

Abbreviations

ACCC	Australian Competition and Consumer Commission
AES	Advanced Encryption Standard
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
BECS	Bulk Electronic Clearing System
BIS	Bank for International Settlements
BISIH	BIS Innovation Hub
BNPL	Buy now, pay later
CBDC	Central bank digital currency
CCP	Central counterparty
CFR	Council of Financial Regulators
CIT	Cash-in-transit
CLS	CLS Bank International
CLS Settlement	CLS payment-versus-payment settlement system
CME	Chicago Mercantile Exchange Inc.
CPMI	Committee on Payments and Market Infrastructures
CS facility	Clearing and settlement facility
DFCRC	Digital Finance Cooperative Research Centre
DNDC	Dual-network debit card
eftpos	Electronic funds transfer at point of sale
EMEAP	Executives' Meeting of East Asia-Pacific Central Banks
FCX	FinClear Pty Ltd
FEX	FEX Global Pty Ltd
FMI	Financial market infrastructure
FSB	Financial Stability Board
FSS	Financial Stability Standards
HVCS	High Value Clearing System
IOSCO	International Organization of Securities Commissions

IRD	Interest rate derivative
LCH	LCH Limited
LCR	Least-cost routing
MOU	Memorandum of Understanding
NPP	New Payments Platform
OG	Oversight Group
OTC	Over-the-counter
PFMI	Principles for Financial Market Infrastructures
PSP	Payment service provider
PSRA	<i>Payment Systems (Regulation) Act 1998</i>
RBA	Reserve Bank of Australia
RITS	Reserve Bank Information and Transfer System
RTGS	Real-time gross settlement
SOF	Swift Oversight Forum
SSF	Securities settlement facility
SSF Standards	Financial Stability Standards for Securities Settlement Facilities
TDES	Triple Data Encryption Standard
