

SISS SHAREHOLDERS REPORT

June/July 2020



UPDATES FOR DISCUSSION

SALES & PRODUCT UPDATE 3

SECURITY & DEVELOPMENT UPDATE 4

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SALES & PRODUCT UPDATE

Sales Leads

- Prosper CRM (Timestar) – CRM solution for banks – Potential for a sale to multiple Banks of all CDR solutions (product reference data, data recipient & data holder solutions)
- Lendi – Business Loan provider, looking to validate bank account balance, income & expenses
- DXC technology – School lunches tech company – unsure of their purpose at this stage

Development

- Continued work on Product Data Editor;
 - bug fixes found during testing,
 - improved audit logging,
 - creation of user interface for audit logs,
 - finalization of approval workflow,
 - improvements to user experience; new icons and user-friendly text
 - minor changes to API specifications from ACCC
- Data maintenance (archiving of old records) on Intuit instance, to improve performance & save disk space
- Optimisation of database to reduce disk space & improve performance in relation to file storage across all instances
- Implementation of importing historical transactions from ANZ (only bank to offer this function)
- Start work on the implementation of data from ANZ Credit Cards
- Continued work on long-term project allowing same account to be utilized by multiple software vendors

SECURITY & DEVELOPMENT UPDATE

METRICS

Security

Trend Micro

Service	Issues	Protecting
Deep Security	0	Azure Hosted Machines
Worry Free Business Security	0	Office Machines
Cloud App Security	14,680 Emails and Files Scanned 0 Malicious Files Quarantined 2 Phishing Emails Quarantined	Office 365 Services (Exchange, Teams, OneDrive, Sharepoint)

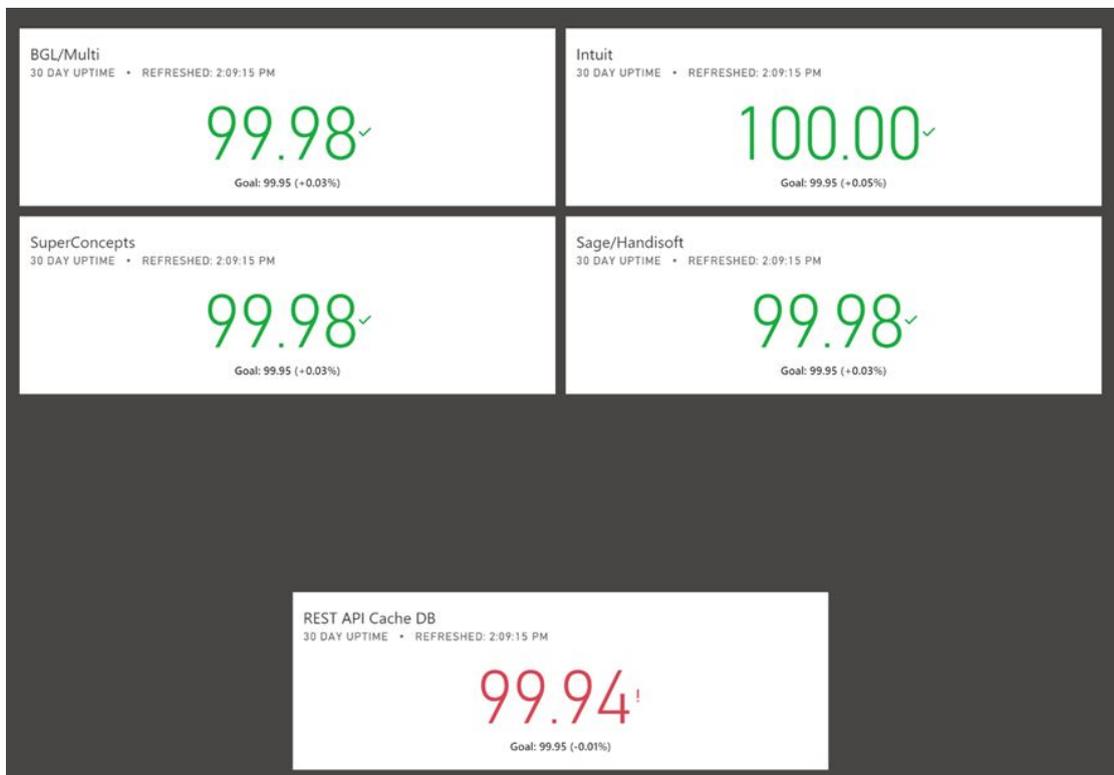
Patching Activity:

Microsoft Windows:

- July 2020 Updates (123 vulnerabilities: 18 critical, 105 important) – Automated Patching ran as normal on Sun 19-Jul

Server Availability

Our contracts generally have SLAs for 99.95 (allowing 21 minutes and 54 seconds of downtime a month)



