

With the change of direction the banks are now taking to access Apple NFC I think is just dragging this out and causing disruption to ACCC and adding to the needless expense of this argument

I have access to Apple Wallet with 2 accounts which use Apple Pay from 2 different institutions and I could add more if I wish because now there are more choices due to increasing number of Intelligent banks and financial institutions who have gotten on board with Apples SECURE wallet in Australia , at least a choice of 30 so far, so who really cares if Bendigo or Adelaide or NAB or CBA want to be competitive or not. Currently they are not giving there own customers a choice really

How many digital wallets do these banks expect people to have or want ? A separate wallet for each bank, how insecure will NFC be with every bank wanting there own access ? When it's not needed. Who carries a separate physical wallet for each card ? Nobody, 2,5, 10 cards in one wallet, simple

Currently I carry one digital wallet and haven't carried a physical wallet for over one year already since, Apple Pay became available

I can access both ANZ and Amex on one digital wallet and both ANZ have independent Apps to use and the Amex app is extremely good and well integrated with Apple Pay and ANZ is useful for more than just Apple, simple and convenient and I choose

These banks who haven't embraced this new technology are loosing customers daily to the clever banks who have and there are millions of customers worldwide with hundreds of institutions who are benefiting

In the end it's the customers who will make there own choice and should not be controlled by banks

These banks have access to NFC on other phones supposedly so what great innovation are they going to give the consumer that they don't have already with an Apple iphone , what technology breakthrough are they going to have that gives them that competitive edge by having access to NFC that they already have and what security will they have that is so much better that Apple have protecting consumers now and is as simple and safe

Next the banks will want access to the finger print scanner so they can come up with new innovative ways for criminal access that way too

This application by the banks is just another scam with no benefit to the consumer and are just wasting ACCC time, it's pathetic

There is nothing confidential in this email and it's contents can be made public

Kind Regards

Wayne Pulbrook

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