

## Glossary

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### Glossary of terms

**Acquirer** is an organisation which owns, operates or controls ATMS and/or EFTPOS devices.

#### **Anti-Money Laundering & Counter-Terrorism**

**Financing Act** fulfils Australia's international obligations to combat money laundering and the financing of terrorism in accordance with the recommendations made by the Financial Action Task Force, of which Australia is a founding member.

**APCA Device Evaluation Approval Process** is for the protection of the ATM and EFTPOS systems and customers' PINs. Devices are evaluated against security standards which are aligned with current and international standards by test laboratories that have been accredited by APCA as "Approved Evaluation Facilities".

**Chip cards** are pocket-sized cards with embedded integrated circuits which can process payments information.

**EFTPOS** Electronic Funds Transfer at Point of Sale

**EMV** (from Europay, MasterCard and Visa) is a specification for interaction between chip cards and terminals.

**Issuer** is an organisation which issues cards that are accepted for use in ATMs and/or EFTPOS terminals.

**Payment Card Industry (PCI) Device Security Requirements** Regulated by MasterCard and VISA, the PCI's minimum acceptable criteria for device characteristics and device management.

**National Collator** The Reserve Bank of Australia operates the function of collator of low-value clearing stream obligations on behalf of APCA.

**SWIFT** Society for Worldwide Interbank Financial Telecommunications

**SWIFTNet** is SWIFT's IP-based messaging protocol for the communication of financial information and transaction data.

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**Corporate information****Australian Payments Clearing Association****Limited** ABN 12 055 136 519**Registered office**

Level 6

14 Martin Place  
 Sydney NSW 2000  
 Tel +61 2 9221 8944  
 Fax +61 2 9221 8057  
 www.apca.com.au

**Solicitors**

Mallesons Stephen Jaques, Sydney

**Auditors**

PricewaterhouseCoopers, Sydney

**Company meetings**

The Annual General Meeting will be held on  
 Thursday, 18 October 2007.

The Annual Meeting of APCS will be held on  
 Wednesday, 7 November 2007.

The Annual Meeting of BECS will be held on  
 Tuesday, 13 November 2007.

The Annual Meeting of CECS will be held on  
 Thursday, 15 November 2007.

The Annual Meeting of HVCS will be held on  
 Thursday, 29 November 2007.

The Annual Meeting of ACDES will be held on  
 Wednesday, 21 November 2007.

**APCA publications***BSB Numbers in Australia*

Issued quarterly and available in either book form or  
 on CD. Can be purchased directly from:

Bluestar Print Australia Pty Ltd  
 3 Nursery Avenue  
 Clayton Business Park  
 Clayton Vic 3168  
 Tel +61 3 8514 6000

*Available from APCA's website:*

- CECS Approved Devices List
- Cheque Fraud Prevention Brochure
- Design Specifications for Cheques and Deposit Forms (Publication 11.5.2)
- Guidelines for Establishing DDRs Electronically or by Telephone
- Guidelines for MICR Encoding Cheques
- Guidelines for Paper Used for Cheques and Other MICR Encoded Documents
- Guidelines for the Purchase and Use of Specially Printed Cheques
- Guidelines for Processing and Settling Cash Discrepancies
- MICR Magnetic Ink Character Recognition (Publication 3.3)
- Payments Monitor – a quarterly publication for members and interested parties (also published in hard copy form) that provides an update on payments clearing developments.

*Also available:*

- APCA Position & Layout Gauge (hand held device for verifying positioning of MICR encoding)

**Registers**

APCA maintains registers relating to cheque printing standards to help printers, APCS members and their customers comply with the standards in publications 11.5.2 & 3.3.

- *Printer Registration Database*

This database contains organisations that print, design and MICR-encode cheques and deposit forms.

- *Register of Paper for MICR Encoded Documents*  
 Manufacturers or suppliers of paper may submit results of tests of their paper against the 'APCA paper standard' for review by APCA. Where review of test results shows compliance with the standard, the paper is included on the register.
- *Register of MICR Printing Systems*  
 APCA evaluates MICR encoding equipment to determine whether it produces encoding of an acceptable standard. This standard and the processes for evaluation are set out in the MICR Magnetic Ink Character Recognition publication.