

**APPENDIX H**

Deleted  
Effective 31/3/2000

**LEDGER FI REQUIRING PD-C LISTS**

[Deleted]

**The next page is I1.1**

Inserted effective 23/09/02

## **Disabling Events Guidelines**

**Section 1      Executive Summary**

**Section 2      Roles and Responsibilities**

**Section 3      Communications**

**Section 4      Contingency Procedures**

**Section 5      Disabling Events**

**1. EXECUTIVE SUMMARY**

**1.1 Overview**

These guidelines have been prepared and endorsed by the Management Committee. They are not mandatory rules but intended to guide the Tier 1 Participating Members when exercising discretion to determine what action is to be taken in response to a Disabling Event.

Each Disabling Event should be treated on its merits.

**1.2 Settlement**

Unless specifically deferred, settlement will not be affected by the occurrence of a Disabling Event. Settlement will always be effected on the exchange balances. Should a Tier 1 Participating Member fail to provide settlement figures to the National Collator, the Failure To Match Rules (Part 9, Clause 9.2) will be invoked.

**1.3 Interest**

As covered in Part 9, Clause 9.4, interest will be payable (as normal) on any exchanged Item in respect of which, settlement is effected later than the day on which that Item is exchanged for value.

**Debit Items**

Where a Disabling Event occurs and other Tier 1 Participating Members are asked, by a Disabled Participating Member, to hold Debit Files that would have been exchanged in those other Members' outward exchanges if not for a Disabling Event, those held Debit Files should retain the original PD-Day. When those Files are actually exchanged, interest will be payable by the Disabled Participating Member from the PD-Day until the date settlement of those Debit Items is effected.

No interest is payable with respect to any Debit Items held unexchanged by a Disabled Participating Member where the Disabled Participating Member holds the Items because of a Disabling Event affecting its outward exchanges.

**Credit Items**

Where a Disabling Event occurs and other Tier 1 Participating Members are asked, by a Disabled Participating Member, to hold Credit Items that would have been exchanged in those other Members' outward exchanges if not for a Disabling Event, no interest will be payable to the Disabled Participating Member.

No interest is payable with respect to any Credit Items held unexchanged by a Disabled Participating Member where the Disabled Participating Member holds the Items because of a Disabling Event affecting its outward exchanges.

## **2. ROLES AND RESPONSIBILITIES**

### **2.1 Australian Payments Clearing Association Limited (the Company)**

The roles and responsibilities of the Company, in relation to a Disabling Event, are as follows:

- to provide support and recommend appropriate actions to be taken by the Disabled Tier 1 Participating Member and impacted Participating Members; and
- to communicate with Participating Members on matters that affect industry payments and clearing arrangements.

### **2.2 Participating Members**

The roles and responsibilities of Participating Members in relation to a Disabling Event are as follows:

- to ensure that their internal contingency plans are consistent with these industry Contingency Procedures (Part 10);
- to implement internal contingency procedures in response to a Disabling Event and manage the impact on their internal operations;
- to assist in implementing industry contingency procedures, if applicable; and
- communicate directly with their customers, the Company and other relevant parties.

**3. COMMUNICATIONS**

**3.1 Overview of Contingency Communication Process**

This section defines the communications process between the Company and Tier 1 Participating Members in the event of a Disabling Event.

**3.2 Tier 1 Participating Member Activates Contingency Arrangements**

When a Tier 1 Participating Member reports a Disabling Event, they may invoke internal contingency plans, which include invoking Contingency Arrangements as required by BECS Regulations and Procedures.

**3.3 Tier 1 Participating Member Advises the Company of a Disabling Event**

If a Tier 1 Participating Member experiences a Disabling Event, they may complete a PDN (see Appendix J) on the Company's Extranet.

The Disabled Tier 1 Participating Member keeps the Company updated on any change concerning the Disabling Event by completing and forwarding subsequent PDN.

