



**Australian
Competition &
Consumer
Commission**

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Our Ref: C2009/1325
Contact Officer: Gavin Jones
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1 October 2009

Ms Lisa Huett
Partner
Mallesons Stephen Jaques
Level 50
Bourke Place
600 Bourke Street
MELBOURNE VIC 3000

Dear Ms Huett

Re: Australian Payments Clearing Association Limited applications for revocation and substitution A91153 & A91154 - interested party submissions

I refer to the above applications for authorisation lodged with the Australian Competition and Consumer Commission (the ACCC) on 13 July 2009.

The ACCC has received submissions in relation to the applications from the following interested parties:

- Indue
- Commonwealth Bank
Suncorp-Metway
Advanced Payment Systems (APS)

A copy of each of these submissions is attached. All publicly available submissions are also posted on the ACCC internet site at www.accc.gov.au.

The submission lodged by APS contends that APCA, through application of the CECS Regulations and Manual, prevented a Mobile Funds Transfer system developed by APS from being adopted in Australia despite, APS argues, the system meeting requisite standards for approval.

Please provide your response to the concerns raised by APS, along with any others comments on the submissions APCA may wish to make, by **cob Friday 16 October 2009**.

This letter has been placed on the ACCC's public register. If you wish to discuss any aspect of this matter, please do not hesitate to contact me on 03 9290 1475.

Yours sincerely

A handwritten signature in black ink, appearing to be 'GJ' or similar initials, written in a cursive style.

Gavin Jones
Director
Adjudication Branch