

Arab Bank Australia Ltd Consumer Data Right (CDR) User Guide

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What is CDR and Open Banking?

The Australian Government has developed legislation and data standards that provide Australian consumers with more control over how their data is used and disclosed. These standards are called the [Consumer Data Right](#).

CDR improves consumers' ability to compare which products and services are best for their needs, switch between products and services, and encourages competition between service providers and to provide innovation. You can read more about these changes at [Consumer Data Standards Australia](#).

'Open Banking' reflects that the banking industry is the first industry to apply the Consumer Data Right (CDR). Open Banking will give consumers the ability to agree to share banking data with trusted third parties. These trusted third parties have been accredited by the Australian Competition and Consumer Commission (ACCC). You can decide when to share CDR data, what CDR data to share, and with whom you want to share it.

Frequently Asked Questions

When is my data shared?

Open Banking is not mandatory. You have full control of your data and whether you want to participate.

Arab Bank Australia Limited ('ABAL') is a holder of your data (or 'data holder'). ABAL will only share data after you provide your consent for us to do so. We do this in accordance with the ABAL [Consumer Data Right Policy](#).

Who can request for data to be shared?

Eligible account holders can authorise data sharing on accounts solely held by them as well as on jointly held accounts. Other than the account holder(s), a [delegate](#) can also be appointed to share data on one or more accounts.

To be eligible for data sharing as an individual, sole traders or joint account holder, you:

- Must be at least 18 years old and registered for Internet banking
- Must have a valid mobile number for authentication via one-time-password
- Must have an eligible personal account

To be eligible for data sharing as part of a business, you:

- Must have a delegate who is at least 18 years old
- Must have a valid mobile number for authentication via one-time-password
- Must have a delegate whose identity has been verified
- Must have a delegate who is registered for Internet banking

Delegates

There are two types of people to whom you can delegate to manage your data sharing:

What is a Secondary User?

Secondary Users are individuals that have been granted permission by an account holder to share CDR data for that account.

ABAL refers to Secondary Users as both a:

- 'Third Party Authority' (TPA or 'authorised signatories') with the meaning provided in ABAL's Product Disclosure Statement (PDS)

- 'Power of Attorney' (POA or 'authorised signatories') with the meaning provided in ABAL's PDS

What is a Nominated Representative?

Nominated Representative are individuals appointed by business customers to be the business account data sharing delegate.

What accounts are eligible for sharing?

If eligible, these accounts are available for sharing:

- Deposit and transaction accounts
- Home loans and personal loans
- Overdrafts
- Line of Credits
- Offset accounts
- Debit Cards

What data is shared by Arab Bank Australia Limited (ABAL)?

ABAL is a data holder and will only share data that we are required to share under the CDR legislation. This includes:

- Name and contact details
- Transaction details
- Account name, account number, account type and account balance
- Direct debits and scheduled payments
- Saved payees
- Product information

Who is the data shared with?

Any party that you consent to receiving your data has to be accredited by the Australian Competition and Consumer Commission (ACCC) to be able to access data. To find out who is accredited by the ACCC to receive data through open banking, visit [ACCC website](#).

ABAL will only share data with an accredited data recipient who you nominate to receive the data.

How is my data protected?

If you choose to share your information, there are strict rules and security protocols to protect it.

All Open Banking participants that send and receive data must be accredited by the Australian Competition and Consumer Commission (ACCC). They have set strict accreditation criteria, as well as privacy and information security standards.

More information on the safeguards developed to enhance and ensure your privacy in the use of Open Banking are available on the [Office of the Australian Information Commissioner](#) website.

How do I stop sharing my data?

You can use Internet Banking or mobile app to revoke your permission to share data at any time and ask for your data to be deleted. You can also revoke permissions by calling our [contact centre](#).

Will I be charged for asking to share my data?

ABAL does not charge its customers for the CDR Service.

How do I enable a joint account for CDR data sharing?

Joint accounts are already set up for data sharing and you won't need approval from other account holders to share with accredited organisations and providers, unless you or any other account holder disabled your account for data sharing.

However, any eligible joint account holder can [stop](#) their CDR data from their joint account from being shared with participating accredited parties at any time without the other account holder's consent. If you chose to disable your joint account, you and the joint account holder(s) will need to approve and re-enable your consents for CDR data sharing.

How to share your data

To start sharing your banking data held with ABAL, you need to firstly provide your consent **on the website or app of the accredited data recipient** you want to share your ABAL data with.

The accredited data recipient will tell you what data they need and for how long they want you to share your data with them. This may be once-off or ongoing for up to 12 months.

If you consent to sharing your data:

- You will be connected to ABAL and prompted to enter your customer ID. This is the unique customer identifier you use to log into internet banking.
- We'll authenticate you by sending a one-time password via SMS to your registered mobile number.
- Once you've been identified, you will have the option to select the personal accounts or business accounts that you want to share.
- Once you've reviewed and confirmed what data you are sharing, ABAL will securely share your data with the accredited provider.

The steps on how to manage your data are explained below.

How to manage your data

Once you have shared your data with an accredited data recipient, you can view or manage your data sharing at any time, by logging in to your Arab Bank Australia Ltd Internet or Mobile Banking and click on Share Data under the Other Services tab.

abal.online

Welcome to Internet Banking

Online ID *

?

Password *

?

Sign In

Reset Password

Security Tips

Privacy Policy

Arab Bank Australia Limited

Welcome to abal banking

abal.online

Authentication

Authentication Type

Logon

Authentication Reference

4C777LQ8XY

SMS Code

Push Notification

Authenticate with SMS Notification

Please press the "Send SMS" button to receive an SMS for authentication.

*****5812

Send SMS

Submit

Return

Arab Bank Australia Limited

Welcome to abal banking

abal.online

Authentication

Authentication TypeLigon

Authentication Reference5JMIK37T8

SMS Code

Push Notification

Authenticate with SMS Notification

Please press the "Send SMS" button to receive an SMS for authentication.

