After reading an article this morning about the banks wanting access to Apples iPhone NFC chip it occurred to me that they want access to a security system more than competition after all and that scares me

I have Amex on my phone and I have Visa from ANZ bank and so I have a choice and all I need to do is choose which credit facility I wish to use for Apple Pay and I do use both depending on whether a retailer accepts one or the other

Now if NAB or CBA or Westpac or any other Credit facility allowed their customers to access Apple Pay then I could add their card and once again choose which one I use but at the moment these banks are blocking my freedom to choose one of those banks and loosing my business, potentially

So in my opinion the banks are not giving the public the choice. I don't want or need another app on my phone. The choice is clear , let Apple and the customers keep the security they deserve

Kind Regards Wayne Pulbrook