## Blanch, Belinda

From: Adjudication

Sent: Thursday, 31 October 2013 1:49 PM

To: Parkes, Hayley Cc: Dalins, Marie

Subject: FW: TRIM: Visa and MasterCard :application for authorisation of PIN @POS

implementation [SEC=UNCLASSIFIED]

**Attachments:** D13+107308[1].pdf; D13+107339[1].pdf

From: Lee Urbon

Sent: Thursday, 31 October 2013 1:30 PM

To: Adjudication

Cc:

Subject: TRIM: Visa and MasterCard :application for authorisation of PIN @POS implementation

Classification: Public

Dear Ms Parkes,

I bring to your attention these two contradictory submissions which appear to represent the same community group. Id like to add my personal first hand experience as an interested party in the community with no affiliation to any group. It appears that only St Joseph's Hospital has taken into consideration the practicality of a mandated PIN for Seniors.

Until recently both my parents could have used a PIN, but now they both live at home with mild dementia and are unable to remember their PIN. Essentially this approach - without some thought to that sector of the community equates to selective discrimination. It completely cuts off some seniors from every day transactions that allows them to live semi independently in the community and our cashless society.

I understand the greater good - but surely the solution needs to consider the outliers in society (as well as the greater good). Remembering the 'around the corner" Bank Branch network no longer exists.

Please consider.

Kind regards, Lee Urbon