

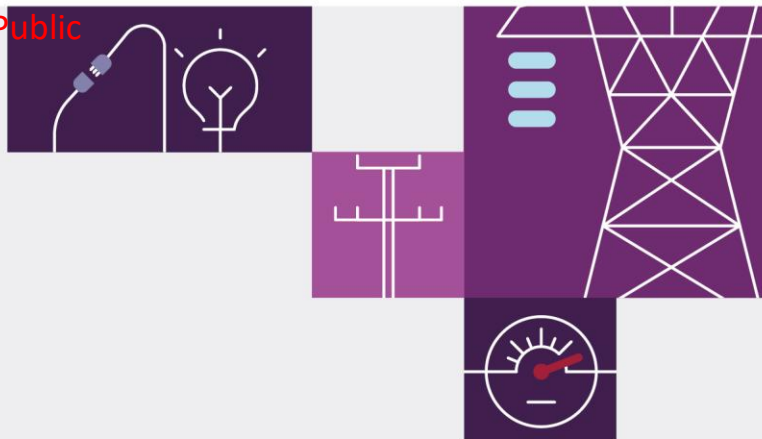
Public



# Shortening the Settlement Cycle Release August 2026

Industry Go-live Plan - Final





# Important notice

## Purpose

This document describes the go-live approach for upgrading AEMO's retail and wholesale systems for Shortening the Settlement Cycle Release deployment in preparation for rule commencement date of 9 August 2026.

## Disclaimer

This document may be subsequently updated or amended. It is intended to provide general information and guidance, which is only current as at the date of its last publication. It does not constitute legal or business advice and should not be relied on as a substitute for obtaining detailed advice about the National Electricity Law, the National Electricity Rules, or any other applicable laws, procedures, or policies. AEMO has made every reasonable effort to ensure the quality of the information in this document but cannot guarantee its accuracy or completeness.

Accordingly, to the maximum extent permitted by law, AEMO and its officers, employees and consultants involved in the preparation of this document:

- make no representation or warranty, express or implied, as to the currency, accuracy, reliability, or completeness of the information in this document; and
- are not liable (whether by reason of negligence or otherwise) for any statements or representations in this document, or any omissions from it, or for any use or reliance on the information in it.

## Copyright

© 2026 Australian Energy Market Operator Limited. The material in this publication may be used in accordance with the [copyright permissions on AEMO's website](#).

## Version control

| Version | Release date | Changes                   |
|---------|--------------|---------------------------|
| 0.1     | 9 June 2026  | Draft for Industry Review |
| 1.0     | 13 July 2026 | Final                     |

# 1. Executive summary

This document sets out AEMO's industry go-live plan for the Shortening the Settlement Cycle (SSC) August 2026 Release, supporting commencement of the rule change on 9 August 2026. The release implements market, prudential, metering and reporting changes required to reduce the NEM settlement cycle to nine business days, with a new 20-business-day revision process. The objective is to help participants understand the scope of system and procedural changes, deployment timing, readiness expectations, and support arrangements ahead of go-live.

The release includes updates across Settlements and Billing, Prudentials, Metering, Markets Portal and the introduction of aseXML r47 B2M and EMMS Data Model 5.7 requirements for affected participants. Supporting procedure changes have already been made, and AEMO is consulting industry on the go-live plan through the Implementation Forum, with the draft issued on 9 June 2026, feedback due by 19 June 2026, and the final plan scheduled for publication on 13 July 2026.

The release will be implemented through a single production deployment during AEMO's standard Retail Systems maintenance window on **Sunday, 9 August 2026**. A Market Trial testing period in the pre-production environment will be available, prior to go-live, to support participant preparation. Participation in the Market Trial is encouraged but is not a prerequisite for AEMO's technical readiness decision.

AEMO's go-live approach is based on maintaining uninterrupted NEM operations, minimising implementation risk, and providing participants with as much flexibility as possible while still meeting the mandated commencement date. Industry testing is encouraged but not mandatory for AEMO's technical readiness decision as the introduction of SSC is based on AEMO using the existing standard approach for settlements and reporting to the new settlement calendar, impacting timings only.