*****5812

Send SMS

SMS Authentication Code *

Didn't recieve an SMS? Click here to resend. (2 resend attempt(s) remaining).

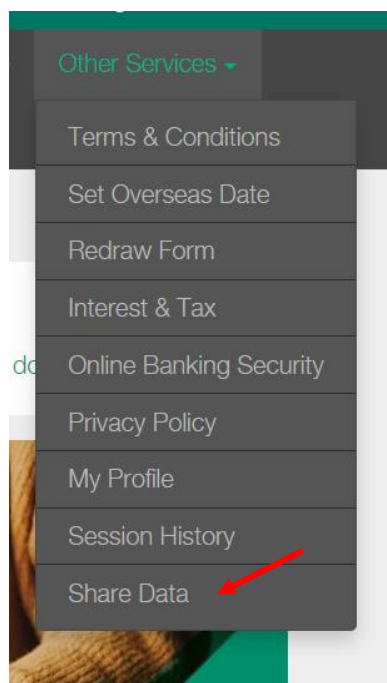
Submit

Return

Arab Bank Australia Limited

Welcome to abal banking

SMS authentication code was sent to your mobile number.



You will be directed to a separate page, and be prompted to enter your Internet Banking Online ID again for security purposes:

Arab Bank
Dashboard (HIT)

1800 64 64 84

abal banking

Please provide your Internet Banking Online ID

Online ID

Cancel

Next

Having trouble or have questions? Give us a call on [1800 64 64 84](tel:1800646484) to get help with logging in.

When you click 'Next', we will send you a one-time-password to your mobile which you will be required to enter in the following screen to proceed:

Login

1800 64 64 84

abal banking

Enter One Time Password

We've sent a secure, 6-digit One Time Password to the mobile address registered with us.

One Time Password

Resend One Time Password (3)

Back

Next

The code will expire in 9 minutes 52 seconds

Having trouble or have questions? Give us a call at [1800 64 64 84](tel:1800646484) to get help with logging in.

Once the one-time-password has been entered, you will be taken to your "Consent Dashboard" which displays all your data sharing activities.

On the Consent Dashboard, you can select "Manage data sharing" in order to view all your active and expired data sharing requests listed:

abal banking

CONSENT DASHBOARD

Logout

Data sharing arrangements

21 data sharing arrangements in place.
[Learn more at cdr.gov.au](#)

Manage data sharing

Data sharing requests

No sharing requests awaiting your approval.
[Learn more at cdr.gov.au](#)

Account settings

Manage data sharing settings for eligible accounts.

Manage account settings

[Our data sharing \(CDR\) policy](#)

Public

Page 7 of 29

The following is a view of shared data arrangement(s) that is / are still active (i.e. not expired):

abal banking

DATA SHARING

Logout

Arrangements

Data sharing arrangements in place.

Active

Inactive

Prak Web

>

Status: ACTIVE

Granted on Thursday, 13 October 2022 at 20:32

Expires on Saturday, 3 December 2022 at 23:30

Biza

>

Status: ACTIVE

Granted on Thursday, 13 October 2022 at 18:49

Expires on Wednesday, 11 January 2023 at 18:49

Biza

>

Status: ACTIVE

The following is a view of shared data arrangement(s) that is / are no longer active (i.e. have expired or revoked):

abal banking

DATA SHARING

Logout

Arrangements

Data sharing arrangements in place.

Active

Inactive

Prak Web

>

Status: EXPIRED

Granted on Thursday, 13 October 2022 at 19:56

Expired on Thursday, 13 October 2022 at 20:06

Prak Web

>

Status: EXPIRED

Granted on Thursday, 13 October 2022 at 19:37

Expired on Thursday, 13 October 2022 at 19:47

Biza

>

Status: REVOKED

Stopping or Revoking Sharing Arrangements

To stop or revoke sharing at any time, you can do this via your accredited data recipient's website or through ABAL's Consent Dashboard.

Should you choose to revoke sharing from ABAL, you will need to login to your ABAL internet or mobile banking and click on Share Data under the Other Services tab.

Login:

The image displays two screenshots of the abal.online web interface.

Top Screenshot: Welcome to Internet Banking

The header is a dark green bar with the text "abal.online" in white. Below the header, the page is divided into two main sections.

Left Section: Login Form

- Text: "Welcome to Internet Banking"
- Form fields:
 - "Online ID *": A text input field with a question mark icon to its right.
 - "Password *": A text input field with an eye icon and a question mark icon to its right.
- Buttons:
 - "Sign In": A dark green button.
- Links:
 - Reset Password
 - Security Tips
 - Privacy Policy

Right Section: Welcome to abal banking

This section features a large image of a person's hands typing on a laptop. The text "Arab Bank Australia Limited" is visible in the top left corner of the image, and "Welcome to abal banking" is in the bottom right corner. In the top right corner of this section, there are icons for a document, a question mark, and "A+".

