



Australian
Payments
Clearing
Association

Card Payments Forum

Survey

Summary of Responses

BACKGROUND



- Five areas were identified by the last Card Payments Forum as suitable for future industry collaboration:
 - Network Connectivity
 - Message and Interchange Standards
 - System Integrity and Fraud Prevention
 - System Innovation and
 - Public Policy Engagement

BACKGROUND



- Card Payments Survey sent to 24 organisations
- 18 responses received
- More than 135 challenges were identified
- These were consolidated to 26 common 'umbrella' challenges across the five identified issues
- Where only one challenge was identified, it was listed under 'Other' category

NETWORK CONNECTIVITY



- 41 challenges were consolidated to 6 'umbrella' challenges and one 'Other' category

Access

Central switch

Enhanced settlement

Integrated transport Layer/COIN

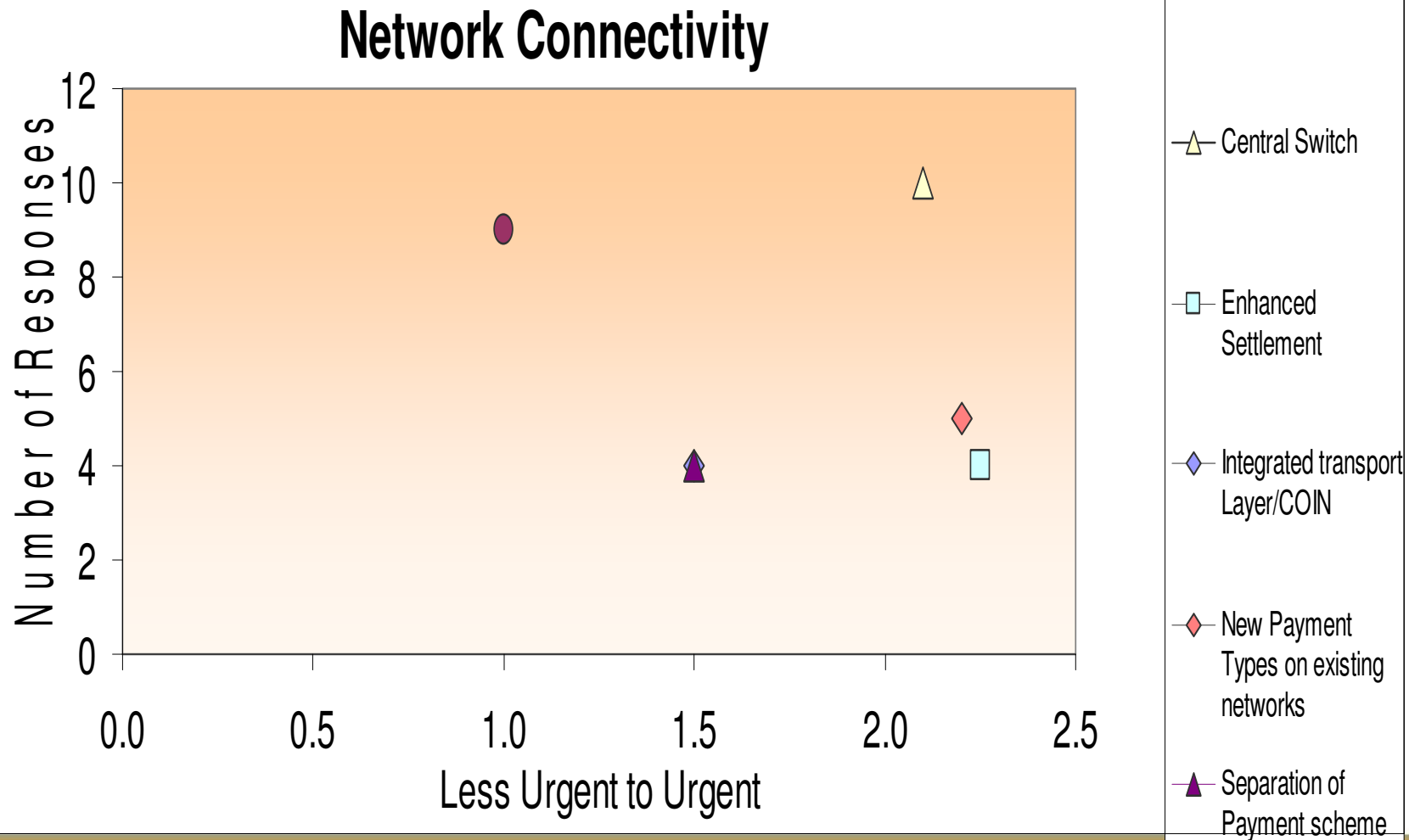
New Payment Types on existing networks

Separation of Payment scheme and network operator

Other

*Other: Account Number Portability, Lessening account switching costs, industry collaboration, Internet protocol: Non FI/Non Clearing, Reliance on Single Service Provider

