Abbreviations

ABA	Australian Bankers' Association	CAC Act	Commonwealth Authorities and Companies Act 1997
ACCC	Australian Competition and Consumer Commission	CBDC	Central bank digital currency
ADI	Authorised deposit-taking	CCP	Central counterparty
	institution	CFR	Council of Financial
AML/CTF	Anti-money laundering/		Regulators
	counter terrorism financing	Chi-X	Chi-X Australia Pty Ltd
APC	Australian Payments Council	CMA	Competition and Markets
API	Application programming		Authority (UK)
4 DD 4	interface	CME	Chicago Mercantile
APRA	Australian Prudential Regulation Authority	CND	Exchange Inc.
ASIC	Australian Securities and	CNP	Card-not-present
7.510	Investments Commission	CLS	CLS Bank International
AS-PSPs	Account-servicing payment	CPMI	Committee on Payments and Market Infrastructure
1.574	service providers	CPS	Consumer Payments Survey
ASX	Australian Securities Exchange	CP	Card-present
ASX Clear	ASX Clear Pty Limited	CS	Clearing and settlement
ASX Clear	ASX Clear (Futures) Pty Limited	DCE	Digital currency exchange
(Futures)		DLT	Distributed ledger technology
ASX Settlement ATM	ASX Settlement Pty Limited Automated teller machine	DTA	Digital Transformation Agency
AUD	Automated teller machine Australian Dollar	EMEAP	Executives' Meeting of East
			Asia-Pacific Central Banks
AusPayNet	Australian Payments Network	ePAL	eftpos Payments Australia Limited
AUSTRAC	Australian Transaction	ESA	Exchange settlement account
A	Reports and Analysis Centre	EU	European Union
Austraclear	Austraclear Limited	FCA	Financial Conduct
BETF	Black Economy Taskforce		Authority (UK)
BNPL	Buy now pay later	FEX	FEX Global Pty Ltd
BOE	Bank of England	Fintech	Financial technology

FPS Faster Payments Service PPS Protected Payments GST Goods and Services Tax System ICO Initial coin offering PSB Payment System Board IFR Interchange fee regulation PSD2 Revised Directive on PSP Payment Services (EU) International Organization For Standardization PSP Payment System Regulator (UK) IOSCO International Organisation PSP Payment System Regulator of Securities Commissions (UK) IOT Internet of things QR Quick Response IRD Interest rate derivatives RBA Reserve Bank of Australia LCH Ltd LCH Limited RITS Reserve Bank Information and Transfer System ILRMF Liquidity Risk Management Framework ILYSS Low Value Settlement Service SCA Strong customer authentication Service SCA Strong customer authentication Singapore SEC Securities and Exchange MOU Memorandum of Understanding SEPA Singer Euro Payments Area NFC Near field communication SIPS Systemically important
GST Goods and Services Tax ICO Initial coin offering PSB Payment System Board IFR Interchange fee regulation PSD2 Revised Directive on ISO International Organization for Standardization PSP Payment Services (EU) IOSCO International Organisation PSP Payment System Regulator (UK) IoT Internet of things QR Quick Response IRD Interest rate derivatives RBA Reserve Bank of Australia LCH Ltd LCH Limited RITS Reserve Bank Information LCR Least-cost routing and Transfer System LIQUIdity Risk Management Framework LVSS Low Value Settlement RTGS Real-time Gross Settlement Service SCA Strong customer authentication MAS Monetary Authority of Singapore SEC Securities and Exchange MOU Memorandum of Understanding SEPA Singer Euro Payments Area NFC Near field communication SIPS Systemically important
ICO Initial coin offering PSB Payment System Board IFR Interchange fee regulation PSD2 Revised Directive on Payment Services (EU) Payment Service providers IOSCO International Organisation of Securities Commissions (UK) IoT Internet of things QR Quick Response IRD Interest rate derivatives RBA Reserve Bank of Australia LCH Ltd LCH Limited RITS Reserve Bank Information and Transfer System REQUIATION AND ARREST SET INTERPRETATION AND
IFR Interchange fee regulation PSD2 Revised Directive on Payment Services (EU) International Organization FSP Payment Services (EU) International Organisation PSP Payment Service providers IOSCO International Organisation PSR Payment System Regulator of Securities Commissions (UK) IoT Internet of things QR Quick Response IRD Interest rate derivatives RBA Reserve Bank of Australia LCH Ltd LCH Limited RITS Reserve Bank Information and Transfer System LCR Least-cost routing and Transfer System LRMF Liquidity Risk Management Framework LVSS Low Value Settlement RTGS Real-time Gross Settlement Service SCA Strong customer authentication Singapore SEC Securities and Exchange Commission (US) Memorandum of Understanding SEPA Singer Euro Payments Area NFC Near field communication SIPS Systemically important
International Organization for Standardization PSP Payment Services (EU) International Organization PSP Payment Service providers IOSCO International Organisation of Securities Commissions (UK) IoT Internet of things QR Quick Response IRD Interest rate derivatives RBA Reserve Bank of Australia LCH Ltd LCH Limited RITS Reserve Bank Information and Transfer System LCR Least-cost routing and Transfer System LRMF Liquidity Risk Management Framework LVSS Low Value Settlement RTGS Real-time Gross Settlement Service SCA Strong customer authentication MAS Monetary Authority of Singapore SEC Securities and Exchange Commission (US) MOU Memorandum of Commission (US) Understanding SEPA Singer Euro Payments Area NFC Near field communication SIPS Systemically important
