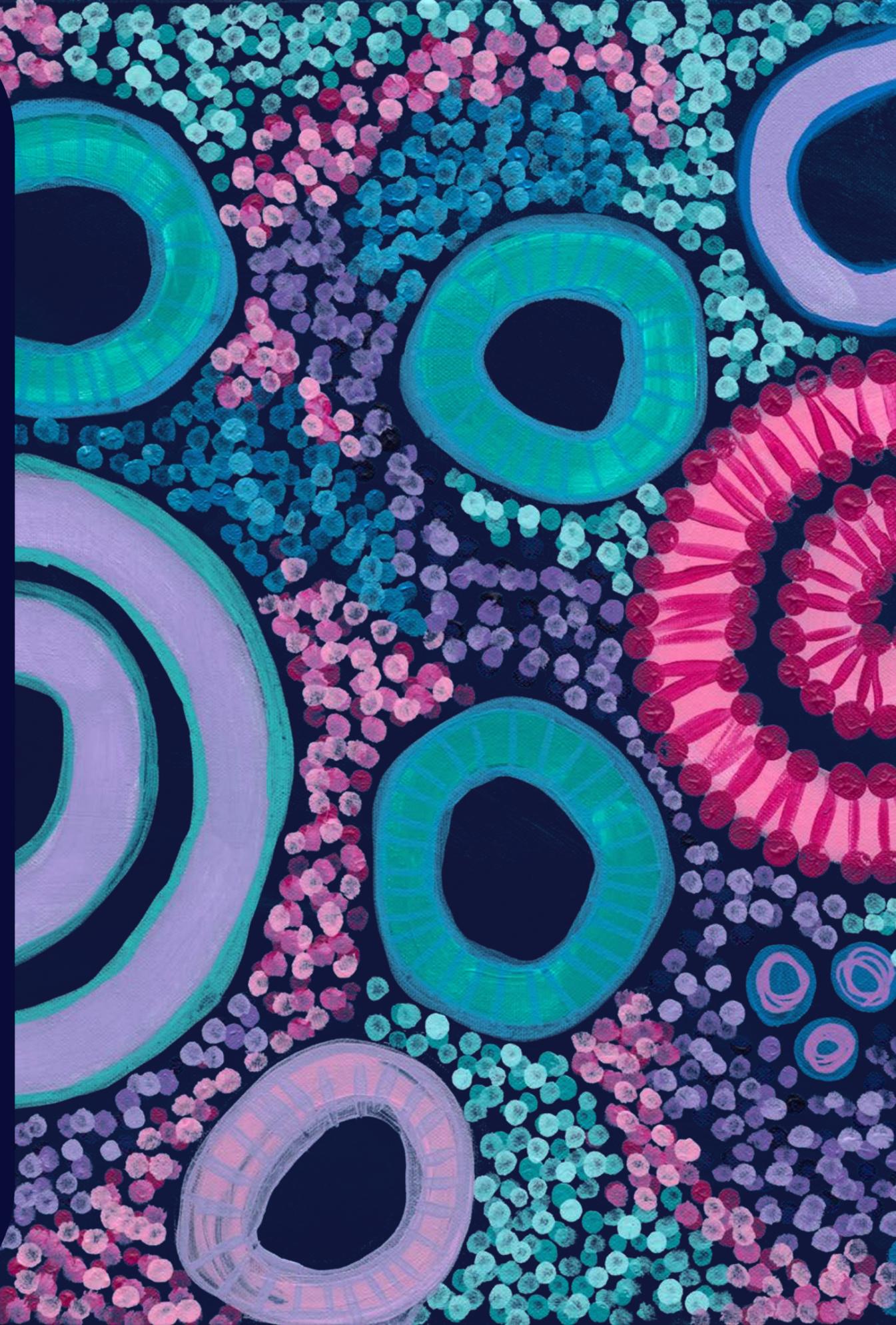




Reflect

Reconciliation Action Plan

DECEMBER 2024 – DECEMBER 2025



A statement from Karen Mundine, Reconciliation Australia's CEO

Reconciliation Australia welcomes Australian Payments Plus (AP+) to the Reconciliation Action Plan (RAP) program with the formal endorsement of its inaugural Reflect RAP.