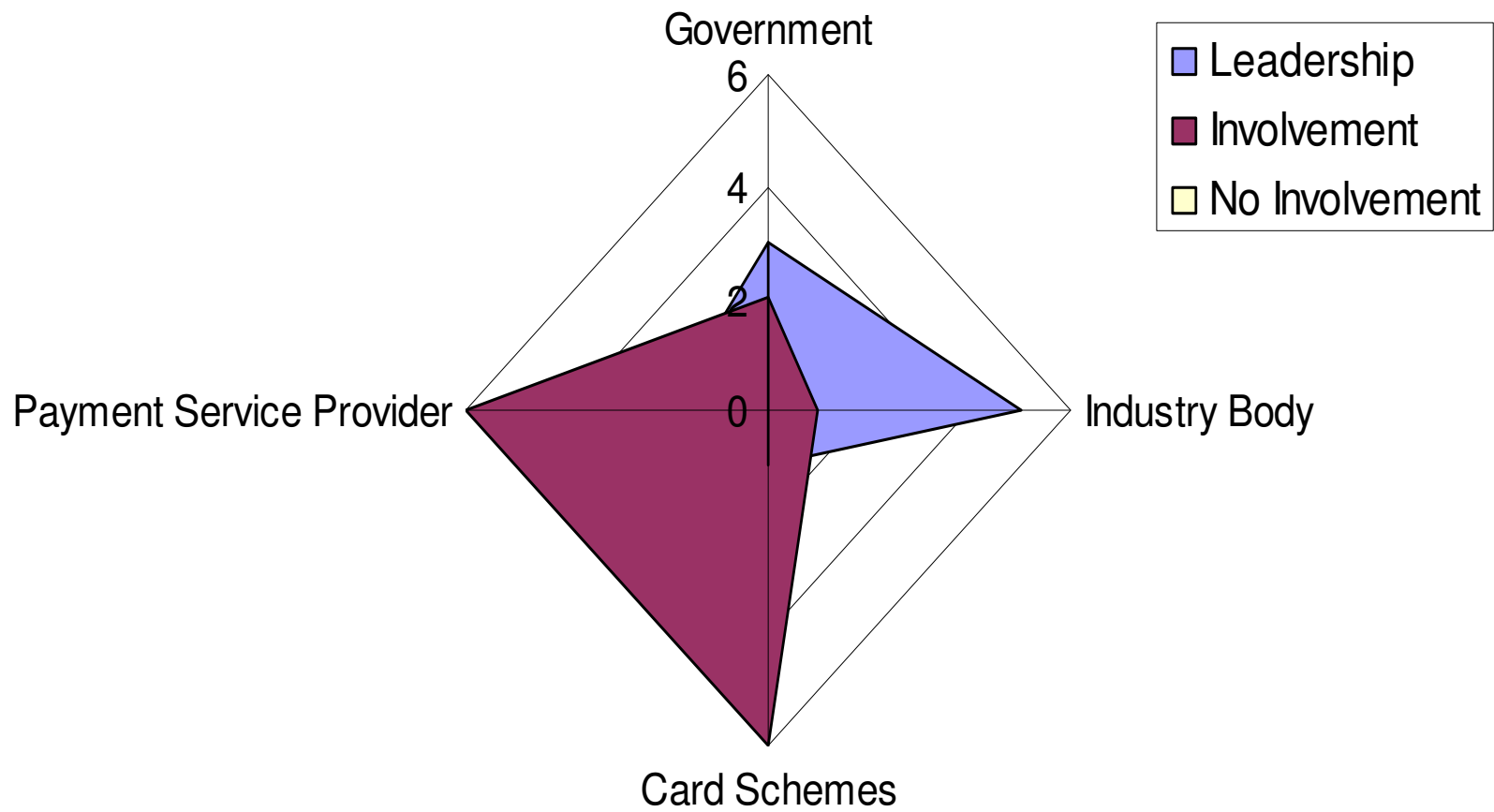
NETWORK CONNECTIVITY



NETWORK CONNECTIVITY



Central Switch



MESSAGE AND INTERCHANGE STANDARDS



- 23 challenges were consolidated to 3 'Umbrella' challenges and one 'Other' category

