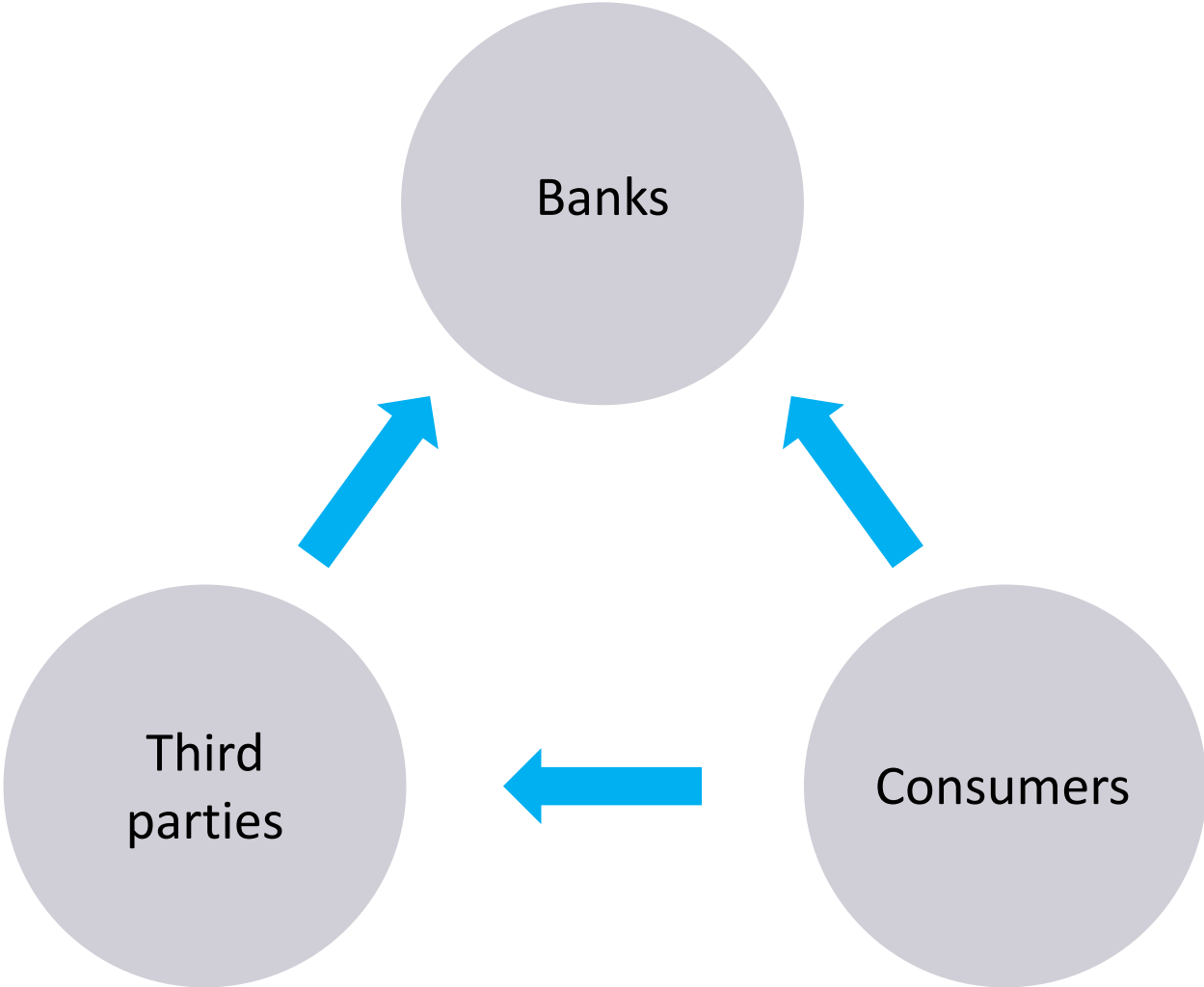
Loan Repayments

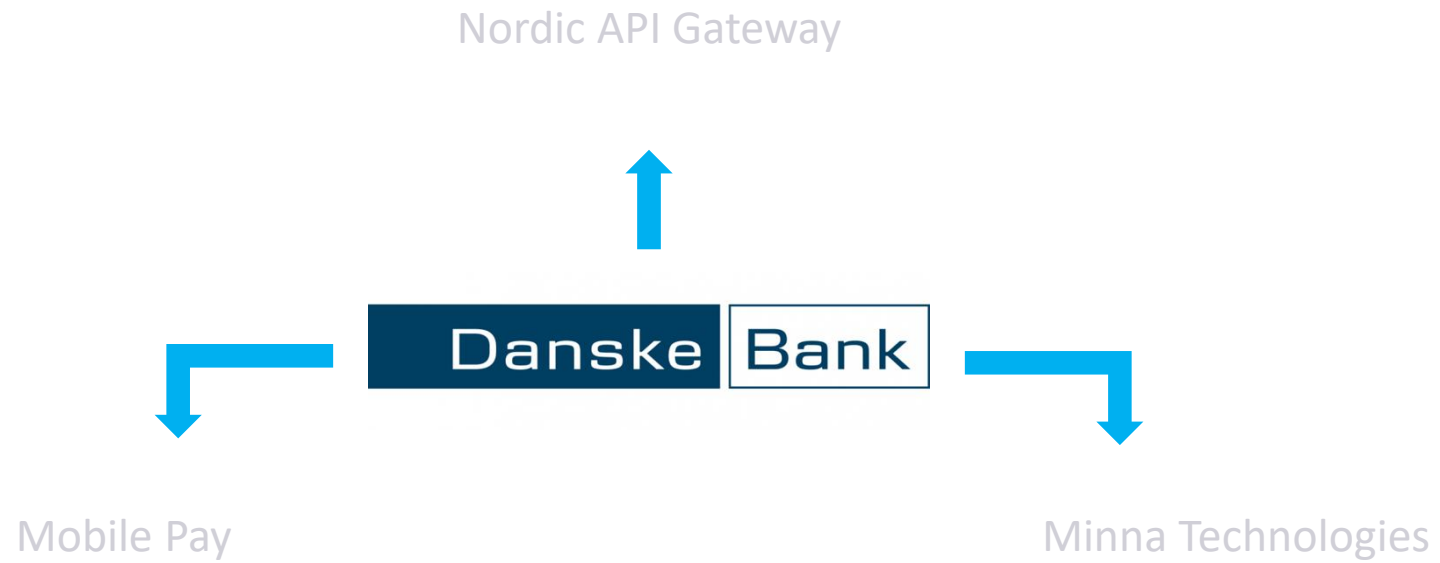
Robo Advisory

Credit risk analytics

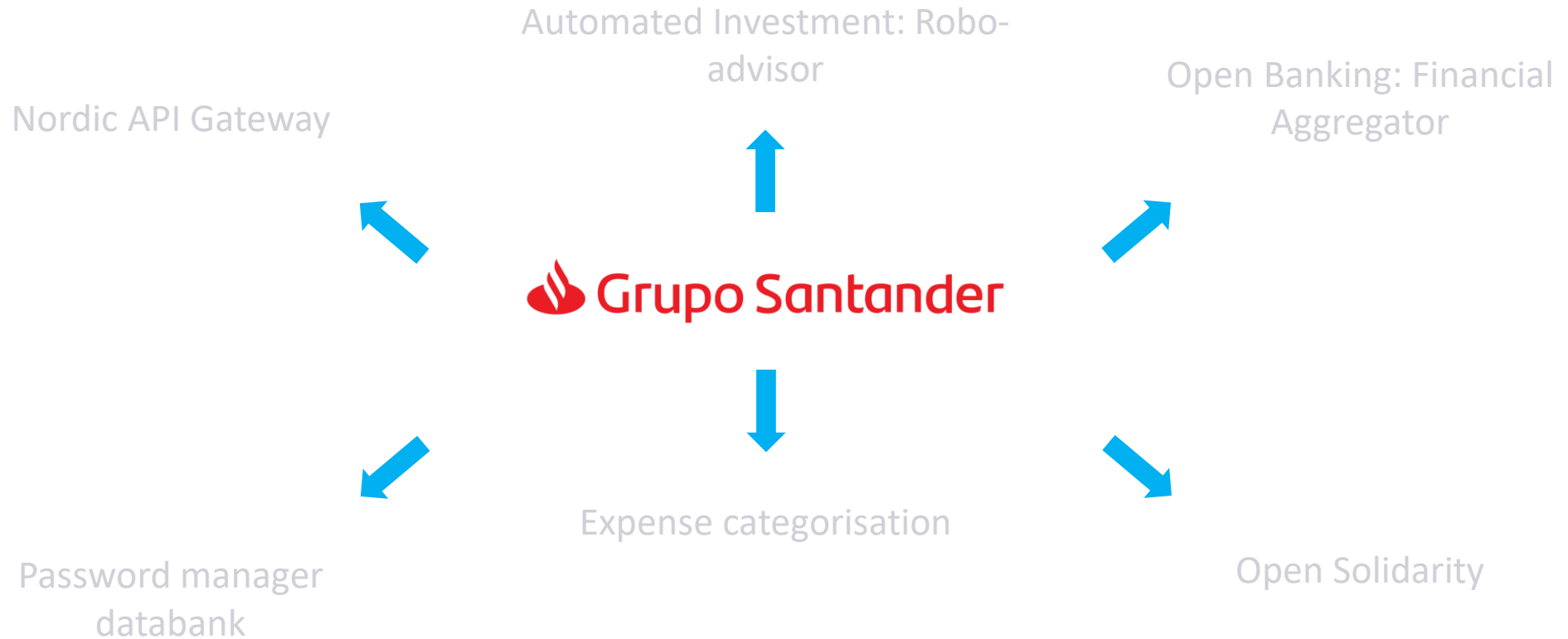
Voice command services

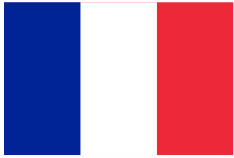
# Partnership / API Ecosystems & Case Studies











CA acquired major stock in Linxo group



Expand product development by wielding bank data for retail / corporate customers



