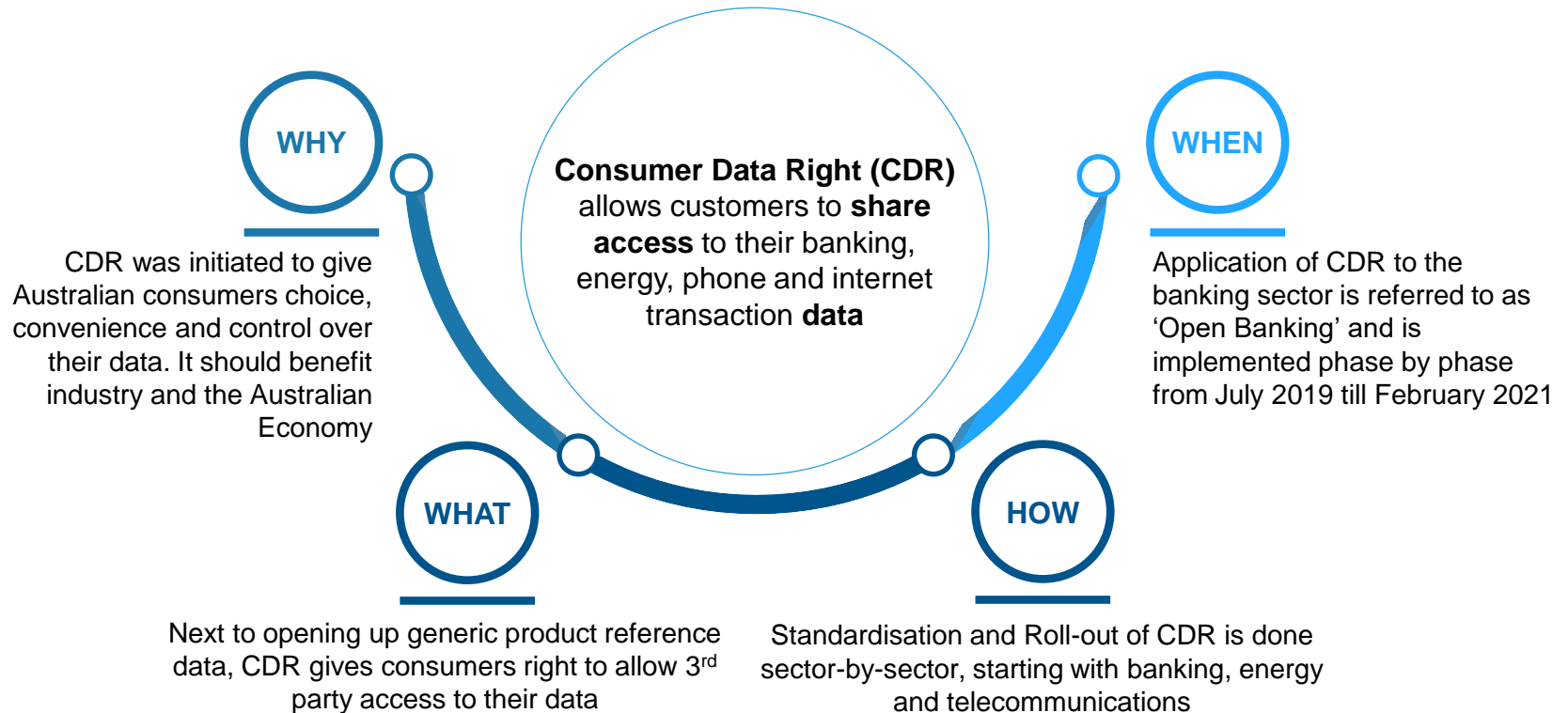




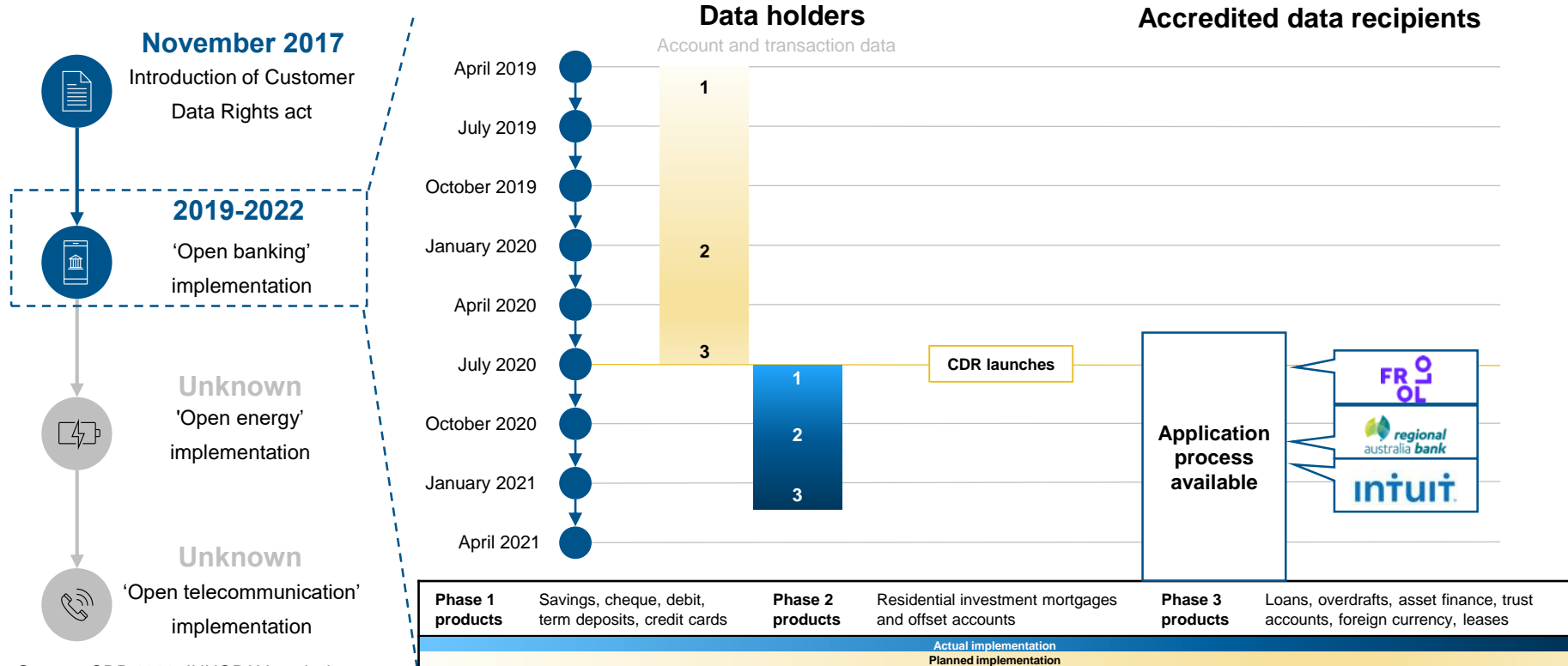
Consumer Data Rights in Australia

MyData Global

Australia's CDR is set up to give users control over their data so that they can share their data with different providers based on consent

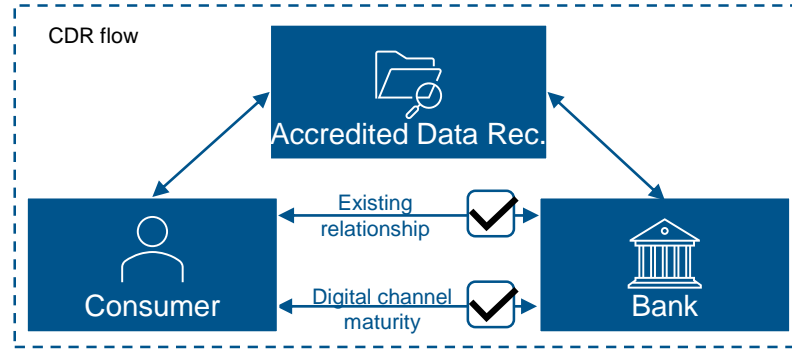


Currently banks in Australia are implementing CDR'S Open banking, other sectors will follow in a phased roll-out

