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Consultation Response Form

Consumer Consent Solution (CCS)

Design Consultation

Published 11 February 2026

Response Deadline 25 March 2026

Link to the Consultation

[View the Consumer Consent Solution Design Consultation here.](#)

How to Respond

Please complete this document and send your responses to consumerconsent@retailenergycode.co.uk

Where possible, we kindly request that responses are submitted as a Word (.docx) document.

Please be assured that your responses will not be edited or amended in any way.

We've asked for your feedback in each of the questions throughout. Please respond to each one as fully as you can.

We will publish non-confidential responses on our website at <https://retailenergycode.co.uk/consultations/>

Your response, data and confidentiality

Responses can be submitted in one of three ways:

- **Non-confidential** – the full response along with the submitting organisation's name and category will be published; or
- **Confidential** – responses will only be shared with RECCo and its CCS project team, the REC Code Manager and the Authority (where relevant). We will respect this request for confidentiality, subject to any obligations upon us to disclose information. Confidential responses will not be published, and details will not be referenced in any consultation summary report(s) or subsequent REC Change Proposal documentation; or
- **Anonymous** – the full response will be published, but the submitting organisation's name will be omitted (the organisation category will still be published). Details of the response may be referenced in any consultation summary report(s) or subsequent REC Change Proposal documentation, and the organisation name will be shared with RECCo and its CCS project team, the REC Code Manager, and the Authority (where relevant).

If you submit a non-confidential response but wish to keep part of your response confidential or anonymous, please clearly mark those sections as "confidential" or "anonymous" as appropriate.

All responses will be treated as non-confidential unless otherwise indicated.

RECCo recommends submitting only financial or commercially sensitive information as confidential, and using anonymous for other cases where the submitting organisation does not wish to be identified. This approach ensures that response details can be included in any consultation summary report(s) and that RECCo's comments on the responses can be published.

Respondent Details

NAME	James Edgar
ORGANISATION	Which?
ORGANISATION CATEGORY	Consumer Organisation
E-MAIL ADDRESS	james.edgar@which.co.uk
RESPONSE CONFIDENTIALITY	Non-confidential (recommended)

Questions

Scope of the CCS

Q1	Do you agree with the proposed MMP scope, including the core functional components and the inclusion of SEC Other Users and the BSC SDR?
<p>The use of energy data has a transparency problem. At present it is not possible for a householder to know who is accessing their energy data, in what detail, and for what purposes. The prime example of this is that the Data Communications Company (DCC) manages the flow of smart meter data but has no consumer interface. If a consumer suspects an unknown third-party of accessing their data, they have no way to know who to approach.</p> <p>This is the problem that the Consumer Consent Solution (CCS) should be focused on, and one of the key problems it was conceived to solve. However, there is a significant risk that the tool will not solve this key problem because of design choices that have deprioritised the core purpose of increasing transparency for consumers on who is accessing their data. The design consultation is not framed around an articulation of the outcomes the CCS aims to achieve and therefore does not explain what information is required for the launch product (the Minimum Marketable Product (MMP)) to be a first step to improving consumer trust.</p> <p>Building trust was explicitly central to the project at the outset: <i>“Consumers must trust, and have good reason to trust, this system as it will be their data they share.”</i> (Consumer Consent Solution consultation - Ofgem, 2024). Consumers will expect any tool in this space to provide transparency on what is happening with their smart meter data; Citizens Advice research (Citizens Advice response to Ofgem consultation on a Consumer Consent Solution, 2024) finds that 92% of consumers say it is either important or very important that they are able to opt-out of sharing their smart meter data illustrating how important it is for consumers to have control of what happens to their data in this context. In our model for trust frameworks (Building consumer</p>	

[trust in Smart Data - Which?, 2024](#)) we find that meaningful consent, **supported by transparency and clarity in particular**, are critical principles that must be considered.

The proposed scope appears to result in:

- A design that, to our understanding, cannot accommodate DCC data until after the Minimum Marketable Product as it will take substantial work to incorporate information on DCC data flows into the proposed structure.
- A risk that the MMP will show little by way of consented use of data, even if a household's data is being used by a range of parties through the DCC.