STARLING BANK



Loyalty and Receipts

Insurance

Credit Scores

Security

Accounting

Lending

Mortgage Brokers

Savings and Investments

Tax

Legal

Project Management



iPal – Multi channel Voice Bot



Google Home



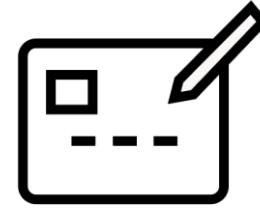
Banking Queries



Account Balance



Check Offers



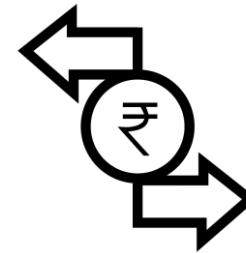
Apply for Product



Recharge



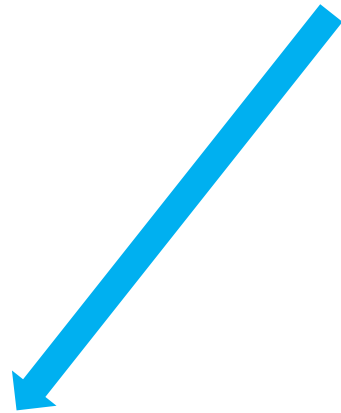
Locate Branch/ATM



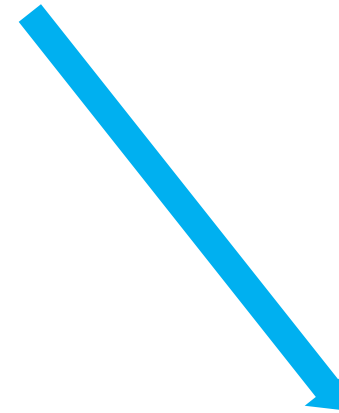
Fund Transfer



= Technology



**Klarna.**



深圳农村商业银行  
Shenzhen Rural Commercial Bank

# Global Successful Case Studies

1. Bank of Ireland offers 2.4 million+ customers access to everything at over 11,000 Post Office branches. Bank of Ireland is the provider, using third-party partnerships to grow its balance sheet outside of its home market.