SSC was deployed to Pre-production on Wednesday 24 June 2026 in preparation for the Market Trial. The production deployment is planned for **Sunday, 9 August 2026**, during the standard maintenance window of 10:00 to 14:00 AEST, during which key retail and wholesale interfaces will be unavailable. Participants using B2M for new R0 settlement revisions must migrate to aseXML r47, while those receiving statements through NEM Reports must move to Data Model 5.7. AEMO will provide implementation updates through Support Hub notices, the NEM Reform mailbox, and Q&A sessions, via live Teams call, for implementation stakeholders during deployment.

Following go-live, AEMO will support the market through a **hypercare period from 9 August to September 2026** to include the first Revision 0 settlement run scheduled for 11 September 2026, while the broader settlement transition runs through to **17 October 2026**. Overall, the document provides a practical deployment and communications framework designed to support industry readiness and a controlled transition to the new shorter settlement cycle.

# Contents

|       |                                                |    |
|-------|------------------------------------------------|----|
| 1.    | Executive summary                              | 3  |
| 2.    | Introduction                                   | 5  |
| 2.1   | Purpose of the industry go-live plan           | 5  |
| 2.2   | Shortening the settlement cycle August release | 5  |
| 2.3   | SSC Procedural changes                         | 5  |
| 2.4   | SSC Release Market Systems changes             | 6  |
| 2.5   | B2M r47 Schema updates                         | 6  |
| 2.6   | Data Model 5.7 updates                         | 7  |
| 2.7   | Go-live planning engagement                    | 7  |
| 3.    | Go-live Plan Framework                         | 7  |
| 3.1   | Scope                                          | 7  |
| 3.2   | Principles                                     | 7  |
| 4.    | Industry Go-live Plan                          | 8  |
| 4.1   | Market Trial                                   | 8  |
| 4.2   | B2M Schema                                     | 8  |
| 4.3   | Go-live criteria and readiness decision        | 8  |
| 4.3.1 | Participant readiness                          | 9  |
| 4.3.2 | Transition period                              | 9  |
| 4.4   | Communications                                 | 9  |
| 4.5   | Go-live schedule                               | 10 |
|       | Glossary                                       | 14 |

## Tables

|         |                                                        |    |
|---------|--------------------------------------------------------|----|
| Table 1 | Summary of changes to support the rule change          | 6  |
| Table 2 | SSC Release Industry Go-Live Plan development timeline | 7  |
| Table 3 | SSC Release Go-live Schedule                           | 11 |

## 2. Introduction

This chapter provides background information on AEMOs implementation of the National Electricity Market (NEM) Reform Program's Shortening the Settlement Cycle August 2026 Release (SSC release). It sets out the purpose, scope and activities planned for deployment to Preproduction for Market Trial testing in June 2026 and to Production for go-live on 9 August 2026.

### 2.1 Purpose of the industry go-live plan

The SSC release will introduce a range of functional and technical changes. This document is designed to assist Participants and IT staff who will be affected by these updates, providing essential information regarding the scope and nature of the modifications. Stakeholders are encouraged to review this material thoroughly to understand how their roles and responsibilities may be influenced by the upcoming changes.

### 2.2 Shortening the settlement cycle August release

On 12 December 2024 the Australian Energy Market Commission (**AEMC**) made a Final Determination and published the *National Electricity Amendment – Shortening the settlement cycle Rule 2024 no.22 (the SSC Rule)*. The change seeks to reduce working capital requirements for most market participants which will support lower prices for customers, increased investment in service innovation, lower barriers to retail electricity market entry, and reduced risk of retailer failure in the NEM.

The final rule shortens the NEM settlement cycle to nine business days following the end of a billing period and introduces a new revision 20 business days following the end of the billing period. The final rule will commence at the start of billing week 33 on 9 August 2026 and gradually transition to the new billing cycle by 17 October, according to the SSC Transitional Settlement Calendar and Transition Plan.