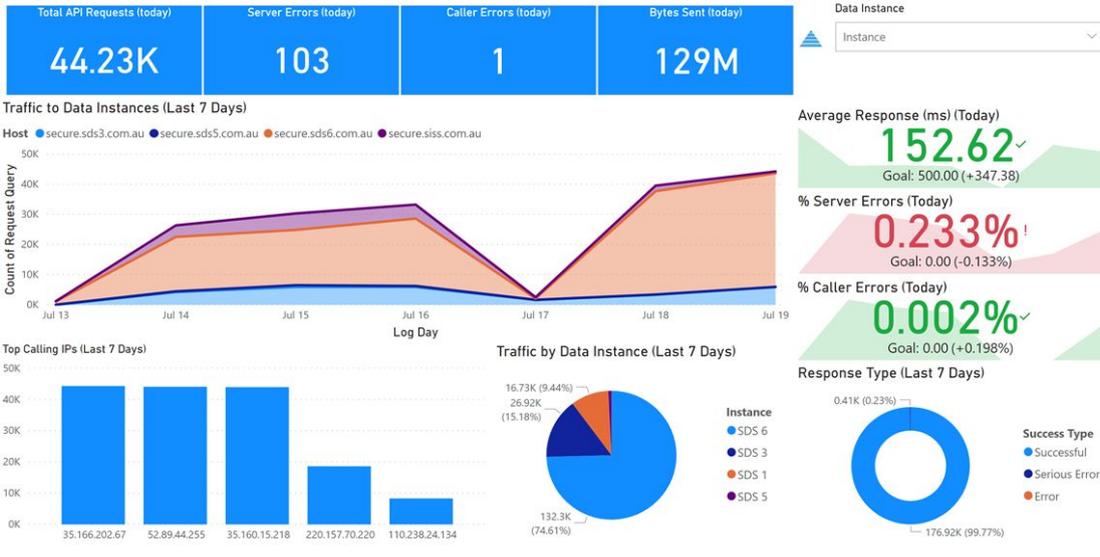
For all boxes, in the last 90+ days,

- We have had a single patch window. Microsoft patches require about 8-10 minutes of downtime. Patching always occurs between 2-6am on a Sunday morning.

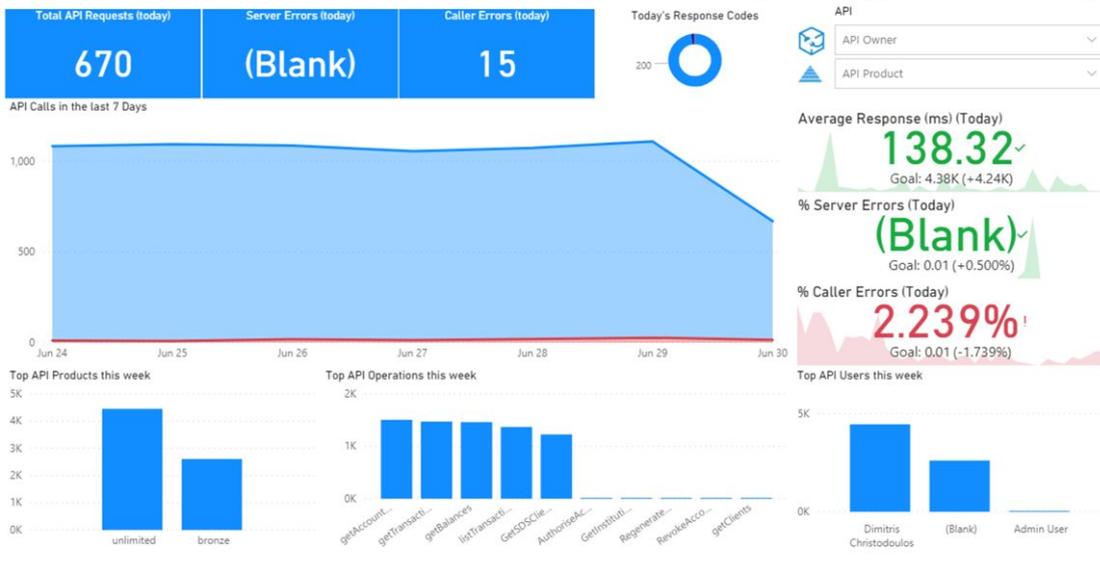
Data Instance Traffic



Data Instance Front Door Reporting - Summary



API Reporting - Summary



WORK UPDATES

1. ISO – Main focus

- Stage 1 External Audit – Completed
- Update policies post Stage 1 External Audit
- Preparing for Stage 2 External Audit

2. Data Source in a Box

- Meeting with Verifier and Client over implementation requirements

3. Product Editor & REST API

- Product Editor approaching V1 Release status'

The screenshot displays the 'CDR Product Editor' interface. At the top, there is a navigation bar with the 'SISS Data Services OPEN BANKING API' logo, followed by links for 'CDR Product Editor', 'Approvals', 'Organisations', 'Products' (highlighted with a red notification badge), 'Import Data', and 'About'. The user's name 'Peter Speden' is visible on the right.

