



**Australian  
Competition &  
Consumer  
Commission**

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Our Ref: C2009/1325  
Contact Officer: Tess Macrae  
Contact Phone: (03) 9290 1835

20 July 2009

Dear

**Australian Payments Clearing Association Limited applications for revocation and substitution authorisation A91153 to A91154  
- interested party consultation**

The Australian Competition and Consumer Commission (the ACCC) has received applications for revocation and substitution from the Australian Payments Clearing Association Limited (APCA). The ACCC invites you to comment on the applications. Attached is a summary of the authorisation process including how to make a submission to the ACCC.

APCA is seeking authorisation for provisions contained within the Consumer Electronic Clearing System (CECS) Regulations and Manual.

A full copy of the applications for authorisation is available on the ACCC's website <[www.accc.gov.au](http://www.accc.gov.au)>. Alternatively, you can contact Tess Macrae on (03) 9290 1835 to obtain a hard copy of the applications and submission.

**Request for submissions**

The ACCC invites you to make a submission on the likely public benefits and effect on competition, or any other public detriment, from the proposed arrangements.

If you intend to provide a submission in relation to APCA's applications for authorisation, please do so by **10 August 2009**.

Alternatively, if you would like to provide comments orally, please contact Tess Macrae on (03) 9290 1835 to organise a suitable time.

Submissions, including oral submissions, will be placed on the ACCC's public register subject to any request for exclusion (guidelines are attached).

## **Timetable**

The ACCC will progress its assessment of the applications in a timely manner. An indicative timetable is set out below for your information.

<b>13 July 2009</b>	Lodgement of applications and supporting submission.
<b>20 July 2009</b>	Public consultation process begins.
<b>10 August 2009</b>	Closing date for submissions from interested parties.
<b>August 2009</b>	Applicant responds to issues raised in the public consultation process.
<b>September 2009</b>	Draft determination.
<b>September/October 2009</b>	Public consultation on draft determination including any conference if called.
<b>October/November 2009</b>	Final determination.

Please advise if you do not wish to make a submission at this time, but would like to be informed of the progress of the applications at the draft and final determination stages. If you are able to please provide a nominated contact email address for future correspondence.

You can also forward this letter to any other party who may wish to make a submission to the ACCC regarding the applications.

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 Tess Macrae on (03) 9290 1835.

Yours sincerely

Sue Philp  
Director  
Adjudication Branch

## **Interested Party List**

**American Express International**  
**Australia and New Zealand Banking Group Limited**  
**Australian Bankers' Association**  
**Australian Securities and Investments Commission**  
**Australian Settlements Limited**  
**Bank of Queensland Limited**  
**Bank of Western Australia Limited**  
**Bendigo and Adelaide Bank Limited**  
**Business Council of Australia**  
**Cashcard Australia Limited**  
**CHOICE**  
**Citigroup Pty Ltd**  
**Coles Group Limited**  
**Commonwealth Bank of Australia**  
**Consumer Action Law Centre**  
**Council of Small Business Organisations of Australia Ltd**  
**Cuscal Limited**  
**Diners Club Australia**  
**Indue Limited**  
**MasterCard Australia Limited**  
**MoneySwitch Limited**  
**National Australia Bank Limited**  
**Post Office Agents Association**  
**Reserve Bank of Australia**  
**St. George Bank**  
**Suncorp-Metway Limited**  
**The Treasury**  
**Visa International**  
**Westpac Banking Corporation**  
**Woolworths Limited**