

Abbreviations

ABS	Australian Bureau of Statistics	ePAL	eftpos Payments Australia Ltd
ACCC	Australian Competition and Consumer Commission	ERPB	Euro Retail Payments Board
ADI	Authorised Deposit-taking Institution	ESA	Exchange Settlement Account
APCA	Australian Payments Clearing Association	ESMA	European Securities and Markets Authority
APRA	Australian Prudential Regulation Authority	EU	European Union
ASIC	Australian Securities and Investments Commission	FEX	Financial and Energy Exchange
ASX	Australian Securities Exchange	FMI	Financial Market Infrastructures
ATM	Automated Teller Machine	FSB	Financial Stability Board
AUD	Australian Dollar	FSI	Financial System Inquiry
BI	Basic Infrastructure	FSS	Financial Stability Standards
BIS	Bank for International Settlements	ICS	Initial Convenience Service
BoE	Bank of England	IOSCO	International Organization of Securities Commissions
CAC Act	Commonwealth Authorities and Companies Act 1997	IRD	Interest Rate Derivatives
CCP	Central Counterparty	LCH.C Ltd	LCH.Clearnet Limited
CFR	Council of Financial Regulators	NBB	National Bank of Belgium
CFTC	Commodity Futures Trading Commission	NFC	Near Field Communication
CHES	Clearing House Electronic Subregister System	NPP	New Payments Platform
CLS	Continuous Linked Settlement	OG	SWIFT Oversight Group
CPMI	Committee on Payments and Market Infrastructures (formerly CPSS)	OTC	Over-the-counter
CPSS	Committee on Payment and Settlement Systems (recently renamed CPMI)	PEXA	Property Exchange Australia Ltd
CS	Clearing and Settlement	PFMI	Principles for Financial Market Infrastructures
DCO	Derivatives Clearing Organisations	PIN	Personal Identification Number
DE	Direct Entry	PSR	Payments System Regulator
DTR	Derivatives Transaction Rules	RBA	Reserve Bank of Australia
EC	European Commission	RBNZ	Reserve Bank of New Zealand
eftpos	electronic funds transfer at point of sale	RITS	Reserve Bank Information and Transfer System
EMEAP	Executives' Meeting of East Asia-Pacific Central Banks	SCCI	Specialist Credit Card Institution
EMIR	European Market Infrastructure Regulation	SEPA	Single Euro Payments Area
EMV	Europay, MasterCard & Visa chip card standard	SSF	Securities Settlement Facility
		SWIFT	Society for Worldwide Interbank Financial Telecommunication
		TR	Trade Repository



RESERVE BANK OF AUSTRALIA