Below the navigation bar is a 'Home' breadcrumb. The main heading is 'List of Products', with a 'Create a Product' button on the right. A search bar is present with a dropdown menu set to 'All' and a search input field containing 'Enter Product Name'. A 'Search' button is to the right of the search bar.

The product list is a table with the following columns: Product Brand, Product Name, Product Category, Status, Version, and Components. Each row includes a set of action icons (eye, plus, minus, trash, edit) on the right side.

Product Brand	Product Name	Product Category	Status	Version	Components	Actions
Coastline Credit Union	Beach Saver	Transaction or Savings Account	👍	1	👤🔗📄	👁️ + 🗑️
Coastline Credit Union	Beach Saver	Transaction or Savings Account	👍	2	👤🔗📄	👁️ + 🗑️
Coastline Credit Union	Beach Saver	Transaction or Savings Account	🗑️	3	👤🔗📄	🔍 🗑️ 🗑️
Final	Final_priv	Business Loan	👍	1		👁️ + 🗑️
Hume Bank	Business Equipment Finance	Lease	⇄	1	👤🔗📄	👁️ + 🗑️
Hume Bank	Essentials Everyday Transaction Account	Transaction or Savings Account	🚫	1	👤🔗📄	👁️ 🗑️
Hume Bank	Essentials Everyday Transaction Account	Transaction or Savings Account	🗑️	2	👤🔗📄	🔍 🗑️ 🗑️
Hume Bank	Business Equipment Finance	Lease	⇄	2	👤🔗📄	👁️ + 🗑️
MockBank	test	Business Loan	⇄	6	👤🔗📄	👁️ + 🗑️
MockBank	Supa Dupa Savings account 3	Transaction or Savings Account	👍	3	👤🔗📄	👁️ + 🗑️

At the bottom of the table, there are navigation buttons: 'First', 'Previous', 'Next', and 'Last'. The page status is 'Page: 1 of 3 (25 total records)'. An 'Export' button is located at the bottom right.

- Developing mockup of CanStar and Finder product editor pages.

The screenshot shows the 'Edit Product' page in the CDR Product Editor. The page header includes the logo for 'SISS DATA SERVICES OPEN BANKING API', navigation links for 'Approvals', 'Organisations', 'Products' (with a red notification icon), 'Import Data', and 'About'. The user 'Peter Speden' is logged in. The breadcrumb trail is 'Home / Edit Product'. The main heading is 'Edit Product' with a 'Back to Product List' button. The product status is 'DRAFT' and the version is '4'. The form contains fields for 'Organisation' (SISS Mock Bank), 'Product ID' (8ec6a773-1573-4686-a213-eafee824f9f3), and 'Product Category' (TRANS_AND_SAVINGS_ACCOUNTS). The 'Product Name' is 'Test Savings Account'. A table lists providers: 'CANSTAR' (IN PROGRESS) and 'FINDER' (APPROVED). A sidebar on the left lists various product configuration sections like 'Additional Information', 'Card Art', 'Bundles', etc. At the bottom, there are buttons for 'External Data', 'Submit for Approval', 'Save', and 'Cancel'.

- Our APIs are working with the ACCC Product Comparator (<https://consumerdatastandardsaustralia.github.io/banking-products-comparator/>) – had to fix a bug in the ACCC Product Comparator (<https://github.com/ConsumerDataStandardsAustralia/banking-products-comparator/pull/20>).
- Upgrading to new Developer Portal on Sandbox and Production (<https://dev.sissdata.com.au> and <https://sandboxdev.sissdata.com.au>)

4. Security

- Putting Product Editors behind Azure Front Door.
- Updating Desired State Configuration to remove all alerts.

5. Strategy

- Product Roadmap
- Working with Equinox over Data Holder and Data Recipient solutions.

6. Macquarie ESI

- Try to work around ESI Services increase in failures

ADMIN TEAM UPDATE

1. Any issues – we are continually monitoring the Covid-19 situation, however we have not seen any major impact

2. Number of forms we are processing each month (accounts set to ACTIVE)

Instance	May	June	July (as at 16/07/20)
SDS#1	69	101	92
SDS#3	110	151	70
SDS#5	41	91	107
SDS#6	2486	2080	1634

3. Headcount and staff hours – 3 staff (1 FTE and 2 casual) casual staff hours are 40-45hrs per fortnight

4. SLA for processing – Are we turning them around quickly – general turn-around of 24-48 hrs

5. Error processing, what sort of issues are we encountering – Nothing of note –

Review of accounts with some things to note:

Revenue

Nothing out of the ordinary

Expenses

- Data costs have decreased (against revenue increasing) because of a cost reduction passed onto us from one of our banks.
- Misc expenses – These are bills that appear to have been double counted during the year and upon review when preparing June accounts have been corrected/reversed.