AP+ joins a network of more than 1,100 corporate, government, and not-for-profit organisations that have made a formal commitment to reconciliation through the RAP program.

Since 2006, RAPs have provided a framework for organisations to leverage their structures and diverse spheres of influence to support the national reconciliation movement. The program's potential for impact is greater than ever, with close to 3 million people now working or studying in an organisation with a RAP.

The four RAP types — Reflect, Innovate, Stretch and Elevate — allow RAP partners to continuously develop and strengthen reconciliation commitments in new ways. This Reflect RAP will lay the foundations, priming the workplace for future RAPs and reconciliation initiatives.

The RAP program's strength is its framework of relationships, respect, and opportunities, allowing an organisation to strategically set its reconciliation commitments in line with its own business objectives, for the most effective outcomes.

These outcomes contribute towards the five dimensions of reconciliation: race relations; equality and equity; institutional integrity; unity; and historical acceptance.

It is critical to not only uphold all five dimensions of reconciliation, but also increase awareness of Aboriginal and Torres Strait Islander cultures, histories, knowledge, and leadership across all sectors of Australian society.

This Reflect RAP enables AP+ to deepen its understanding of its sphere of influence and the unique contribution it can make to lead progress across the five dimensions. Getting these first steps right will ensure the sustainability of future RAPs and reconciliation initiatives, and provide meaningful impact toward Australia's reconciliation journey.

Congratulations Australian Payments Plus, welcome to the RAP program, and I look forward to following your reconciliation journey in the years to come.



Karen Mundine
Chief Executive Officer
Reconciliation Australia



Our business

Australian Payments Plus (AP+) is a purpose led organisation whose aim is to unite people and technology to power better experiences by creating a vibrant and sustainable payments ecosystem in Australia that benefits all Australians.

We believe that by creating value for Australia, removing barriers to financial inclusion and empowering Australians we can help to create a better Australia for tomorrow and that is also why we see reconciliation as such an important part of achieving our purpose.

The business is the home of Australia's domestic payments systems (BPAY, eftpos and NPP). Operating in the public interest, AP+ is a member-owned organisation, with a diverse range of members including Australia's domestic banks, international banks operating in Australia, some of the country's largest merchants, payment service providers and payment processors, together with a range of challenger and disruptor brands focused on specific markets and products.

At its core the business provides globally competitive payment services which are resilient, safe, efficient, fair, accessible and cost effective and which meet the present and future requirements of the users of the Australian payments system, including financial institutions and payment services providers, while facilitating the provision of low-cost solutions for retailers, other businesses, and their customers. The key business capabilities include Australia's domestic debit network, real-time, data-rich payments, secure bill payments, digital identity verification, digital wallet solutions and open payments.

Delivering payment solutions to all of Australia, AP+ employs 424 permanent people across Australia, Our head office is located in Sydney on Gadigal land and remote work enabled at locations all throughout the country. We do not currently have any employees that identify as Aboriginal and/or Torres Strait Islander people and this is one of our key focuses as we embark on our RAP.

Our key brands



Our RAP

The AP+ vision to create an open, vibrant and sustainable payments ecosystem in Australia, that benefits all Australians, can't succeed in isolation from ensuring that we have an equal and equitable Australia, that is unified and where First Australians are some of the key beneficiaries of the vision we deliver.

We believe that we have an important role in specifically addressing barriers to financial inclusion, but also using our influence and position within the financial and broader economic system to spearhead the key components of reconciliation as put forward in our Reflect RAP.



Our vision

Our vision for Reconciliation is that by creating an **open** and **vibrant** payments system for **Australia** that unites both people and technology, we can enable greater **access**, remove current **barriers** and create more equitable **opportunities** for all Australians, where the under-representation of Aboriginal and Torres Strait Islander participants, business owners, innovators and policy makers is **reversed** through our **facilitation** of their **involvement**.

- ① The historical and future contributions of First Peoples will spearhead a new united era in payments for Australia.



As a newly formed organisation, this is the start of our own journey and our reconciliation journey.

Our approach to implementing our RAP is grassroots lead across the organisation with a cross functional working group lead with executive sponsorship by our CEO, Lynn Kraus. Our entire executive team is supportive and active in promoting the outputs of the RAP working group.

