



18 July 2013

Hayley Parkes  
ACCC  
23 Marcus Clarke St  
Canberra ACT 2601

**Support for Interim Authorisation – PIN@POS Mandate**

Dear Hayley,

We are responding to your recent correspondence regarding your invitation to comment on the interim authorisation request for the PIN@POS Mandate.

As an interested party, Cuscal supports the approval of interim authorisation to enable the Industry Security Initiative to commence the communications strategy in order to encourage voluntary adoption of PIN@POS by cardholders.

Cuscal holds the view that the coordinated approach to raise cardholder awareness by all Industry Security Initiative participants will enhance the cardholder experience.

Please contact me on 02 8299 9167 if you wish to discuss any further.

Yours sincerely,

**Madeline O'Connor**  
Head of Cards and Payments