**3.4 The Company Actions Tier 1 Participating Member's Advice**

If the Company receives a PDN from a Tier 1 Participating Member, sent in accordance with paragraph 3.3, the Company will endeavour to broadcast details of the Disabling Event specified in the PDN to all Participating Members on receipt.

All subsequent communications relating to the Disabling Event, (with the consent of the affected Tier 1 Participating Member), would be broadcast at regular intervals to other Participating Members for update purposes.

#### **4. CONTINGENCY PROCEDURES FOR DISABLING EVENTS**

##### **4.1 The Company's Contingency Role**

This procedure may be followed by the Company in the event of a Tier 1 Participating Member experiencing a Disabling Event:

- receive and record PDN from the Disabled Tier 1 Participating Member;
- request the Disabled Tier 1 Participating Member to implement Contingency Procedures, if appropriate, detailed in Appendix I;
- initiate a broadcast announcement to all Participating Members after receiving a PDN during business hours<sup>1</sup>; and
- broadcast additional updates to all Participating Members at regular intervals, where appropriate, on behalf of the Disabled Tier 1 Participating Member.

##### **4.2 Tier 1 Participating Members' Contingency Procedure**

This procedure may be followed by Tier 1 Participating Members where a Disabling Event occurs:

- actively pursue the identification and appropriate resolution of problem causing the Disabling Event;
- invoke the appropriate internal contingency plans which may include invoking the Contingency Procedures set out in the BECS Procedures (Part 10) and Appendix I;
- notify the Company of the internal assessment that a Disabling Event may directly or indirectly impact other Participating Members by completing a PDN (Appendix J);
- consider and take appropriate action on the advice and recommendations given by the Company regarding the Disabling Event, if appropriate; and
- keep the Company updated of any change concerning the Disabling Event by completing and forwarding subsequent PDNs at two (2) hourly intervals, or more frequently if appropriate, during business hours<sup>2</sup>.

---

<sup>1</sup>Monday to Friday, 8.30am to 5.30pm

<sup>2</sup>Monday to Friday, 8.30am to 5.30pm

**5. DISABLING EVENTS**

**5.1 Overview**

This section describes each identified Disabling Event that may occur and appropriate actions that the Company and Tier 1 Participating Members may undertake to address them. Each Disabling Event covered is categorised.

**5.2 Disabling Events**

There are three (3) categories of event that may result in a Disabling Event:

- Tier 1 Participating Member is unable to electronically send and/or receive data file(s) using primary exchange arrangement;
- Tier 1 Participating Member is unable to process data file(s); and
- Tier 1 Participating Member is unable to provide settlement data to the National Collator.

Each of these categories only results in a Disabling Event if it affects, or may affect, the ability of a Participating Member to participate to the normal and usual extent in exchanges of Items (including Record Type 1 Items issued by any User, Returned Items, Refusal Items and Reversing Items).

## Disabling Events &amp; Actions

## 5.2.1 Disabling Event Category No. 1

Last amended effective 30/06/03

*Disabling Event Description:* Tier 1 Participating Member(s) unable to send or receive Direct Entry (DE) files to other Tier 1 Participating Members using primary exchange arrangements.