Bottom Screenshot: Authentication

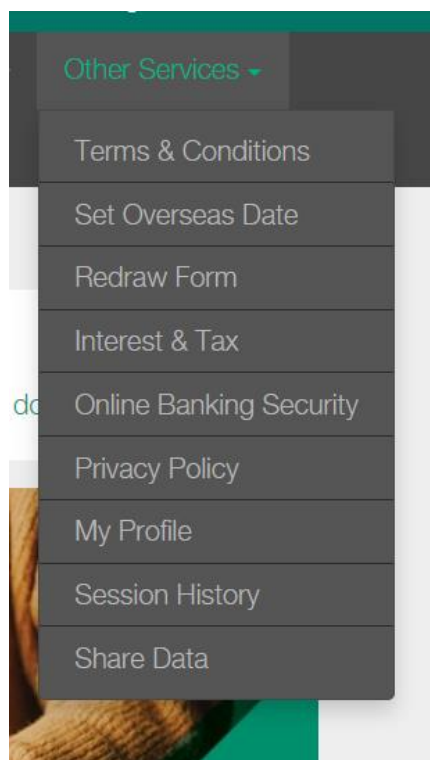
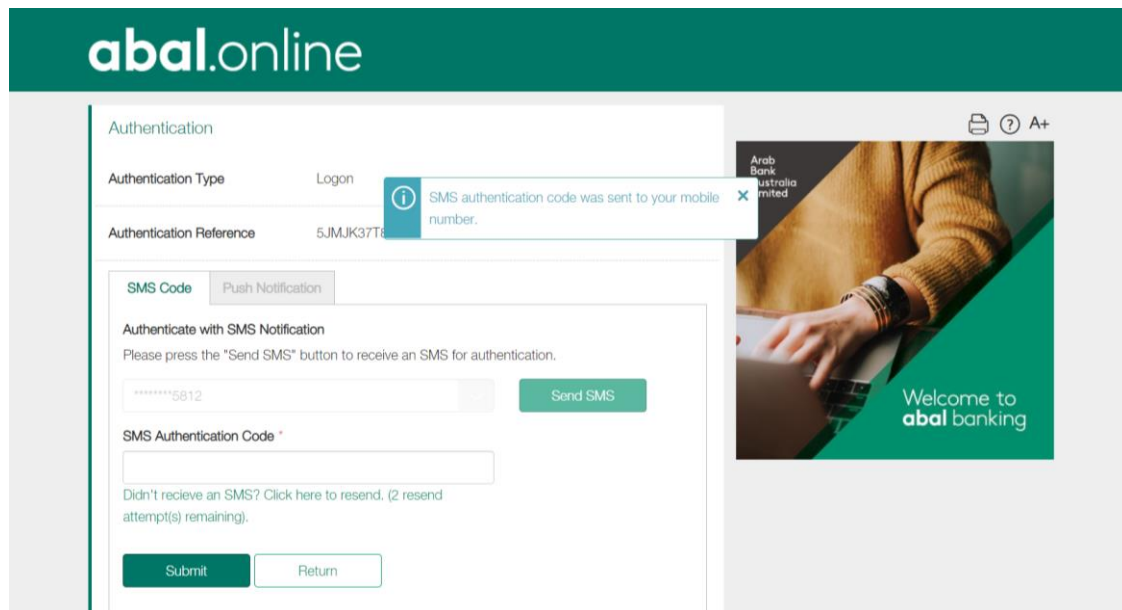
The header is a dark green bar with the text "abal.online" in white. Below the header, the page is divided into two main sections.

Left Section: Authentication Form

- Text: "Authentication"
- Form fields:
 - "Authentication Type": A dropdown menu with "Logon" selected.
 - "Authentication Reference": A text input field with the value "4C777LQ8XY".
- Buttons:
 - "SMS Code": A button with a green outline.
 - "Push Notification": A button with a green outline.
- Text: "Authenticate with SMS Notification"
- Text: "Please press the 'Send SMS*' button to receive an SMS for authentication."
- Form fields:
 - "SMS Code": A text input field with the value "*****5812" and a question mark icon to its right.
- Buttons:
 - "Send SMS": A dark green button.
 - "Submit": A dark green button.
 - "Return": A button with a green outline.

Right Section: Welcome to abal banking

This section features a large image of a person's hands typing on a laptop. The text "Arab Bank Australia Limited" is visible in the top left corner of the image, and "Welcome to abal banking" is in the bottom right corner. In the top right corner of this section, there are icons for a document, a question mark, and "A+".



Once you click 'Share Data', you will be directed to a separate page, and be prompted to enter your Internet Banking Online ID again.

Login again:

Arab Bank
Dashboard (HIT)

1800 64 64 84

abal banking

Please provide your Internet Banking Online ID

Online ID

CancelNext

Having trouble or have questions? Give us a call on [1800 64 64 84](tel:1800646484) to get help with logging in.

We will send a one-time-password to your mobile which you will be required to enter:

Login

1800 64 64 84

abal banking

Enter One Time Password

We've sent a secure, 6-digit One Time Password to the mobile address registered with us.

One Time Password

Resend One Time Password (3)

BackNext

The code will expire in 9 minutes 52 seconds


Having trouble or have questions? Give us a call at [1800 64 64 84](tel:1800646484) to get help with logging in.

Go to the Consent Dashboard and select "Manage Data Sharing:

abal banking


CONSENT DASHBOARD

Logout


 Data sharing arrangements

21 data sharing arrangements in place.
[Learn more at cdr.gov.au](#)

Manage data sharing >

 Data sharing requests

No sharing requests awaiting your approval.
[Learn more at cdr.gov.au](#)

 Account settings

Manage data sharing settings for eligible accounts.
Manage account settings >

[Our data sharing \(CDR\) policy](#)

Go to the Active arrangements list, first select the arrangement you wish to cancel / stop, and then click on the 'stop sharing' button and confirm. This will cancel your consent of ABAL data being shared with the third party:

abal banking

DATA SHARING

Logout

Arrangements

Data sharing arrangements in place.

Active

Inactive

Prak Web

Status: **ACTIVE**

Granted on Thursday, 13 October 2022 at 20:32

Expires on Saturday, 3 December 2022 at 23:30

Biza

Status: **ACTIVE**

Granted on Thursday, 13 October 2022 at 18:49

Expires on Wednesday, 11 January 2023 at 18:49

Biza

Status: **ACTIVE**

abal banking

DATA SHARING

Logout

Prak Web

ACTIVE

Granted: Thursday, 13 October 2022 at 20:32

Expires: Saturday, 3 December 2022 at 23:30

Sharing arrangements

Accounts

Sharing from 1 accounts

Data Requested

Sharing 7 datasets

Sharing Period

Sharing for 1 month and 20 days

Stop sharing

This means we will no longer share data under this arrangement

Are you sure you want to stop data sharing?

This means Prak Web will no longer have access to your data under this arrangement. You may want to check with the other account holder(s) before continuing.

Things you should know

- The other account holder(s) will be notified that data sharing from these account(s) have been stopped for this sharing arrangement
- You can disable all sharing from this account by going to [Account Permissions](#)
- You should check with Prak Web before you stop sharing as it may impact services they provide.
- You should check with Prak Web to learn about how they handle your data once it's no longer required.