Despite the name of the project, it is very clear in the original documents that the tool should not just be about managing consumer consent. Transparency was identified as a core design principle, and there was clear recognition that this meant covering all onward data-sharing; *"the level of information provided must be consistent through the user journey and transparent as to purposes for data sharing, when changing, and **must cover all onward data-sharing.**"* ([Consumer Consent Solution consultation](#) - Ofgem, 2024; our emphasis added).

This recognition that the solution needed to cover all onward data-sharing flowed through to the decision to appoint the Retail Energy Code Company (RECCo) to deliver the project. *"We consider that any solution will need a consistent way for consumers to grant and manage their consent to share their energy data. **This will start with smart meter consumption data** and expand to other datasets, as the Delivery Body's resource and prioritisation permits"* ([Consumer Consent Decision](#), Ofgem, 2025; our emphasis added)

The design consultation currently pays insufficient attention to how the required transparency is going to be achieved, and specifically that the end goal should be for the consumer to have access to information on the full range of data flows, including non-consent flows.

We think this results in a material risk that consumer trust could be damaged by the proposed MMP version of the tool. **We are currently concerned that until DCC data flows can be included, no live version of the product could be launched that meets the original purpose of the project.** We think that RECCo (and Ofgem as contract managers) need to:

- clarify how the launch of a Minimum Marketable Product without smart meter data flows can meaningfully support consumer trust
- plan for how to mitigate the risk that the launch of a solution with limited data flows damages consumer trust. This will likely include ensuring clear communication of the limitations
- put in place a plan for how and when smart meter data will be included, and ensure the current design can accommodate this

We also urge RECCo to ensure that they are placing the consumer perspective at the centre of their design decisions. In particular, it is important that the design and associated consumer research recognises the interlinkages of energy data and property data, and RECCo consider the implications for how to factor this into the design. As householders install more low-carbon technology, energy and property data are becoming increasingly intertwined and there are other emerging digital systems such as Digital Building Logbooks that

will include forms of energy data. It is therefore important that the CCS system is designed so that other consumer-facing dashboards can incorporate CCS functionality, thereby maximising interoperability and minimising the risk that consumers will unnecessarily need to access multiple systems.

Q2

Do you have any comments on the assumption that SEC Other Users would not need to migrate existing consents to the CCS and would instead move to using the CCS as existing consents are renewed?

Click or tap here to enter text.

REC Policy Positions

<p>Q3</p>	<p>Do you agree with the position that consent for access to half-hourly metered data should be provided by the occupier rather than the bill payer, where these are different individuals? If not, please provide your rationale.</p>
<p>Click or tap here to enter text.</p>	
<p>Q4</p>	<p>Do you agree with the position that for multi-occupancy households, a 'lead occupant' may provide consent on behalf of other occupants only where they confirm they have the authority to do so and have obtained agreement from all other adult occupants? If not, please provide your rationale.</p>
<p>Click or tap here to enter text.</p>	
<p>Q5</p>	<p>Do you agree with the proposed approach and standard for identity verification? <i>If not, please provide your rationale.</i></p>
<p>Click or tap here to enter text.</p>	
<p>Q6</p>	<p>Do you agree with the position that consumers should have the option to establish an account with the CCS or grant consent via the 'guest' approach? If not, please provide your rationale.</p>
<p>Click or tap here to enter text.</p>	
<p>Q7</p>	<p>Do you agree that consumers should have the option to revoke or renew consent directly with the relevant ATP or via their CCS account? If not, please provide your rationale.</p>
<p>Click or tap here to enter text.</p>	
<p>Q8</p>	<p>Do you agree with our position that EDPs should explicitly check that active consent is in place within the CCS each time they share data with an ATP? If not, please provide your rationale.</p>
<p>Click or tap here to enter text.</p>	

Q9	Do you agree that if the CCS is unavailable, the EDP should continue to share data unless the CCS outage extends for a significant period of time? If not, please provide your rationale.
Click or tap here to enter text.	
Q10	Do you agree that the FAPI 2.0 standard should be adopted for the CCS, which includes use of mTLS for all data sharing? If not, please provide your rationale.
Click or tap here to enter text.	