for Standardization PSP Payment service providers IOSCO International Organisation of Securities Commissions (UK) IoT Internet of things QR Quick Response IRD Interest rate derivatives RBA Reserve Bank of Australia LCH Ltd LCH Limited RITS Reserve Bank Information LCR Least-cost routing and Transfer System LRMF Liquidity Risk Management Framework LVSS Low Value Settlement RTGS Real-time Gross Settlement Service SCA Strong customer MAS Monetary Authority of Singapore SEC Securities and Exchange MOU Memorandum of Understanding SEPA Singer Euro Payments Area NFC Near field communication SIPS Systemically important
International Organisation of Securities Commissions IoT Internet of things QR Quick Response IRD Interest rate derivatives RBA Reserve Bank of Australia LCH Ltd LCH Limited RITS Reserve Bank Information and Transfer System LRMF Liquidity Risk Management Framework LVSS Low Value Settlement Service SCA Strong customer authentication Service SEC Securities and Exchange MOU Memorandum of Understanding SEPA Singer Euro Payments Area NFC Near field communication SIPS Systemically important
of Securities Commissions IoT Internet of things QR Quick Response IRD Interest rate derivatives RBA Reserve Bank of Australia LCH Ltd LCH Limited RITS Reserve Bank Information LCR Least-cost routing and Transfer System LRMF Liquidity Risk Management Framework LVSS Low Value Settlement Service SCA Strong customer MAS Monetary Authority of Singapore SEC Securities and Exchange MOU Memorandum of Understanding SEPA Singer Euro Payments Area NFC Near Internet OLIK, Commission (US) Service SEPA Systemically important
IRDInterest rate derivativesRBAReserve Bank of AustraliaLCH LtdLCH LimitedRITSReserve Bank Information and Transfer SystemLCRLeast-cost routingRPFRegulator Performance FrameworkLRMFLiquidity Risk Management FrameworkRPFRegulator Performance FrameworkLVSSLow Value Settlement ServiceRTGSReal-time Gross SettlementMASMonetary Authority of SingaporeSCAStrong customer authenticationMOUMemorandum of UnderstandingSECSecurities and Exchange Commission (US)NFCNear field communicationSIPSSystemically important
LCH LtdLCH LimitedRITSReserve Bank Information and Transfer SystemLCRLeast-cost routingRPFRegulator Performance FrameworkLRMFLiquidity Risk Management FrameworkRPFRegulator Performance FrameworkLVSSLow Value Settlement ServiceRTGSReal-time Gross Settlement authenticationMASMonetary Authority of SingaporeSECSecurities and Exchange Commission (US)MOUMemorandum of UnderstandingSEPASinger Euro Payments AreaNFCNear field communicationSIPSSystemically important
LCRLeast-cost routingRPFRegulator Performance FrameworkLVSSLow Value Settlement ServiceRTGS SCAReal-time Gross Settlement Strong customer authenticationMASMonetary Authority of SingaporeSECSecurities and Exchange Commission (US)MOUMemorandum of UnderstandingSEPASinger Euro Payments AreaNFCNear field communicationSIPSSystemically important
LRMF Liquidity Risk Management Framework LVSS Low Value Settlement Service SCA Strong customer authentication MAS Monetary Authority of Singapore SEC Securities and Exchange Commission (US) MOU Memorandum of Understanding SEPA Singer Euro Payments Area NFC Near field communication SIPS Systemically important
Framework LVSS Low Value Settlement Service MAS Monetary Authority of Singapore MOU Memorandum of Understanding NFC Framework RTGS Real-time Gross Settlement SCA Strong customer authentication Strong customer authentication Commission (US) SEPA Singer Euro Payments Area SIPS Systemically important
LVSS Low Value Settlement Service SCA Strong customer authentication Singapore MOU Memorandum of Understanding SEPA Singer Euro Payments Area STGS Real-time Gross Settlement Strong customer authentication Commission (US) Singapore SEC Securities and Exchange Commission (US) Singer Euro Payments Area Singer Euro Payments Area
Service SCA Strong customer authentication Monetary Authority of authentication Singapore SEC Securities and Exchange Commission (US) Understanding SEPA Singer Euro Payments Area NFC Near field communication SIPS Systemically important
MAS Monetary Authority of Singapore SEC Securities and Exchange Commission (US) MOU Memorandum of Commission (US) Understanding SEPA Singer Euro Payments Area NFC Near field communication SIPS Systemically important
Singapore SEC Securities and Exchange MOU Memorandum of Commission (US) Understanding SEPA Singer Euro Payments Area NFC Near field communication SIPS Systemically important
MOU Memorandum of Commission (US) Understanding SEPA Singer Euro Payments Area NFC Near field communication SIPS Systemically important
Understanding SEPA Singer Euro Payments Area NFC Near field communication SIPS Systemically important
NFC Near field communication SIPS Systemically important
ching naviment system
NPP New Payments Platform SSF Securities settlement NPPA NPP Australia Limited facility
, , , , , , , , , , , , , , , , , , ,
THE BIODINING THEW Zediana bank bill
benchmark interest rate SWIFT Society for Worldwide swaps Interbank Financial
NZD New Zealand Dollar Telecommunication
OG Oversight Group TDIF Trusted Digital Identity
OIS Overnight index swaps Framework
OTC Over-the-counter TPP Third-party provider
PEXA Property Exchange WGPMI Working Group on
Australia Limited Payments and Market
PFMI Principles for Financial Infrastructures
Market Infrastructure