Stop sharing

If you would like to view your updated arrangements, click on “see updated sharing arrangement”:

✓ Data sharing stopped

Prak Web will no longer receive data from the accounts under this arrangement.

- If you have any questions or concerns about this process go to our [Data sharing \(CDR\) policy](#)

Accounts

Shared from 1 accounts

Data Requested

Shared 7 datasets

Sharing Period

Shared for less than one day

See updated sharing arrangement

You can also revoke permissions by calling our [contact centre](#).

How to enable Secondary User Instructions for Data Sharing

Logon to the consent management dashboard via the steps noted [above](#).

- Sign into Internet Banking.
- Select the Share Data option from the 'Other Services' menu.
- You will be prompted to enter your Online ID (the user ID you use to log into internet banking).
- We will send a one-time password via SMS to your registered mobile number which you will need to enter.
- Go to the Consent Dashboard and select 'Manage Account Settings', then select the account for which you wish to allow a secondary user.
- Select the user for which you wish to provide the ability to share data.
- Once you are sure you have selected the right user, click next and then 'Enable Secondary User Data Sharing'.
- Click the 'Enable Sharing' to confirm and then 'Done'.

Data sharing arrangements

No data sharing arrangements in place.
[Learn more at cdr.gov.au](#)

Manage data sharing >

Data sharing requests

No sharing requests awaiting your approval.
[Learn more at cdr.gov.au](#)

Account settings

Manage data sharing settings for eligible accounts.

Manage account settings >

Available Accounts

Select an account to update its settings

Personal Online Savings Acc >

ACCOUNTXXXXX3104

Can't see your account?

Not all accounts are eligible for data sharing.
[Learn more about ineligible accounts](#)

Selected account

Personal Online Savings Acc
ACCOUNT XXXXX3104

Data sharing arrangements

This account has no active arrangements in place.

Secondary users

This account has no secondary users with data sharing access.
[Learn more about secondary users](#)

Enable secondary users



Notification Settings

Get notified when data sharing agreements are started, stopped, not

Select the secondary user you want to enable sharing for

This will allow the selected Secondary User(s) to initiate and manage their own sharing arrangements for this joint account.

The secondary user(s) will be able to share data from this account, and the other account holder(s) will be notified.

☐ Mr Yousef CDR 5
Sharing is not permitted for this user

Next

Select the secondary user you want to enable sharing for

This will allow the selected Secondary User(s) to initiate and manage their own sharing arrangements for this joint account.

The secondary user(s) will be able to share data from this account, and the other account holder(s) will be notified.

☒ Mr Yousef CDR 5
Sharing is not permitted for this user

Next

Are you sure you want to enable data sharing for the Secondary User below for this account?

Secondary User: Mr Yousef CDR 5
Sharing not permitted for this user

Account

Personal Online Savings Acc
ACCOUNT XXXXX354

Things you should know

- This may impact the sharing arrangements and existing services you and the other account user(s) have set up with this account. You may want to check with them before continuing.
- You should check with the other account user(s) before doing this as it may impact their services.

If you have any questions or concerns about this process go to our [Data sharing \(CDR\) policy](#)

Enable Secondary User Sharing

Are you sure you want to enable data sharing for the Secondary User below for this account?

Secondary User: Mr Yousef CDR 5
Sharing not permitted for this user

Account

Personal Online Savings Acc
ACCOUNT XXXXX354

Things you should know

- This may impact the sharing arrangements and existing services you and the other account user(s) have set up with this account. You may want to check with them before continuing.
- You should check with the other account user(s) before doing this as it may impact their services.

If you have any questions or concerns about this process go to our [Data sharing \(CDR\) policy](#)

Enable Secondary User Sharing

Are you sure you want to enable data sharing for this Secondary User for this account?

The other account holders will be notified.

No

Enable sharing

Sharing Enabled for Secondary User

The selected Secondary User(s) can now share data from this account

Other account holder(s) will be notified that data sharing has been enabled.

If you have any questions or concerns about this process go to our [data sharing \(CDR\) policy](#)

Done

Once the Secondary User Instruction has been enabled, the appointed Secondary User can initiate and manage data sharing arrangements.

How to disable Secondary User Instructions for Data Sharing

Logon to the consent management dashboard via the steps noted [above](#).

- Sign into Internet Banking.
- Select the Share Data option from the 'Other Services' menu.
- You will be prompted to enter your Online ID again (the user ID you use to log into internet banking).
- We will send a one-time password via SMS to your registered mobile number which you will need to enter.
- Go to the Consent Dashboard and Manage account settings, select the account for which you wish to disable the secondary user.
- Select the user for which you wish to disable the ability to share data.
- Once you are sure you have selected the right user, click next and then 'Disable Secondary User Data Sharing'.
- Click the 'Disable Sharing' to confirm and then 'Done'.

Data sharing arrangements

No data sharing arrangements in place.
[Learn more at cdr.gov.au](#)

Manage data sharing >

Data sharing requests

No sharing requests awaiting your approval.
[Learn more at cdr.gov.au](#)

Account settings

Manage data sharing settings for eligible accounts.

Manage account settings >



Available Accounts

Select an account to update its settings

Personal Online Savings Acc
 ACCOUNT XXXXX3104

>



Can't see your account?

Not all accounts are eligible for data sharing.
[Learn more about ineligible accounts](#)

Selected account

Personal Online Savings Acc
ACCOUNT XXXXXX3104

Data sharing arrangements

This account has no active arrangements in place.

Secondary users

This account has 1 secondary user with data sharing access.
[Learn more about secondary users](#) 

Disable secondary users 



Notification Settings

Get notified when data sharing agreements are started, stopped, not approved or secondary users are added (if applicable).