Our RAP working group

EXECUTIVE SPONSORS



Lynn Kraus
CEO



Nancy Bryla
General Counsel

RAP WORKING GROUP LEAD



Jason Backhouse
General Manager, Open Payments

RAP WORKING GROUP MEMBERS



Amanda Wyllie
Product Manager



Adrian Galley
Pre-Sales Specialist



Jack Moggach
Tech Lead



Tara Wogan
Head of Talent



Darren Seward
Platform Manager



Ramie Yacoub
Customer Operations
Manager



Lisa Kong
Head of
Procurement

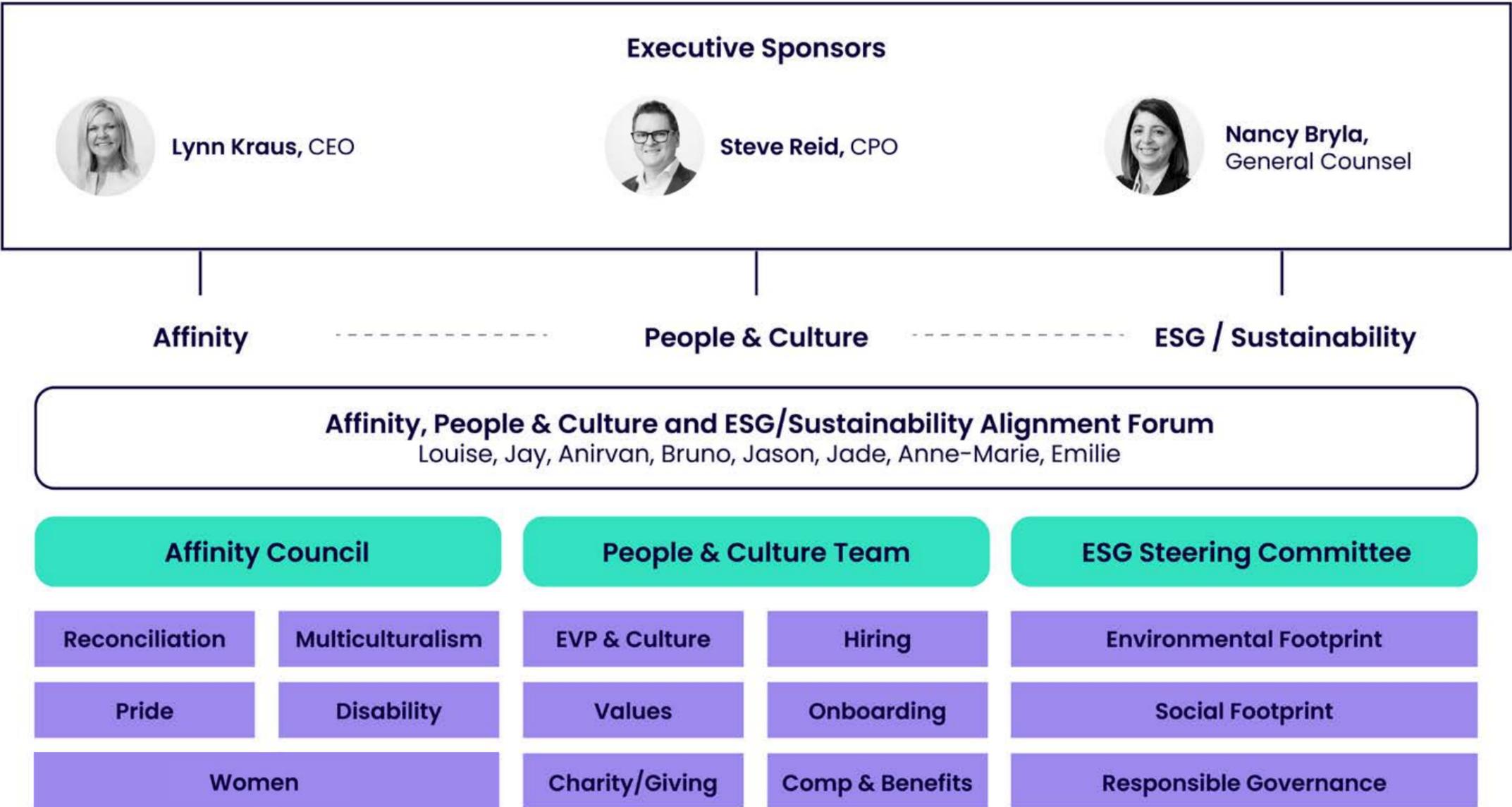


Sophia Walsh
Product Manager



Our RAP governance forms part of our overall diversity and inclusion framework for the organisation, Affinity+, where outcomes across groups can be married up and achieved to unify and create a more equal and equitable Australia. Whilst a number of people on our RAP Working Group have