Device and Data Security Standards

Interchange message standards alignment

International v Domestic Standards

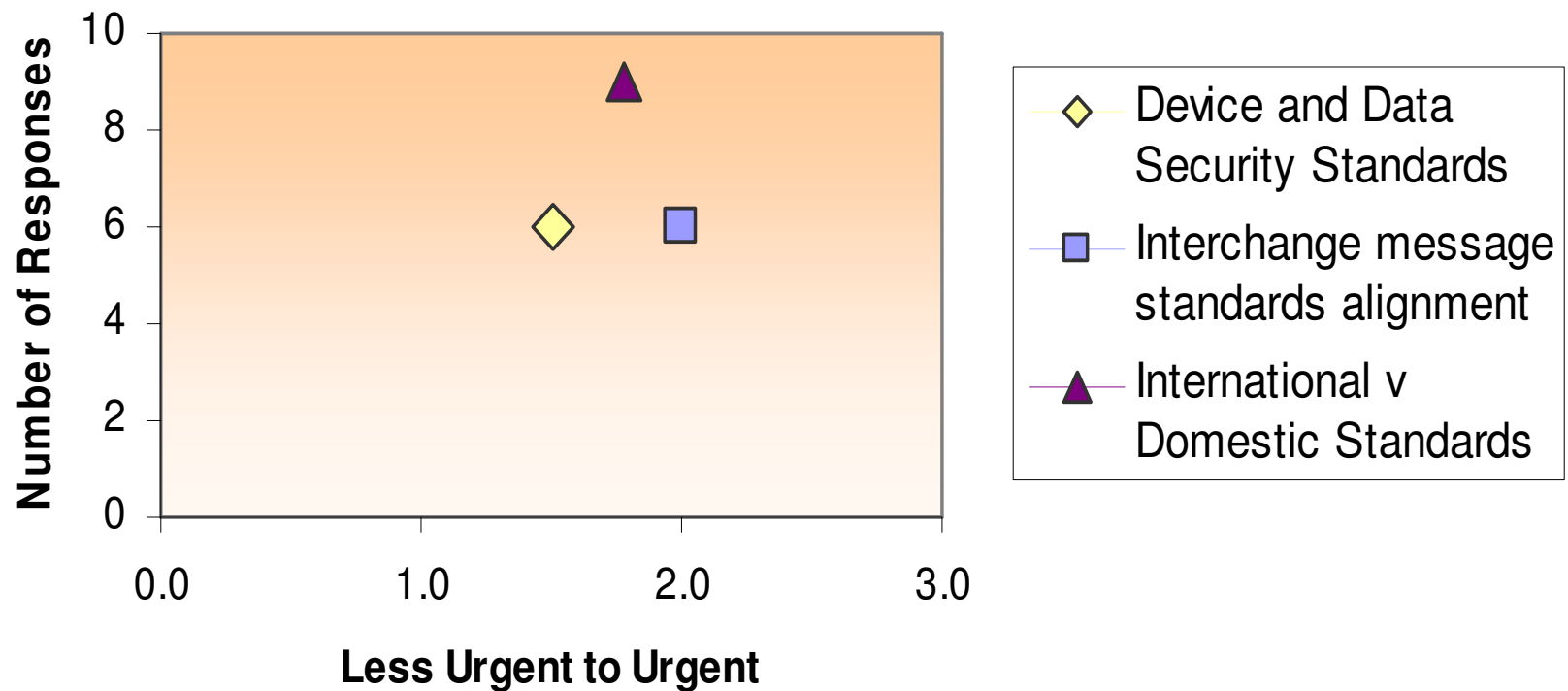
Other

*Other: Support for Future Requirements

MESSAGE AND INTERCHANGE STANDARDS



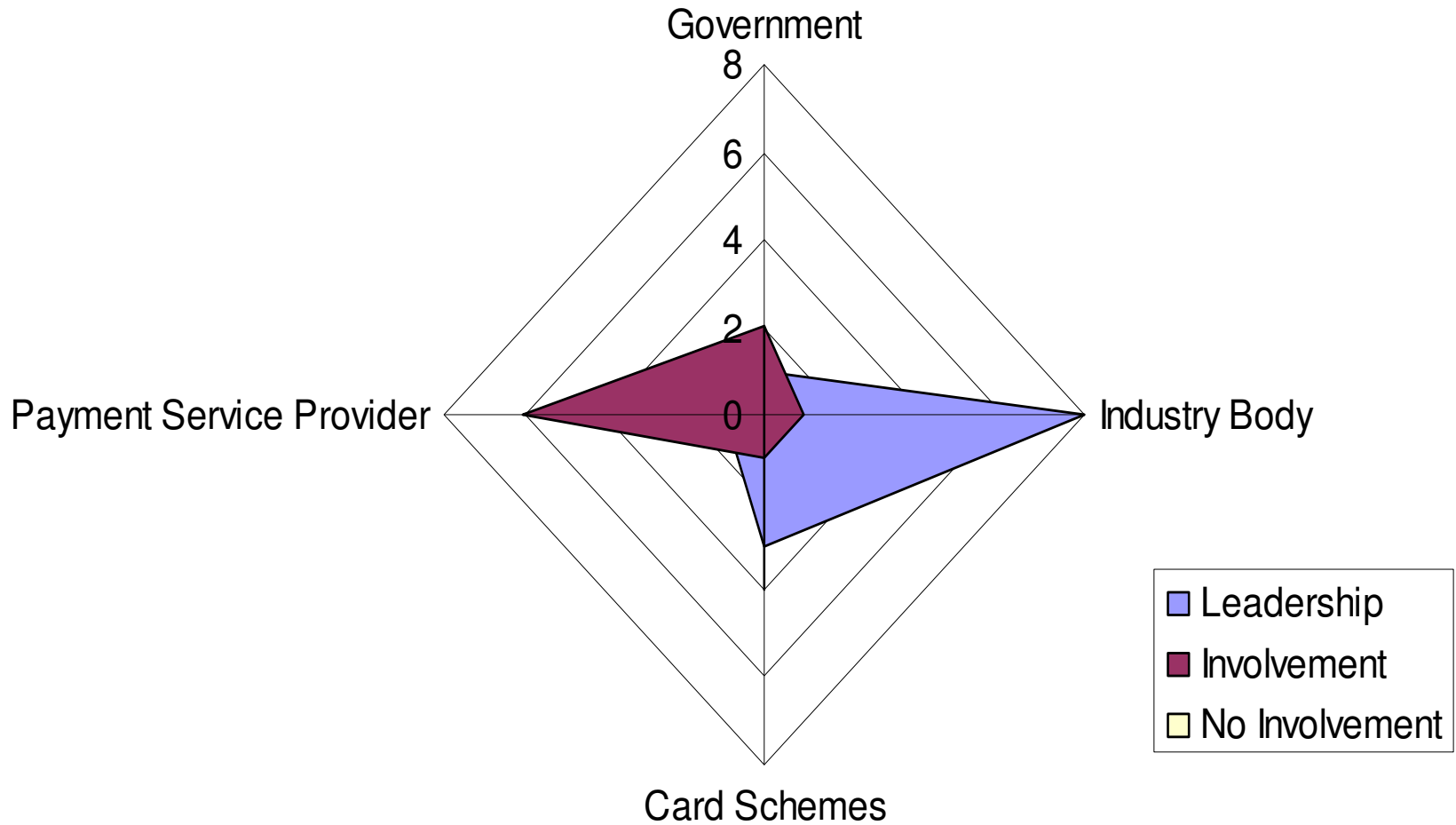
Message and Interchange Standards



MESSAGE AND INTERCHANGE STANDARDS



International v Domestic Standards



SYSTEM INTEGRITY & FRAUD PREVENTION



- 33 challenges were consolidated to 7 'umbrella' challenges

