

Roy, Lauren

Subject: Notification N93365, 11 April 2008 (Appendix To Prior Submission)
[SEC=UNCLASSIFIED]

Categories: SEC=UNCLASSIFIED

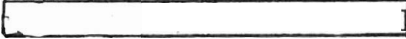
Attachments: Pasted Graphic.tiff

ACCC Classification: SEC=UNCLASSIFIED



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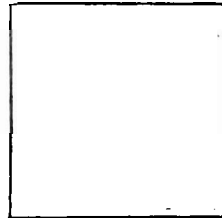
-----Original Message-----

From: Jim [mailto:
Sent: Friday, 2 May 2008 1:08 PM
To: Adjudication
Subject: Notification N93365, 11 April 2008 (Appendix To Prior Submission)

**EXCLUDED FROM
PUBLIC REGISTER**

2-5-2008

Jim Millett,



**EXCLUDED FROM
PUBLIC REGISTER**

Dear Register,

I would like to present an appendix submission to that previously sent yesterday (1-5-2008) in regards to Notification number N93365, dated 11th April 2008. This additional information relates to exclusive dealing and public benefit issues not previously included in my original submission.

Under the proposal in N93365 there is no obvious public benefit that PayPal offers to purchasers on eBay, as members of the public purchasing items will be forced to use a ubiquitous payment system regardless of whether it suits their purchasing needs or not, which is hardly beneficial. Additionally, PayPal usage does not come without a cost. Those costs while initially imposed on those selling items will translate into higher pricing on items offered for sale to cover the costs. This spreading of costs might not be an instant event, but it would filter through into pricing over time.

Perhaps the worse aspect of the non voluntary use of PayPal (and that is exactly what is being asked for: a non voluntary use) is that it puts an extra layer of vulnerability into peoples financial records that hackers could obtain should they decide to hack into PayPal. This presents an unacceptable risk given that no one really knows how this information gathered by PayPal would be handled either now, or into the future, whereby PayPal might decide to outsource certain payment procedures. Thus the potential risk of fraud increases each time a new layer of payment processing is added. I for one do not wish for this extra induced risk without my consent at the very least. Thus, I find it extremely difficult to see any benefit or merit for the granting of this application. After all PayPal cannot be the saviour it is being touted as being, otherwise it would have achieved its desired ambition of a sole payment method by its overwhelming attraction.

Yours Sincerely,
Jim Millett.