

## Jahnavi Manubolu

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**From:** Andrew Arthur [REDACTED]  
**Sent:** Saturday, 12 December 2020 3:01 p.m.  
**To:** Competition Policy  
**Subject:** Submission on regulations to reduce merchant service fees

Hi

Thank you for this document – is well written and easy to understand. I note much of the focus is on interchange fees which exist with the 'open schemes' (MasterCard and Visa, which predominate in New Zealand). This focus on interchange fees will not result in any direct regulatory pressure on closed schemes (namely America Express and Diners) which do not charge interchange fees. To ensure an even playing field, regulating the merchant fee may be preferable – or finding some way to ensure that equivalent regulatory pressure/control also exists for closed schemes.

I have no problem with my details being made available.

Kind regards, Andrew Arthur