



**Australian
Competition &
Consumer
Commission**

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9 November 2016

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Sent via email

www.accc.gov.au

Dear Madam/Sir

NPP Australia Limited applications for authorisation – A91560 - A91562 – interested party consultation

The Australian Competition and Consumer Commission (the ACCC) has received applications for authorisation from NPP Australia Limited (NPPA). The ACCC invites you to comment on the application.

Please see the ACCC's publication [Authorisation process – the basics](#) for a summary of the authorisation process and how to make a submission to the ACCC.

The Applications for Authorisation

NPPA on behalf of current and future participants in a proposed New Payments Platform (NPP) seeks authorisation for certain provisions of the NPP Regulations. These provisions broadly relate to suspension and termination, eligibility requirements and settlement provisions for participants in the NPP. The NPP is a new open access infrastructure that is being developed to enable households, businesses and government agencies to make simply addressed payments, with near real-time funds availability to the recipient, on a 24/7 basis.

NPPA has developed draft NPP Regulations to govern the rules of access and participation in the NPP, including high level obligations in relation to basic infrastructure transactions and settlement regulations.

Authorisation is sought for proposed NPP Regulations concerning suspension and termination of NPP Participants, eligibility requirements and settlement provisions.

The Applicant seeks authorisation for 5 years in relation to the suspension and termination provisions and in perpetuity for the eligibility requirements and settlement provisions.

A full copy of the applications for authorisation, including details of each of the NPP Regulations for which authorisation is sought, is available on the ACCC's website www.accc.gov.au/AuthorisationsRegister.

Request for submissions

The ACCC invites you to make a submission on the likely public benefits and effect on competition, or any other public detriment, from the proposed arrangements.

If you intend to provide a submission in relation to the applications for authorisation, please do so by **25 November 2016**.

Submissions should be emailed to adjudication@acc.gov.au with the subject "A91560-A91562 - NPP Australia – Submission".

Alternatively, if you would like to provide comments orally, please contact Saraj Bhullar on (03) 9290 1941 to organise a suitable time.

Submissions, including oral submissions, will be placed on the ACCC's public register subject to any request for exclusion. Please see the ACCC's publication [Guidelines for excluding information from the public register](#).

Timetable

The ACCC will progress its assessment of the applications in a timely manner. An indicative timetable is set out below for your information.

18 October 2016	Lodgement of applications and supporting submission
9 November 2016	Public consultation process begins
25 November 2016	Closing date for submissions
December 2016	Applicant responds to issues raised in the public consultation process
December/January 2016	Draft determination
January 2016	Public consultation on draft determination including any conference if called
February 2016	Final determination.

Please advise if you do not wish to make a submission at this time, but would like to be informed of the progress of the applications at the draft and final determination stages. If you are able to please provide a nominated contact email address for future correspondence.

You can also forward this letter to any other party who may wish to make a submission to the ACCC regarding the applications.

If you wish to discuss any aspect of this matter, please do not hesitate to contact Saraj Bhullar on (03) 9290 1941 or adjudication@acc.gov.au.

Yours sincerely



Gavin Jones
Director
Adjudication

List of Interested Parties – Applications for authorisation – A91560 - A91562

American Express Australia Limited
ALDI Stores
AMP Limited
Australian Payments Clearing Association
Apple
Australian Securities Exchange
Australia and New Zealand Banking Group Limited
Australia Post
Australian Banking Association
Australian Federation of Travel Agents
Australian Fintech
Australian Payments Clearing Association
Australian Retail Association
Australian Retailers Association
Australian Securities & Investment Commission
Australian Settlements Limited
Australian Small Business Centre Pty Ltd
Australian Transaction Reports and Analysis Centre (AUSTRAC)
Bank of America
Bank of China
Bank of Queensland
Bank of Tokyo
Bendigo and Adelaide Bank Limited
Big W / The Reject Shop
Bluechain Pty Ltd
BPay Pty Ltd
Bunnings Group Ltd
Chamber of Commerce & Industry of Western Australia
Choice
Citigroup Pty Limited
COBA
Coles (Wesfarmers Ltd)
Commonwealth Bank of Australia
Consumer Action Law Centre
Consumer Affairs Victoria
Consumers' Federation of Australia
Council of Small Business Australia
Council of Small Business Organisations of Australia
CPA Australia
Cuscal Limited
David Jones
Eftpos Payments Australia Limited
Finsia
Fintech Australia
FirstData
Good Guys
Google (Android Pay)
Harvey Norman
Heritage Bank
HSBC Bank Australia Limited

Indue Ltd
ING Bank (Australia) Limited
JB Hi Fi
JP Morgan
Kmart
Macquarie Bank Limited
MasterCard Australia Pty Ltd
ME Bank
Mega ICBC
Microsoft Australia
Myer
National Association of Retail Grocers of Australia
National Australia Bank Limited
National Independent Retailers Association
National Online Retailers Association
National Retail Association
Office of Fair Trading (Queensland Government)
Office of the Small Business Commissioner (NSW Government)
Office of the Victorian Small Business Commission
Optus
Pacific Brands Limited
PayPal Australia Pty Ltd
Qantas
Quest Payment Systems Pty Ltd
Reserve Bank of Australia
Retail First
Retail Traders' Association (WA)
Retail Traders Association of the ACT & Region
Samsung Pay
Small Business Association of Australia
Small Business Commissioner (South Australian Government)
Small Business Development Corporation
Square
Stone & Chalk
Suncorp Metway Limited
Target
Telstra
The Australian Digital Currency and Commerce Association
The Australian Wagering Council
Travelex
Tyro Payments Limited
United Retail Federation
Virgin Australia
Virgin/Velocity
Visa Australia Pty Ltd
WA Retailers Association Inc.
Westpac Banking Corporation
Woolworths Limited