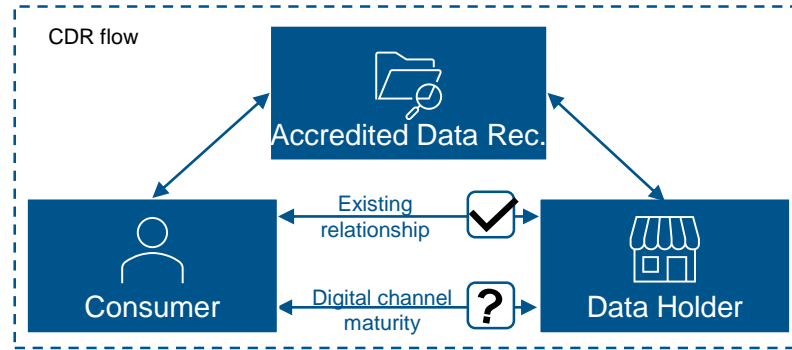


Source: CDR 2020, INNOPAY analysis

Banks have already have a mature digital channel and are capable of handling the CDR consent requirements

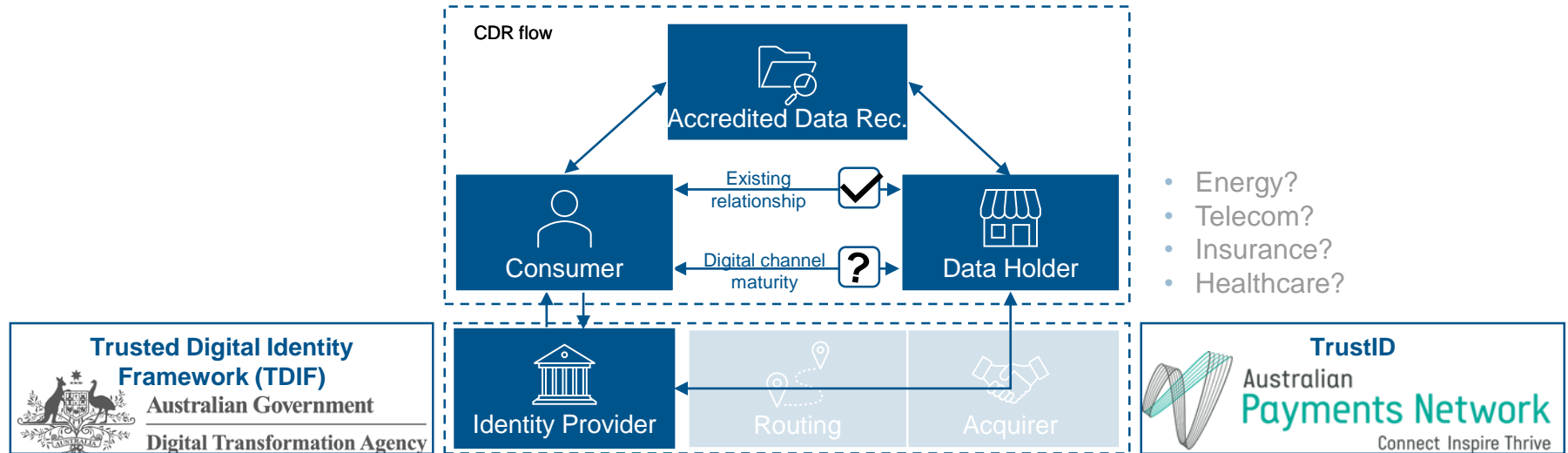


Other sectors on the CDR roadmap currently lack some capabilities for securely authenticating their consumers in the digital space