Card Not Present

EMV

Fraud Detection and Investigation

Fraud Statistics

Industry-wide anti-fraud programme

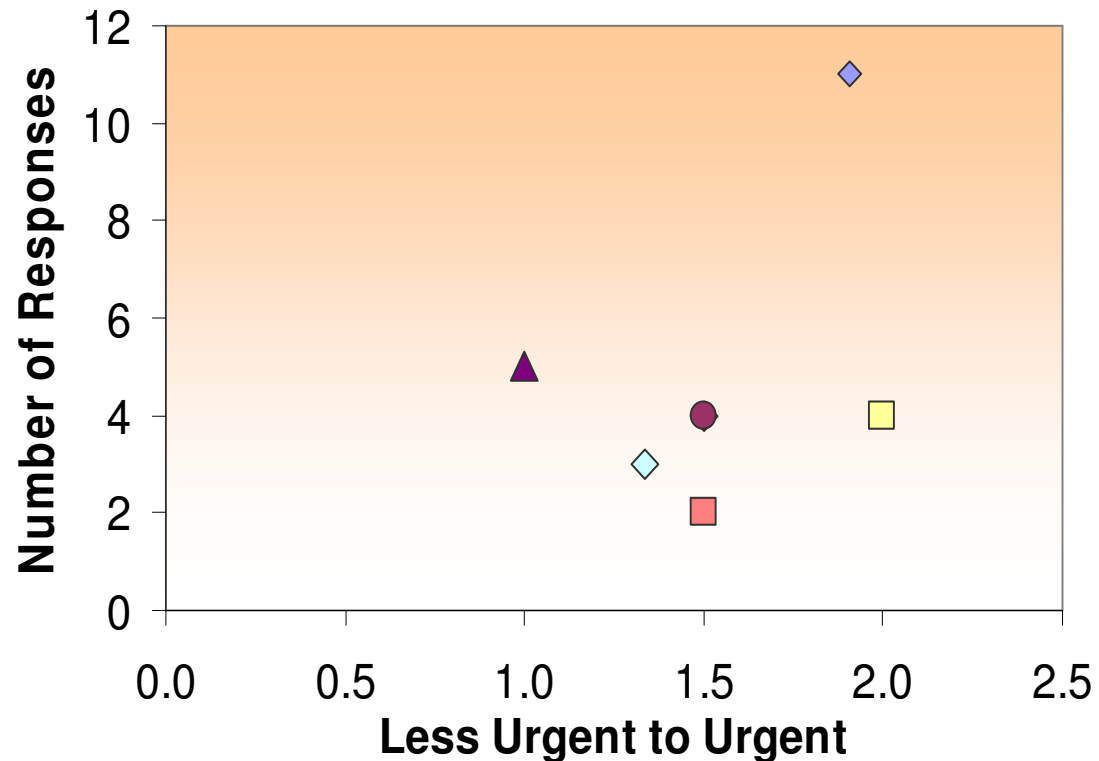
Public Awareness/Education

Settlement Risk

SYSTEM INTEGRITY & FRAUD PREVENTION



System Integrity and Fraud Prevention

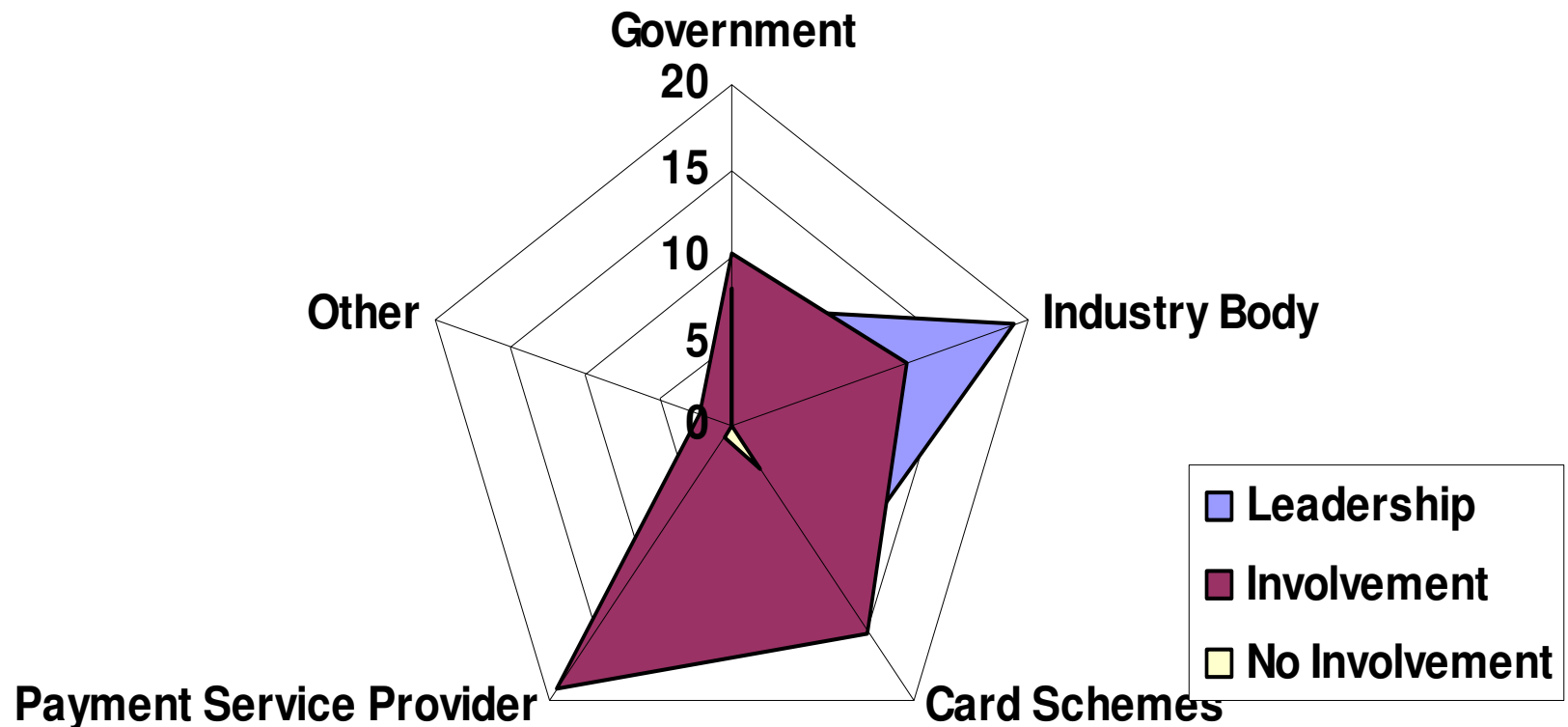


- ◆ Card Not Present
- EMV
- ▲ Fraud Detection and Investigation
- Fraud Statistics
- ◆ Industry-wide anti-fraud programme
- Public Awareness/Education
- ◆ Settlement Risk