# Global Successful Case Studies

2. Commonwealth Bank in Australia that has grown its mortgage business by aggressively forward integrating into real estate search



# Global Successful Case Studies

- 
- 
3. Starling Bank has partnered with TransferWise

# Global Successful Case Studies

4.

JPMorgan Chase is drawing on its partnership with OnDeck to power its online lending services to small businesses.

# Global Successful Case Studies

5. Singapore's DBS Bank said it launched the world's largest API developer platform = 155 APIs in over 20 categories  
The platform already has 50 companies using it to develop solutions.

# What about the small-to-medium ADIs and FinTechs?

Smaller ADIs and FinTechs



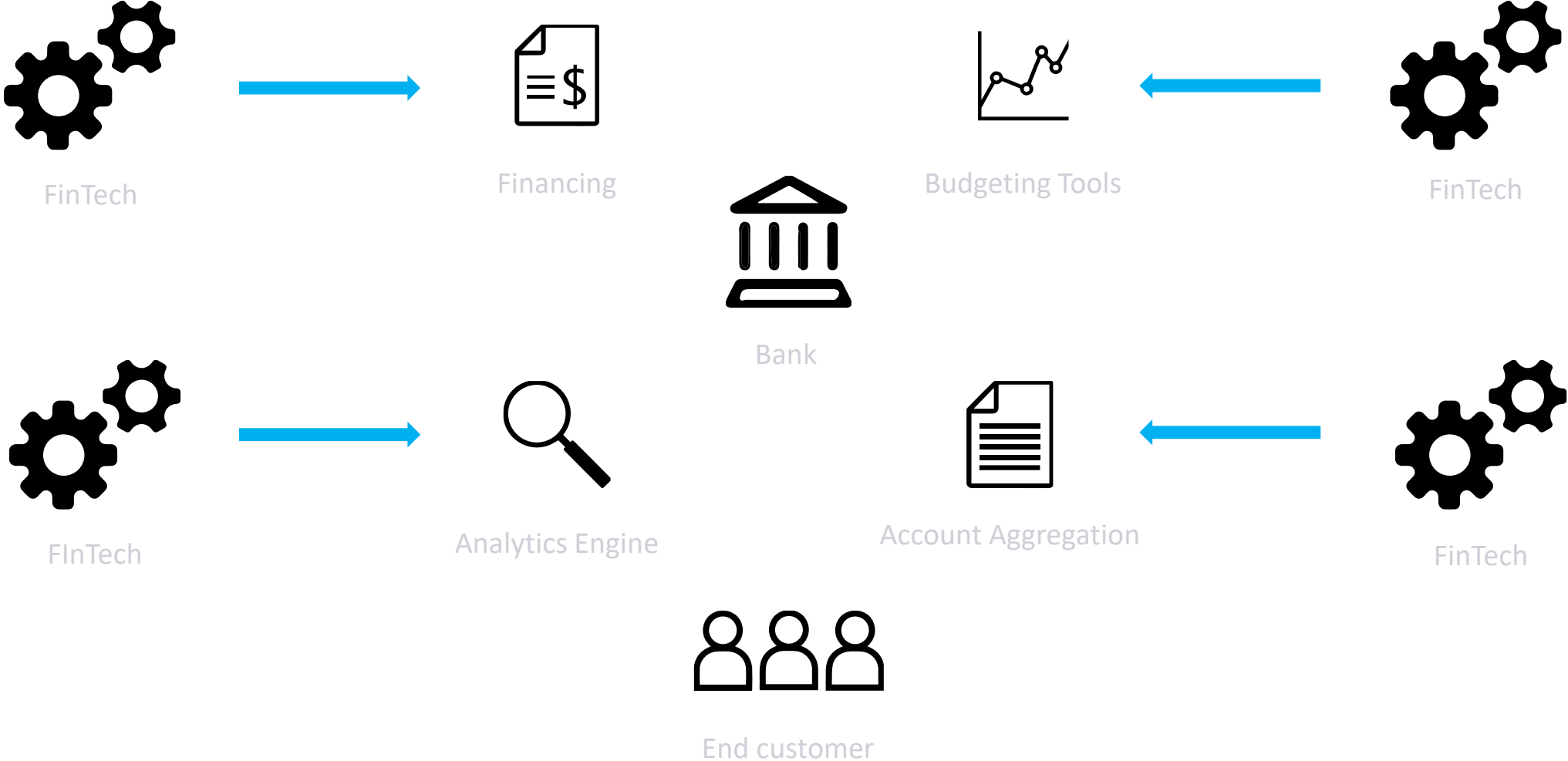
New value propositions.

