CDR Lender FAQ

Adelaide Bank [Bendigo Group Open Banking information](#)

- Adelaide Bank is currently exempted from open banking obligations
- The Bendigo Group needs to make open banking operational for Adelaide Bank customers by 31 December 2025.
- For Stryd users, this means adding the loan details of Adelaide Bank customers manually

On 14 December 2023 the ACCC granted an exemption under section 56GD of the Competition and Consumer Act 2010 to Bendigo and Adelaide Bank Limited. The exemption defers the start dates of the consumer data sharing obligations for our Adelaide Bank and Rural Bank brands. Rural Bank exemption is granted until 30 November 2024, and Adelaide Bank until 31 December 2025 for existing brokered customers and white-labelled products.

Further details can be found in the ACCC CDR Exemptions Register [↗].

Customers of our exempted brands will be able to share their data via Open Banking soon. Customers wishing to access Open Banking data sharing beforehand can do so by opening an eligible account with Bendigo Bank [↗] or Up [↗]. Please note that only accounts held with Bendigo Bank and Up are able to share data.

AMP - [AMP Open Banking FAQ](#)   Call us on 13 30 30

- AMP requires its customers to be registered for My AMP before they are able to share accounts
- Customers will be asked to provide their username
- For joint accounts, AMP requires that customers enable data sharing in My AMP before the consent process can be used

Connect to AMP Bank

Your Username will not be shared with Adatree. One Time Passwords are used to share Consumer Data Right (CDR) data. You will never be asked to provide your real password.

Please provide your username to connect Adatree to AMP Bank.

Username

Forgot your username? Go to AMP's website to retrieve it.

Cancel   Continue

ANZ - [ANZ Open Banking FAQ](#)   Contact us on 13 13 14

- ANZ customers need to provide their Customer Registration Number (CRN) to enable Open Banking
- Only accounts that are visible in internet banking can be shared via Open Banking.
- ANZ customers can add accounts to internet banking via the App

- For joint accounts:
  - All customers must be eligible to be able to share data for the account
  - All customers are a co-owner of the account or a trustee of the account (cannot be a partnership)
  - Data sharing must be enabled on the account

Enter CRN

Customer Registration Number

Continue

Forgot your CRN? Using a new browser window, go to ANZ Internet Banking or use the ANZ App and navigate to your Profile.

Auswide - [Auswide Open Banking Info](#)   Call us on 1300 138 831

- Auswide customers need to provide their Internet Banking login details (login only, not password) to enable Open Banking

Bank of Melbourne - [BOM Open Banking FAQ](#) Please call us on 13 22 66

- Customers need to provide their Customer Access Number (CAN) and the mobile registered for Bank Of Melbourne code

Bank of Queensland - [BOQ Open Banking FAQ's](#) Phone: 1300 55 72 72 (24 hrs, 7 days)

- BOQ customers need to provide their mobile number (if they use the myBOQ App) or ten digit Customer Access Number (CAN) to consent via Open Banking.

Login

You have requested to share your data with Adatree Pty Ltd. myBOQ app users, please enter your mobile number. Other BOQ users, please enter your ten-digit Customer Access Number (CAN). If your CAN is less than ten-digits, insert zeros at the start of your CAN to make up ten-digits (e.g. 0012345678).

CAN/mobile number * ⑦

Forgot your CAN? Please contact us on 1300 55 72 72 to retrieve it.

- For joint accounts, all account holders must be registered for online banking for their account to be visible for sharing.

BankWest - [BankWest Open Banking Help](#)   Call us anytime on 13 17 19

- BankWest customers need to provide the mobile number associated with the account to enable Open Banking.
- They must also have access to the BankWest App or online banking
- Joint accounts can be shared via Open Banking by default. If a joint account is not visible, customers should review the Data Sharing permissions in the BankWest App or online banking

To enable data sharing on joint accounts:

1. Tap on the '**Profile**' icon on the top left-hand corner

2. Select '**Settings**'

3. Under '**Security and privacy**', select '**Data sharing**'

4. Select '**Sharing preferences**' under '**Joint accounts**'

5. Choose the joint account you want to share and select '**Enable sharing**'.

We'll send your other joint account holder a message asking them to approve or decline your request. If they approve, your joint account will be enabled and you can select it from the list of accounts eligible for data sharing.

bankwest

Enter your mobile number

We need to confirm it's you before sharing your Bankwest data with Stryd. Please enter your mobile number registered with us.

