

Coles Retail Payments Solutions - A2A Draft Vision Consultation Question Submission

From [Redacted]

Date Mon 18-May-26 2:04 PM

To [Redacted]

Good afternoon

Please see below Coles Retail Payments Solutions response to the A2A Vision paper.

We welcome this opportunity to respond and although may not have a very active role, we request that we are kept informed.

No	Topic	Question	Coles Response
1	Vision resonance	How strongly does this A2A payments vision resonate with you? Please rate on a 7-point scale (1 = does not resonate at all, 7 = resonates very strongly) and explain your response.	<p>The A2A payments vision demonstrates a clear strategic intent by outlining expected objectives, system characteristics, and governance at a high level.</p> <p>However, due to the current immaturity of the A2A payments landscape, uncertainty regarding end-user adoption, and potentially high implementation costs, the vision resonates only moderately at this stage, hence rating of 3.</p> <p>Greater clarity on the roadmap and how A2A payments are expected to evolve within the Australian market would strengthen confidence in the vision and its long-term viability.</p>
2	End-user objectives	To what extent do the proposed end-user objectives (chapter 3) reflect what the future A2A system should deliver? What are your top priorities? What is missing or unclear?	<p>The proposed end-user objectives broadly reflect the key outcomes that the future A2A payment system should deliver, particularly in relation to simplicity, security, speed, and improved customer experience. The objectives align with standard industry priorities and establish a high-level direction for A2A payments in Australia.</p> <p>The future state should support a true omnichannel experience that delivers a customer-centric approach across physical stores, websites, and mobile applications, enabling a seamless and consistent experience for end users. The current vision appears to focus primarily on online and gateway-based payments, with limited consideration for in-store payment experiences. Greater clarity is required on how in-store A2A payments will be supported as part of the broader ecosystem</p> <p>Cost will also be a significant factor influencing adoption. While increased acceptance of A2A payments may reduce reliance on card payments, there is potential for scheme fees to increase as payment volumes shift away from traditional card rails. This could reduce the perceived cost advantage and impact the long-term commercial viability of the payment method. Further detail is required on the proposed pricing structure for A2A payments and how the industry intends to manage the potential increase in scheme-related costs.</p> <p>Implementation complexity and total cost of ownership are also significant considerations. Supporting A2A payments across acquiring, reconciliation, and POS systems is likely to require substantial infrastructure and software changes presenting challenges for merchants and acquirers. More information is required on the expected implementation roadmap, and how industry participants will be supported through adoption.</p> <p>From a customer adoption perspective, ease of use and familiarity will be essential for driving adoption. Consumers are already highly accustomed to payment methods such as NFC/contactless transactions, whereas QR code and in-app payment experiences have seen more limited adoption in the Australian market. Consideration should be given to how A2A payments can support familiar payment patterns and user experiences to drive broader acceptance and minimise friction at checkout.</p>

3	System characteristics	How well do the proposed system characteristics meet end-user objectives? What is missing or unclear?	The proposed system characteristics generally align with the stated end-user objectives; however further clarity is required on how these characteristics will translate into practical implementation outcomes for industry participants.  What is missing is whether implementation partners or preferred partner frameworks will be identified as part of the roadmap.  It would be additionally beneficial for the roadmap to include implementation guidelines, recommended standards, and clear onboarding pathways to reduce implementation complexity.
4	Priorities for delivering the vision	What are the key near-term priorities? What risks, barriers or opportunities exist?	Ultimately, as the acquirer for Coles Supermarkets, our primary focus is delivering a seamless and frictionless customer experience across both in-store and online checkout journeys.  There is a risk that changes to existing customer experiences, together with the system enhancements required to support A2A payments, may result in limited adoption by our brand partners.
5	Other feedback	Do you have any additional comments or feedback?	Although RPS may not have a very active role, we would like to stay informed.



I respectfully acknowledge the Wurundjeri People, Traditional Owners and Custodians of the Country I live and work on.  
I pay my respects to Elders past and present and acknowledge their continuing connection to waters, skies, seas and country.



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I don't expect you to read, respond or take action outside your normal working hours.**

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