Technical Design

Q11	Do you have any comments on the proposed overall solution architecture and the component descriptions?
Click or tap here to enter text.	
Q12	Do you agree with the proposed approach to matching MPxN to the address? If not, please provide your rationale.
Click or tap here to enter text.	
Q13	Do you have any comments on the non-functional requirements detailed within Annex D?
Click or tap here to enter text.	
Q14	Do you have any comments on the split between centralised and decentralised elements of the overall solution outlined in Annex D?
Click or tap here to enter text.	
Q15	Do you have any comments on the technical diagrams and / or business process diagrams set out within Annex E?
Click or tap here to enter text.	

UX Design

<p>Q16</p>	<p>We have identified four groups of people who will use the consent system, each with different needs (Annex F – Behavioural Archetypes). Have we missed any important user groups? Are there any needs we haven't considered for any of these groups? If yes to either, please tell us what's missing and why it matters.</p>
<p>The principles of inclusive design should continue to guide RECCo - specifically that the solution should be designed to suit a broad audience of user types through considering diverse needs, preferences and abilities. For example, language must be non-technical in consumer-facing communications, including marketing as well as consumer interactions with a service or product. Which?'s experience in other digitising markets has proven that this is key to consumer understanding and take up. In 2020, the percentage of people with ultrafast broadband was 16%. In June 2021, the final report from the Gigabit Take-up Advisory Group, coordinated by Which?, recommended that connectivity providers agree on common terminology around gigabit-capable broadband. Our research (Consumer barriers to adopting gigabit-capable broadband, 2021) had identified confusion as a direct barrier to consumers adopting it, as they could not differentiate between the different packages being offered. This was not addressed at the time, and in March 2023 Ofcom was forced to address this by consulting on improving broadband information for customers (Improving broadband information for customers: Proposal for new guidance to improve customer information, Ofcom, 2023) acknowledging the link to slow consumer takeup of the new technology.</p> <p>The four archetypes seem appropriate, but RECCo should continue to assure themselves that they are allowing a full consideration of different needs, preferences and abilities.</p>	
<p>Q17</p>	<p>Do the proposed inclusion requirements adequately address the needs of vulnerable customers, digitally disadvantaged consumers, and consumers with limited English proficiency (Annex F – Accessibility and device constraints)? If not, what additional requirements should be included?</p>
<p>Engaging with smart data services and schemes should be straightforward and user-friendly for consumers. There should be requirements in the trust framework to make this as accessible as possible and to ensure participants are not excluding certain groups of consumers. In particular, there are risks of digital exclusion with smart data services, which inherently involve a lot of digital processes. However, we have seen that it is possible to run digital smart data schemes that still enable non-digital consumers to engage. The Financial-grade API (FAPI) security standard that RECCo plans to use for the CCS has a provision for a customer to provide consent and access their personal data by non-digital means, predominantly designed for consumers who do not have access to smartphones or computers.</p> <p>We also encourage RECCo to consider adding the needs of consumers experiencing debt or other financial difficulties explicitly to the list of requirements. Consumers experiencing these types of difficulties may be asked for consent in pressured circumstances. For example, a case study provided to us outlined circumstances in which a consumer did not have the opportunity to provide meaningful consent over the control of their personal data. A consumer in receipt of means-tested benefits and facing mounting debt with their energy supplier requested a repayment plan to avoid their energy supply being cut off again. The</p>	

supplier advised that they could only do this by accessing the consumer's bank account, using Open Banking, to assess how much the consumer could afford to repay. The consumer, who was facing financial insecurity and feared losing their energy supply, did not want to consent and did not trust the provider with their data, but felt they had no choice but to comply with the provider. The supplier defended its use of Open Banking in recovering debt, claiming its use as a tailored approach which would result in less stress and a better financial position for the consumer. They were confident in the advantages it offered their customers and the supplier held firm to their Open Banking policy.

In the energy context, energy use patterns may be correlated with financial difficulties and data could therefore be in principle useful to many companies. The CCS design needs to be fully informed about the circumstances in which consumers may become concerned about access to their energy data.