SYSTEM INTEGRITY & FRAUD PREVENTION



System Integrity and Fraud Prevention: Leadership



SYSTEM INNOVATION



- 26 challenges were consolidated to 5 'Umbrella' challenges and one 'Other' category

Cash Replacement

Commercialisation of Opportunities

Mobile Payments

Secure on-line payments

Transit Ticketing

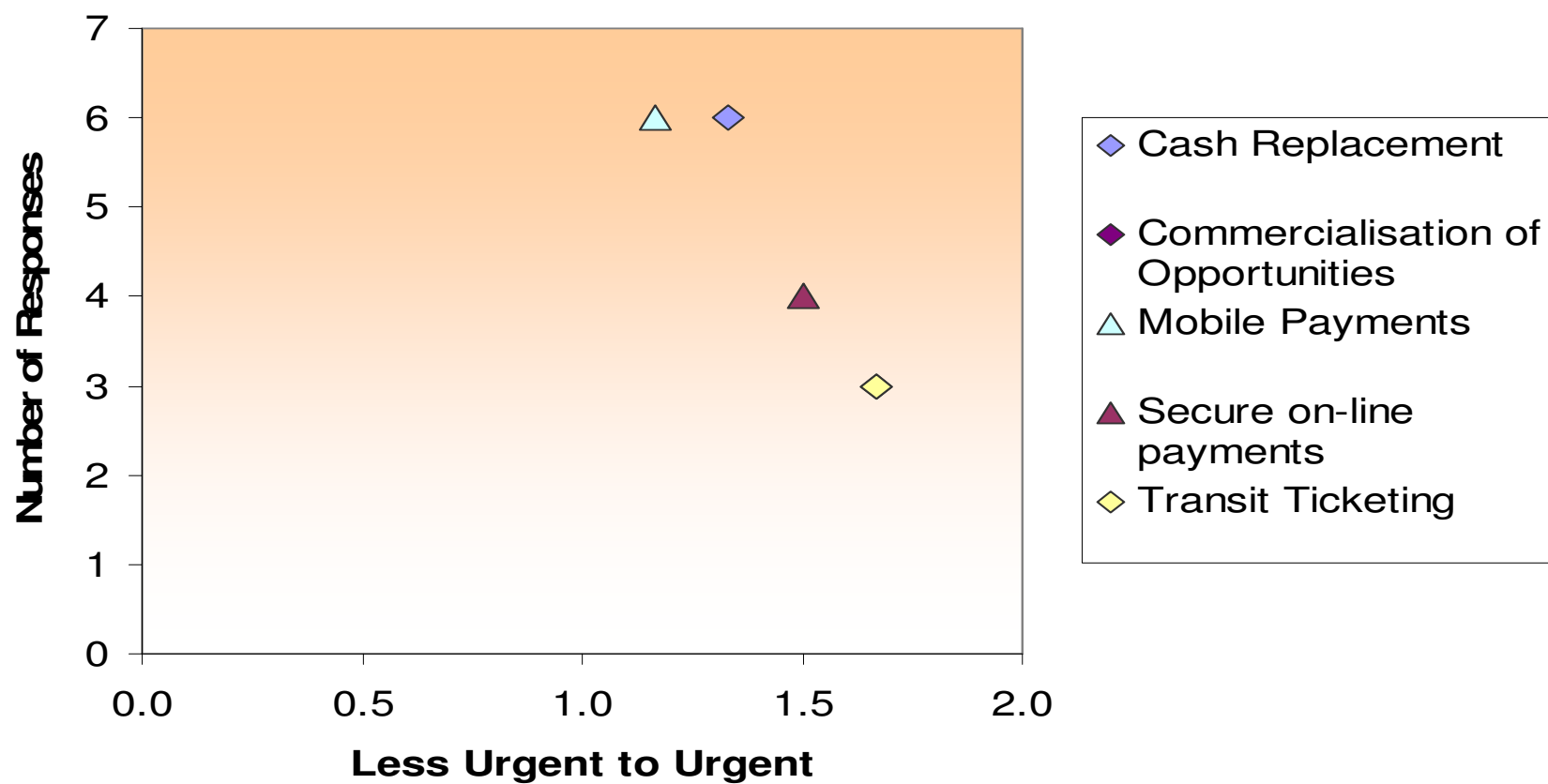
Other

*Other: Greater Investigation and Research on Emerging Technologies and Payment Trends, Removing Cheques/More Electronic Transactions, Firming of EFTPOS Strategy, Limitations of Domestic Standards.

