

Glossary

ACDES Australian Cash and Distribution Exchange System

APCS Australian Paper Clearing System

APSC Australian Payments System Council

ATM Automatic Teller Machine

BACS see www.bacs.co.uk

BECS Bulk Electronic Clearing System

BIN Bank Identification Number

BPAY see www.bpay.com.au

CECS Consumer Electronic Clearing System

CHAPS see www.chapsco.co.uk

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

Direct Entry Payments System for Direct Debit and Direct Credit

COIN Community of Interest Network

EFT Electronic Funds Transfer

EFTPOS Electronic Funds Transfer at Point of Sale

EPAL EFTPOS Payments Australia Limited

FSI Financial System Inquiry

GDP Gross Domestic Product

GFC Global Financial Crisis

HVCS High Value Clearing System

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

IP Internet Protocol

ISO International Organization for Standardization

LVP Low Value Payments

NACHA see www.nacha.org

PCI Payment Card Industry

PSB Payments System Board

RBA Reserve Bank of Australia

RITS Reserve Bank Information and Transfer System

RTGS Real Time Gross Settlement

SEPA Single Euro Payments Area

SWIFT Society for Worldwide Interbank Financial Telecommunications

SWIFT PDS SWIFT Payment Delivery System

Corporate Directory

Australian Payments Clearing Association Limited
ABN 12 055 136 519

Registered office

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Sydney NSW 2000
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GPO Box 4893 Sydney NSW 2001

Solicitors

Gilbert + Tobin, Sydney
Mallesons Stephen Jaques, Sydney

Auditors

Deloitte, Sydney

Company meetings

The Annual General Meeting will be held on Thursday, 22 October 2009 at 9.30am.

The Annual Meeting of APCS will be held on Wednesday, 4 November 2009 at 9.30am.

The Annual Meeting of BECS will be held on Tuesday, 17 November 2009 at 9.30am.

The Annual Meeting of CECS will be held on Thursday, 19 November 2009 at 9.30am.

The Annual Meeting of HVCS will be held on Thursday, 26 November 2009 at 9.30am.

The Annual Meeting of ACDES will be held on Wednesday, 25 November 2009 at 9.30am.