

## Glossary

ACCC	Australian Competition and Consumer Commission
APEC	Asia-Pacific Economic Cooperation
APCA	Australian Payments Clearing Association
APRA	Australian Prudential Regulation Authority
ASIC	Australian Securities and Investments Commission
ATM	Automatic teller machine
ATO	Australian Taxation Office
AUSTRAC	Australian Transaction Reports and Analysis Centre
BIS	Bank for International Settlements
CGS	Commonwealth Government securities
CHESS	Clearing House Electronic Subregister System
CLS	Continuous Linked Settlement (Bank; Services Limited)
CPA	Commonwealth Public Account
CPSS	Committee on Payment and Settlement Systems
DoFA	Department of Finance and Administration
ECHO	Exchange Clearing House Limited
EFTPOS	Electronic funds transfer at point of sale
EMEAP	Executive Meeting of East Asia and Pacific central banks
ES	Exchange Settlement (accounts; funds)
GDES	Government Direct Entry System
IMF	International Monetary Fund
NCDs	Non-Callable Deposits
NPA	Note Printing Australia
PAR	Prime Assets Requirement
PDS	Payment Delivery System
RITS	Reserve Bank Information and Transfer System
RTGS	Real-time gross settlement
SDRs	Special Drawing Rights
SEACEN	South East Asian Central Banks research and training programs
SWIFT	Society for Worldwide Interbank Financial Telecommunication