

## REFERENCES

- Bank for International Settlements**, *Payment Systems in Australia*, Basel, June 1999
- Bank for International Settlements**, *Reducing Foreign Exchange Settlement Risk: A Progress Report*, Basel, July 1998 (the "Sweet Report")
- Bank for International Settlements**, *Settlement Risk in Foreign Exchange Transactions*, Basel, March 1996 (the "Allsopp Report")
- Bullock, M. and L. Ellis (1998)**, 'Some Features of the Australian Payments System', Reserve Bank of Australia *Bulletin*, December 1998, pp. 1-9
- Financial System Inquiry Final Report (1997)*, AGPS, Canberra
- Flatraaker, D. and P. Robinson (1995)**, 'Income, Costs and Pricing in the Payment System', *Norges Bank Economic Bulletin*, 66, pp. 321-332
- Humphrey, D. and A. Berger (1990)**, 'Market Failure and Resource Use: Economic Incentives to use Different Payment Instruments', in D. Humphrey (ed.), *The US Payments System: Efficiency, Risk and the Role of the Federal Reserve*, Kluwer, Boston, pp. 45-86
- Humphrey, D., L. Pulley and J. Vesala (1996)**, 'Cash, Paper and Electronic Payments: A Cross-country Analysis', *Journal of Money, Credit and Banking*, Part II, pp. 914-939
- Humphrey, D., R. Keppler and F. Montes-Negret (1997)**, 'Cost Recovery and Pricing of Payment Services: Theory, Methods and Experience', World Bank Policy Research Working Paper No. 1833
- Humphrey, D., M. Kim and B. Vale (1997)**, 'Realising the Gains from Electronic Payments: Costs, Pricing and Payment Choices', Norges Bank Working Paper, Oslo
- Laker, J.F. (1999)**, 'The Role of the Payments System Board', Reserve Bank of Australia *Bulletin*, July 1999, pp. 6-14
- Reserve Bank of Australia**, 'The Role of Exchange Settlement Accounts', Reserve Bank of Australia *Bulletin*, March 1999, pp. 13-18
- Reserve Bank of Australia**, *Foreign Exchange Settlement Practices in Australia*, Sydney, December 1997
- Reserve Bank of Australia**, *Reducing Foreign Exchange Settlement Risk in Australia – A Progress Report*, Sydney, September 1999
- Wells, K. (1996)**, 'Are checks overused?', *Federal Reserve Bank of Minneapolis Quarterly Review*, 20, pp. 2-12