



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

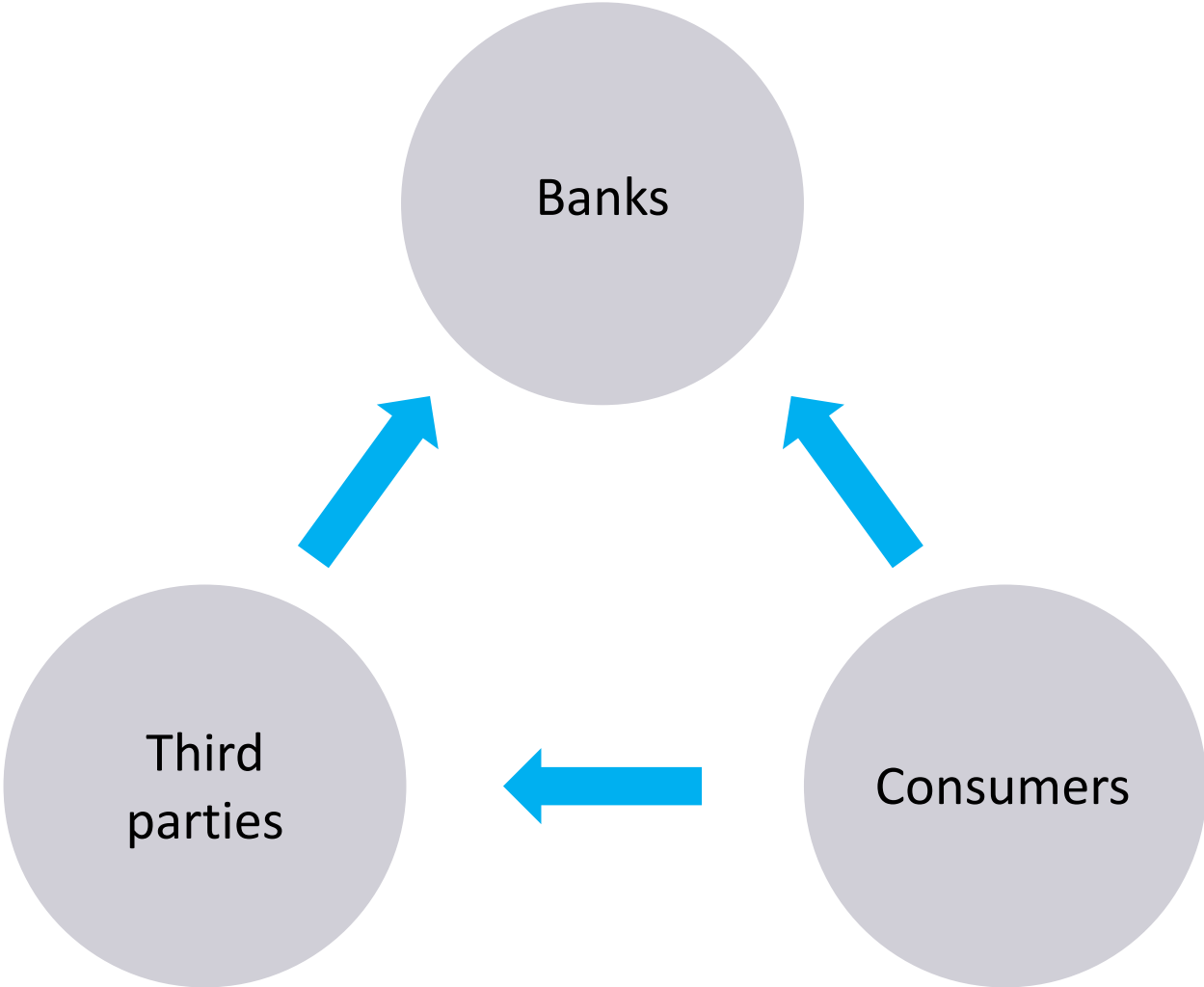
Loan Repayments

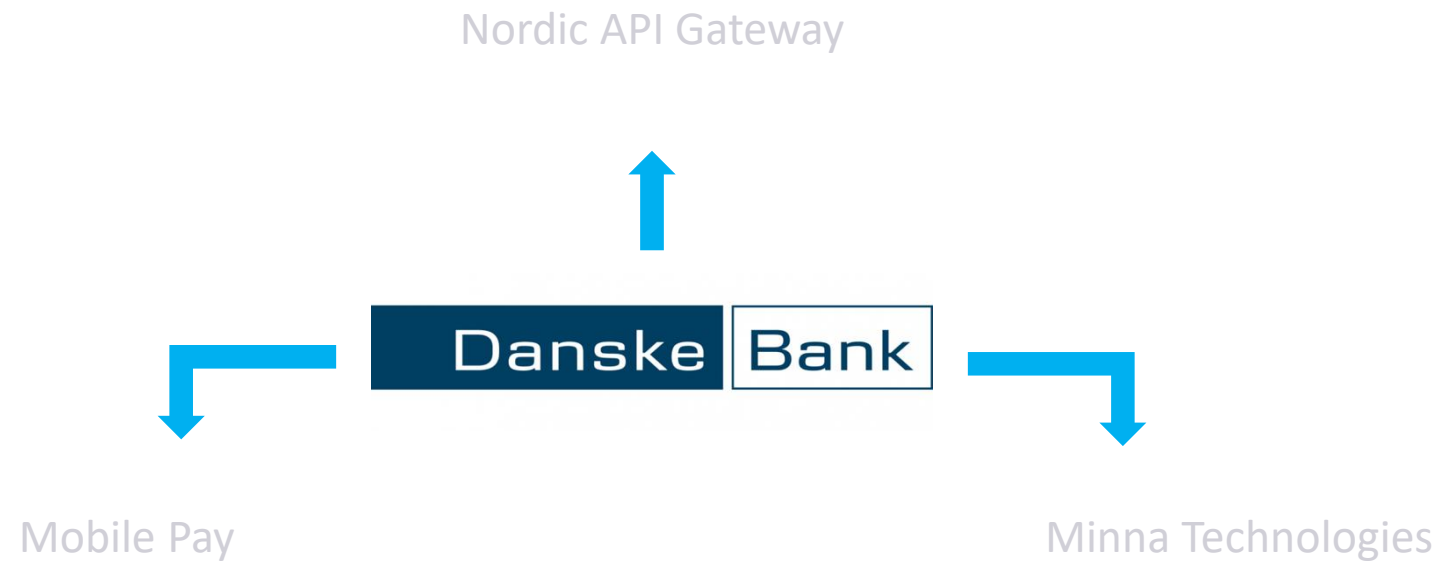
Robo Advisory

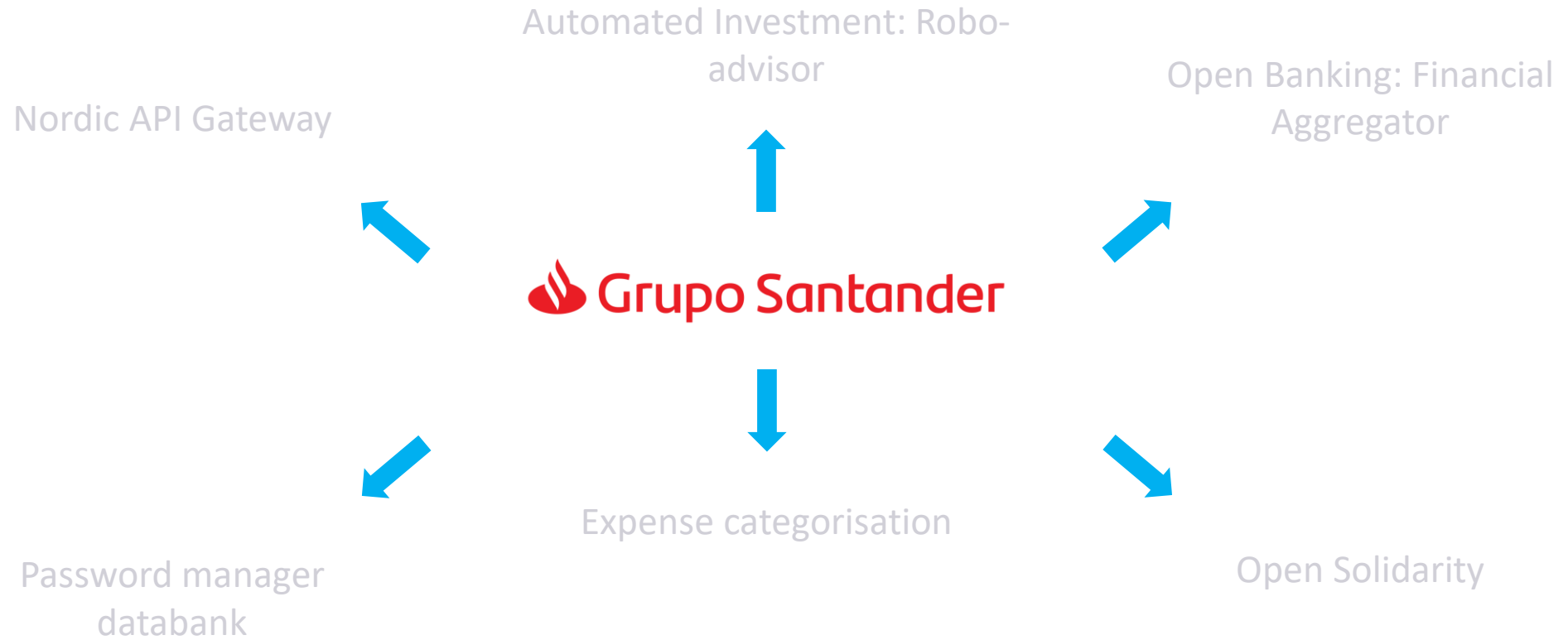
Credit risk analytics

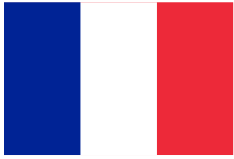
