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From: [REDACTED]
Sent: Tuesday, 14 February 2017 3:28 PM
To: Adjudication
Subject: A91546 & A91547 - Bendigo and Adelaide Bank & Others - submission

Categories: Submission

Hi,

I have been reading about this in the media and as a concerned citizen, I feel I should write to you to give you a perspective of a consumer who uses both Android and Apple systems.

My issues is that the Banks argument is their about choice - they have not shown to me the consumer that they are willing to listen and give their consumers choice. As you might be aware Google has their own "wallet" Android Pay and Samsung has Samsung Pay - I have approached 2 of the big 4 about the implementation timeline and they said that they currently have no plans to support Android Pay or Samsung Pay, instead they are pushing their own app as the only solution. This shows that they are not about giving customer choice, it is all about them. I would prefer 1 system that can store cards from multiple Banks instead of 1 for each banks, I also feel a build in service is superior to the Banks own app solutions considering their apps often have issues especially when upgrading operating systems. Finally I would like to say if your grant them access to Apples NFC chip without forcing them to support alternative wallets at the same time as their version goes live, they will not be implementing Apple Pay or drag out the introduction till they have reach they have reached critical mass with their version and argue it is no longer necessary to implement.

Kind Regards a concerned citizen.

[REDACTED]