

As an IT Professional, a banking consumer, and an Apple iPhone owner and customer, I have read about the banks recent submission to act as a cartel with the intention of blocking Apple Pay. I'm not sure if the ACCC is listening to the voice of consumers, but in case you are, here is my take:

I have been a NAB customer for 17 years, and NAB, on a near-daily basis, demonstrates its technical incompetence. Internet Banking is often down, or certain accounts are not available at all, or certain aspects (e.g. a running balance) of certain accounts are not available. Sometimes these issues last for days. On the 30th of June this year, during the end-of-financial year, NABs internet banking was down for most of the business day.

As far as technical progress, the NAB banking app is simply an app "wrapper" that loads their mobile website. On September 2013, Apple introduced Touch ID, a fingerprint scanner integrated into iPhones, along with the Secure Enclave, designed to increase the overall security of iPhones. Nearly three years on, NAB still has not taken advantage of this extremely easy-to-implement feature.

Technical progress, and technical competence, are not tools in NAB's toolbox. And we should be forced to trust them with the technical implementation of digital wallets?

I will be closing my NAB accounts shortly. Please do not enable the ability for them to block competition and my choices.

Sincerely,

Jason Discount

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