

Abbreviations

ACCC	Australian Competition and Consumer Commission	Chi-X	Chi-X Australia Pty Ltd
AML/CTF	Anti-money laundering/ counter terrorism financing	CLS	CLS Bank International
API	Application programming interface	CMA	Competition and Markets Authority (UK)
APRA	Australian Prudential Regulation Authority	CME	Chicago Mercantile Exchange Inc.
ASIC	Australian Securities and Investments Commission	CNP	Card-not-present
ASX	Australian Securities Exchange	CP	Card present
ASX Clear	ASX Clear Pty Limited	CPMI	Committee on Payments and Market Infrastructure
ASX Clear (Futures)	ASX Clear (Futures) Pty Limited	CPS	Consumer Payments Survey
ASX Settlement	ASX Settlement Pty Limited	CS	Clearing and settlement
ATM	Automated teller machine	DA	Digital Asset Holdings
AUD	Australian Dollar	DCE	Digital currency exchange
AusPayNet	Australian Payment Network	DLT	Distributed ledger technology
AUSTRAC	Australian Transaction Reports and Analysis Centre	DTA	Digital Transformation Agency
BETF	Black Economy Taskforce	EMEAP	Executives' Meeting of East Asia-Pacific Central Banks
BIS	Bank for International Settlements	ePAL	eftpos Payments Australia Limited
BKBM	Bank bill benchmark	ES	Exchange settlement
CBDC	Central bank digital currency	EU	European Union
CCP	Central counterparty	Fintech	Financial technology
CFR	Council of Financial Regulators	FMI	Financial market infrastructure
CHES	Clearing House Electronic Sub-register System	FPS	Faster Payments Service
		FX	Foreign exchange
		ICO	Initial coin offering
		IOSCO	International Organisation of Securities Commissions

IRD	Interest rate derivatives
IRS	Interest rate swaps
LCH Ltd	LCH Limited
LCR	Least-cost routing
MoU	Memorandum of Understanding
NPP	New Payments Platform
NPPA	NPP Australia Limited
NZD	New Zealand Dollar
OTC	Over-the-counter
PEXA	Property Exchange Australia Limited
PFMI	Principles for Financial Market Infrastructure
PPFs	Purchased payment facilities
PPS	Protected Payments System
PSD2	Revised Directive on Payment Services
RBA	Reserve Bank of Australia
RITS	Reserve Bank Information and Transfer System
RTGS	Real-time Gross Settlement
RTS	Regulatory Technical Standard
SCA	Strong customer authentication
SEPA	Single Euro Payments Area
SSF	Securities settlement facility
SST	Supervisory stress test
UK	United Kingdom
US	United States