Voice command services

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



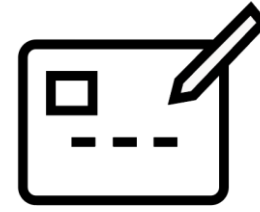
Banking Queries



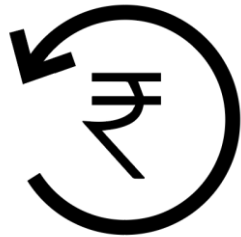
Account Balance



Check Offers



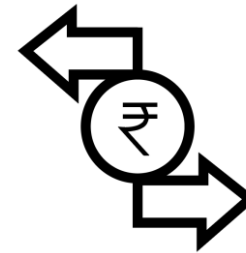
Apply for Product



Recharge



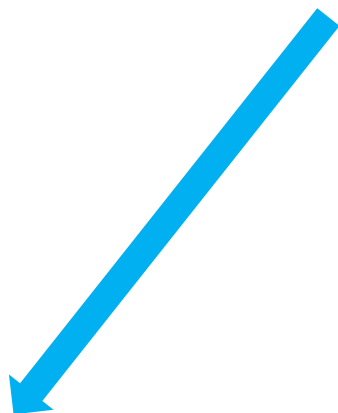
Locate Branch/ATM



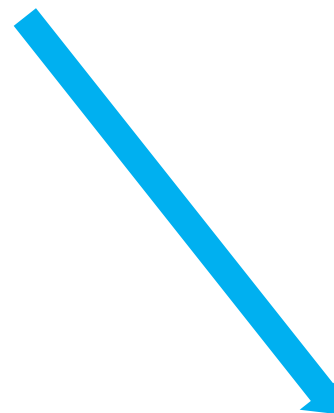
Fund Transfer



= 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

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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



