

## **Liste of abbreviation**

- GATT : general agreement for trade and tariffs .
- ATM : automated teller machines .
- BIS : bank of international settlements .
- CHIPS : clearing house interbank payment system .
- CRI : central reglements interbank .
- DNS : domain name system .
- EFT : electronic funds transfer .
- EDI : electronic data interchange .
- EFTPS : electronic federal tax payment system .
- EMI : European monetary institute.
- EMP : electronic means of payment.
- PDA : personal digital assistant .
- POS : point of sale .
- PNS : paris net settlement .
- GBPS : gross border payment system .
- RTGS : real time gross settlement .
- SIS : systemically important system .
- SWIFT : society for world wide interbank financial telecommunication .
- TARGET : trans European automated real time gross settlement express transfer system .