We'll never ask for your Bankwest password to share data.

Mobile number

[   ]

Next

Need help?
Message us 24/7 on the Bankwest app.

BCU Bank - [BCU Bank open banking](#)

- To enable Open Banking, BCU Bank customers need to know their Member Number
- The OneTimePassword will be displayed in Internet Banking and the Mobile App
- For customers who are not registered for the Mobile App, it will be sent via email

BCU. Bank

Authentication to share data with Stryd

Enter your BCU member number to authenticate the data sharing request you have made from Stryd

This will generate a one time password which will be sent to your email or a push notification to your banking app.

[👤 | member number   ]

Next

Your BCU member number will not be shared with Stryd

Bendigo Bank - [Bendigo Bank Open Banking](#) Call 1300 236 344 between 8:30am and 5:00pm

AEST, weekdays

- To enable Open Banking, Bendigo customers need to provide their Access ID.

What's my Access ID?

Your Access ID is your unique customer identifier for e-banking.

If you have access to e-banking, your Access ID can be found in the Settings menu.

Please contact your local branch or call 1300 236 344 for further assistance.

- For joint accounts, Bendigo requires customers to enable data sharing in internet banking before the account will be visible to share.

Sharing data for joint accounts

Before a data sharing arrangement can be set up for a joint account, all account owners need to "allow sharing" on that account prior to starting the process with a provider. All customers need to:

- sign into e-banking
- go to the Data Sharing & Permissions menu
- select joint accounts
- select the button next to the account they wish to allow sharing on

Once all customers have allowed sharing, any account owner can then set up a data sharing arrangement with an accredited provider.

Capricornian - Capricornian CDR FAQ Call (07) 4931 4900

Customers may need to enable data sharing in Online Banking to ensure the home loan account can be shared.

If you choose to use Consumer Data Right, you'll need to create an online account and password. You'll then need to give your consent for us to share any of your information. You can change your mind and revoke your consent at any time.

Sharing your The Capricornian data with Stryd

Accreditation Number: ADRBNK000071

Before you select which The Capricornian data to share, we need to identify you. To do this, we will ask you for some identification details and send you a secure One Time Password.

Login

User ID

[   ]

Please provide your Online Banking User ID

[Cancel] [Next]

Important:

To share data you must:

- **Be over 18**
- **Be registered for SMS One Time Passwords**
- **Have access to The Capricornian's Online Banking**

CBA - [CBA Open Banking FAQ](#) Call us on 13 2221

- To enable Open Banking, CBA customers need to provide the mobile number that is registered for NetBank.
- CBA requires customers to enable joint accounts for sharing in the CommBank App before it will appear as an option in the CDR consent process.

To enable data sharing:

1 Go to **Settings, Manage data sharing, Open Banking data sharing** then **Joint account sharing preferences**. Choose the joint account you want to share and enable sharing

2 We'll send your other joint account holder a message asking them to approve or decline your request

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

Great Southern - [Great Southern Open Banking FAQ](#) Call us on 133 282

- Great Southern customers need to provide their customer number and mobile number
- This link shows the step by step process [Great Southern - how to share data](#)

Connect to Great Southern Bank

Please provide your Customer Number and the last four digits of your mobile number to connect Adatree to Great Southern Bank.

Customer Number 🛈
Please note this is your Customer Number and not your password

```
Your Customer Number
```

Forgot your Customer Number? Call us on 133 282 to retrieve it.

Mobile number
Please enter the last four digits of your mobile number.

**** ****   ````

Cancel   Continue →

Your Customer Number will not be shared with Adatree. One Time Passwords are used to share CDR data. You will never be asked to provide your Online/Mobile Banking password to share CDR data.

