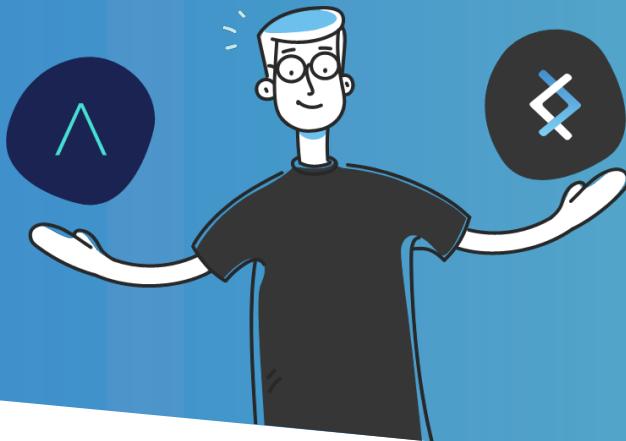# Accelerate your Open Banking journey

Your combined turnkey solution for easy access to the Consumer Data Right.

dnx.solutions | ADATREE
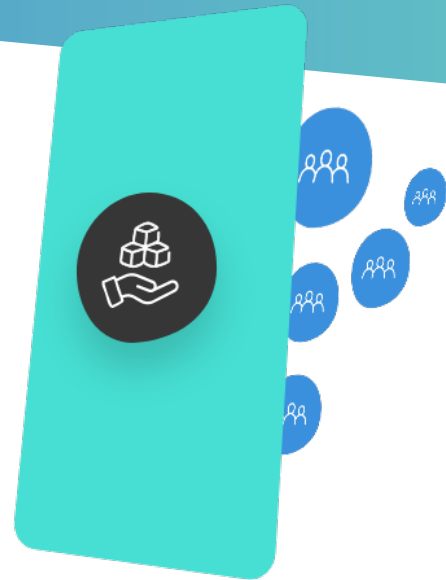Your Consumer Data Right Partner

#EmbraceTheFuture

ABOUT

Adatree compliant Consumer Data Right platform with DNX.One cloud foundation

Uncover benefits, remove barriers, and take advantage of the Consumer Data Right (CDR) data-sharing ecosystem through turnkey, secure, and cloud-native Data Recipient solutions.

HOW WE DO IT

What is the Consumer Data Right (CDR)?

The Consumer Data Right (aka Open Banking) is legislation giving Australian consumers greater access to their data, improving consumer choice and competition. Adatree's SaaS technology solution removes the complexity of accessing the CDR safely and securely, enabling businesses to do this through one API. DNX adds security, reliability, and cloud foundations to the solution.

HOW WE WORK TOGETHER

Simplifying the Consumer Data Right, and cloud needs

ADATREE
Your Consumer Data Right Partner

Adatree removes barriers to entry across the data-sharing ecosystem, enabling any organisation to access the CDR through a single API.

As an Accredited Data Recipient, Adatree does the heavy lifting to help you leverage data and be technically compliant, while you focus on creating competitive and innovative products and services to grow, retain, and delight your customers.

dnx.solutions

DNX Solutions is a cloud-native focused company equipped with solutions to tailor your CDR data environment.

From building a secure, compliant, and cloud conforming foundation, to injecting cloud and data skills into your organisation, DNX accelerates the process of being granted as an Accredited Data Recipient (ADR) while partnering with the audit team.

ABOUT THE SOLUTION

Enable your business to access and leverage the CDR

Adatree's turnkey Consumer Data Right platform enables your business to access and leverage the CDR. DNX builds your secure, compliant, and cloud conforming cloud environment. With Adatree and DNX working together, you know your CDR solution is compliant and secure so that you can focus on your customer value propositions.

Industry Sandbox

Adatree's Open Banking Industry Sandbox is an out-of-the-box implementation of the Adatree Data Recipient Platform. All of the technology, APIs, endpoints, and the platform create a real-life simulation of the end-to-end aspects of Open Banking.

