

Company 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, 16 October 2008 at 9.30am.

The Annual Meeting of APCS will be held on Wednesday, 12 November 2008 at 9.30am.

The Annual Meeting of BECS will be held on Tuesday, 18 November 2008 at 9.30am.

The Annual Meeting of CECS will be held on Thursday, 20 November 2008 at 9.30am.

The Annual Meeting of HVCS will be held on Thursday, 27 November 2008 at 9.30am.

The Annual Meeting of ACDES will be held on Wednesday, 26 November 2008 at 9.30am.

APCA publications

\ BSB Numbers in Australia

Issued quarterly and available in either book form or on computer diskette. Can be purchased directly from Bluestar Print Australia Pty Ltd (formerly Craftsman Publishing Pty Ltd).

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

Available from APCA's website:

- \ Cheque Fraud Prevention Brochure
- \ Design Specifications for Cheques and Deposit Forms
- \ Guidelines for Companies Intending to Issue MICR Encoded Cheques
- \ Guidelines for Establishing DDRs Electronically or by Telephone
- \ Guidelines for the Purchase and Use of Specially Printed Cheques
- \ Guidelines for Processing and Settling Cash Discrepancies
- \ Magnetic Ink Character Recognition (MICR) Technical Specifications
- \ 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 printing standards in publications.

- \ 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.

Glossary

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

ATM Automatic Teller Machine

Chip cards are plastic cards with embedded integrated circuits which can process payments information.

EFTPOS Electronic Funds Transfer at Point of Sale

GDP Gross Domestic Product

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

Network industry is an industry where there is a "network effect" – that is, the value to a customer of the industry's services is affected by how many other customers use those services: eg telecommunications, energy reticulation, software development etc.

RMA Relationship Management Application

SWIFT Society for Worldwide Interbank Financial Telecommunications

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