

Abbreviations

ABA	Australian Banking Association	Austraclear	Austraclear Limited
ABN	Australian Business Number	BETF	Black Economy Taskforce
ABS	Australian Bureau of Statistics	BNPL	Buy now, pay later
ACCC	Australian Competition and Consumer Commission	CAC Act	<i>Commonwealth Authorities and Companies Act 1997</i>
ADI	Authorised deposit-taking institution	CBDC	Central bank digital currency
AML/CTF	Anti-money laundering/counter-terrorism financing	CCP	Central counterparty
APC	Australian Payments Council	CDR	Consumer Data Right
API	Application programming interface	CFR	Council of Financial Regulators
APP	Authorised push payment	Chi-X	Chi-X Australia Pty Ltd
APRA	Australian Prudential Regulation Authority	CME	Chicago Mercantile Exchange Inc.
ARNECC	Australian Registrars' National Electronic Conveyancing Council	CNP	Card-not-present
ASIC	Australian Securities and Investments Commission	CLS	CLS Bank International
ASX	Australian Securities Exchange	CPMI	Committee on Payments and Market Infrastructures
ASXFS	ASX Financial Settlements Pty Limited	CPS	Consumer Payments Survey
ASX Clear	ASX Clear Pty Limited	CP	Card-present
ASX Clear (Futures)	ASX Clear (Futures) Pty Limited	CS	Clearing and settlement
ASX Settlement	ASX Settlement Pty Limited	DNDC	Dual-network debit card
ATM	Automated teller machine	EMEAP	Executives' Meeting of East Asia-Pacific Central Banks
AUD	Australian Dollar	ES	Exchange Settlement
AusPayNet	Australian Payments Network	ETO	Exchange-traded option
AUSTRAC	Australian Transaction Reports and Analysis Centre	EUR	Euro
		FEX	FEX Global Pty Ltd
		FINMA	Swiss Financial Market Supervisory Authority
		Fintech	Financial technology
		FMI	Financial market infrastructure

FPS	Faster Payments Service	PGPA Act	<i>Public Governance, Performance and Accountability Act 2013</i>
FRA	Forward rate agreements		
FSB	Financial Stability Board		
FSS	Fast Settlement Service	POC	Proof-of-concept
HVCS	High Value Clearing System	POS	Point of sale
IBOR	Interbank offered rate	PPS	Protected Payments System
ISO	International Organization for Standardization	PSB	Payments System Board
		RBA	Reserve Bank of Australia
IOSCO	International Organisation of Securities Commissions	Regtech	Regulatory technology
		RFR	Risk-free rate
IRD	Interest rate derivatives	RITS	Reserve Bank Information and Transfer System
KYC	Know-Your-Customer		
LCH Ltd	LCH Limited	RPF	Regulator Performance Framework
LCR	Least-cost routing		
MAS	Monetary Authority of Singapore	RTGS	Real-time Gross Settlement
		SCA	Strong Customer Authentication
MOU	Memorandum of Understanding	SIPS	Systemically important payment system
MTO	Money transfer operator	SOFR	Secured overnight financing rate
NPP	New Payments Platform		
NPPA	NPP Australia Limited	SSF	Securities settlement facility
NZD	New Zealand Dollar	SVF	Stored-value facility
OG	Oversight Group	SWIFT	Society for Worldwide Interbank Financial Telecommunication
OIS	Overnight index swaps		
OTC	Over-the-counter		
PC	Productivity Commission	TDIF	Trusted Digital Identity Framework
PEXA	Property Exchange Australia Limited	WGPMI	Working Group on Payments and Market Infrastructures
PFMI	Principles for Financial Market Infrastructure	€STR	Euro short-term rate