
Self-Determination & Regulation

JOINTLY NAVIGATING OUR PATH

Payments NZ Conference, 19 November 2024


John Small - Chair, Commerce Commission





**Reliable and efficient payments that better meet
the evolving needs of all New Zealanders**





Multi-lateral collaboration and divergent incentives may prevent us from getting there





**Our job is to remove barriers to efficient
competition and keep things moving**





Above the surface: New Zealanders have better ways to pay and be paid

Below the surface: Open banking, digital identity and modern infrastructure seamlessly fit together



Thank you

Comcom.govt.nz

John Small
Chair, Commerce Commission