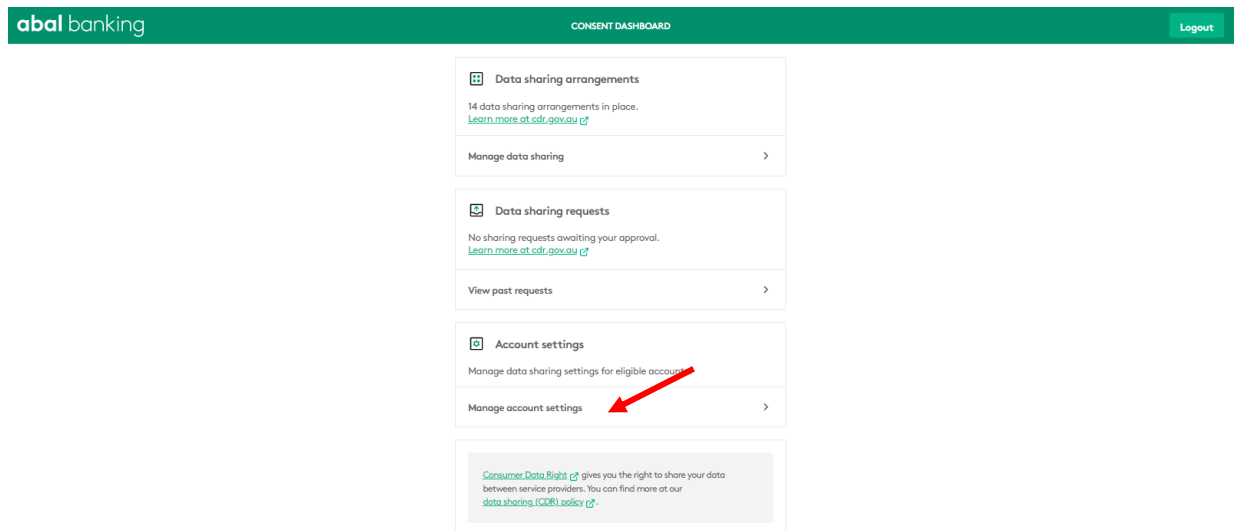
Manage notifications



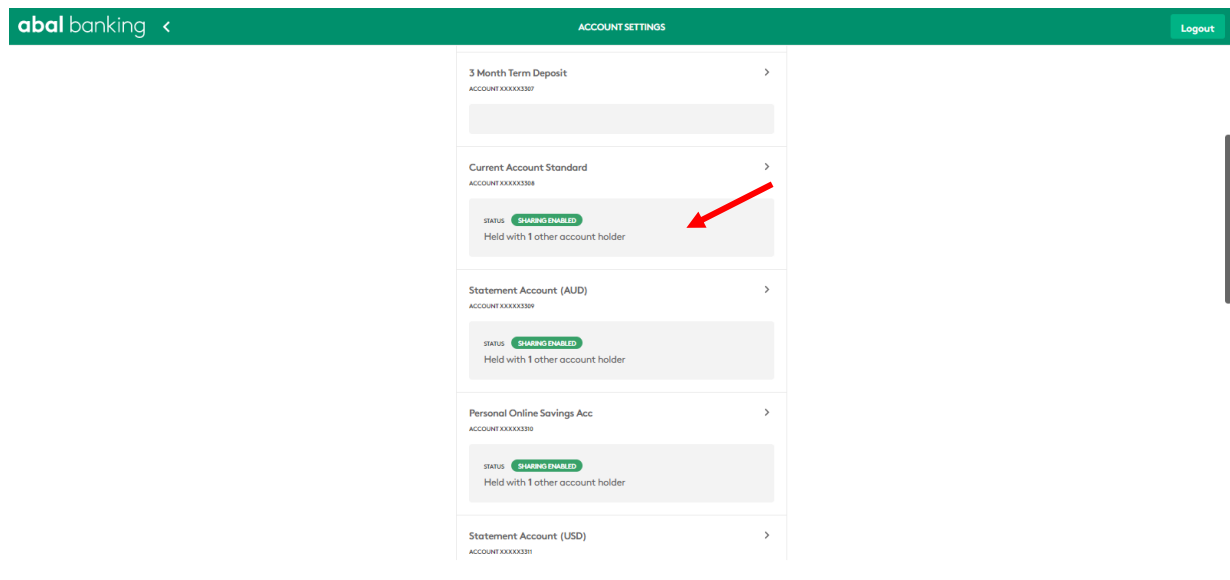
Once the secondary user instruction has been disabled, the secondary user can no longer start a new data sharing arrangement.

How can I stop data sharing for a joint account?

- Sign into Internet Banking.
- Select the Share Data option from the 'Other Services' menu.
- You will be prompted to enter your Online ID (the user ID you use to log into internet banking)
- We will send a one-time password via SMS to your registered mobile number which you will need to enter.
- In the Consent Dashboard and select "manage account settings":



- Select the joint account that data sharing will be stopped:



- Select the option 'disable data sharing':

abal banking

ACCOUNT

Logout

Selected account

Current Account Standard

ACCOUNT XXXXX3388

STATUS **SHARING ENABLED**

Held with 1 other account holder

Data sharing arrangements

This account is enabled for data sharing, with 6 active arrangements in place.

Data sharing enabled on Tue May 09 2023

[Learn more about data sharing](#)

Manage arrangements

Disable all data sharing

Notification Settings

Get notified when data sharing agreements are started, stopped, not approved or secondary users are added (if applicable).

Manage notifications

- When prompted select 'Stop all sharing' for this user and then click 'stop data sharing' to confirm. Once completed, click 'Done'.

abal banking

DATA SHARING

Logout

Are you sure you want to stop all sharing from this account?

This will stop all current and future data sharing from this account

Current Account Standard

ACCOUNT XXXXX3388

STATUS **SHARING ENABLED**

Held with 1 other account holder

Things you should know

- The other account holder(s) will be notified that sharing has been disabled
- This may impact the sharing arrangements and existing services you and the other account holder(s) have set up with this account. You may want to check with them before continuing
- You can view and manage your sharing arrangements by going to Data sharing arrangements.

If you have any questions or concerns about this process go to our [Data sharing \(CDR\) policy](#)

Stop All Sharing

abal banking

DATA SHARING

Logout

Are you sure you want to stop all sharing from this account?

