

LIXI Update

2019 LIXI Forum

Shane Rigby



Collaboration



Change

A photograph of four red apples and several autumn leaves arranged on a white wooden plank surface. The apples are positioned in a horizontal line, each with a label above it. The leaves are scattered around the apples, with one large yellow leaf to the left of the first apple and two more in the top right corner.

CCR

PEXA

CDR

LIXI

Standards, standards everywhere!



Open Banking (CDR)

- Products
 - Credit & Debit Cards
 - Deposit and Transaction Accounts
- Accounts, Transactions, Balances
- Direct Debits, Schedule Payments, Payees

- Personal details (name, addresses, drivers licence)
- Credit enquiries
- Payment defaults & credit infringements
- Account information
 - date opened/closed
 - credit limit & repayment history
 - account type

CCR



PEXA

Sufficient details to execute settlement

- Payment of:
 - Settlement monies
 - Duties
 - Taxes
 - Any other disbursements,
- Electronic lodgement to the appropriate Land Registry.

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- Applicant Details
 - Personal details
 - Addresses and contact details
 - Citizenship, residence, visa, immigration, tax details, proof of identity
 - Employment (occupation, employment basis, income, related benefits, employer details)
 - Documentation instructions, joint nominations, wills & legal/financial authorities
 - Source of wealth/funds
 - Credit history
 - Privacy & applicant declarations
 - Significant changes in Circumstances
 - Household details
 - Assets, liabilities, income, expenses & other commitments
 - Needs Analysis
 - Benefits to Applicants
 - Co-applicants



3000+ attributes

LIXI2

**Easier
than
Ever!**





Living Expense Categories

- Current State
- Industry Consultation period
- Collaboratively arrived at a consensus
- Released this week
- Next steps

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**Call
to
Action**

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