SYSTEM INNOVATION



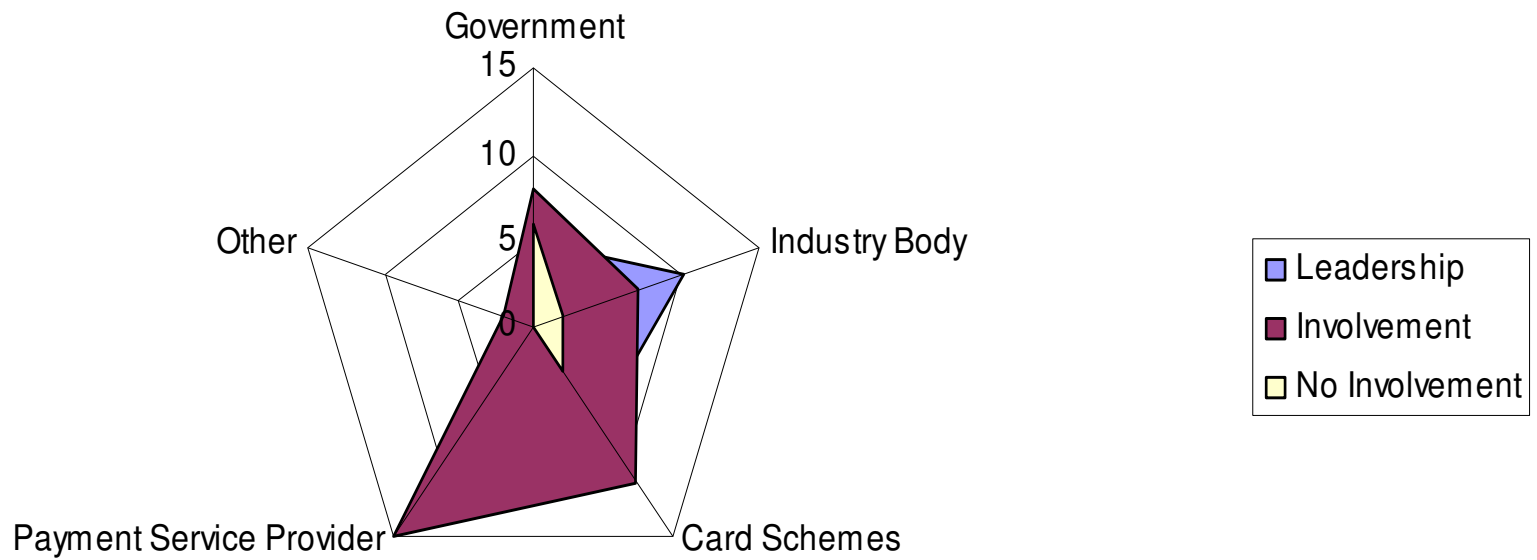
System Innovation



SYSTEM INNOVATION



System Innovation: Leadership



PUBLIC POLICY ENGAGEMENT



- 17 challenges were consolidated to 5 'umbrella' challenges

Competition Issues

Industry Codes of Practice

Industry Direction/Planning

Industry Governance