This will stop all current and future data sharing from this account

Current Account Standard

ACCOUNT XXXXX3388

STATUS **SHARING ENABLED**

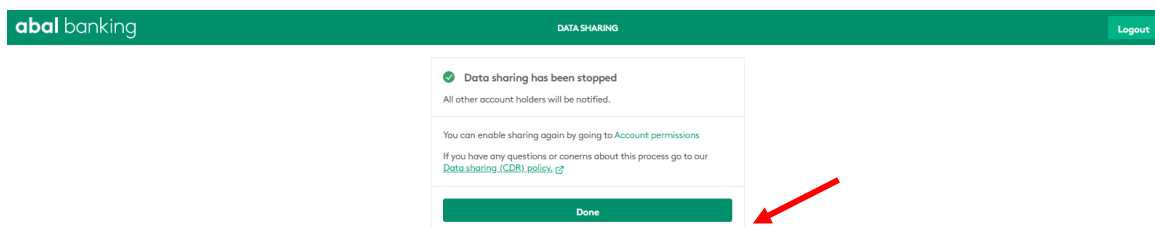
Held with 1 other account holder

Things you should know

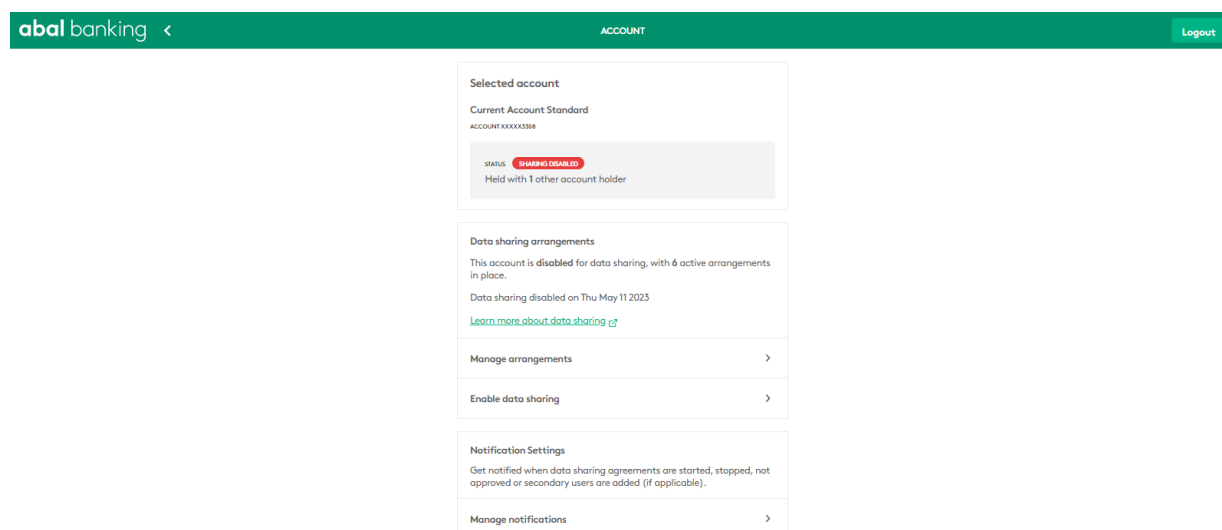
- The other account holder(s) will be notified that sharing has been disabled
- This may impact the sharing arrangements and existing services you and the other account holder(s) have set up with this account. You may want to check with them before continuing
- You can view and manage your sharing arrangements by going to Data sharing arrangements.

If you have any questions or concerns about this process go to our [Data sharing \(CDR\) policy](#)

Stop All Sharing



Data sharing status for the selected joint account will then be set to sharing disabled:



How can I enable data sharing for a joint account that was disabled for data sharing?

- Sign into Internet Banking.
- Select the Share Data option from the 'Other Services' menu.
- You will be prompted to enter your Online ID (the user ID you use to log into internet banking)
- We will send a one-time password via SMS to your registered mobile number which you will need to enter.
- Go to the Consent Dashboard and "manage account settings":

Data sharing arrangements

14 data sharing arrangements in place.
[Learn more at cdr.gov.au](#)

Manage data sharing >

Data sharing requests

No sharing requests awaiting your approval.
[Learn more at cdr.gov.au](#)

View past requests >

Account settings

Manage data sharing settings for eligible accounts.

Manage account settings >

[Consumer Data Right](#) gives you the right to share your data between service providers. You can find more at our [data sharing \(CDR\) policy](#).

- Select the account that data sharing will be enabled.

Current Account Standard
ACCOUNT XXXXX3308

STATUS **SHARING DISABLED**

Held with 1 other account holder

Statement Account (AUD)
ACCOUNT XXXXX3309

STATUS **SHARING ENABLED**

Held with 1 other account holder

Personal Online Savings Acc
ACCOUNT XXXXX3310

STATUS **SHARING ENABLED**

Held with 1 other account holder

Statement Account (USD)
ACCOUNT XXXXX3311

STATUS **SHARING ENABLED**

Held with 2 other account holders

Selected account

Current Account Standard
ACCOUNT XXXXX3388

STATUS **SHARING DISABLED**
Held with 1 other account holder

Data sharing arrangements

This account is disabled for data sharing, with 6 active arrangements in place.

Data sharing disabled on Thu May 11 2023

[Learn more about data sharing](#)

Manage arrangements >

Enable data sharing >

Notification Settings

Get notified when data sharing agreements are started, stopped, not approved or secondary users are added (if applicable).

Manage notifications >

Enable Data Sharing

By continuing you acknowledge that any account holder will be able to share data from this joint account at any time.

Account

Current Account Standard
ACCOUNT XXXXX3388

STATUS **SHARING DISABLED**
Held with 1 other account holder

Things you should know

We will send a request to the other account holder(s). They need to approve within 1 day(s) before sharing permissions can be changed.

- Data sharing will resume for active sharing arrangements with this account. [See who will access that data.](#)
- You can view and manage your sharing arrangements by going to [Data sharing arrangements](#).