### 2.3 SSC Procedural changes

The following procedures have been amended to support the SSC release with an effective date of 9 August 2026

- <https://www.aemo.com.au/consultations/current-and-closed-consultations/credit-limit-procedures---ssc-and-related-changes>
- [Reallocations Timetable](#)
- [SSC Transitional Settlement Calendar](#)
- [Retail Energy Market Procedures](#)
- [NEM Settlement Estimates Policy](#)
- [NEM Settlement Revisions Policy](#)
- [SSC Transition Plan](#)

The Credit Limit Procedures consultation<sup>1</sup> was completed on 10 December 2025 with an effective date of 11 December 2026. As per AEMO's SSC Transition Plan, AEMO's internal systems and process updates to support the updated MCL

<sup>1</sup> [Credit Limit Procedures consultation](#)

methodology changes and shortened Outstanding Time-period are expected to be implemented 1 November 2026 and will take effect from 11 December 2026.

## 2.4 SSC Release Market Systems changes

The SSC Rule will require AEMO to implement four distinct high-level changes, described in Table 1 below.

**Table 1 Summary of changes to support the rule change**

| Implementation Date | Change                  | Description                                                                                                                                                            |
|---------------------|-------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Sun 09 Aug 2026     | Settlements and billing | Incorporating the new 20-business day routine revised statement ( <b>Revision 0</b> ), new preliminary and final statement posting timeframes, new payment timeframes. |
| Sun 09 Aug 2026     | Prudentials             | Incorporating Revision 0 into Prudential calculations, changes to ex post reallocation due dates, changes to settlement estimation at the NMI level.                   |
| Sun 09 Aug 2026     | Metering                | Incorporating Revision 0 into MDP Data Delivery Calendar, changes to quantity and quality SLA, MSATS, and RM Reports                                                   |
| Sun 09 Aug 2026     | Markets Portal          | Cash Dashboard app to submit and manage cash instructions for prudential requirements, view cash position                                                              |

## 2.5 B2M r47 Schema updates

The SSC Release includes the following changes for r47:

- New enumeration value “RREVO” for simple types MDMSettlementRunType.
- RM16 and RM22 reports

These changes are documented in section 5 of the MSATS Settlement Interfaces – August 2026<sup>2</sup>.

Participants should note there are no changes to B2B aseXML schema for this Release. The current B2B aseXML schema is r46.

<sup>2</sup> [MSATS Settlement Interfaces – August 2026](#)



## 2.6 Data Model 5.7 updates

EMMS Data Model v5.7 includes changes for multiple initiatives including SSC and as such was released to Preproduction on 14 April 2026 and Production on 15 May 2026 to be available for initiatives with earlier go-live dates. Changes for SSC are documented in [EMMS Data Model v5.7 – May 2026 Technical Specification](#)<sup>3</sup>.

## 2.7 Go-live planning engagement

The SSC Release Industry Go-Live Plan is developed in consultation with industry through the Implementation Forum. Table 2 below illustrates AEMO's engagement approach and timeline for developing the plan.

**Table 2** SSC Release Industry Go-Live Plan development timeline

| Milestone                           | Date         |
|-------------------------------------|--------------|
| Publish draft for industry feedback | 9 June 2026  |
| Deadline for industry feedback      | 19 June 2026 |
| Publish final plan                  | 13 July 2026 |

# 3. Go-live Plan Framework

## 3.1 Scope

- In Scope
  - Deployment of retail and wholesale system changes to support the implementation of SSC Release
  - B2M aseXML schema r47 deployment
  - Communications during deployment
  - Support arrangements during the Go-live period
- Out of Scope
  - Participant contingency plans

## 3.2 Principles

The industry transition and go-live strategy principles apply to the SSC release changes. These are:

- The changes within the Retail and Wholesale Systems deployment are mandated via Procedure changes – commencement date of 9 August 2026 should be met.

<sup>3</sup> [EMMS Data Model v5.7 – May 2026 Technical Specification](#)

- Operation of the NEM should be uninterrupted during periods of transition and go-live.
- Market system go-live risks should be minimised.
- Participants should be provided with implementation flexibility where possible.
- Participants and AEMO are responsible for their own go-live planning.

## 4. Industry Go-live Plan

### 4.1 Market Trial

The Market Trial provides participants the opportunity to test their market systems against AEMO's market systems in the pre-production environment.