EXTENT OF THE DISABLING EVENT	POSSIBLE ACTIONS <sup>1</sup> BY IMPACTED TIER 1 PARTICIPATING MEMBER(S)	POSSIBLE ACTIONS BY THE COMPANY TO ASSIST
Reported by a Tier 1 Participating Member where Primary Exchange Arrangement has failed.	<p>Invoke Contingency Procedures which may include:</p> <ul style="list-style-type: none"> <li>• arrange a later transmission after the problem is fixed – agreed bilaterally with other Tier 1 Participating Members;</li> <li>• complete a Contingency File Exchange Form (as set out in Appendix M1) and forward to the receiving Tier 1 Participating Member;</li> <li>• exchange files using Contingency Exchange arrangements as tabled in Appendix L “Contingency Exchange Arrangements Matrix”;</li> <li>• send initial PDN to the Company; and</li> <li>• broadcast regular PDN advice to the Company, during business hours<sup>2</sup>, until Disabling Event resolved.</li> </ul>	<p>To assist Disabled Tier 1 Participating Member:</p> <ul style="list-style-type: none"> <li>• broadcast PDN to all Participating Members (in consultation with <i>Disabled Tier 1 Participating Member</i>);</li> <li>• broadcast updates to all Participating Members until Disabling Event resolved;</li> <li>• provide advisory support and coordination to impacted Participating Member(s); and</li> <li>• monitor progress during business hours<sup>2</sup>.</li> </ul>
Reported by a Tier 1 Participating Member that they have failed to exchange DE files with another Tier 1 Participating Member using Contingency Exchange Arrangements, assuming that the Primary Exchange Arrangement failure has already been reported.	<p>Invoke Contingency Procedures which may include:</p> <ul style="list-style-type: none"> <li>• arrange a later transmission after the problem is fixed – agreed bilaterally with other Tier 1 Participating Members;</li> <li>• complete a Contingency File Exchange Form (as set out in Appendix M1) and forward to the receiving Tier 1 Participating Member;</li> <li>• exchange files using other bilaterally agreed Contingency Exchange arrangements as tabled in Appendix L “Contingency Exchange Arrangements Matrix”;</li> <li>• identify problems and invoke resolutions with Contingency Exchange arrangements;</li> <li>• send PDN to the Company, during business hours<sup>2</sup>; and</li> <li>• broadcast regular PDN advice to the Company, during business hours<sup>2</sup>, until Disabling Event resolved.</li> </ul>	<p>To assist Disabled Tier 1 Participating Member:</p> <ul style="list-style-type: none"> <li>• broadcast PDN to all Participating Members (in consultation with <i>Disabled Tier 1 Participating Member</i>);</li> <li>• broadcast updates to all Participating Members until Disabling Event resolved;</li> <li>• monitor progress during business hours<sup>2</sup>; and</li> <li>• provide advisory support and coordination to impacted Participating Members.</li> </ul>

<sup>1</sup> Agreed bilaterally<sup>2</sup> Monday to Friday, 8.30am to 5.30pm



**5.2.2 Disabling Event Category No. 2**

**Disabling Situation/Event Description:** Participating Member(s) unable to process Direct Entry (DE) data internally and/or unable to process data received from their Tier 1 Participating Member representative (if applicable).

EXTENT OF THE DISABLING EVENT	POSSIBLE ACTIONS <sup>1</sup> BY IMPACTED TIER 1 PARTICIPATING MEMBER(S)	POSSIBLE ACTIONS BY THE COMPANY TO ASSIST
Reported by any Participating Member that they are unable to process DE data internally	<p>Invoke Contingency Procedures which may include:</p> <ul style="list-style-type: none"> <li>• delay exchange pending resolution of the problem if problem relates to electronic files received - agreed bilaterally with other Tier 1 Participating Members;</li> <li>• send initial PDN to the Company during business hours; and</li> <li>• broadcast regular PDN to the Company, during business hours<sup>2</sup> until Disabling Event resolved.</li> </ul>	<p>To assist Disabled Participating Member:</p> <ul style="list-style-type: none"> <li>• broadcast PDN to all Participating Members;</li> <li>• broadcast updates to all Participating Members until Disabling Event resolved;</li> <li>• provide advisory support and coordination to impacted Participating Member(s); and</li> <li>• monitor progress during business hours<sup>2</sup>.</li> </ul>

<sup>1</sup> Agreed bilaterally<sup>2</sup> Monday to Friday, 8.30am to 5.30pm

5.2.3 Disabling Event Category No. 3

Disabling Situation/Event Description: Tier 1 Participating Member unable to provide settlement data to National Collator

EXTENT OF THE DISABLING EVENT	POSSIBLE ACTIONS <sup>1</sup> BY IMPACTED TIER 1 PARTICIPATING MEMBER(S)	POSSIBLE ACTIONS BY THE COMPANY TO ASSIST
Reported by a Tier 1 Participating Member that they are unable to provide part or all settlement figures to the National Collator with respect to Direct Entry files sent and received for the business day.	Refer to Part 9 of the BECS Procedures.	

