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30th June 2008.

Ms Michele Bullock Head of Payments Policy Reserve Bank of Australia 65 Martin Place GPO Box 3947 Sydney NSW 2001

Dear Michele

Please find attached the Australian Merchant Payments Forum comments in response to the "Reform of Australia's Payments System Preliminary Conclusions of the 2007/08 Review"

Our submission is comments prepared by Alan S. Frankel, PH.D on behalf of the Australian Merchant Payments Forum.

The AMPF would welcome the opportunity to meet with the Reserve Bank to discuss our submission.

I have forwarded a hard copy of the submissions by mail.

Yours sincerely,

mmman

Chair Australian Merchant Payments Forum