



13th October 2006.

Mr John Veale
Head, Payments Policy
Reserve Bank of Australia
65 Martin Place
Sydney NSW 2000

Dear John

Please find attached the Australian Merchant Payments Forum submission of comment on process and content on the Reserve Bank of Australia review of reforms to all card payment types.

As previously discussed with you the AMPF would like the opportunity to meet with the Reserve Bank to discuss our submission.

I will forward a hard copy of this submission in the mail.

Yours sincerely,

A handwritten signature in black ink, reading 'R. Zimmerman'.

Russell Zimmerman
Chairman
Australian Merchant Payments Forum

Cc. Philip Lowe.
Cc. Michelle Bullock.