

Gavin,

Good to chat to you a few minutes ago and i look forward to our 10 am planned discussion tomorrow morning the 18th August

As i said on the phone , i was closely involved along with fine people such as Diane Tate , ABA, Daryl Johnson ANZ , Jordan Gibbons NAB , Anthony Bevan , indigenous affairs ACT (?), everyone worked long hours and really cared about this process and the final result , it was mainly centred around the Open Book Problem

shop keepers in remote areas were taking the indigenous persons ATM card and pin and helping them selves to their payments, it was disgraceful behaviour

At that time these same people were using either one of my ATMs , a bank atm or one of my competitors ATMs and they would start placing their card in the ATM at say 9 am and put it is 20 times before the funds came through every Thursday at midday, they would incur a \$2 balance enquiry fee for every event , say 20 times \$40. I lowered our fee to \$1 but it was still unacceptable income , we tried education and just talking to people but the problem just kept on going

For your information we have to pay communications costs , Processing costs and of course help desk and maintenance costs , the more the unit is used the more the cost, so we had to recover some money. my business ATM Solutions at the time was never comfortable with this revenue , thats why we actively worked hard to solve the issue.

At the time of establishing this policy A91593 the best two independent ATM businesses were Cash Card and ATM Solutions , at the time their were many less than reputable deployers , who were either finance sales reps trying to move into this space or photo copier sales people , they were tough people. These operators gave the business a bad name for a period but we gradually cleared the decks, at all times we kept the RBA upto date.

Unfortunately the industry still has some ruthless ATM deployers and [] , their are so many naive merchants or communities that deserve a reliable , commercial solution, we have included some independent letters illustrating issues today Gavin

Next Payments is owned by MBL 46% and i vote for the remaining 54% , we are ISO 9001 certified have our AFSL , have proudly won many awards .We provide excellent service and we care , its personal and professional sin if we ever let a client down , we love this business and after 18 yrs we feel we are the best in the business. Our references include AHA , Clubs Australia , UCB, New Sunrise groups to name a few , we have 3000 clients today and currently run at 99.35% up time , we enjoy principle agent status with Hyosung in Australia/NZ and process via Cuscal, we run ATMs for Heritage Bank , Redi ATM and others

This program is first class and i congratulate the ABA and their members for the manor in which they have approached the problem , providing no charge access to the members and stopping any exploitation at the source is excellent

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Cashcard were doing a reasonable job of looking after these sites

To ensure competition two deployers were introduced to the opportunity Cashcard and ATM Solutions (T Wildash) later to be called Customers Ltd (Australian public Co) and then DC Payments (Canadian Public co), Today both DC Payments and Cashcard have been acquired by Cardtronics, HO, Houston Texas , so their is no competition today. We recommend that their be competition.

Next Payments will apply formally to be one of the businesses chosen to work with these communities, we understand them and have the ability to service them well.

This is a great service to needy people and i strongly recommend it remains and is governed by the strong and aware ABA.

I look forward to our chat tomorrow