

Executive summary

This **submission is made from the perspective of an end-user advocate** focused on usability, interoperability and inclusive access.

The **draft A2A vision is directionally strong and resonates**. It correctly positions A2A as a trusted national asset centred on end-user outcomes, resilience, competition and innovation.

The **next phase of maturity for Australia's A2A ecosystem is unlikely to be constrained by rail capability alone, but by ecosystem coordination, consistency of trust controls, and adoption across participants and end-users**.

The main opportunity now is to translate the vision into clear roadmap priorities in three areas: trust should be measurable and visible to end-users, user experience consistency should be treated as a system outcome, and accessibility should translate into practical and proportionate pathways for broader PSP participation.

Global experience suggests Australia should focus less on adding features before the basics are consistent and more on getting the fundamentals right at scale: **trust controls in the UK, standardised user journeys in Sweden, and coordinated infrastructure and overlay design in Singapore**.

Q1. Vision resonance

Rating: 6/7 – strongly aligned.

The vision is **well framed, technology-neutral** and appropriately focused on the public interest. Its **strongest feature is the emphasis on end-user outcomes** rather than any single product or rail.

What would **strengthen it further is a clearer commitment to measurable outcomes**. In particular, the final vision should be more explicit on how success will be assessed for **trust, uptime, consistency, access and interoperability over time**.

Australia has already built technically sophisticated payment rails. The harder challenge now is ensuring that users experience the ecosystem as coherent, predictable and trusted across providers.

Q2. End-user objectives

The five end-user objectives are the right ones. In practical terms, the **near-term priority order should be: Safe, Reliable, Easy to use, then Inclusive and Low cost**.

Global experience consistently shows that trust and reliability are foundational system properties, while inclusion and low cost become more meaningful and sustainable once trust and ubiquity are established.

The UK shows that trust controls such as Confirmation of Payee become foundational once scams and mistaken payments erode confidence, while Sweden shows that simplicity and consistency are critical to mass adoption.

A useful refinement would be to make clear that some safeguards should be baseline system outcomes, not optional provider features. These include payee verification, clear dispute pathways, transparent status updates, and predictable handling of mistaken payments and scams.

Q3. System characteristics

The **six system characteristics are appropriate**, especially the emphasis on accessibility, resilience and standardisation. The **areas that would benefit from clearer definition are Accessible and Appropriately standardised**.

From an end-user perspective, accessibility should mean more than high-level openness. It should point toward practical and proportionate participation pathways for non-bank PSPs, because real consumer choice depends on a broader provider ecosystem, not only on incumbent access models.

Standardisation should focus on the points where fragmentation most damages trust and interoperability. **The priority areas are payee confirmation, payment status visibility, core exception messaging, dispute initiation, and structured data requirements across use cases.**

The goal should be to preserve common infrastructure and trust standards while still allowing competitive differentiation at the experience layer.

Q4. Near-term priorities

Three near-term priorities stand out.

- **Trust controls at scale.** The roadmap should prioritise baseline protections such as payee verification, consistent scam and fraud reporting pathways, and clearer dispute handling. These controls work best when they become expected system behaviour rather than patchy provider-by-provider features.
- **A minimum common UX pathway.** Australia does not need identical front ends across all providers, but it does need consistency in the trust-critical parts of the journey. Consistent and recognisable user journeys are important to building confidence and habitual usage.
- **Practical non-bank access.** The vision rightly supports broad participation calibrated to risk. The next step is to translate that principle into transparent and workable onboarding and participation pathways that support competition without weakening system integrity.

Q5. Other feedback

The **roadmap should be explicit that A2A success is judged by lived experience, not technical capability alone.** A system can be modern in architecture but still feel fragmented if users encounter inconsistent aliases, unclear status information, uneven dispute journeys and provider-specific trust controls.

Globally successful A2A ecosystems did not succeed simply because faster rails existed, but because A2A became the default behavioural payment choice across everyday consumer and business journeys.

Australia does not need to copy any one jurisdiction wholesale. The better lesson is to combine the most relevant elements from leading markets: ***UK-style trust controls, Swedish-style consistency and ubiquity, and Singapore-style coordination between infrastructure and service layers.***

Closing

The draft vision is a strong foundation. The next phase of A2A maturity will not be defined by faster rails alone, but by whether A2A becomes the most trusted, predictable and intuitive way for Australians to pay.

Sharpening the vision around measurable trust, minimum consistency in end-user journeys, and proportionate access will help translate technical capability into coherent everyday utility over time.