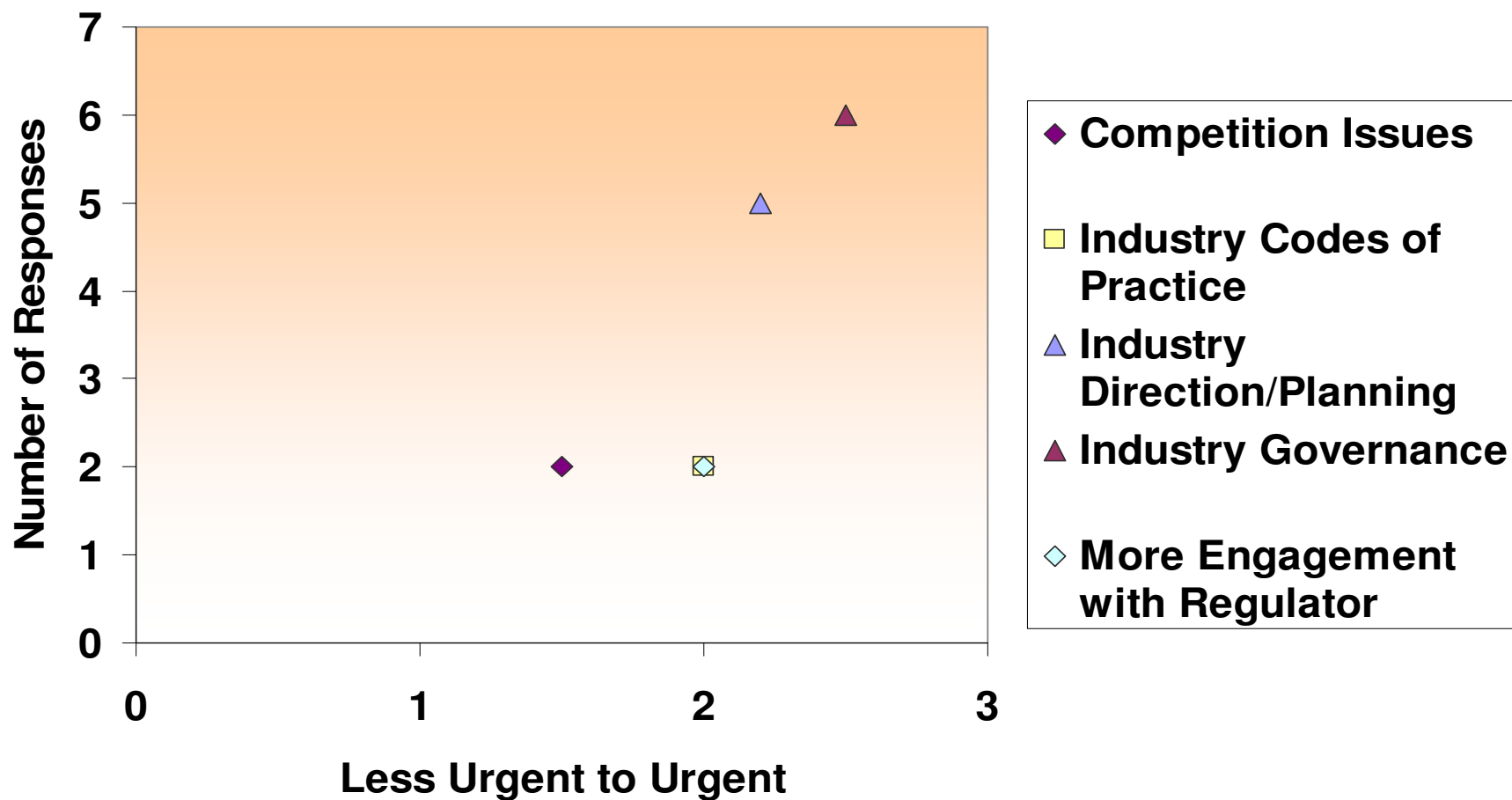
More Engagement with

Regulator

PUBLIC POLICY ENGAGEMENT



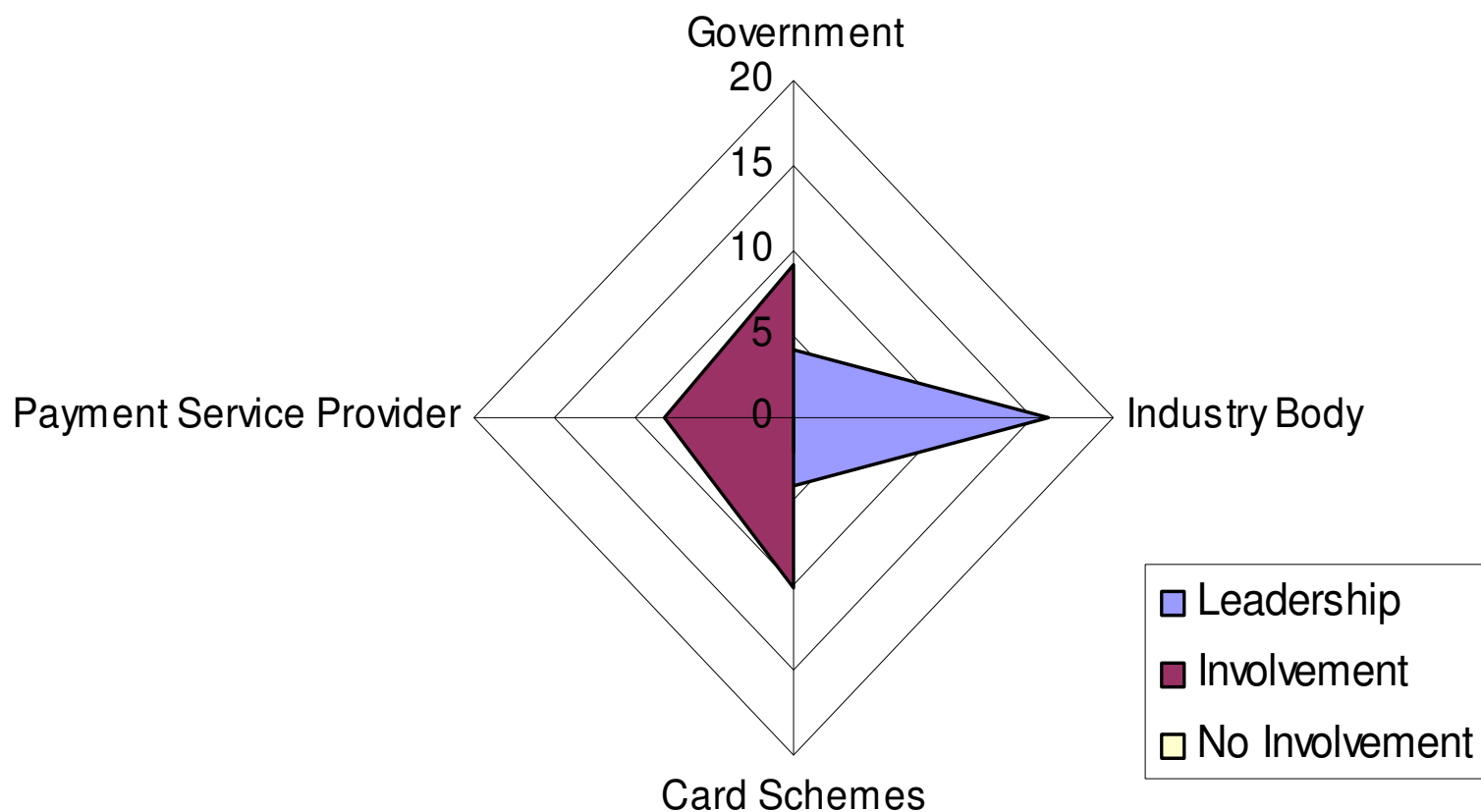
Public Policy Engagement



PUBLIC POLICY ENGAGEMENT



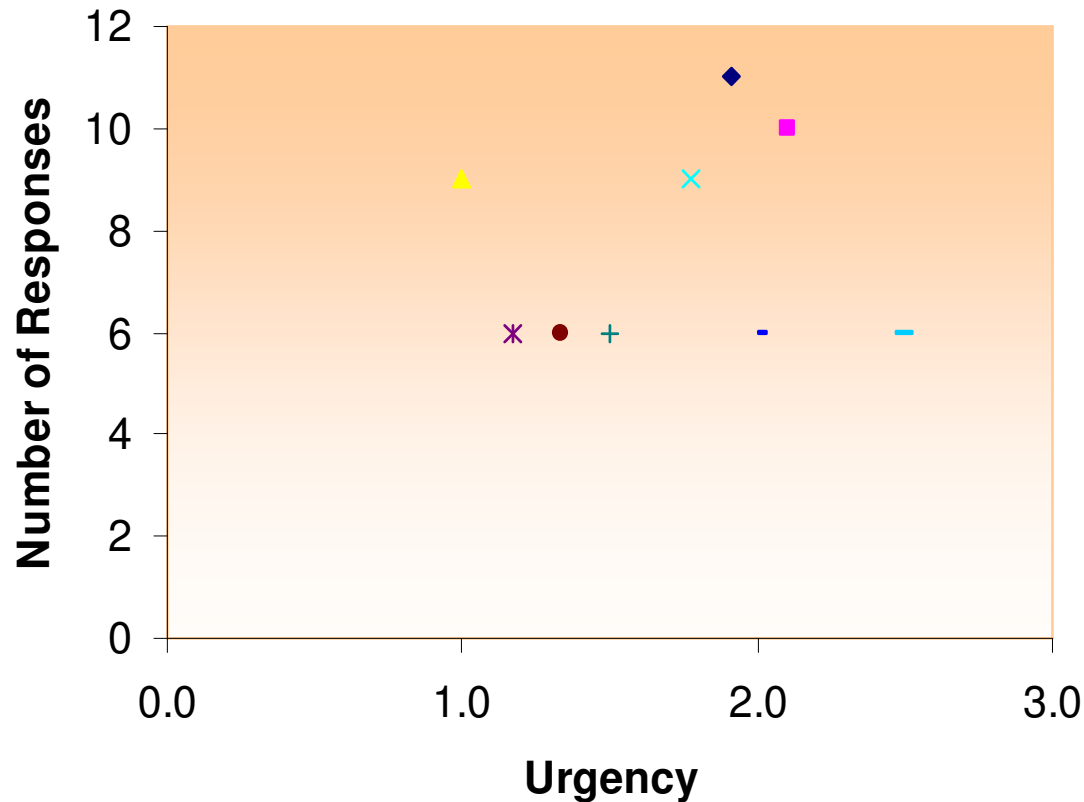
Public Policy Engagement: Leadership



Overall Responses



Most Common Challenges