If you have any questions or concerns about this process go to [our data sharing \(GDPR\) policy](#)

Enable Sharing

Enable Data Sharing

By continuing you acknowledge that any account holder will be able to share data from this joint account at any time.

Account

Current Account Standard
ACCOUNT XXXXX3388

Are you sure you want to enable data sharing for this account?

A request will be sent to all other account holders.

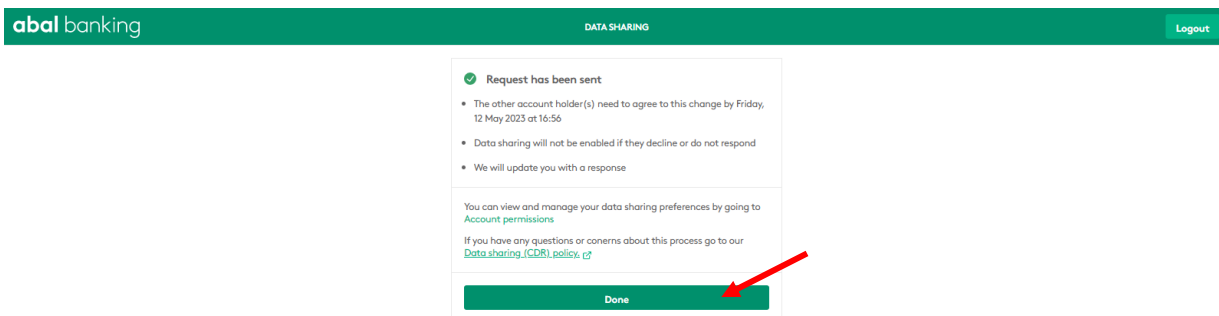
Cancel

Enable Data Sharing

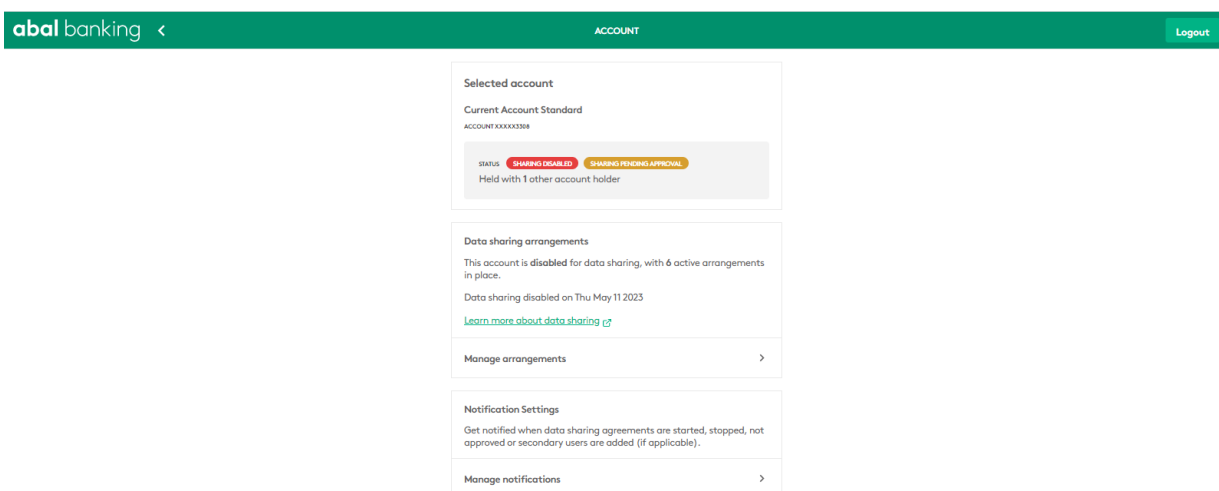
- Data sharing will resume for active sharing arrangements with this account. [See who will access that data.](#)
- You can view and manage your sharing arrangements by going to [Data sharing arrangements](#).

If you have any questions or concerns about this process go to [our data sharing \(GDPR\) policy](#)

Enable Sharing



- Data sharing status for the selected joint account is set to “sharing disabled”. Once done, the other user(s) must provide approval. Until then the status is set to “sharing pending approval”.



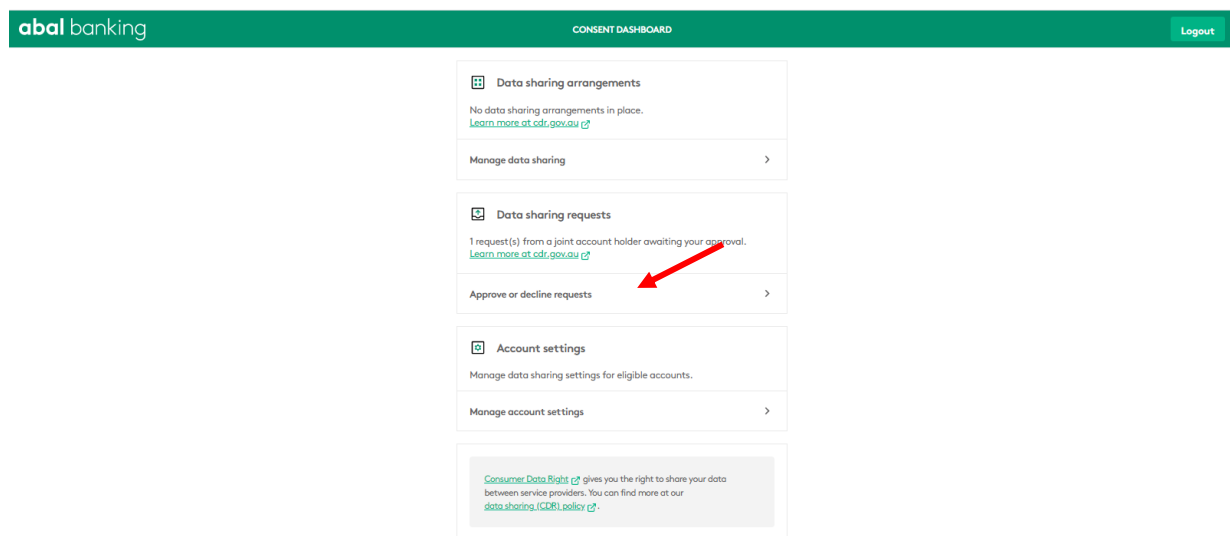
- An email notification will be sent to your other joint account holder(s) asking them to approve or deny your request to share CDR data relating to joint account
- To approve or decline the request, one of the other joint account holders will need to log into their Consent Management dashboard (via Internet Banking ‘Share Data’) and approve or deny the request.