Data Recipient Platform

One API for everything that you need technically when you are an Accredited Data Recipient. Adatree's modular Open Banking platform provides all technical components necessary for Data Recipients to securely receive consumer data in an efficient, legislation-conformant way. The solution is specifically built to the Australian CDR standard.

DNX.One Foundation

As the first layer of any data-focused solution, DNX.One Foundation was built to enable your cloud and data environment to be compliant with CDR and AWS Well-Architected best practices.

In addition, DNX.One builds a secure, high-available, low-cost, and scalable infrastructure with infrastructure-as-code and open source technologies.

SRE team & Managed Services

DNX provides a team extension while building your environment, empowering your team with cloud skills, and supporting your audit team to get things done quicker and easier.
A cloud-managed service capability is another option in case you don't have one or if your existing SRE team needs assistance with scaling. We can transition operating the open banking platform while you grow.

HOW IT WORKS

How the data flows

Adatree's CDR SaaS solution provides organisations with access to the CDR through one API, removing the complexity of adhering to building and maintenance standards. DNX provides the cloud foundation layer to enhance the ease and security of Adatree's CDR platform while building all of your cloud infrastructure needs.

AWS **Well-Architected**

DNX Solutions

ADR
App A

Data Holders

DNX.One Foundation
SRE Managed Service

Interface Solution

ADR
App B

REASONS WHY

How you can use our solutions over the CDR journey

Adatree Industry Sandbox

DNX.One Foundation

aws

PREPARING

Start with Adatree's Industry Sandbox before becoming accredited and stepping into CDR

"I don't know how to get started with CDR legislation."
"I need help becoming an ADR."

"I want to understand how my business can benefit from the CDR before I get accredited."

"I don't have time to spend deciphering compliance requirements."

"I have a use case and I want to bring it to life quickly."

ADOPTING

Meet CDR compliance standards to start receiving data and guarantee a smooth migration process

"I am accredited to receive data, but I don't want to build my own technology."

"I have an AWS fleet but I'm not sure what state it's in."
"I want to do it right but I don't have the right skills."

"How can I easily access the CDR now that I am accredited?"
"I have to comply with legal requirements."

"I need to focus on keeping my business running."

Adatree Data Recipient Platform

DNX Extended Team

TrendMicro CloudConformit

EVOLVING

Evolve, manage, and take advantage of the CDR with a range of product and service add-ons from Adatree and DNX Solutions

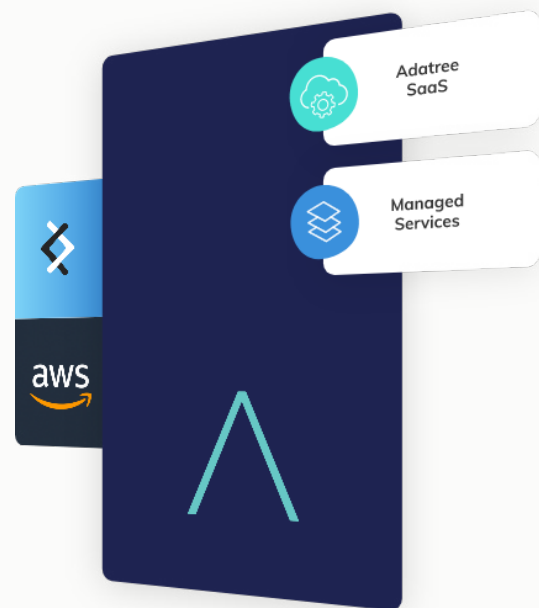*"I need solutions that scale across my large customer base."*

"I need to maintain my competitive market position."

"Security and reliability are important in my procurement process."

"I want more value-adding solutions to get even more value from the CDR."

Adatree SaaS

Managed Services

TARGET

Who are the Adatree and DNX solutions for?

