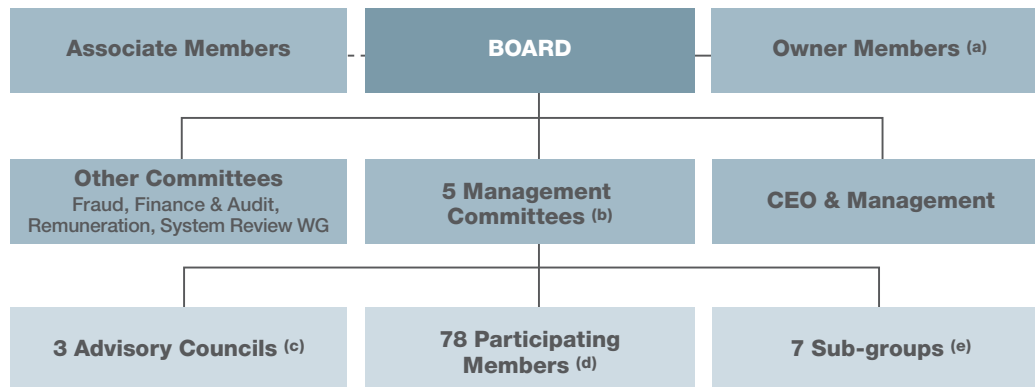


# Membership

## Corporate structure



(a) See list of Owner Members (page 45).

(b) APCS, BECS, CECS, HVCS & ACDES management committees.

(c) See Advisory Councils (page 44).

(d) See list of Clearing System Members (page 46).

(e) APCS Printing Standards Sub-Committee; CECS Capacity Planning Sub-Committee; CECS Evaluation Review Sub-Committee; CECS Program Management Steering Committee; CECS Standard Sub-Committee; CECS Technical Message Formats Working Group; and CECS Technical Security Working Group.

APCA has four categories of members: owner, clearing system, advisory council and associate members.

#### Owner members

Owner members must be constitutional corporations within the meaning of the Payment Systems and Netting Act 1998 and must be either a participant in at least one of APCA's clearing systems or an industry association representing participating members.

#### Clearing system members

Clearing system members are institutions that participate on a day-to-day operational basis in one or more of APCA's clearing systems. Members are represented on the management committees of each of the clearing systems in which they participate. Members need not be owner members, but are encouraged to join in that capacity.

Separate membership exists for each clearing system, so that membership is divided into five classes based on APCA's five clearing systems. Within each of these five classes there may be different categories of membership, with different rights and obligations, depending on whether a member clears and settles directly or indirectly. Each clearing system has rules in place setting out members' rights and obligations, and detailing the operating procedures required in the system.

#### Advisory Councils

APCS	BECS	CECS
<ul style="list-style-type: none"> <li>- Australian Taxation Office</li> <li>- Carreker Corporation</li> <li>- Certegy Australia</li> <li>- Ensis-Papro</li> <li>- Fiserv Solutions</li> <li>- Forensic Document Services</li> <li>- Fuji Xerox</li> <li>- Lithographic Institute*</li> <li>- Prismac Systems</li> <li>- Rockson Agencies</li> <li>- Scientific Document Services</li> <li>- Security Printers' Association</li> <li>- Telecheck Payments Systems</li> <li>- UPSL</li> <li>- Xplor</li> </ul>	<ul style="list-style-type: none"> <li>- Association of Superannuation Funds of Australia</li> <li>- Australian Taxation Office*</li> <li>- ADP Employer Services</li> <li>- Cardlink Services</li> <li>- Cashcard Australia</li> <li>- Centrelink</li> <li>- Certegy Australia</li> <li>- CITEC</li> <li>- Investment and Financial Services Association</li> <li>- MYOB</li> <li>- Paycorp</li> <li>- Prismac Systems</li> <li>- UPSL</li> </ul>	<ul style="list-style-type: none"> <li>- American Express</li> <li>- ACI Worldwide (Pacific)</li> <li>- ATM Industry Association</li> <li>- Australia Post</li> <li>- Banktech</li> <li>- Caltex</li> <li>- Cardlink Services</li> <li>- Cybertrust</li> <li>- Diebold</li> <li>- Giesecke &amp; Devrient</li> <li>- Hypercom</li> <li>- IBM</li> <li>- Keycorp*</li> <li>- MasterCard</li> <li>- NCR (Australia)</li> <li>- Optus</li> <li>- Pulse</li> <li>- SafeNet Strategic Payment Services</li> <li>- Telstra</li> <li>- Travelex</li> <li>- Verifone</li> <li>- VISA</li> <li>- Woolworths</li> </ul>
<p>* Chair Robert Chesney</p>	<p>* Chair Mark Slater</p>	<p>* Chair Tem Elliott (until 8 June '07)</p>

**Advisory council members**

Advisory councils comprise organisations (appointed by the board for a two year term) that participate in the business of payments but are not payments clearers and therefore are not entitled to join APCA as participating members. The number of members of each advisory council is limited and the appointment of members is subject to a formal process. Each year APCA identifies a range of organisations eligible for membership and invites them to nominate for the advisory council's upcoming term.

