



11 June 2001



Ms Jaime Norton
Australian Competition & Consumer Commission
PO Box 1199
Dickson A.C.T. 2602

Dear Ms Norton,

RE: Notification N70202 – Network Payment Solutions Pty Ltd

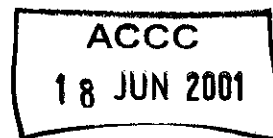
Thank you for the letter dated the 7th of June 2001 from Mr Tim Grimwade.

The letter contained a list of details that were required to be expanded on from the original notification and with reference to the pamphlet provided. I have been able to address these expanded details and have attached them for your consideration in the third line forcing notification.

If you require any further information please do not hesitate to contact me on the below phone number or at jamiew@networkpaymentsolutions.com.

Yours sincerely

Jamie Wilbraham
I.T. Manager.



Restriction of Publication Claimed

Description of the goods and services to which notification relates: -

One of the products that are offered by Network Payment Solutions P/L is a phone-based credit card processing solution (IVR). By using any standard phone line or a mobile phone connection, our clients have the ability to accept payments from their consumers on any major credit card, by dialing a specific phone number. The details that are required to process the transaction include; a) who the client is, b) consumer credit card details, c) the amount of the transactions. All these details are obtained from our client by them following prompts given during the phone call and entering the details on a touch-tone phone key pad.

Description of the business carried out by Network Payment Solutions: -

Network Payment Solutions Pty Ltd has been formed to provide the market place with choices on how they wish to collect monies. There are a number of companies in the market place that can provide one or more of the mechanisms for the collection of monies, however there is no real one-stop shop. What we are aiming to provide is methods to collect monies, via

- IVR – Phone based credit card transactions.
- EFTPOS – Real world EFTPOS terminals for shop fronts etc.
- Internet – solutions based on what the Internet community requires, from a simple method of accepting payments through to a fully optioned shopping cart.
- IMF – Time based payment schedules and facilities.
- Batching – Ability to mass charge for accounts, eg. Membership to golf club is due on the 16th of each month for all members.
- Debt Collection – With the best money collection practices, there will always be bad debts, we handle this in house.

Description of the conduct and how it will operate in practice: -

Network Payment Solutions Pty Ltd, provides the service of interfacing with the client, gathering the details of the transaction, and the final distribution of the outcome of the transaction. Bankwest, by arrangement, will accept the credit card transaction, formatted to their requirements and transfer the monies as per credit card scheme rules.

The parties to the conduct: -

Network Payment Solutions Pty Ltd – provider of the service.
Bank of Western Australia Ltd (Bankwest) – Provider of credit card processing facility.

The public benefits flowing from the conduct: -

The IVR solutions, is geared at the small business and mobile business. It provides many benefit's which include: -

- Mechanism to reduce the time that the business is waiting for cash flow.
- Reduce the number of accounts that will go to debt collection.
- Confirmation that the funds are cleared prior to leaving the job site.
- Security, in that once the payment has been processed successfully the funds are in the clients account with 24-36 hours (weekends excluded) without time out to go to a financial institution.
- It is mobile and available anywhere within Australia.

How the conduct will affect competition: -

There will be no perceived effect on any supplier of similar facilities.

Norton Jaime

From: Norton Jaime
Sent: Thursday, 5 July 2001 9:37 AM
To: 'jamiew@macquarie-wa.com.au'
Subject: RE: Request for confidentiality

Jamie
Thank you for your email. I confirm that your request for confidentiality is withdrawn.
Your letter dated 11 June 2001 will now be placed on the public register for this matter.
Regards
Jaime Norton
Adjudication

-----Original Message-----
From: Jamie Wilbraham [mailto:jamiew@macquarie-wa.com.au]
Sent: Wednesday, 4 July 2001 9:33
To: jaime.norton@acc.gov.au
Subject: Request for confidentiality
Importance: High

G'Day Jaime,

Just to confirm our telephone conversation of the other day, I wish to give notice that Network Payment Solutions P/L will remove its request for "Restriction of Publication" from the notification for exclusive dealing N70202.

Thank you for your efforts and if you require any further details or clarification please feel free to contact me on (08) 9325 1020 or by return email.

Cheers

Jamie Wilbraham
I.T. Manager.
Network Payment Solutions Pty Ltd
9th Floor
251 Adelaide Terrace
Perth Western Australia 6000
tel (08) 9325 1020
fax (08) 9325 1120

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