Heritage - Heritage Open Banking info

- To provide consent, Heritage customers need to select People's Choice from the provider list
- Refer to the People's Choice section of this guide

HSBC - HSBC Open Banking info

- HSBC customers need to provide their online banking username

HSBC

Consen   data

You are about to   anking data with Stryd

| Account

Username Help

This is the unique username you chose when registering for online banking.

It is a minimum of 5 characters long.

e.g.IB1234567890 or John@123

HSBC online banking username ❓
Your username will not be shared.

```

```

Forgot your username?   Not registered?

One-time password (security code) ❓
Generate a 6 digit secure key with your HSBC Mobile App.

```

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Lost, damaged or stolen secure key?   How to generate a secure key?

Important note:
For your security, you will never be asked to provide your HSBC online banking password to share your data.

View Consumer Data Right Policy

Continue   Cancel

ING - [ING Open Banking FAQ](#) Just drop us a line at cdrenquiry@ing.com.au

- ING customers will need their ING Client Number to enable Open Banking.

Connect to ING

Set up data sharing
Please enter your ING client number to start your data sharing arrangement.

ING client number

111111

Forgot your client number? You can check your client number in My Profile in the ING mobile banking app.

- Joint accounts can be shared via Open Banking by default. If a joint account is not visible, customers should review the Data Sharing permissions in the online banking

Can I share my joint account data?

Yes. Joint accounts are set up for data sharing and you can authorise a data sharing arrangement without approval from other account holders unless you or any other account holder disabled your data sharing permissions.

If a joint account holder chooses to disable data sharing on your joint account, you and all other account holders will need to approve to re-enable data sharing. You can change your joint account data sharing permissions at any time.

To manage your data sharing permissions login to online banking and go to Manage accounts > Data sharing > Account permissions.

Judo Bank - [Judo Bank Open Banking](#) call us on 13 JUDO (13 58 36)

- Judo Bank customers need to provide the email address associated with their account to enable open banking

Macquarie - [About Macquarie Open Banking](#)   Call us on 1800 806 310

- To consent to Open Banking, Macquarie customers will need to know their Macquarie ID.
- Joint accounts are enabled for Open Banking by default. If customers cannot see the joint account when consenting, they should review the data sharing settings for the account in the Macquarie App or Internet Banking.

ME Bank - [ME Bank Data Sharing](#)   Call on 13 15 63 or send a secure email in Internet Banking

Open Banking is available to ME customers that meet the following criteria: ⌃

- Must be an individual, non-individual or joint account holder
- Must be 18 years of age or over
- Must have a valid mobile phone number registered with us (this is needed to support authentication using a one-time password)
- Must have active online or mobile banking
- Must have at least one open account

Account eligibility ⌃

Open Banking is available to the following ME accounts:

- Must be an open account
- Must have digital access to the accounts through ME Internet Banking, the ME Bank app, or the ME Go app
- May be an individual or joint account

If the account is a non-individual (e.g. a company account), please see the **Nominated Representative section.**

Common reasons why one or more of your accounts may not be available for data sharing: ⌃

For joint accounts:

- You, or one of the joint account holder(s) or the account(s) do not meet the eligibility criteria above (e.g. one of the joint account holders may not have active online banking), or
- You, or the other joint account holder(s), have disabled data sharing on the account.

I have created a consent, however, some of my accounts are not appearing. ⌃

When creating a consent for joint accounts, all parties must have active internet banking for these accounts to be Open Banking eligible.

Please check that all parties associated with the missing accounts are signed up for internet banking and try to create the consent again.

(me)

Hello.

To connect Stryd to ME Bank enter your Customer ID.

Customer ID

Next

Cancel

MyState Bank - [MyState Open Banking Help](#) Call us – 138 001

- MyState customers need to use their Customer Number to enable Open Banking (you can find this on your MyState Bank card or Statement)