AEMO's Pre-Production Retail and Wholesale environments were recently refreshed from Production in preparation for this Market Trial. The data was taken from copies of Production on the following dates:

- Wholesale production copy taken from 12 March 2026
- Retail production copy taken from 18 March 2026

For further details including testing scope inclusions please refer to the SSC Market Trial Strategy<sup>4</sup> and Market Trail Test Plan<sup>5</sup>.

### 4.2 Schema and Data Model

Participants intending to participate in SSC testing, must ensure they are operating on B2M aseXML r47 schema. For further information on preparing for your schema transition please refer to the following documents: Guide to Transition of aseXML<sup>6</sup>, B2M transition process<sup>7</sup>.

### 4.3 Go-live criteria and readiness decision

| Solution Go-live Criteria | Description                                                                                                                                               |
|---------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Solution readiness</b> | AEMO solution tested in-line with requirements.<br><br>System Changes required to meet initiative requirements and ongoing stability of existing systems. |

<sup>4</sup> [SSC Market Trial Strategy](#)

<sup>5</sup> [Market Trail Test Plan](#)

<sup>6</sup> [Guide to Transition of aseXML](#)

<sup>7</sup> [B2M transition process](#)

| Solution Go-live Criteria      | Description                                     |
|--------------------------------|-------------------------------------------------|
| <b>AEMO business readiness</b> | AEMO business ready to support release changes. |

| Service Commencement Criteria | Description                                                                                                                                                          |
|-------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Market readiness</b>       | Whilst there are no formal Market Readiness requirements, Participants will need to move to aseXML schema r47 or DM 5.7, if they wish to participate in SSC Release. |

A checkpoint decision will be made approximately one month prior to go-live to determine overall initiative readiness for Production and communicated via the Implementation Forum.

AEMO will engage with industry to develop a contingency approach to identify scenarios that have the potential to impact successful go-live together with the proposed contingency approach and decision timeframes/triggers for each.

#### 4.3.1 Participant readiness

Participant readiness activities, including participation in the Market Trial, are not a pre-requisite for AEMO to confirm technical readiness to go-live. As such, the release will not require formalised reporting on participant readiness activities.

AEMO encourages Participants to engage in the Market Trial scheduled to commence on 29 June 2026.

#### 4.3.2 Transition period

Implementation of the Shorter Settlement Cycle initiative involves the gradual transition to the shorter NEM settlement cycle commencing 9 August through to 17 October 2026 and requires cooperation between Participants and AEMO to be successful. The SSC Transition Plan provides further guidance to participants on the process and timings of the transition.

There are no additional transition activities identified with this release.

### 4.4 Communications

Correspondence regarding the SSC Release go-live will be released through AEMO Support Hub bulletins and the [NEM Reform mailbox](#). AEMO will provide the following forms of updates to participants during the AEMO cutover:

- **General updates** – provide participants with information about the status of implementation activities via the NEM Reform mailbox.
- **Support Hub Notices** – provides information to the market on Software releases including notifications of releases and outage completion.
- **Issues** – should any issues arise or deviations from the previously communicated processes, participants will be notified through the NEM Reform mailbox. If the issue or deviation is in relation to a notice previously sent through AEMO's Support Hub Notices, participants will receive a communication through this channel in addition to the NEM Reform

AEMO acknowledges the Traditional Owners of country throughout Australia and recognises their continuing connection to land, waters, and culture. We pay respect to Elders past and present.

mailbox. Participants experiencing issues as a result of the go-live, should raise these incidents directly via the AEMO Support Hub.

## 4.5 Go-live schedule

The SSC Release includes system changes for both retail and wholesale systems. The production deployment is scheduled for Sunday 9 August 2026 during the standard maintenance window of 10:00 to 14:00 Market Time (AEST). NEM B2M, B2B and user interfaces will not be available during this period.

### User Rights Access for the Cash Dashboard

Participants who have set up and maintain their participant user rights access may need to check and update any relevant user rights with the new Cash Dashboard entity (EMMS – Prudentials – Cash Dashboard) as well as the View Prudentials entity (EMMS – Settlements – View Prudentials) in Preproduction and Production to ensure they have access to the Cash Dashboard on the Markets Portal. Users who have ‘participant administrator’ (PA) rights should have access to the Cash Dashboard by default. For more information about participant administration and user rights access, see Guide to User Rights Management<sup>8</sup>.

