

19 March 2003



First Data Resources  
NATIONAL LENDING  
CORPORATION  
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DALLAS, TEXAS 75243-1000

FILE No:
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MARS/PRISM

Mr Paul Palisi  
A/g General Manager  
Adjudication Branch  
Australian Competition and Consumer Commission  
PO Box 1199  
DICKSON ACT 2602

Dear Paul

Thankyou for your letter dated 24 February 2003 outlining Applications for Authorisation Nos A30224 and A30225 in relation to EFTPOS Interchange fees.

By way of background First Data has been in business in Australia for the past 20 years, providing third party processing services to the retail payments industry, including EFTPOS acquiring services for both merchants and financial institutions. The Applicants named in the submission are all either clients or partners of First Data and in our opinion are well positioned to comment on Interchange fee agreements for EFTPOS.

We have read and understood the submission and offer our support of same.

If I can be of any assistance throughout this process please do not hesitate to contact me.

Kind Regards

PP 

Greg Nash  
Managing Director