Aboriginal ancestry, we are under-represented as we are in our general workforce by employees who identify as Aboriginal and/or Torres Strait Islander people. Something we aim to address through concerted effort on employment opportunities as part of our RAP completion.



Relationships

Action	Deliverable	Timeline	Responsibility
1 Establish and strengthen mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.	Identify Aboriginal and Torres Strait Islander stakeholders and organisations within our local area or sphere of influence.	April, 2024	Chief Executive Officer
	Research best practice and principles that support partnerships with Aboriginal and Torres Strait Islander stakeholders and organisations.	April, 2024	General Counsel
2 Build relationships through celebrating National Reconciliation Week (NRW).	Circulate Reconciliation Australia’s NRW resources and reconciliation materials to our staff.	May, 2024	RAP Working Group Lead
	RAP Working Group members to participate in an external NRW event.	27th May – 3rd June, 2024	RAP Working Group Lead
	Encourage and support staff and senior leaders to participate in at least one external event to recognise and celebrate NRW.	27th May – 3rd June, 2024	RAP Working Group Lead
3 Promote reconciliation through our sphere of influence.	Communicate our commitment to reconciliation to all staff.	March, 2024	Chief Executive Officer
	Communicate our commitment to reconciliation publicly.	March, 2024	Chief Executive Officer
	Identify external stakeholders that our organisation can engage with on our reconciliation journey.	March, 2024	Chief Commercial Officer
	Identify RAP and other like-minded organisations that we could approach to collaborate with on our reconciliation journey.	March, 2024	Chief Commercial Officer
4 Promote positive race relations through anti-discrimination strategies.	Research best practice and policies in areas of race relations and anti-discrimination.	March, 2024	Chief People Officer
	Conduct a review of HR policies and procedures and relevant training programs to identify existing anti-discrimination provisions, and future needs.	March – June, 2024	Chief People Officer