<sup>8</sup> [Guide to User Rights Management](#)

Table 3 SSC Release Go-live Schedule

| Ref ID                   | Date                                      | AEMO Action                                                                                                                                               | Participant Impact/Action                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Communication Channel                                              |
|--------------------------|-------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|
| Preproduction Deployment |                                           |                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                    |
| 1                        | Available now                             | EMMS DM 5.7 released to Preproduction                                                                                                                     | Participants can upgrade their systems to EMMS DM 5.7. Existing Participants are auto-subscribed to any new files when they upgrade.                                                                                                                                                                                                                                                                                                                                                                                  |                                                                    |
| 2                        | Prior to 23 June Preproduction deployment | Final version of <a href="#">R47 aseXML Schema for B2M</a> available now                                                                                  | Participants migrating to aseXML r47 B2M to ensure that B2M schema protocol settings are correct for the cutover.                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                    |
| 3                        | Sunday 8 June 2026                        | Release of guides and resources: <ul style="list-style-type: none"> <li>Markets Portal Help</li> <li>Data Interchange Help</li> </ul>                     | No participant action required                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                    |
| 4                        | Wednesday 24 June 2026                    | MSATS 58.0 SSC Release 1 deployed to Preproduction. <ul style="list-style-type: none"> <li>r47 aseXML schema for B2M deployed to Preproduction</li> </ul> | <p>Preproduction outage from 13:00 to 17:00.</p> <p>Participants who obtain the new R0 settlement revision via aseXML B2M must move to aseXML r47.</p> <p>Participants who obtain their statements via NEM Reports must move to Data Model 5.7.</p> <p>The following will not be available during this outage window:</p> <ul style="list-style-type: none"> <li>access to MSATS</li> <li>Meter data processing and RM reports</li> <li>User Rights Management (URM) will continue to operate, however the</li> </ul> | Support Hub Notification and Email to ITWG members when available. |

AEMO acknowledges the Traditional Owners of country throughout Australia and recognises their continuing connection to land, waters, and culture. We pay respect to Elders past and present.

## SSC August Release 2026 Industry Go-Live Plan

| Ref ID                | Date                                        | AEMO Action                                                                                                               | Participant Impact/Action                                                                                                                                                                                                                                                                                                      | Communication Channel                                         |
|-----------------------|---------------------------------------------|---------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|
|                       |                                             |                                                                                                                           | administration screens will not be accessible. <ul style="list-style-type: none"> <li>MSATS B2B/B2M Transactions and B2B MSATS screens</li> <li>NMI Discovery, CDR and CDP</li> </ul>                                                                                                                                          |                                                               |
| 5                     | Monday 29 June 2026                         | Market Trial for SSC Release commences                                                                                    | Participants can commence testing SSC Release 1 in Preproduction                                                                                                                                                                                                                                                               | Q&A sessions commence via Teams.                              |
| 6                     | Friday 31 July 2026                         | Market Trial for SSC Release concludes                                                                                    | Participants can continue testing beyond this date.<br><br>Testing no longer supported by Q&A sessions via Teams.                                                                                                                                                                                                              | Email to Implementation Forum and ITWG members at completion. |
| Production Deployment |                                             |                                                                                                                           |                                                                                                                                                                                                                                                                                                                                |                                                               |
| 1                     | Available now                               | EMMS DM 5.7 released to Production                                                                                        | No outage required<br><br>Impacted Participants can upgrade their systems to EMMS DM 5.7 when Data Model scripts are received.<br><br>Existing Participants are auto-subscribed to any new files when they upgrade.                                                                                                            |                                                               |
| 2                     | Available now                               | EMMS Markets Portal Settlements Direct: Cash Dashboard automated email subscriptions now available for early subscription | Participants can now subscribe to be notified when their cash deposits are nearing maturity.<br>Participants can follow the instructions below:<br><br>EMMS -> Settlements Direct -> Subscriptions -> Category -> NEM Alerts, Reminders and Notifications -> Cash provided awaiting instructions (application and/or rollover) | Email to Implementation Forum & ITWG members when available   |
| 3                     | Prior to the 9 August Production deployment |                                                                                                                           | Participants migrating to aseXML r47 B2M to ensure that B2M schema protocol settings are correct for the cutover.                                                                                                                                                                                                              |                                                               |

AEMO acknowledges the Traditional Owners of country throughout Australia and recognises their continuing connection to land, waters, and culture. We pay respect to Elders past and present.

