



**Australian
Competition &
Consumer
Commission**

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Our Ref: 47623
Contact Officer: Tanya Hobbs
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25 January 2012

Dear Sir or Madam

**Australian Payments Clearing Association Limited application for re- authorisation
A91281 to A91283 – interim decision**

The Australian Competition and Consumer Commission (the ACCC) has decided to grant interim authorisation in respect of the applications for re-authorisation lodged by Australian Payments Clearing Association Limited (APCA) on 25 November 2011. A copy of the ACCC decision is attached.

Interim authorisation protects the arrangements for which authorisation is sought from legal action under the relevant provisions of the *Competition and Consumer Act 2010* while the ACCC considers and evaluates the merits of the application.

Next steps

For your information, the next step in the process is for the ACCC to release a draft determination which will take account of any submissions from APCA and interested parties and will indicate the ACCC's preliminary views on the merits of the application. The ACCC will give both APCA and interested parties the opportunity to provide a further submission on the draft determination before the ACCC issues its final decision.

As noted in the attached decision, the ACCC may review its decision on interim authorisation at any time. The ACCC's decision in relation to interim authorisation should not be taken to be indicative of whether or not final authorisation will be granted by the ACCC.

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 Tanya Hobbs on 02 6243 1029.

Yours sincerely

A handwritten signature in blue ink, appearing to read 'D Jones', with a stylized flourish at the end.

David Jones
Acting General Manager
Adjudication Branch