

Australian Newsagency Blog

A blog on issues affecting Australia's newsagents, media and small business generally.

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EPAL retreats on EFTPOS feek hike position

Mark

September 10th, 2011 · [3 Comments](#)

As I have been [writing here](#) for some time, EFTPOS fees are set to increase from October thanks to a decision by EPAL, the organisation created by the Reserve Bank and controlled by the major banks plus Coles and Woolworths. Oh, and I have noted that Coles and Woolowrths are set to not face any fee hike. Why the Reserve Bank would think it is smart to put the big banks and Coles and Woolworths in charge of the cookie jar given their addiction is beyond me. What is even more shocking is that no one in the government is prepared to reasonable engage on this as an issue of concern for small business.

Anyway, I digress.

Yesterday, it was reported that EPAL has changed its position on the impact of its EFTPOS fee pricing decision. Here is what EPAL had said:

Australian consumers should not face new charges to eftpos interchange fees.

Yesterday, the *Australian Financial Review* reported (page 48) EPAL as saying:

It is therefore premature to state with certainty what impact the planned changes will have on retailers or then upon their consumers.

Click [here](#) to read the full EPAL press release containing this quote. Not that it says much. It's a kind of a cover your backside press release, as if they know what is coming.

I suspect that the EPAL Board, controlled by the big banks plus Coles and Woolworths and realised that the big banks will pass on increased fees and that retailers will either have to either suck these up or pass them on. With the current retail challenges, it's far less likely that retailers would have the capacity to suck up the EPAL / Bank drives fee increases.

This back down by EPAL is considerable given the battle they have waged over recent months against anyone who has criticised their new fee regime. They have successfully nobbled politicians based on the responses I have seen from local members who have been queried by newsagents about the new interchange fees.

It is not too late for newsagents to engage on this issue. The ANF and a small group of newsagents have. If only more newsagents would.

For background on this issue and a copy of a letter from the ANF which you can use, please click [here](#).

Category: [EFTPOS fees](#) · [Newsagency challenges](#) · [Newsagent representation](#)

3 responses so far ↓

- [1 HeyHeyJustFixIt](#) // Sep 10, 2011 at 7:56 AM

Mansfield is the one who pushed this ad nauseum, saying that service additions, etc needed to be funded - yet in the same breath said that online EFTPOS payments (like PayPal and online credit card payments) were not on the radar for development in the foreseeable future. This makes one wonder where the priorities of the EPAL and more importantly, the banks, Coles and Woolies lay and what their motive is for not already having a viable competitive product to the two online payment methods.

Is it because EFTPOS also benefits, credit unions and other competitors and they have struck a deal with the card schemes for a bigger piece of the pie? Or is it simply that the ACCC would direct too much attention to them if they were not seen to support an alternative to the Visa, et al, regardless of how backward and technologically retarded is EPAL.

Something stinks here and needs to be looked at in more detail. Not the backdown in fees, but why Mansfield has taken such a strong position on not developing an online solution, remembering he is just the figurehead who answers to the banks and major retailers, whom none have a stellar reputation for giving a toss about the customer.

- [2 Mark](#) // Sep 10, 2011 at 9:25 AM

HeyHey, what stinks is that the reserve bank put the kids with a sugar addiction in charge of the candy jay and no politician has the balls to challenge the Reserve Bank. This is probably because too few retailers (and newsagents) have done anything practical about this. We get the inaction we deserve.

- [3 Brendan](#) // Sep 10, 2011 at 1:25 PM

The letters and emails that I have sent to local councilors, state member and federal member have received only two replies. One from one of three councilors who at least acknowledged the matter but said at that level there was nothing they can do and the state member who said much the same. The federal member remains silent. What a useless pack of people we have looking after the public's needs.

Can I suggest that we write en masse to the papers at all levels and with a little luck some publicity and pressure may be achieved if the papers choose to publish a few of the letters.

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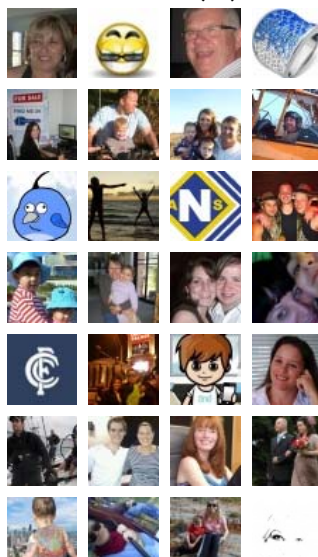
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