



## Appendix B—exhibits

No.	Description
1	R Simes, A Lancy & I Harper, <i>Costs and benefits of alternative payments instruments in Australia</i> , April 2006. (Presented by Dr R Simes)
2	R Simes, I Harper & C Malam, <i>The development of electronic retail payments systems</i> . (Presented by Dr R Simes)
3	Network Economics Consulting Groups, <i>Early evidence of the impact of Reserve Bank of Australia regulation of open credit card schemes: Is the market responding as the RBA predicted?</i> May 2005. (Presented by Visa International)
4	Dr S Vidler, <i>The consumer payments system and RBA reform program: A Review of the Australian Consumers' Association</i> , 23 February 2006. (Presented by the Australian Consumers' Association)
5	Extract from: East & Partners, <i>Australian merchant acquiring and card markets: Special purpose market report prepared for Visa Australia</i> , April 2006. (Presented by Visa International)
6	Australian Bankers' Association, <i>Submission to the taskforce on reducing the regulatory burden on business</i> , 16 December 2005. (Presented by the Australian Bankers' Association)
7	M North, <i>Email: Figures from Fujitsu report</i> , 10 May 2006. (Presented by Mr D Behar)