Differentiated products and services.

New revenue streams.

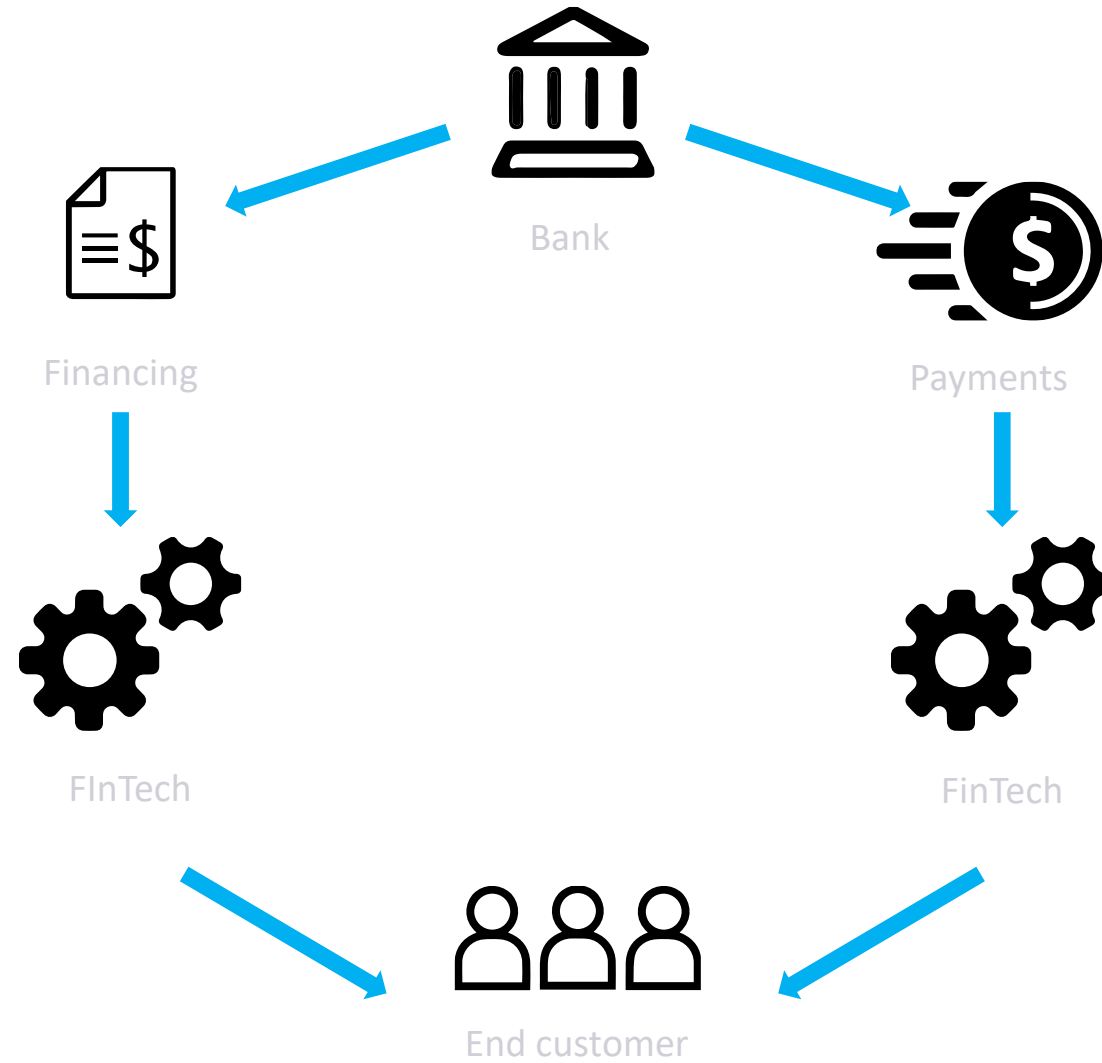
# Reinforcing The Core

Augment the existing core bank offering



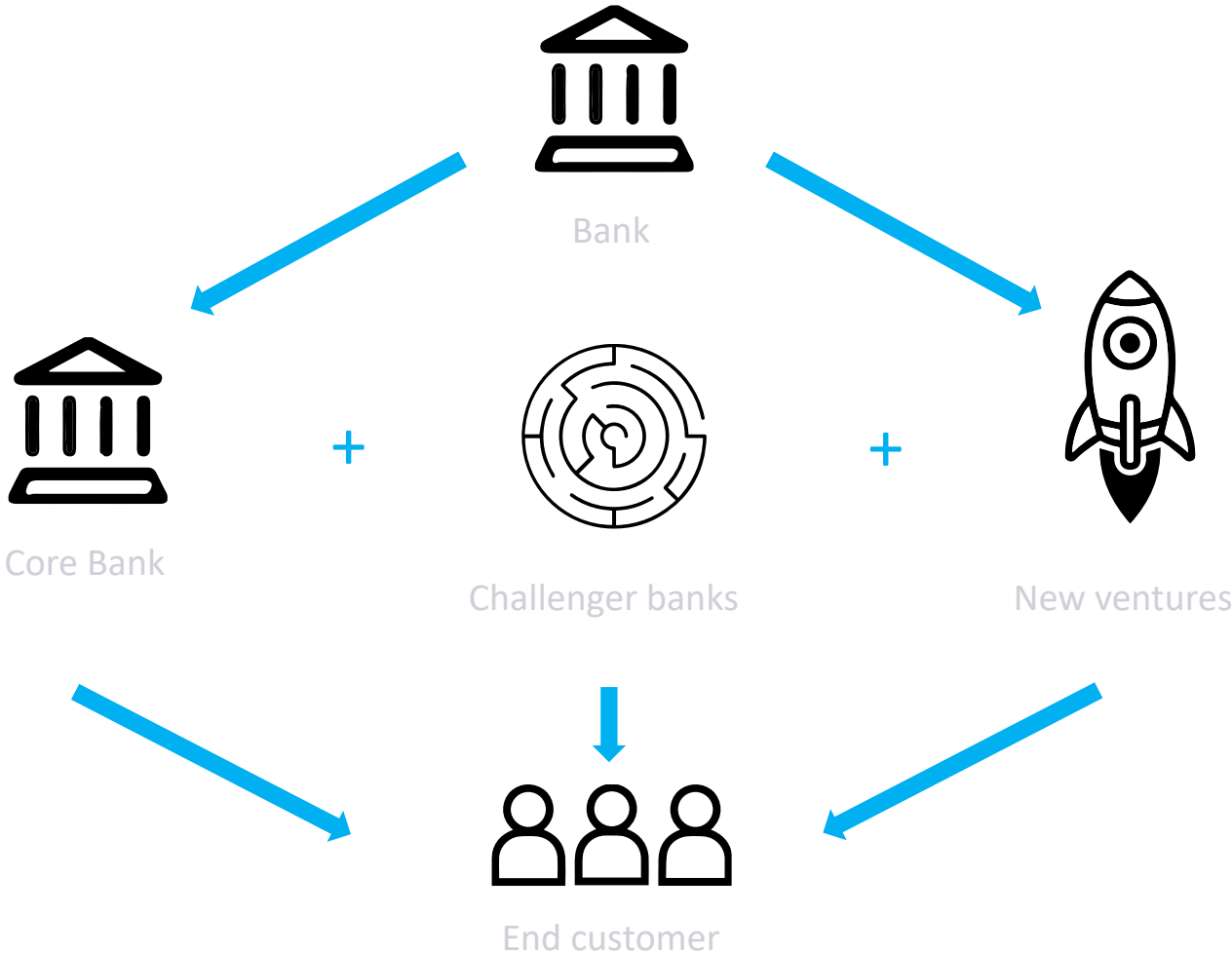
# Creating a new distribution channel

Become A Preferred Partner to Third Parties



# Launching Innovative Ventures

Create new businesses and business models



