

Abbreviations

ACCC	Australian Competition and Consumer Commission
AP+	Australian Payments Plus
APRA	Australian Prudential Regulation Authority
ASIC	Australian Securities and Investments Commission
ASX Clear	ASX Clear Pty Limited
ASX Clear (Futures)	ASX Clear (Futures) 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
BECS	Bulk Electronic Clearing System
BIS	Bank for International Settlements
BNPL	Buy now, pay later
CBDC	Central bank digital currency
CBL	Clearstream Banking S.A.
CCP	Central counterparties
CFR	Council of Financial Regulators
CIT	Cash-in-transit
CLS	CLS Bank International
CME	Chicago Mercantile Exchange Inc.
CPMI	Committee on Payments and Market Infrastructures
CPS	Consumer Payments Survey
CS facility	Clearing and settlement facility
DNDC	Dual-network debit card
eftpos	Electronic funds transfer at point of sale
EMEAP	Executives' Meeting of East Asia-Pacific Central Banks
FEX	FEX Global Pty Ltd
FSB	Financial Stability Board

FSS	Fast Settlement Service
HVCS	High Value Clearing System
IOSCO	International Organization of Securities Commissions
IRD	Interest rate derivative
LCR	Least-cost routing
LVCS	Low Value Clearing Service
LVSS	Low Value Settlement Service
MOU	Memorandum of Understanding
NPP	New Payments Platform
OG	Oversight Group
PFMI	Principles for Financial Market Infrastructures
PPS	Prominent payment systems
PSP	Payment service provider
PSRA	<i>Payment Systems (Regulation) Act 1998</i>
RFR	Risk-free rate
RITS	Reserve Bank Information and Transfer System
RTGS	Real-time gross settlement
SSF	Securities settlement facility