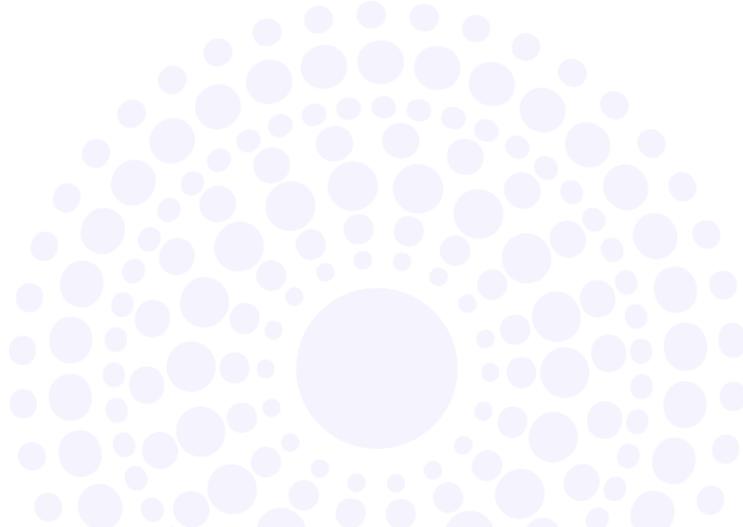
Respect

Action	Deliverable	Timeline	Responsibility
5 Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights through cultural learning.	Develop a business case for increasing understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights within our organisation.	January, 2024	RAP Working Group Lead
	Conduct a review of cultural learning needs within our organisation.	March - June, 2024	Chief Information Officer
	Investigate and implement cultural learning opportunities for staff.	March - June, 2024	Chief Information Officer
6 Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.	Develop an understanding of the local Traditional Owners or Custodians of the lands and waters within our organisation's operational area.	July, 2024	Chief Payments & Schemes Officer
	Increase staff's understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols.	July, 2024	Chief Payments & Schemes Officer
	Encourage and support staff to include an Acknowledgement of Country or other appropriate protocols at the commencement of important meetings.	July, 2024	Chief Payments & Schemes Officer
7 Build respect for Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week.	Raise awareness and share information amongst our staff about the meaning of NAIDOC Week.	June, 2024	RAP Working Group Lead
	Introduce our staff to NAIDOC Week by promoting external events in our local area.	June, 2024	RAP Working Group Lead
	RAP Working Group to participate in an external NAIDOC Week event.	4th - 11th July, 2024	RAP Working Group Lead



Opportunities

Action	Deliverable	Timeline	Responsibility
<p>8 Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention and professional development.</p>	Develop a business case for Aboriginal and Torres Strait Islander employment within our organisation.	April - August, 2024	Managing Director - Cowry
	Build understanding of current Aboriginal and Torres Strait Islander staffing to inform future employment and professional development opportunities.	April - August, 2024	Chief People Officer
<p>9 Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.</p>	Develop a business case for procurement from Aboriginal and Torres Strait Islander owned businesses.	July, 2024	Chief Financial Officer
	Investigate Supply Nation membership.	July, 2024	Chief Financial Officer



Governance

Action	Deliverable	Timeline	Responsibility
10 Establish and maintain an effective RAP Working Group (RWG) to drive governance of the RAP.	Maintain a RWG to govern RAP implementation.	January, 2024	RAP Working Group Lead
	Draft a Terms of Reference for the RWG.	January, 2024	RAP Working Group Lead
	Establish Aboriginal and Torres Strait Islander representation on the RWG.	January, 2024	RAP Working Group Lead
11 Build relationships through celebrating National Reconciliation Week (NRW).	Define resource needs for RAP implementation.	February, 2024	RAP Working Group Lead
	Engage senior leaders in the delivery of RAP commitments.	February, 2024	RAP Working Group Lead
	Maintain a senior leader to champion our RAP internally.	February, 2024	RAP Working Group Lead
	Define appropriate systems and capability to track, measure and report on RAP commitments.	July, 2024	RAP Working Group Lead
12 Build accountability and transparency through reporting RAP.	Contact Reconciliation Australia to verify that our primary and secondary contact details are up to date, to ensure we do not miss out on important RAP correspondence.	June annually	RAP Working Group Lead
	Contact Reconciliation Australia to request our unique link, to access the online RAP Impact Measurement Questionnaire.	1st August annually	RAP Working Group Lead
	Complete and submit the annual RAP Impact Measurement Questionnaire to Reconciliation Australia.	30th September annually	RAP Working Group Lead
13 Continue our reconciliation journey by developing our next RAP.	Register via Reconciliation Australia's website to begin developing our next RAP.	July, 2024	RAP Working Group Lead



The artist

Mahalia Mabo is a proud Manbarra, Nywaigi and Meriam woman. She comes from a long line of artists and creatives. Her paternal grandparents, the late activist Dr Eddie Koiki Mabo and Dr Bonita Mabo were both artists and creatives, her father a sculptor and mother and maternal grandmother both painters. Mahalia is an intuitive artist. Her artwork represents her connection to Country, family and her saltwater heritage. Her paternal grandfather connects her to Mer in the Torres Straits and her paternal grandmother connects her to the Great Barrier Reef and its creation story.

Mahalia Mabo



The artwork

This artwork represents Australian Payments Plus (AP+) and its objectives that underpin its vision for reconciliation. The artwork is an expression of AP+'s embracing of cultures, its endeavour to reverse barriers, and commitment to reconciliation through its open and vibrant payments system that unites both people (represented with the large purple rings) and technology (represented through the large pink rings). The artwork embodies AP+'s commitment to create greater access and more equitable opportunities to encourage an increase in First Nations representation in participants, business owners, innovators and policy makers.



Artwork
Vision

Artwork Medium
Acrylic on canvas

Artwork Date
2023



**Australian
Payments
Plus**



RECONCILIATION
ACTION PLAN

REFLECT

Contact Information

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