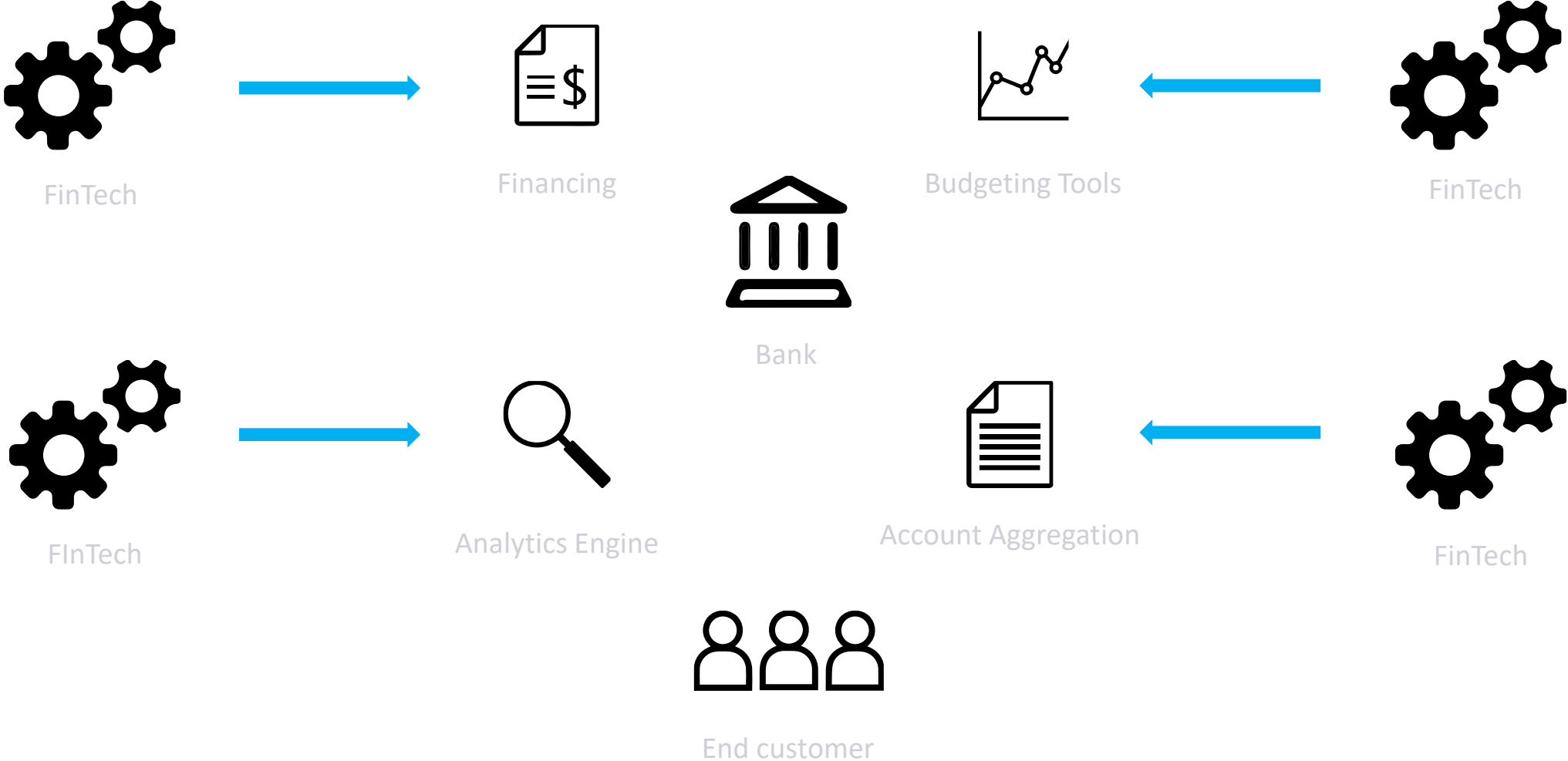
New value propositions.

Differentiated products and services.

New revenue streams.