Each management committee of a clearing system where an advisory council has been established is required to liaise with the advisory council for that system and must have regard to the opinions or decisions of the council in performing its duties.

**Associate members**

Associate members are individuals or organisations interested in payments system matters that wish to be kept informed of developments within APCA (and the Australian payments system more generally). An associate member may not be an owner member or a participating member. Associate membership must be renewed annually via payment of a nominal fee.

**Owner members and clearing system members****Owner Members**  
(as at 30 June 2007)**Clearing System Participation**  
APCS BECS CECS HVCS ACDES

Owner Members (as at 30 June 2007)	APCS	BECS	CECS	HVCS	ACDES
ABN AMRO Bank N.V.				■	
Adelaide Bank Limited	■	■	■	■	
AMP Bank Limited	■	■		■	
Arab Bank Australia Limited	■	■		■	
Australia and New Zealand Banking Group Limited	■	■	■	■	■
Australian Settlements Limited (ASL)	■	■	■	■	
Bank of America, National Association	■	■		■	
Bank of China	■	■		■	
Bank of Queensland Limited	■	■	■	■	
Bank of Tokyo-Mitsubishi UFJ, Limited	■	■		■	
Bank of Western Australia Limited	■	■	■	■	■
Barclays Bank plc				■	
Bendigo Bank Limited	■	■	■	■	
Citigroup Pty Limited	■	■	■	■	
Commonwealth Bank of Australia	■	■	■	■	■
Cuscal Limited	■	■	■	■	
Deutsche Bank AG	■	■		■	
Hong Kong and Shanghai Banking Corporation Limited (Australia Branch)		■		■	
HSBC Bank Australia Limited	■	■		■	
HSBC Bank plc	■	■		■	

## Owner members and clearing system members (continued)

Owner Members (as at 30 June 2007)	Clearing System Participation					Clearing System Members (as at 30 June 2007)	Clearing System Participation				
	APCS	BECS	CECS	HVCS	ACDES		APCS	BECS	CECS	HVCS	ACDES
Indue Ltd	■	■	■			ABS Building Society Ltd		■			
ING Bank (Australia) Limited	■	■			■	B & E Ltd	■	■			
JPMorgan Chase Bank, National Association	■	■			■	Bananacoast Community Credit Union Ltd	■				
Macquarie Bank Limited	■	■			■	Bank of China (Australia) Limited	■	■		■	
Mizuho Corporate Bank, Ltd	■	■			■	Bank of Cyprus Australia Pty Limited	■	■		■	
National Australia Bank Limited	■	■	■	■	■	BNP Paribas				■	
Oversea-Chinese Banking Corporation Limited	■	■			■	CLS Bank International				■	
Reserve Bank of Australia	■	■		■	■	Cashcard Australia Limited				■	
Royal Bank of Canada					■	Coles Group Ltd				■	
St. George Bank Limited	■	■	■	■	■	Credit Union Australia Limited	■	■			
Standard Chartered Bank					■	Greater Building Society Ltd	■	■			
State Street Bank and Trust Company	■	■			■	HBOS Treasury Services plc, Sydney Branch				■	
Suncorp-Metway Limited	■	■	■	■	■	Heritage Building Society Limited	■	■			
United Overseas Bank Limited	■	■			■	Home Building Society Ltd	■	■			
Westpac Banking Corporation	■	■	■	■	■	Hume Building Society Ltd	■	■			
						Hunter United Employees' Credit Union Limited	■				
						IMB Ltd	■	■			
						ING Bank NV (Sydney Branch)	■	■		■	
						Investec Bank (Australia) Limited				■	
						Laiki Bank (Australia) Limited	■	■		■	
						Lifepan Australia Building Society Limited	■				
						Mackay Permanent Building Society Limited	■	■			

## Owner members and clearing system members (continued)

Clearing System Members (as at 30 June 2007)	Clearing System Participation				
	APCS	BECS	CECS	HVCS	ACDES
Maitland Mutual Building Society Limited	■	■			
Mega International Commercial Bank Co., Ltd	■	■		■	
Members Equity Bank Pty Limited	■	■			
MoneySwitch Limited		■	■		
Newcastle Permanent Building Society Ltd	■	■			
Pioneer Permanent Building Society Limited	■	■			
The Police Association Credit Co-Operative Limited	■				
The Police Department Employees' Credit Union Limited		■			
Queensland Police Credit Union Limited	■				
Queensland Professional Credit Union Limited	■				
Queenslanders Credit Union Limited	■				
Rabobank Australia Limited	■	■		■	
Rabobank, Australian Branch (Co-Operative Centrale Raiffeisen- Boerenleenbank B.A.)				■	
Societe Generale Australia Branch				■	
State Bank of India				■	
Taiwan Business Bank, Sydney Branch	■	■			
The Rock Building Society Limited		■			
The Toronto-Dominion Bank				■	
UBS AG (Australia Branch)		■		■	
Victoria Teachers Credit Union Limited	■				
Wide Bay Australia Ltd	■	■			

■ Member of the clearing system's management committee.

■ The Reserve Bank has an important operational role in HVCS and ACDES and as such is a member of these management committees.