- MyState also needs to have a valid email address and mobile phone number on record to enable multi-factor authentication (MFA) for data security purposes.
- Customers can update their details by calling 138 001.

Data Sharing

Sharing your MyState Bank data with Stryd

Accreditation Number: ADRBNK000071

Before you select which MyState Bank data to share, we need to identify you. To do this, we will ask you for some identification details and send you a secure One Time Password.

Login

Customer Number

Please provide your MyState Customer Number

Cancel   **Next**

NAB - [NAB Open Banking Help](#)   Call our contact centre on 13 22 65

- To enable Open Banking, the customer needs to know their NAB ID.

Login to NAB

We'll send a **security code** to your phone number so you can review what you'll share.

Need help with your NAB ID?

NAB ID

What's my NAB ID?

You can find your NAB ID on the back of your credit card or debit card, above the magnetic strip or in the NAB Mobile App through My Details.

Still can't find it? Call us on 13 22 65

P&N Bank [P&N Bank FAQ](#)

- To enable Open Banking, P&N Bank customers need to know their Member Number
- The OneTimePassword will be displayed in Internet Banking and the Mobile App
- For customers who are not registered for the Mobile App, it will be sent via email

p&n bank

Authentication to share data with Stryd

Enter your P&N Bank member number to authenticate the data sharing request you have made from Stryd

This will generate a one time password which will be sent to your email or a push notification to your banking app.

| 👤 | member number |

Next

Your P&N Bank member number will not be shared with Stryd

People's Choice - [People's Choice Open Banking FAQ](#)

- People's Choice and Heritage customers needs to provide their member number and DOB to initiate open banking.
- They also need to select the relevant brand (ie People's Choice or Heritage)

RAQC

St George - [St George Open Banking FAQ](#) Call us on 13 33 30.

- Customers will need to provide their Customer Access Number and the mobile number already registered for St George Secure Code.
- For joint accounts, customers should review the data sharing settings inside Online Banking to ensure the account is enabled for data sharing.

Connect to St.George

Please provide your Customer Access Number and mobile number registered for St.George Secure Code to connect Adatree to St.George.

Customer Access Number

Forgot your Customer Access Number? See our FAQs on how to find it.

St.George Secure Code mobile number

Enter your Australian mobile number.
(e.g. 04xx xxx xxx)

Not registered for St.George Secure Code? See our FAQs on how to register.

Cancel   Next

Things you should know

To sign in and share your St.George banking information, you:
- Must be registered for Internet Banking
- Must be registered for St.George Secure Code
- Must be over 18 years of age

Suncorp - [Suncorp Open Banking FAQ](#) Call 13 11 75

- To consent to Open Banking, Suncorp customers will need their Customer ID or email address.

Connect to Suncorp Bank

Please provide your Customer ID or email address to connect to Suncorp Bank.

Your Customer ID or email address

Forgot your Suncorp Bank Customer ID? In a separate tab, go to Internet Banking to retrieve it.

- The loan account must be accessible online
- Where a loan account is in joint names and the customer cannot view the account to consent, they should check the settings in the Suncorp Bank App - refer below

⊖ Can other joint account holders share my joint account data?

Any account holder can authorise sharing on the joint account they hold with you. If you wish to stop all data sharing on your joint account(s), you can go to 'Settings' from the Banking tab in the Suncorp Bank App then 'Data Sharing Arrangements'. Go to Account Permissions to manage your joint account sharing permissions or you can remove your joint account directly from the data sharing arrangement from the Consumer Dashbard in the Suncorp Bank App.

Westpac - [Westpac Open Banking FAQ](#) Call us from anywhere in Australia on 132 032

- To consent to Open Banking, customers will need to know their Westpac ID and the mobile number used for their Westpac Protect™ SMS Code.
- For joint accounts, customers should receive the data sharing settings inside Online Banking to ensure the account is enabled for data sharing.

Connect to Westpac

Please provide your Customer ID and mobile number registered for Westpac Protect™ SMS Code to connect Adatree to Westpac.

Customer ID:

[   ]

Forgot your customer ID? See our FAQs on how to find it.

**Mobile number used for your Westpac Protect™ SMS Code
(inc. country code e.g. +61):**

[   ]

Not registered for Westpac Protect™ SMS Code? See our FAQs on how to register.

| Cancel | Next |