

Abbreviations

A2A	account-to-account
ACCC	Australian Competition and Consumer Commission
AP+	Australian Payments Plus
APRA	Australian Prudential Regulation Authority
ASIC	Australian Securities and Investments Commission
ASX	Australian Securities Exchange
ATM	automated teller machine
AusPayNet	Australian Payments Network
BECS	Bulk Electronic Clearing System
BIS	Bank for International Settlements
CBDC	central bank digital currency
CCP	central counterparty
CDF Act	<i>Cash Distribution Framework Act 2026</i>
CLS	CLS Bank International
CoP	Confirmation of Payee
CPMI	Committee on Payments and Market Infrastructures
CS facility	clearing and settlement facility
eftpos	electronic funds transfer at point of sale
EMEAP	Executives' Meeting of East Asia-Pacific Central Banks
FSB	Financial Stability Board
HVCS	High Value Clearing System
IOSCO	International Organization of Securities Commissions
IPS	International Payments Service
IRD	interest rate derivative
MOU	Memorandum of Understanding
NPP	New Payments Platform
OTC	over-the-counter
PFMI	Principles for Financial Market Infrastructures
PPF	purchased payment facility
RBA	Reserve Bank of Australia
RITS	Reserve Bank Information and Transfer System
SSF	securities settlement facility