

From: Wayne Pulbrook
Sent: Saturday, 27 August 2016 5:53 PM
To: Adjudication
Subject: Reference Applications A91546 & A91547, 26th July 2016

Hello

Reference Applications

- A91546, 26th July 2016
- A91547, 26th July 2016

I just wanted to express my opinion on the issue the 3 big banks have brought to the ACCC about them wanting to gain access to Apple iPhone NFC to allow them to offer their own System.

As a member of the Australian public I would like my say in what is happening

Is the Australian Consumer footing the bill for any of this for what appears from my point of view to be a waste of time and effort and money. I do hope some common sense prevails to prevent such a waste.

I use Apple Pay myself and find it very useful but I can't imagine the banks being able to offer anything better or more secure.

Other systems used by competing phone manufactures have been found vulnerable to attacks by hackers recently, DON'T let Apple be forced into a situation where it's system could be compromised PLEASE

As an Australian consumer I want Protection and Security and if Apple is forced to give access to their Secure Chip for Apple Pay then I believe it could open the door to a potential security breach if the information falls into the wrong hands

So many banks around the world have adopted the Apple system and although it could be said that alone is not a good enough reason to deny the banks their collective bargaining rights it surely must be considered as one very good reason

The Australian public knows the big banks have been taking this action to protect their profits from Credit Card Transactions but the Australian Consumer already has the use of the system through American Express and ANZ who use the Apple System so why try to force Apple to the negotiating table when other Australian Banks are already giving the Australian Public what they want.

I think the Big 3 banks need to start competing with ANZ & Amex don't they ?

I think the Australian Public can decide about this without ACCC involvement at all and give the public the choice.

My bank didn't have Apple Pay using NFC and so I changed banks, it's that simple and isn't that COMPETITION

If they want me back as a customer then they must change. I found a competitor using Apple Pay's secure system and I wouldn't use one of the applicants systems if they did have access to the NFC,

I would be concerned and would probably reconsider whether to use the system at all due to potential security breaches caused by the banks having that access because at the moment I have peace of mind knowing it is secure

Thank You

Kind Regards

Wayne Pulbrook