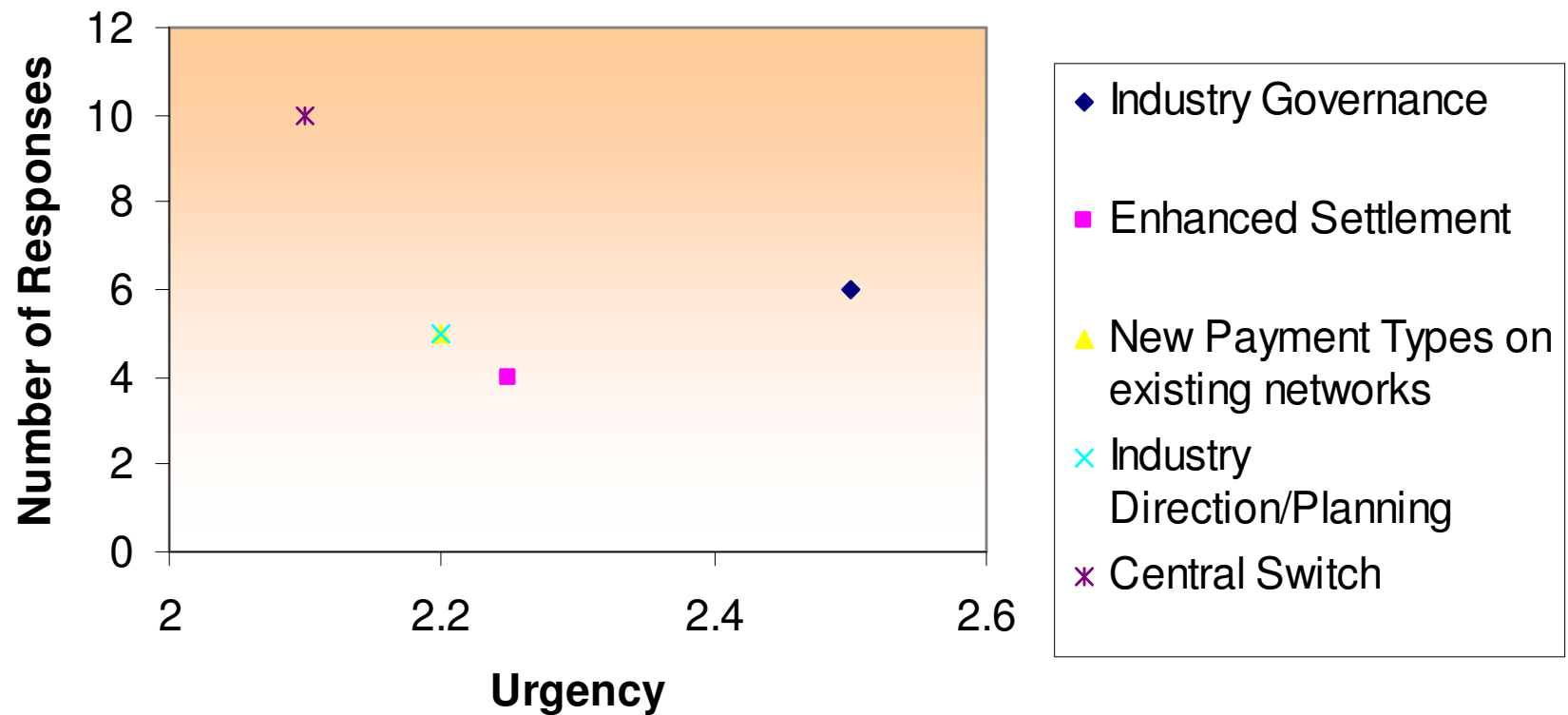


- ◆ Industry-wide anti-fraud programme
- Central Switch
- ▲ Access
- × International v Domestic Standards
- × Mobile Payments
- Cash Replacement
- + Device and Data Security Standards
- Interchange message standards alignment
- Industry Governance

Overall Responses



Most Urgent Challenges





Thank You