Any aspiring Data Recipient

From startups to enterprises

From financial services to government

Discover how some industries can take advantage of the CDR environment

Financial Services

- From the Big 4 to non-bank lenders
- Faster and more secure onboarding
- Aggregation of multiple products across many institutions
- Fast and reliable credit assessments

Comparison sites

- Quick and easy data capture of current products in-market
- Personalised product recommendation engines based on an individual's accurate financial history
- Smoother customer experience with less manual data entry needed

Telecommunication and Utility companies

- Enable seamless onboarding and accurate account balance verification
- Ease of payments
- Reduction of bounced payments

Retail

- Get a whole-of-wallet view
- Enable the personalisation of customer offers
- Drive loyalty and repeat business with their customer base

Government

- Support Government institutions
- Reliable financial analysis to support government payment schemes
- Accurate income reporting

BENEFITS
All of the benefits and none of the burden

- Simple and fast access to the CDR
- Adatree Turnkey solutions
- Developer Portal
- All industries, all use cases

- Secure and reliable "Ready To Go" infrastructure
- High scalability and availability
- Optimised and cost-effective cloud environment
- Flexible skills and continued compliance mechanism

SHARING KNOWLEDGE

Open Banking Platform Case Study

We applied our expertise when working with Verifier, a pioneer in the field of consent driven data sharing, to achieve substantial outcomes for their operational capacity in AWS and a reduction in cloud costs. Learn more about this success story in our case study.

VERIFIER

CASE STUDY
Open Banking Platform

Challenge: CDR Accreditation.

Verifier is a pioneer in consent driven data sharing and has advocated since 2014 for a non-screen scraping approach to safely and transparently accessing consumer data. Verifier, as a scale up RegTech, is focused on better outcomes, and it made the decision to find a cost effective way to participate in CDR.

Verifier chose Adatree to be its CDR "rails", AWS is its cloud platform, and Trend Micro's Cloud One Conformity to automate the majority of its ASAE 3150 controls. DNX supported Verifier's devops team in tailoring our CDR data environment.

Solution

Well Architected Assessment was conducted to ensure that the application would be aligned to AWS best practices, enabling the team to identify issues and opportunities.

Deploying DNX.One Foundation for Open Banking for Verifier's stack was a critical first step prior to the CDR accreditation. It brings a robust, secure, and compliant cloud environment, is fully automated, and handles most of the infrastructure operations.

Business Outcome

- Verifier Compliant baseline targeting the CDR accreditation.
- DNX support the RMS audit process with a positive outcome.
- Improved operational excellence in AWS.
- Cost-reduction: DNX delivered a comprehensive AWS Cost optimisation report allowing Verifier to reduce its cloud costs.

EXPLORE OTHER CLOUD SOLUTIONS

Embrace the future while advancing your business

ADOPT

Well-Architected Review

Discover how your cloud architecture adheres to the AWS standard.

Read More

Cloud Foundation

Enable a scalable, compliant cloud as your business grows.

Read More

Startups

Build and enable a scalable, compliant cloud as your startup grows.

Read More

EVOLVE

Application Modernisation

Leverage the power of the cloud to fully realise value from modernisation.

Read More

Data Engineering & Analytics

Cloud and data engineering to support your data modernisation landscape.

Read More

OPERATE

SRE Enablement

Evolve your SRE capability to efficiently operate the cloud.

Read More

aws partner network

Advanced
Consulting Partner

DevOps Competency

Well Architected

DISCOVER OTHER SOLUTIONS

Open banking solutions for all Industies, all use cases

ADATREE
Your Consumer Data Right Partner

Data Recipient Platform

Everything you need technically to be an Accredited Data Recipient. Connect with one API.

Read More

Industry Sandbox

Developer environment with a Data Recipient platform to build of proof of concepts, in a simulated CDR environment.

Read More

CDR Data Storage

Leverage our audited technical environment to store your CDR data.

Read More

Data Sandbox

Discover what you can get through Open Banking, data formats, and whether it meets your needs.

Read More

Product Reference Data API

A quick and tactical Product Reference Data API solution for Data Holders.

Read More

ADR Accelerator

Access all of the business and technical templates you need for your ADR application and save weeks off your journey.

Read More