



GLOSSARY OF ACRONYMS

AAPBS	Australian Association of Permanent Building Societies
ABA	Australian Bankers' Association
ABS	Australian Bureau of Statistics
ACCC	Australian Competition and Consumer Commission
ADI	authorised deposit-taking institution
AMEX	American Express
APCA	Australian Payments Clearing Association Limited
APRA	Australian Prudential Regulation Authority
ARA	Australian Retailers Association
ASIC	Australian Securities and Investments Commission
ATM	Automatic Teller Machine
COAG	Council of Australian Governments
CUSCAL	Credit Union Services Corporation (Australia) Limited
EFT	Electronic Funds Transfer
EFTPOS	Electronic Funds Transfer at Point of Sale
FMI	Food Marketing Institute (United States)
GST	Goods and Services Tax
NBER	National Bureau of Economic Research (United States)
OFT	Office of Fair Trading (United Kingdom)
RBA	Reserve Bank of Australia
TPC	Trade Practices Commission