<sup>1</sup> Agreed bilaterally

The next page is J1.1

**APPENDIX J1****APCS AND BECS PROCESSING DIFFICULTY NOTIFICATION**

## APCS and BECS Processing Difficulty Notification

**Disclaimer:**

This document has been compiled in good faith from information provided by third parties. No representation or warranty is made by APCA as to the truth or accuracy of the information and APCA, its officers, employees and agents expressly disclaim all and any liability in respect of the information.

**DETAILS**

Date of Advice:

DD

MMM

YYYY

Notifying Institution:

Institution Experiencing Difficulty:

**CONTACT POINT**

Name:

Phone Number:

Fax Number:

Email Address:

**PAYMENT STREAMS AFFECTED**

- ☐ APCS – Australian Paper Clearing System  
☐ BECS - Bulk Electronic Clearing System

**PROCESSES AFFECTED - APCS**

- ☐ Dishonours - Paper  
☐ Dishonours - Electronic  
☐ Refusals - Electronic  
☐ Voucher Required - Electronic  
☐ Special Answers - Paper

- ☐ Special Answers - Electronic
- ☐ Urgent Trace Requests - Paper
- ☐ Urgent Trace Requests – Electronic

**PROCESSES AFFECTED - BECS**

- ☐ Detail Records
- ☐ Returns
- ☐ Refusals

**EXPECTED DURATION OF PROCESSING DIFFICULTY**

Date Difficulty Occurred:

DD	MMM	YYYY

Expected Availability Time:

	(Approximate)
--	---------------

Date of Availability:

DD	MMM	YYYY

**COMMENTS**

---

---

---

**ATTACHMENTS**

--

There are No Attachments to this PDN

---

**APPENDIX J2**  
**BECS PROCESSING DIFFICULTY NOTIFICATION**

## **BECS Processing Difficulty Notification**

**Disclaimer:**

This document has been compiled in good faith from information provided by third parties. No representation or warranty is made by APCA as to the truth or accuracy of the information and APCA, its officers, employees and agents expressly disclaim all and any liability in respect of the information.

**DETAILS**

Date of Advice:

DD

MMM

YYYY

Notifying Institution:

Institution Experiencing Difficulty:

**CONTACT POINT**

Name:

Phone Number:

Fax Number:

Email Address:

**PAYMENT STREAMS AFFECTED**

☐ BECS - Bulk Electronic Clearing System

**PROCESSES AFFECTED**

☐ Detail Records

☐ Returns

☐ Refusals

---

**EXPECTED DURATION OF PROCESSING DIFFICULTY**

Date Difficulty Occurred:

DD	MMM	YYYY

Time of Availability:

--

 (Approximate)

Date of Availability:

DD	MMM	YYYY

**COMMENTS**

---

---

---

**ATTACHMENTS**

--

There are No Attachments to this PDN

The next page is K1.1

**APPENDIX K - PRIMARY EXCHANGE ARRANGEMENTS MATRIX**  
**PRIMARY EXCHANGE ARRANGEMENTS MATRIX**

Last amended effective 31/03/04

APPENDIX K is located separately

The next page is L1.1

---

**APPENDIX L - CONTINGENCY EXCHANGE ARRANGEMENTS MATRIX**

Last amended effective 31/03/04

APPENDIX L is located separately

The next page is M1.1



Sending/Disabled Participating Member's Logo (Optional)

Inserted effective 30/06/03

**BECS Contingency File Exchange Form**

Date sent:        /        /

**CONFIDENTIAL COMMUNICATION:**

This communication is confidential and intended only for the use of the addressee. If you have received this communication in error, please notify the financial institution from which you have received it, at the telephone number given, to arrange disposal. Unauthorised use of the information in this message may result in legal proceedings against the user. Thank you.

