

Our ref: AA1000495
Contact officer: Tanya Hobbs
Contact phone: 02 6243 1029



16/04/2020

adjudication@acc.gov.au

www.accc.gov.au

Dear Sir/Madam

AusPayNet application for revocation of authorisation A91497 and A91498 and substitution of AA1000495 – interested party consultation

On 6 April 2020, the Australian Competition and Consumer Commission (the **ACCC**) received an application for re-authorisation from Australian Payments Network Limited (**AusPayNet**) (formerly the Australian Payments Clearing Association) (revocation and substitution). This letter is to invite you to comment. You are welcome to pass this letter on to others who may wish to make submissions.

AusPayNet is seeking re-authorisation¹ under the *Competition and Consumer Act 2010* (Cth) (the **Act**). Re-authorisation would give it legal protection in respect of the certification, suspension and termination provisions of the Issuers and Acquirers Community (**IAC**) Regulations (the **Regulations**) and IAC Code Set (the **Code**). The IAC framework governs ATM, EFTPOS and other card payments and settlements. AusPayNet has applied for authorisation for five years. Re-authorisation is sought because an existing authorisation for the arrangements expires on 22 September 2020. A full copy of the application for re-authorisation is available on the ACCC's [authorisations public register](#).

Making a submission

The ACCC invites you to make a submission on the application for re-authorisation. In making your submission, please provide information, evidence and views about the likely public benefits, effects on competition and any other public detriment that you consider will result from the proposed conduct.

If you intend to provide a submission, please do so by **7 May 2020**. If you wish to request an extension, please contact us on the details below as early as possible. Submissions after the due date (or after any extension granted) may not be taken into account.

Please use the coversheet that accompanied this letter and email your submission to adjudication@acc.gov.au, with the subject 'AA1000495 – AusPayNet – submission'. Alternatively, if you would like to provide comments orally, please contact Tanya Hobbs via the details at the end of this letter.

Your submission **will** be placed on the ACCC's [authorisations public register on the internet](#) unless you have made a request (with reasons) for us to exclude part or all of the

¹ For information about Authorisations, please see <https://www.accc.gov.au/business/exemptions/authorisation>

submission from the public register (see [Guidelines for Excluding Information from the Public Register for more information on how to make a request and how we assess requests](#)).

Timetable

The ACCC will progress its assessment of the application in a timely manner. An indicative timetable is set out below for your information, and an up to date version (including any changes) will be posted on the public register.

Indicative date	Stage in assessment process
6 April 2020	Lodgement of application and supporting submission.
16 April 2020	Public consultation process begins.
7 May 2020	Closing date for submissions from interested parties.
May 2020	Applicant responds to issues raised in the public consultation process.
June 2020	Draft determination.
July 2020	Public consultation on draft determination including any conference if called.
August-September 2020	Final determination.

This letter has been placed on the ACCC's public register. If you have any questions or wish to discuss any aspect of this matter, please do not hesitate to contact Tanya Hobbs on 02 6243 1029 or adjudication@acc.gov.au.

Yours sincerely



Gavin Jones
Executive Director
Adjudication

Interested Party List

CHOICE

Consumer Action Law Centre

Australian Bankers' Association

Business Council of Australia

Council of Small Business Organisations of Australia Ltd

Australia Post

Cardtronics Australia

Australia and New Zealand Banking Group Limited

Bank of Queensland Limited

Bendigo and Adelaide Bank Limited

Citigroup Pty Ltd

Westpac Banking Corporation

Commonwealth Bank of Australia

National Australia Bank Limited

Macquarie Group

ING Australia

Suncorp

Rabobank

Visa

Mastercard

American Express

Diners Club

Eftpos

Australian Securities and Investments Commission

Reserve Bank of Australia

Treasury

Australian Settlements Limited

Cuscal Limited

Tyro Payments

Indue Limited

Woolworths Limited

Coles Group Limited