## Criteria for Accreditation





# 1. Be A Fit & Proper Person

The Accreditor will verify an applicant's answers to the “Fit and proper person” criterion

## 2. Information Security

“Privacy Safeguard 12” → protect CDR data

Assurance report

Accepted comparable standards

Utilising existing assurance reports

### 3. Dispute Resolution Processes

Applicants must have internal dispute resolution (IDR) processes that meet the requirements set out in the CDR Rules

## 4. Insurance

An applicant must have adequate insurance, or a comparable guarantee

# CDR Application Process

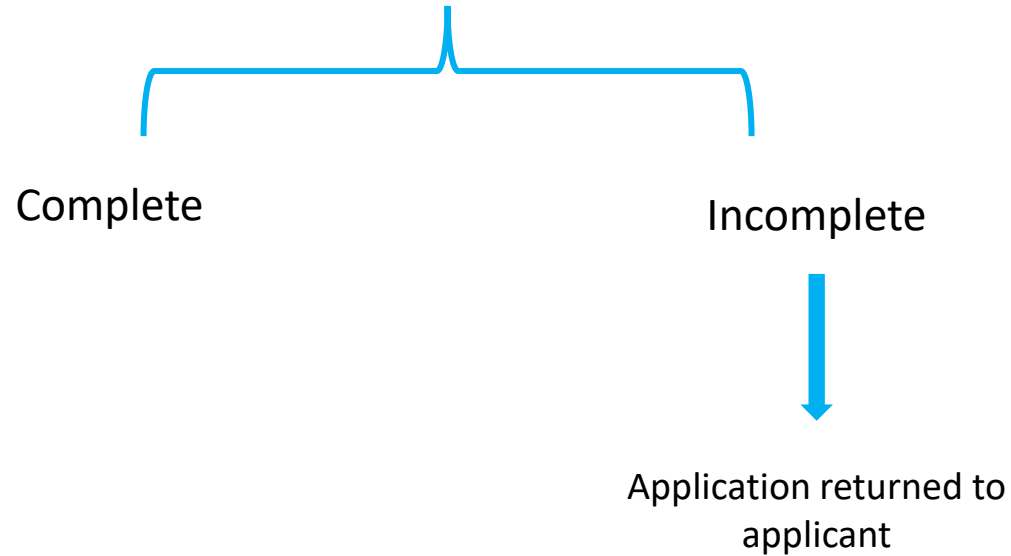
## Step 1.