To: \_\_\_\_\_ [Full Name of Receiving Participating Member]

Fax number: \_\_\_\_\_ Email: \_\_\_\_\_

Please refer to the email file exchange contacts database for details of Receiving Member's facsimile number / email address.

From: \_\_\_\_\_ [Full Name &amp; ACN/ARBN/ABN of Sending Participating Member]

Fax number: \_\_\_\_\_ Email: \_\_\_\_\_

Authorised Contact: \_\_\_\_\_ Signature: \_\_\_\_\_  
(Name & position)

We advise that due to a Disabling Event we are experiencing a partial/total loss of our ability to send/receive DE files using our primary exchange arrangements. We seek your assistance in sending/receiving our files as detailed below.

Sending    Filename: \_\_\_\_\_

File size : \_\_\_\_\_

Number of Items in file: \_\_\_\_\_

Type of items in file: \_\_\_\_\_

- ☐ Standard (non-Government) Direct Entry items  
☐ Government Direct Entry items

Total Value of file:        Debits        \$ \_\_\_\_\_

Credits        \$ \_\_\_\_\_

Expected Transmission (Date/Time): \_\_\_\_\_

**Sending Files:**

- ☐ Email File Exchange  
☐ Alternate electronic link  
☐ Pass through<sup>1</sup> Courier – using \_\_\_\_\_  
☐ Physical Medium – using \_\_\_\_\_<sup>2</sup>  
☐ Other – please specify \_\_\_\_\_

File will be sent using the following Contingency Exchange Arrangement

**Receiving Files:**

- ☐ Email File Exchange  
☐ Alternate electronic link  
☐ Pass through<sup>1</sup> Courier – using \_\_\_\_\_  
☐ Physical Medium – using \_\_\_\_\_  
☐ Other – please specify \_\_\_\_\_

Please forward our files using the following arrangement.

**Please acknowledge successful receipt of our file(s) by contacting :**Contact        Contact Phone:  
(Name & position)        \_\_\_\_\_**Please acknowledge acceptance of our file(s) by contacting :**Contact        Contact Phone:  
(Name & position)        \_\_\_\_\_<sup>1</sup> Include full name or mnemonic of 'pass through' courier.<sup>2</sup> Provide details of the type of physical medium to be used (eg: CD, tape cartridge)

## CONTACTS LODGEMENT FORM

Ident	Subnet	Clearing	FXCS	ACIES	Corporate
APCS	BECS	CCPS	FXCS	ACIES	

**Disclaimer:**  
This document has been compiled in good faith from information provided by third parties. No representation or warranty is made by APCA as to the truth or accuracy of the information and APCA, its officers, employees and agents expressly disclaim all and any liability in respect of the information.

Lodging Financial Institution:

**FINANCIAL INSTITUTION CONTACT**

Name:

Position:

Phone:

Fax:

Email:

**PARTICIPATING MEMBER AUTHORISED CONTACT DETAILS FOR**

**APCS PARTICIPATING MEMBER AUTHORISED CONTACT DETAILS:**

[COPY FROM BECS](#) [COPY F1 CONTACT](#) [CLEAR DETAILS](#) [SWAP APCS & BECS](#)

Name:

Position:

Phone:

Fax:

Email:

**BECS PARTICIPATING MEMBER AUTHORISED CONTACT DETAILS:**

[COPY FROM APCS](#) [COPY F1 CONTACT](#) [CLEAR DETAILS](#) [SWAP APCS & BECS](#)

Name:

Position:

Phone:

Fax:


Email:

Comments (If you need to add any comments, you can do so below):

[Click Here to Submit this Form to APCA](#)

APCA's ExtraNet    Back    << Previous    Next >>    APCA's Web Site    Close Window