## SSC August Release 2026 Industry Go-Live Plan

| Ref ID                                        | Date                                                     | AEMO Action                                                                                                                                                                   | Participant Impact/Action                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Communication Channel                                           |
|-----------------------------------------------|----------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|
| 4                                             | Sunday 9 August 2026                                     | SSC release 1 deployed to Production. <ul style="list-style-type: none"> <li>r47 aseXML schema for B2M deployed to Production</li> </ul>                                      | Production outage from 10:00 to 14:00 AEST.<br>Participants who obtain the new R0 settlement revision via aseXML B2M must move to aseXML r47.<br>Participants who obtain their statements via NEM Reports must move to Data Model 5.7.<br>The following will not be available during this outage window: <ul style="list-style-type: none"> <li>access to MSATS</li> <li>Meter data processing and RM reports</li> <li>User Rights Management (URM) will continue to operate, however the administration screens will not be accessible.</li> <li>MSATS B2B/B2M Transactions and B2B MSATS screens</li> <li>NMI Discovery, CDR and CDP</li> </ul> | Email to Implementation Forum & ITWG members when available.    |
| SSC Release Rule effective date 9 August 2026 |                                                          |                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                 |
| 5                                             | Sunday 9 August 2026 through to Saturday 17 October 2026 | Rule effective date and commencement of transition to the shorter settlement cycle.<br>First Revision 0 settlement run and posting date will be week 33, Friday 11 September. | B2M schema changes for SSC Release 1 become effective.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Email to PCF, ERCF, EWCF, Implementation Forum and ITWG members |
| 6                                             | Sunday 9 August to Friday 18 September 2026              | Hypercare period extended to provide additional Q&A session support for the first Revision 0 settlement run scheduled for 11 September 2026.                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                 |

AEMO acknowledges the Traditional Owners of country throughout Australia and recognises their continuing connection to land, waters, and culture. We pay respect to Elders past and present.

# Glossary

| Term                    | Definition                                                                                                                                                                                     |
|-------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>AEMC</b>             | Australian Energy Market Commission                                                                                                                                                            |
| <b>AEMO</b>             | Australian Energy Market Operator                                                                                                                                                              |
| <b>aseXML</b>           | AEMO's XML-based market messaging standard                                                                                                                                                     |
| <b>B2B</b>              | Business to Business                                                                                                                                                                           |
| <b>B2M</b>              | Business to Market                                                                                                                                                                             |
| <b>CDP</b>              | Consumer Data Platform                                                                                                                                                                         |
| <b>CDR</b>              | Consumer Data Right                                                                                                                                                                            |
| <b>Deployment</b>       | System or process implementation event                                                                                                                                                         |
| <b>DM</b>               | Data Model                                                                                                                                                                                     |
| <b>EMMS</b>             | Electricity Market Management System                                                                                                                                                           |
| <b>ESB</b>              | Energy Security Board                                                                                                                                                                          |
| <b>Industry testing</b> | Informal, uncoordinated testing by participants in AEMO's IT environments. Self-testing of functionality such as connectivity, and/or coordinated multi-party testing of functional scenarios. |
| <b>ITWG</b>             | Industry Testing Working Group                                                                                                                                                                 |
| <b>MSATS</b>            | Market Settlement and Transfer solution                                                                                                                                                        |
| <b>NEM</b>              | National Electricity Market                                                                                                                                                                    |
| <b>Q&amp;A</b>          | Question and Answer                                                                                                                                                                            |
| <b>RM</b>               | Report/Metering Report reference                                                                                                                                                               |
| <b>R0/RREVO</b>         | Settlement revision references                                                                                                                                                                 |
| <b>SME</b>              | Subject Matter Expert                                                                                                                                                                          |