Application form submitted

# CDR Application Process

## Step 2.

Completeness check



# CDR Application Process

## Step 3.

Assessment

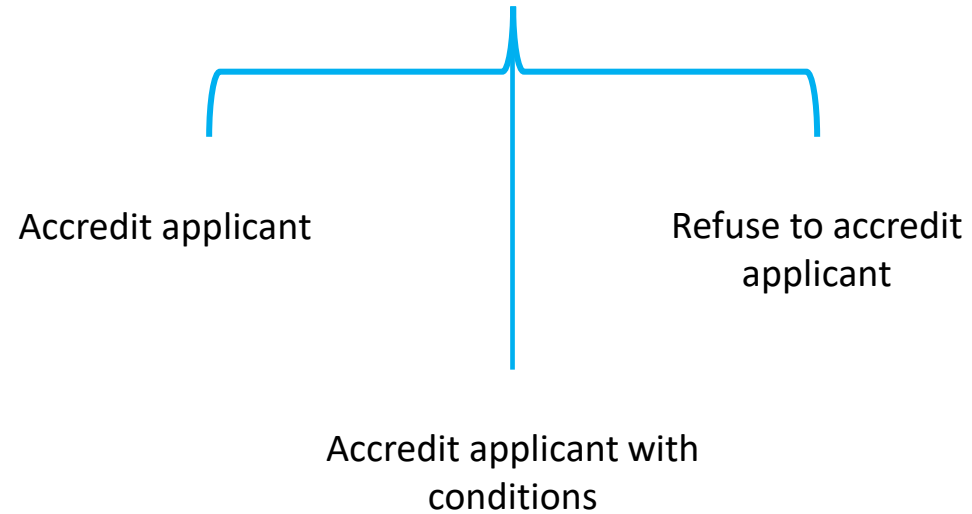


Seek more info or consult with  
authorities

# CDR Application Process

## Step 4.

### Accreditation Decision





# CDR Application Process

## Step 5.

Inform



Inform applicant  
of outcome

Thank you

# Gen Advisory Team

To view our team's full profiles, please visit:  
[gen-advisory.com.au/our-team](http://gen-advisory.com.au/our-team)



**Michael Lukman**

Founder and  
Managing Director

[michael.lukman@gnad.com.au](mailto:michael.lukman@gnad.com.au)

+61-2-8088 0744



**Scott Middleton**

General Manager

[scott.middleton@gnad.com.au](mailto:scott.middleton@gnad.com.au)

+61-2-8088 0744



**Tony Zabel**

Manager of Financial Services

[tony.zabel@gnad.com.au](mailto:tony.zabel@gnad.com.au)

+61-2-8088 0744



**Eleni Aroney**

Graphic and Content Designer

[eleni.aroney@gnad.com.au](mailto:eleni.aroney@gnad.com.au)

+61-2-8088 0744



**Fitria Susanti**

Adviser on financial inclusion

[fitria.susanti@gnad.com.au](mailto:fitria.susanti@gnad.com.au)

+61-2-8088 0744



**Fachry Ali**

Adviser on FinTech

[fachry.ali@gnad.com.au](mailto:fachry.ali@gnad.com.au)

+61-2-8088 0744



**Scott Glasgow**

United States Adviser

[scott.glasgow@gnad.com.au](mailto:scott.glasgow@gnad.com.au)

+61-2-8088 0744



**Anthony Schilt**

Research Analyst Intern

[anthony.schilt@gnad.com.au](mailto:anthony.schilt@gnad.com.au)

+61-2-8088 0744

# Questions?

Gen in touch.



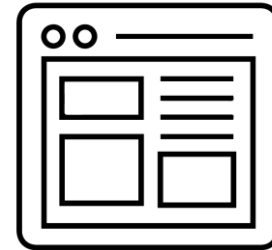
---

+61-2-8088 0744



---

info@gnad.com.au



---

gen-advisory.com.au



Your partner in CDR implementation  
and digital transformation