**PUBLIC KEY LODGEMENT FORM**

						Australian Payments Clearing Association Limited Email File Exchange: Public Key Lodgement Form					
<a href="#">Main</a>		<a href="#">Submit</a>		<a href="#">Cancel</a>						<a href="#">Corporate</a>	
<a href="#">APCS</a>		<a href="#">BECS</a>		<a href="#">CECS</a>		<a href="#">HVCS</a>		<a href="#">ACDES</a>			
<b>Disclaimer:</b> This document has been compiled in good faith from information provided by third parties. No representation or warranty is made by APCA as to the truth or accuracy of the information and APCA, its officers employees and agents expressly disclaim all and any liability in respect of the information.											
Lodging Financial Institution:						- Please Select An Institution -					
<b>FINANCIAL INSTITUTION CONTACT</b>											
Name:											
Position:											
Phone:											
Fax:											
Email:											
<b>PUBLIC KEY DETAILS FOR</b>											
This document contains the following (Check all that apply):											
<input type="checkbox"/> APCS Public Key <input type="checkbox"/> BECS Public Key											
<b>File Attachments</b>											
APCS Public Key:									<a href="#">Browse...</a>		
BECS Public Key:									<a href="#">Browse...</a>		
<b>Comments (If you need to add any comments, you can do so below)</b>											
<div></div>											
<a href="#">Click Here to Submit this Form to APCA</a>											
<a href="#">APCA's ExtraNet</a>		<a href="#">Back</a>		<a href="#">&lt;&lt; Previous</a>		<a href="#">Next &gt;&gt;</a>		<a href="#">APCA's Web Site</a>		<a href="#">Close Window</a>	

**- END -**

**PARTIES OR POTENTIAL PARTIES TO CONTRACT ARRANGEMENT OR  
UNDERSTANDING CONSTITUTED BY THE BULK ELECTRONIC CLEARING  
SYSTEM (BECS)  
REGULATIONS AND PROCEDURES**

**MEMBERSHIP OF BECS**

**TIER 1 PARTICIPATING MEMBERS**

Adelaide Bank Limited  
Australia and New Zealand Banking Group Limited  
Australian Settlements Limited  
Bank of Queensland Limited  
Bank of Western Australia Limited  
Bendigo Bank Limited  
Commonwealth Bank of Australia  
Credit Union Services Corporation (Australia) Limited  
National Australia Bank Limited  
Reserve Bank of Australia  
St. George Bank Limited  
Suncorp-Metway Limited  
Westpac Banking Corporation

**TIER 2 PARTICIPATING MEMBERS**

ABS Building Society Ltd  
AMP Bank Limited  
Arab Bank Australia Limited  
Australian National Credit Union Limited  
B & E Ltd  
Bank of America, National Association  
Bank of China  
  
Bank of Cyprus Australia Pty Limited  
Citibank Pty Limited  
  
CreditLink Services Limited  
Deutsche Bank AG  
GIO Building Society Limited  
Greater Building Society Limited

**TIER 2 PARTICIPATING MEMBERS**

Heritage Building Society Limited  
Home Building Society Ltd  
  
HSBC Bank Australia Limited  
HSBC Bank plc  
HSBC Building Society (Australia) Limited  
Hume Building Society Limited  
IMB Ltd  
ING Bank (Australia) Limited  
  
ING Bank NV (Sydney Branch)  
JPMorgan Chase Bank. N.V  
Laiki Bank (Australia) Limited  
Mackay Permanent Building Society Ltd  
Macquarie Bank Limited  
Maitland Mutual Building Society Limited  
Members Equity Pty Limited  
Mizuho Corporate Bank, Limited  
Newcastle Permanent Building Society Ltd  
Oversea-Chinese Banking Corporation Limited  
Pioneer Permanent Building Society Limited  
Rabobank Australia Limited  
State Street Bank & Trust Company  
Taiwan Business Bank, Sydney Branch  
The Bank of Tokyo-Mitsubishi, Ltd. – Australian Branch  
The International Commercial Bank of China  
The Police Department Employees' Credit Union Limited  
The Rock Building Society Limited  
UBS AG (Australia)  
United Overseas Bank Limited  
Wide Bay Australia Limited

**Any other organisation which satisfies the eligibility criteria for participating membership of the Bulk Electronic Clearing System as defined in the Regulations for the Bulk Electronic Clearing System.**