



Appendix A—submissions

Reserve Bank inquiry

No.	Provided by
1	Reserve Bank of Australia

Payments system inquiry

No.	Provided by
2	Professor Joshua Gans
3	Australian Merchants Payments Forum
4	Visa International
5	MasterCard International
6	American Express
7	Credit Union Industry Association
8	Mr Peter Mair
9	Australian Consumers' Association
10	National Retail Association
11	Reserve Bank of Australia
12	Dr Ric Simes
13	ANZ Bank
14	MasterCard International (supplementary)

- 15 Australian Bankers' Association
- 16 Australian Consumers' Association (supplementary)
- 17 ANZ Bank (supplementary)
- 18 Credit Union Industry Association (supplementary)
- 19 Mr Peter Mair (supplementary)
- 20 CONFIDENTIAL
- 21 CONFIDENTIAL
- 22 CONFIDENTIAL
- 23 Visa International (supplementary)