

## Membership

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 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.

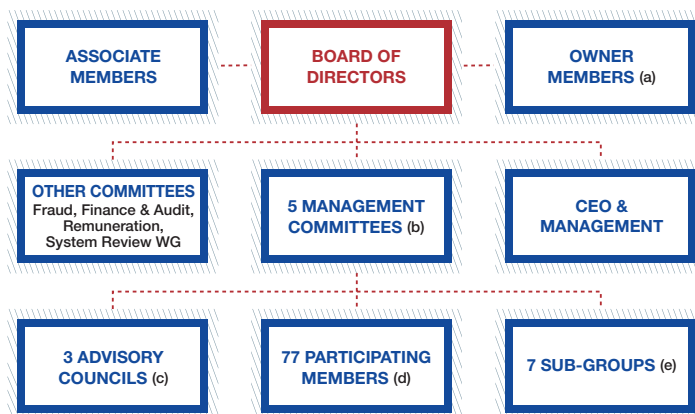
Each management committee of a clearing system where an advisory council has been established is required to liaise with the advisory council for that system and must have regard to the opinions or decisions of the council in performing its duties.

### 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.

### Corporate structure

- a. See list of Owner Members.
- b. APCS, BECS, CECS, HVCS & ACDES management committees.
- c. See list of Advisory Councils.
- d. See list of Clearing System Members.
- 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.



# Corporate directory (continued)

## ADVISORY COUNCILS

APCS	BECS	CECS
Australian Taxation Office	Association of Superannuation	ACI Worldwide Funds of Australia (Pacific)
Carreker Corporation	Australian Taxation Office	Australia Post
Certegy Australia	ADP Employer Services	Australian Merchant Payments Forum
ensis-Papro	Cardlink Services	Caltex*
Fiserv Solutions	Cashcard Australia*	Cardlink Services
Forensic Document Services	Certegy Australia	Customers
Fuji Xerox	CITEC	Cybertrust
Lithographis Institute*	Department of Human Services	Department of Human Services
Prismac Systems	Investment and Financial Services Association	Diebold
Rockson Agencies	Paycorp	Hypercom
Scientific Document Services	Prismac Systems	IBM
Security Printers' Association	UPSL	Ingenico
Telecheck Payments Systems		Keycorp
UPSL		MasterCard
Xplor		NCR (Australia)
		Optus
		Pulse
		Strategic Payment Services
		Telstra
		The Banktech Group
		VISA
		Witham Laboratories
* Chair Robert Chesney	* Chair TBA	* Chair Barry Palmer

**OWNER MEMBERS**
**CLEARING SYSTEM PARTICIPATION**

(as at 30 June 2008)	APCS	BECS	CECS	HVCS	ACDES
ABN AMRO Bank N.V.				■	
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 and Adelaide 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	■	■		■	
Indue Ltd	■	■	■		
ING Bank (Australia) Limited	■	■		■	
JP Morgan Chase Bank, National Association	■	■		■	
Macquarie Bank Limited	■	■		■	
Mizuho Corporate Bank, Ltd	■	■		■	
National Australia Bank Limited	■	■	■	■	■
Oversea-Chinese Banking Corporation Limited	■	■		■	
Reserve Bank of Australia	■	■		■	■
Royal Bank of Canada				■	
St.George Bank Limited	■	■	■	■	
Standard Chartered Bank				■	
State Street Bank and Trust Company	■	■		■	
Suncorp-Metway Limited	■	■	■	■	■
United Overseas Bank Limited	■	■		■	
Westpac Banking Corporation	■	■	■	■	■

■ 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.

# Corporate directory (continued)

CLEARING SYSTEM MEMBERS (as at 30 June 2008)	CLEARING SYSTEM PARTICIPATION				
	APCS	BECS	CECS	HVCS	ACDES
ABS Building Society Ltd		■			
Adelaide Bank Limited	■	■	■	■	
B & E Ltd	■	■		■	
Bananacoast Community Credit Union Ltd	■				
Bank of China (Australia) Limited	■	■		■	
Bank of Cyprus Australia Pty Limited	■	■		■	
BNP Paribas				■	
CLS Bank International				■	
Cashcard Australia Limited			■		
Coles Group Ltd			■		
Credit Union Australia Limited	■	■			
Greater Building Society Ltd	■	■			
Heritage Building Society Limited	■	■			
Home Building Society Ltd	■	■			
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	■	■		■	
Lifeplan Australia Building Society Limited	■				
Mackay Permanent Building Society Limited	■	■			
Maitland Mutual Building Society Limited	■	■		■	
Mega International Commercial Bank Co., Ltd	■	■		■	
Members Equity Bank Pty Limited	■	■			
MoneySwitch Limited		■	■		
Newcastle Permanent Building Society Ltd	■	■			
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	■	■			
Woolworths Limited			■		

■ Member of the clearing system's management committee.