Public Service Commission
Te Kawa Mataaho

20 October 2026

9(2)(a) privacy

9(2)(a) privacy

Official Information Request
Our Ref: OIA 2026-0302

I refer to your Official Information Act 1982 (OIA) request transferred from the Department of Internal Affairs (DIA) to the Public Service Commission (the Commission) on 23 September 2026 for:

> *I request the following official information held by the Department of Internal Affairs and the Trust Framework Authority about the accreditation of Westpac New Zealand Limited as Trust Framework provider P0003 and service S0007 (Business Bank Account credential), recorded as accredited on or about 16 September 2026.*
>
> 1. *The decision record that granted that accreditation, including any conditions, limitations, or expiry.*
> 2. *The scope of service S0007 as approved (what facts the credential may contain, who may rely on it, and any stated limit to "business customers only").*
> 3. *Any assessment or briefing, including to the Minister for Digitising Government or the Trust Framework Board, on: - making a registered bank an identity issuer; - risks if use moves from optional to a practical condition of service; - phone / device dependence and exclusion; - complaints and liability if a credential is wrong or misused.*
> 4. *Copies of the public-facing education or risk material the Department or Authority required Westpac (or the Govt.nz wallet) to show users before a credential is issued or presented.*
> 5. *Any correspondence between DIA / the Trust Framework Authority and Westpac NZ, from 1 January 2025 to the date of your response, about extending this service to retail customers, in-person age checks, or relying parties such as retailers, councils, utilities or travel.*
> 6. *The number of Trust Framework complaints received since 1 July 2024, how many were accepted, and how many related to accredited providers.*

On 29 September, you were notified of the revocation of transfer for this request. However, following further discussion, the Department and the Government Digital Delivery Agency (the GDDA), which is based within the Commission, agreed that it would be more

appropriate for the response to be provided by the Commission. On 15 October 2026, you were notified that the transfer to the Commission was reinstated. We apologise for any inconvenience caused.

Information being released – part one

Please find enclosed the following document in scope of part one of your request:

Item	Date	Document Description	Decision
1	15 September 2026	**LETTER** – Decision on Westpac application for accreditation	Released in part

I have decided to release the document, subject to information being withheld under the following sections of the OIA, as applicable:

- section 9(2)(a) – to protect the privacy of natural persons
- section 9(2)(b)(ii) – to protect information where the making available of the information would be likely unreasonably to prejudice the commercial position of the person who supplied or who is the subject of the information.

In making my decision, I have considered the public interest considerations in section 9(1) of the OIA.

Information publicly available – part two

The following information is publicly available on the Commission's website at the link provided for in the table below.

Item	Document Description	Website Address
2	Trust Framework Register	https://www.publicservice.govt.nz/about-the-commission/government-digital-delivery-agency/trust-framework-for-digital-identity/trust-framework-authority/trust-framework-register

Accordingly, we are refusing this part of your request under section 18(d) of the OIA on the grounds that the information requested is publicly available.

Information does not exist – parts three to six

In relation to parts three to five of your request, the Commission does not hold any documents or correspondence within the scope of these parts of your request.

In relation to part six of your request, the Trust Framework has received no complaints since 2024.

Therefore, we are refusing these parts of your request under section 18(e) of the OIA on the grounds the information requested does not exist.

If you wish to discuss this decision with us, please feel free to contact Enquiries@publicservice.govt.nz.

You have the right to seek an investigation and review by the Ombudsman of this decision. Information about how to make a complaint is available at www.ombudsman.parliament.nz or freephone 0800 802 602.

Please note that we intend to publish this letter (with your personal details removed) and enclosed documents on the Commission's website.

Yours sincerely



Nicky Dirks
Manager – Ministerial and Executive Services
Public Service Commission Te Kawa Mataaho

Digital Identity Services
Trust Framework Authority

15 September 2026

Digital Identity Services Trust Framework Group
Government Digital Delivery Agency|Te Kawa Mataaho
TFA@gdda.govt.nz

9(2)(a) privacy
Westpac New Zealand Limited
Email: 9(2)(a) privacy

Dear 9(2)(a) privacy

Approval of Application for Accreditation

Thank you for your application for accreditation under the Digital Identity Services Trust Framework (DISTF).

On behalf of the Trust Framework Authority (Authority), I am pleased to confirm that, under section 26 of the Digital Identity Services Trust Framework Act 2023 (Act), Westpac's application for accreditation as a Trust Framework provider has been approved for the Business Bank Account credential service.

Key things to note about your accreditation:

- The above accreditation takes effect from the date of this letter. The date of renewal is three years from this date. You will be listed on the Trust Framework Register as an accredited digital identity service provider. Your accredited services will also be listed on the Trust Framework Register on our website: Trust Framework Register - Public Service Commission Te Kawa Mataaho
- You must continue to comply with the requirements set out in the Act and the DISTF Regulations and Rules.[1] These include, but are not limited to, the following:
    - Under section 33 of the Act, you must inform the Authority when there is a change to any key or specified information, as outlined in sections 24 and 25 of the Act, within five working days of the change.
    - You are also required to notify the Authority of any incidents relating to you as an accredited provider, or to an accredited service you provide, as soon as practicable. Please see regulation 20 of the DISTF Regulations for further details.

[1] The Act, Regulations and Rules are available at *Accreditation of digital identity providers and services - Public Service Commission Te Kawa Mataaho.* The Rules were recently updated and these changes came into effect on 29 June 2026, please ensure you review the consolidated 2026 version.

- You are required to report to the Authority in accordance with regulation 19 of the DISTF Regulations. The Authority will email you about this separately and provide you with a reporting template.

- For more information about your accreditation obligations, please see the Maintaining Accreditation page of our website: Maintaining accreditation - Public Service Commission Te Kawa Mataaho
- You are welcome to use the accreditation mark for your approved services. For example, you may display the accreditation mark alongside the service name on your website. Black-and-white and colour versions of the accreditation mark are attached to the accompanying email for your convenience. Information about the terms of use is available on the accreditation mark page of our website: Trust Framework Authority accreditation mark - Public Service Commission Te Kawa Mataaho

The Authority requests that you provide the Regulatory Team with an update on Westpac's credential service's complaints process within 20 business days.

9(2)(b)(ii) prejudice commercial position The Regulatory Team will request progress updates and confirmation that this action has been completed.

If you have any questions and wish to get in touch, please contact us at TFA@gdda.govt.nz.

Yours sincerely,



Paula Collins
Presiding Member
Trust Framework Authority