

Abbreviations

ABN	Australian Business Number
ABS	Australian Bureau of Statistics
ACCC	Australian Competition and Consumer Commission
ADI	Authorised deposit-taking institution
APC	Australian Payments Council
APRA	Australian Prudential Regulation Authority
ARNECC	Australian Registrars' National Electronic Conveyancing Council
ASIC	Australian Securities and Investments Commission
ASX	Australian Securities Exchange
ASXFS	ASX Financial Settlements Pty Limited
ASX Clear	ASX Clear Pty Limited
ASX Clear (Futures)	ASX Clear (Futures) Pty Limited
ASX Settlement	ASX Settlement Pty Limited
ATM	Automated teller machine
AUD	Australian Dollar
AusPayNet	Australian Payments Network
AUSTRAC	Australian Transaction Reports and Analysis Centre
Austraclear	Austraclear Limited
BBSW	Bank bill swap rate
BCBS	Basel Committee on Banking Supervision
BETF	Black Economy Taskforce
BNPL	Buy now, pay later
CAC Act	Commonwealth Authorities and Companies Act 1997
CBDC	Central bank digital currency
CCP	Central counterparty
CDR	Consumer Data Right
CFR	Council of Financial Regulators
Chi-X	Chi-X Australia Pty Ltd
CME	Chicago Mercantile Exchange Inc.
CNP	Card-not-present
CLS	CLS Bank International
CPMI	Committee on Payments and Market Infrastructures

CPS	Consumer Payments Survey
CRC	Digital Finance Cooperative Research Centre
CS	Clearing and settlement
DE	Direct Entry system
DLT	Distributed ledger technology
DNDC	Dual-network debit card
EMEAP	Executives' Meeting of East Asia-Pacific Central Banks
ETO	Exchange-traded option
EUR	Euro
FEX	FEX Global Pty Ltd
FINMA	Swiss Financial Market Supervisory Authority
Fintech	Financial technology
FMI	Financial market infrastructure
fmiCBCM	FMI Cross Border Crisis Management Group
FRA	Forward rate agreements
FSB	Financial Stability Board
FSS	Fast Settlement Service
HVCS	High Value Clearing System
IBOR	Interbank offered rate
ISO	International Organization for Standardization
IOSCO	International Organisation of Securities Commissions
IRD	Interest rate derivatives
IRS	Interest Rate Swaps
LCH Ltd	LCH Limited
LCR	Least-cost routing
LIBOR	London interbank offered rate
MOG	Multilateral Oversight Group for Euroclear Bank
MOU	Memorandum of Understanding
MTO	Money transfer operator
NPP	New Payments Platform
NPPA	NPP Australia Limited
OG	Oversight Group
OIS	Overnight index swaps
OTC	Over-the-counter
PEXA	Property Exchange Australia Limited
PFMI	Principles for Financial Market Infrastructure
POC	Proof-of-concept
POS	Point of sale
PSB	Payments System Board

RBA	Reserve Bank of Australia
RFR	Risk-free rate
RITS	Reserve Bank Information and Transfer System
RTGS	Real-time Gross Settlement
SCA	Strong customer authentication
SIPS	Systemically important payment system
SSF	Securities settlement facility
SVF	Stored-value facility
SWIFT	Society for Worldwide Interbank Financial Telecommunication
WGDI	Working Group on Digital Innovations
WGPMI	Working Group on Payments and Market Infrastructures