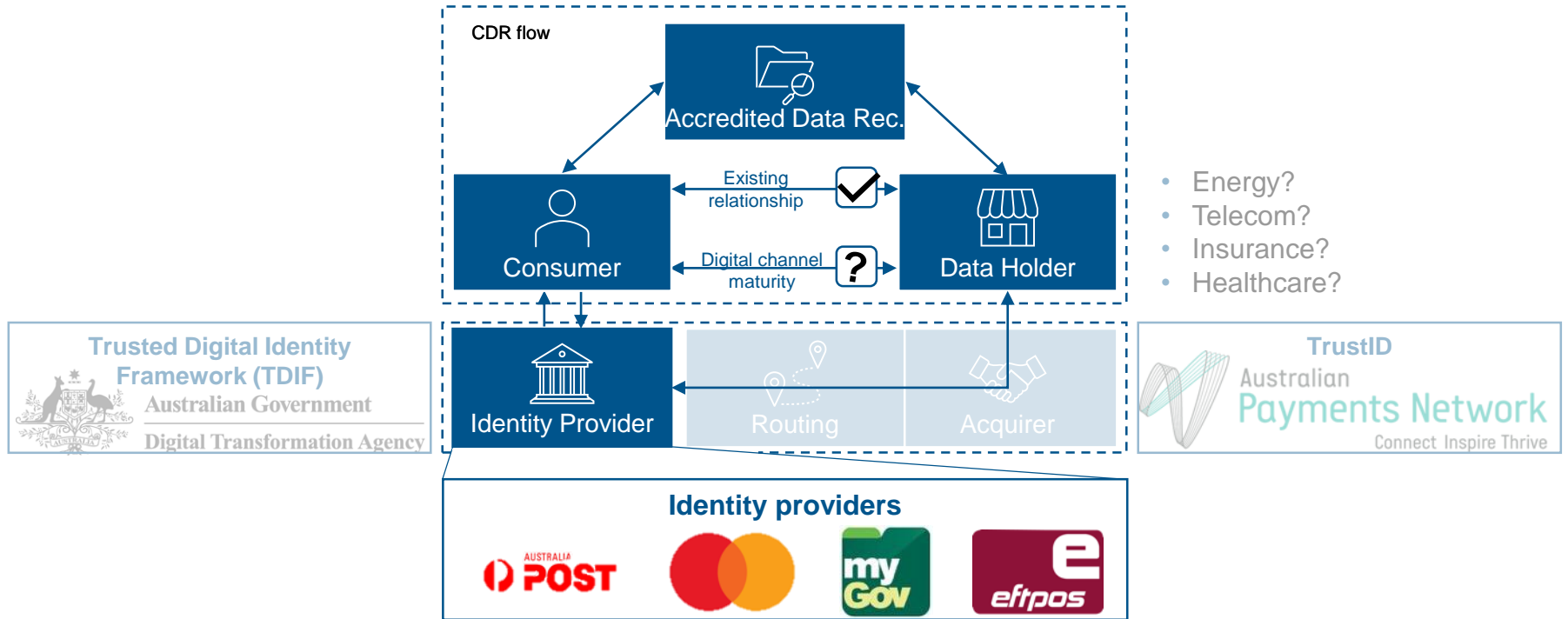


- Energy?
- Telecom?
- Insurance?
- Healthcare?

Two Australian Trust Frameworks can provide other sectors on the CDR roadmap a digital identity for their consumers



Multiple parties pioneer in providing digital identities for consumers



Source: INNOPAY analysis

INNOPAY, experts in digital transactions and data ecosystems

- Founded in 2002, 60+ consultants
- Experts in the domain of digital transactions: Payments, Digital Identity and Data Sharing
- Strong track record (> 15 years) in facilitating consortia in strategy and development of schemes and trust frameworks
- Offices in Amsterdam, Frankfurt and Berlin, but global operations
- Focus on Europe, but global activities (e.g. Australia, US)
- Launching member of International Data Spaces Association
- Strategy, product development and execution



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