Q18

Do you agree that consumers need to know who is requesting consent, what data they want, and for how long? If not, what's missing? Is there a risk of information overload?

Yes, as the complexity of the energy system increases, it is becoming increasingly important that consumers are able to understand the uses of their energy data and gain control over what data they share and with which organisations. Consumers will struggle to engage unless they understand what is happening and they trust that they and their data are protected. For instance, research from Citizens Advice ([Ofgem's call for input on data sharing in a digital future: consumer consent, Citizens Advice Response, 2024](#)) found that consumers who felt they have control over what data they shared and had clear information about what companies can access, will have greater confidence in the market for smart energy services. As electrification of people's homes and transport increases alongside a rise in time-of-use tariffs and other forms of consumer-led flexibility, it will be increasingly important that consumers are able to share their data in a controlled way with trusted third parties to make sense of this complexity and make good choices.

We do not think that concerns over information overload should lead RECCo to reduce the amount of information available through the solution. Instead, the risk of information overload should be managed through the user design and testing process, ensuring that consumers can get to comprehensive information if desired but are not presented with too much up front.

Q19

Where should additional verification steps or friction be introduced to protect consumers? Where might such steps create disproportionate barriers? (Refer to figures 7–10: User journey stage)

Click or tap here to enter text.

Q20

Do you agree that showing consumers which organisations hold consent, what data is shared, when consent was granted, and when it expires provides adequate visibility? If not, what's missing? What limitations should be communicated to manage expectations?

As stated in our response to question 1, we are concerned that the Minimum Marketable Product has no plans to include smart meter data. If RECCo goes ahead with the proposed design then to avoid consumer misunderstanding:

- This key limitation must be communicated clearly,
- Consumers must be provided with a clear explanation of which types of data the consents that can be accessed through CCS relate to.

Q21

Do you agree that consumers need to understand which services will be affected, what happens to their data, how long changes take, and whether revocation is reversible? If not, what's missing? Is there a risk of information overload at the point of revocation?

Click or tap here to enter text.

Q22

Do you agree that assisted journeys should enable consumers to grant consent, review active consents, revoke consent, and receive the same information as digital users? If not, what additional outcomes are needed to achieve equivalence?

Click or tap here to enter text.

Q23

For consumers who are unable or choose not to use digital services, what outcomes should an assisted or alternative consent service journey deliver to be considered fair and equivalent?

Click or tap here to enter text.

Governance Design

Q24	Do you have any comments on the proposed REC drafting approach, including the creation of a new REC CCS Arrangements Schedule, a new CCS Service Definition, the Customer Experience Guidelines, consequential changes to existing REC artefacts, and the new CCS API Technical Specification?
Click or tap here to enter text.	
Q25	Do you agree with the proposed initial funding model, including the ability for the cost of qualification and breach investigation activities to be recovered from the individual organisations? If not, please provide your rationale.
Click or tap here to enter text.	
Q26	Do you agree with the proposed CCS Accreditation model? If not, please provide your rationale.
Click or tap here to enter text.	
Q27	Do you agree that a minimum standard should be set whereby all CCS Users should be Cyber Essentials Plus certified or ISO 27001 accredited? If not, please provide your rationale.
Click or tap here to enter text.	
Q28	Do you have any comments on the application of the existing REC change process to cover management of the CCS arrangements?
Click or tap here to enter text.	
Q29	Do you have any comments on applying the existing REC performance assurance framework to cover assurance of the CCS arrangements?
Click or tap here to enter text.	

Q30	Do you have any comments on the proposed issue/dispute resolution paths defined for the management of CCS issues?
Click or tap here to enter text.	

Product Roadmap

Q31	Do you have any comments on the approach to defining the future roadmap within the consultation or the content of the draft roadmap in Annex G?
Click or tap here to enter text.	

Additional Comments

Q32	Please provide details of any additional issues you feel have not been adequately captured within the consultation document.
Click or tap here to enter text.	

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Thank you for responding

Your response is greatly appreciated.

If you have any questions or
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latest news, please contact us below.



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