Please note that:

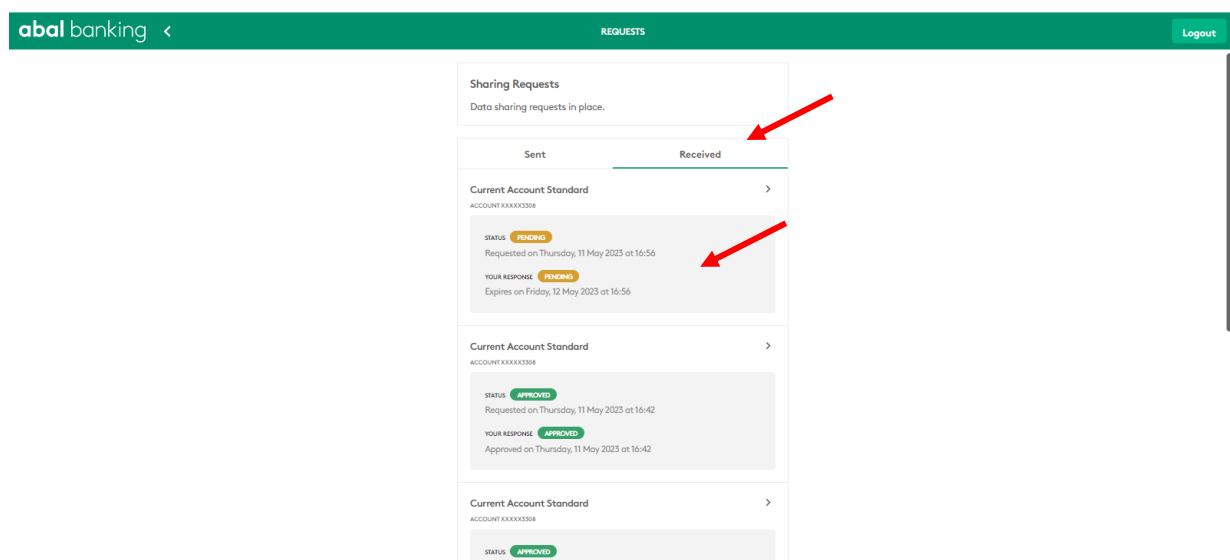
- Authorisation request will expire in 24 hours
- All joint account holders will receive authorisation request via email. Please check your ‘Spam’ or ‘Junk’ folder for this alert
- All joint account holders are notified of the outcome of the request by email

How to approve or deny a data sharing request?

- Login to Internet Banking.
- Go to Share Data tab
- You will be connected to ABAL and prompted to enter your customer ID. This is the unique customer identifier you use to log into internet banking.
- We'll authenticate you by sending a one-time password via SMS to your registered mobile number.
- Go to the Consent Dashboard and Data sharing requests.
- Select 'Approve or Decline Requests'



- If there are pending requests, the Approve or decline requests will be displayed.
- Under the Received tab, select the request that is pending.



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REQUESTS

Logout

Request to change sharing permission

A joint account holder has requested to enable data sharing for this account. This means any account holder will be able to share data from this joint account at any time.

[Learn more about CDR data sharing](#)

This will only apply if all joint account holders approve before Friday, 12 May 2023 at 17:55

Current Account Standard

ACCOUNT XXXXXX3388

STATUS
SHARING DISABLED
SHARING PENDING APPROVAL

Held with 1 other account holder

Things you should know

- Data sharing arrangements will resume for active data sharing arrangements. [See who will access that data.](#)
- You can disable data sharing again by going to [Account permissions](#).
- You can view and manage your data sharing arrangements by going to [Data sharing arrangements](#).

If you have any questions or concerns about this process go to our [Data sharing \(CDR\) policy](#)

Do you wish to enable data sharing for this account?

Approve
Deny

- Select the appropriate action: Approve or deny the request.

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REQUESTS

Logout

Approved

You have approved the request to enable data sharing for this joint account.

You can view and manage your data sharing preferences by going to [Account permissions](#).

If you have any questions or concerns about this process go to our [data sharing \(CDR\) policy](#)

Done

Above example is for approving the request.

- If they approve, your CDR data relating to your joint account will be enabled and you can select it from the list of accounts eligible for CDR data sharing.

How to enable Data Sharing for Nominated Representatives

You can enable data sharing for nominated representatives by calling our [contact centre](#).

Once setup, you will be able to see the option to share your personal or business accounts.

Privacy and Complaints

To learn more about how we manage your data and the security standards relating to the CDR or if you are unhappy with how your data is being handled by ABAL, please read:

[Our Privacy Policy](#)

[Consumer Data Right Policy](#)

Help and More Information

For more information, please refer to cdr.gov.au. You may also view our [Consumer Data Right Policy](#)

Alternatively, you can email us at customerservice@arabbank.com.au or call our customer service team on 1800 646 484 Monday – Friday 9:00am to 5:00pm.

For Developers

We offer unrestricted APIs for developers to access our product information.

The Open Banking APIs enable third parties to access information about our products. It has been designed in accordance with the Australian Consumer Data Standards, under the Consumer Data Right.

To access our APIs:

Product API

URL: <https://openbanking-developer.arabbank.com.au/docs/services/>

Consumer Details API

URL: <https://developer.cdr.arabbank.com.au>

If you are experiencing any technical issues with the APIs, email openbanking@arabbank.com.au