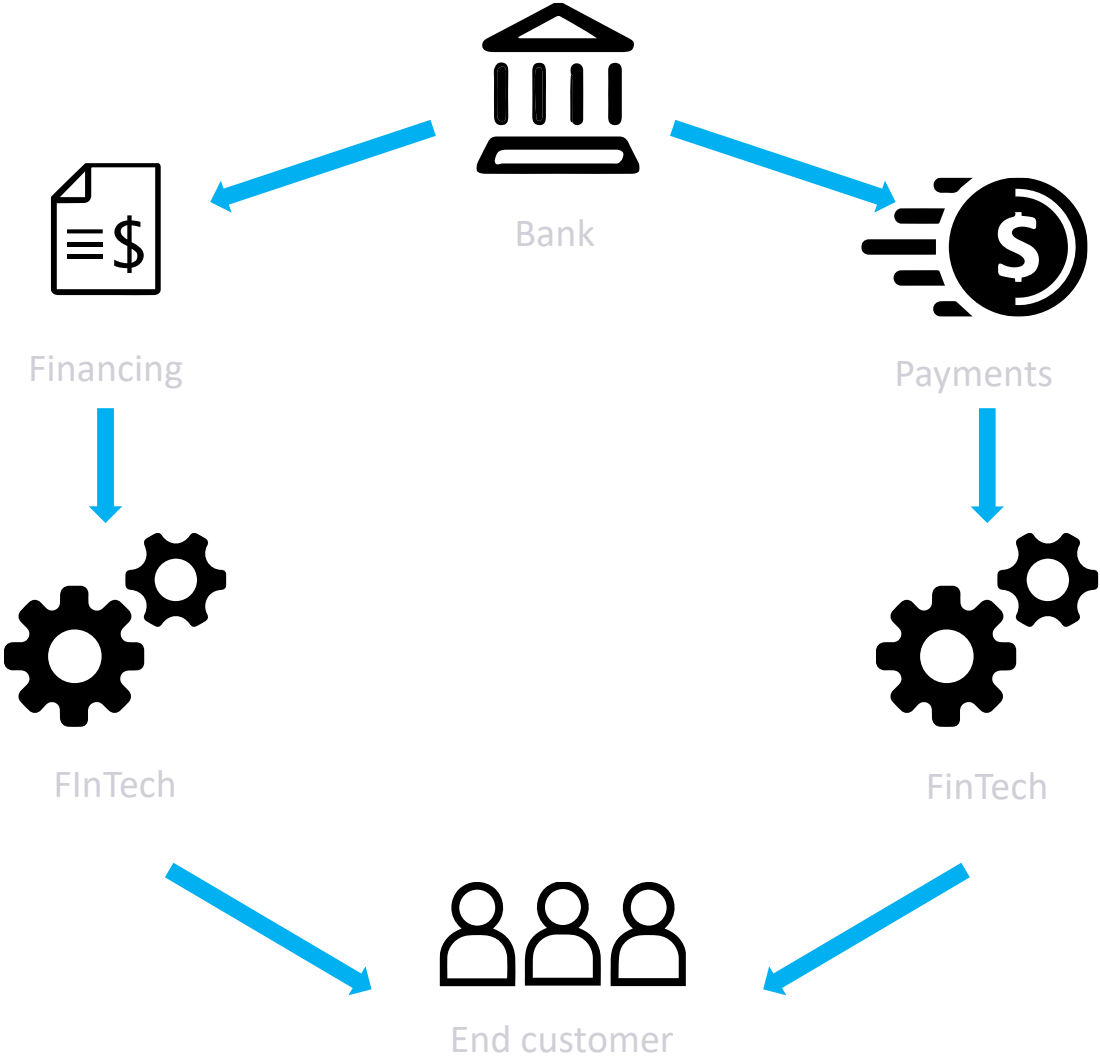
Reinforcing The Core

Augment the existing core bank offering



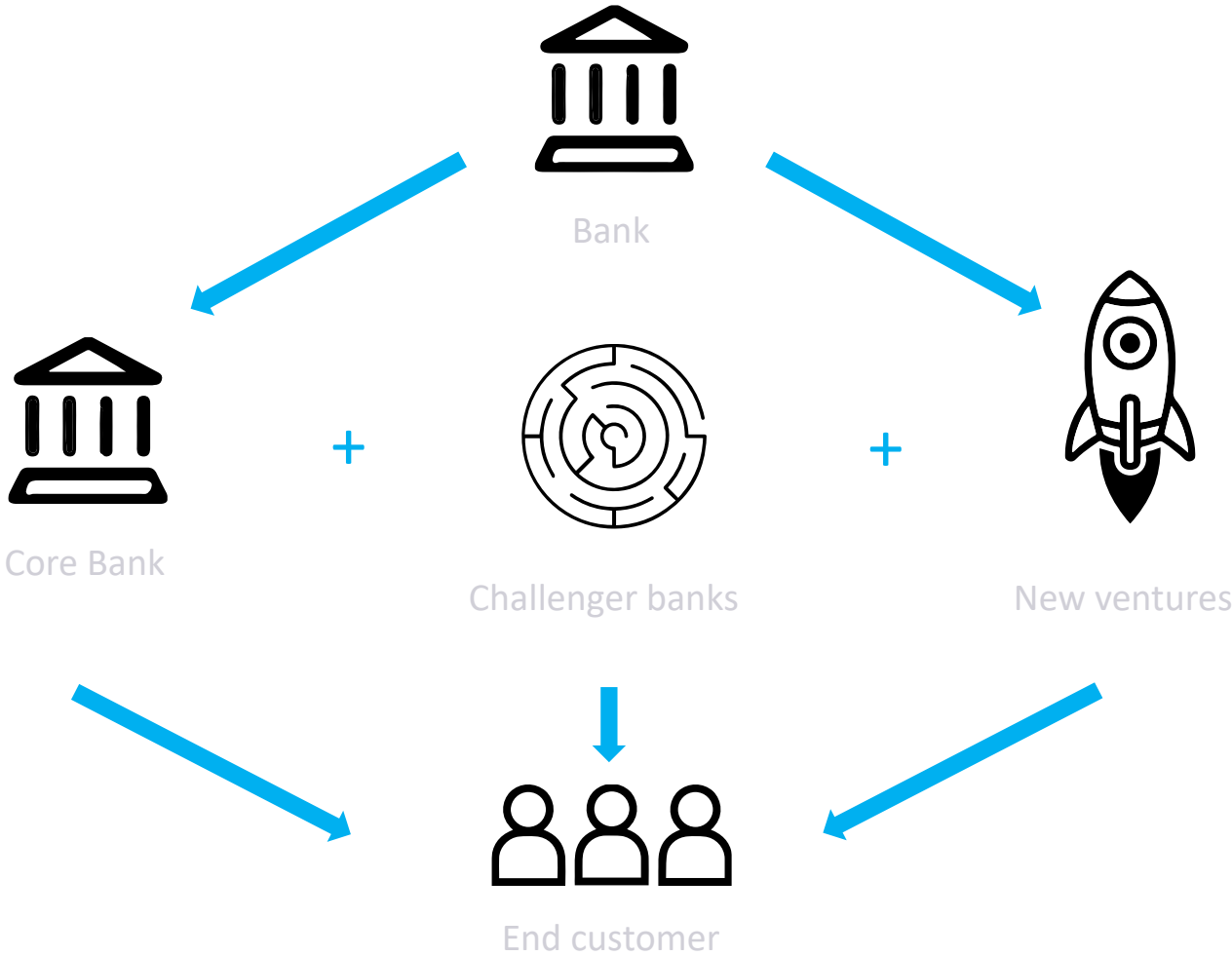
Creating a new distribution channel

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

Thank you

Gen Advisory Team

To view our team's full profiles, please visit:
gen-advisory.com.au/our-team



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Questions? Looking to become an ADR?

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Your partner in CDR implementation
and digital transformation