

List of Abbreviations

ACHs	Authorisation of the Cardholders
ADRs	American Depositary Receipts
AGFI	Adjusted Goodness of Fit Index
AILS	Adverse Impact on Lifestyle
AMOS	Analysis of Moment Structures
ANN	Artificial Neural Network
ANOVA	Analysis of Variance
APACS	Association for Payment Clearing Services Report
APM	Authority of the Plastic Money holders
APR	Annualized Percentages Rates
ASBA	Applications Supported by Blocked Accounts
ATM	Automated Teller Machine
ATRAC	Australian Transaction Report and Analysis Centre
AVS	Address Verification Service
BOI	Bank of India
BT	Business Technology
BTQ	Business Travel Quota
CA	Cultural Affinity
CAR	Capital Adequacy Ratio
CARD	Credit Card Accountability Responsibility and Disclosure Act of 2009
CBN	Central Bank of Nigeria
CDR	Credit Deposit Ratio
CFA	Confirmatory Factor Analysis
CFI	Comparative Fit Index
CH	Consumption Habits
CIBIL	Credit Information Bureau (India) Limited
CIR	Credit Information Report
CISP	Cardholder Information Security Program
CNP	Card/Cardholder Not Present
CRIS	Cardholder Risk Identification System
CRISL	Credit Rating Information and Services Limited
CRM	Customer Relationship Management
CS	Cultural Sovereignty
CSC	Card Security Code
CVV	Card Verification Value
DDA	Demand Deposit Account
DIR	Differential Interest Rate Schemes
DMA	Direct Marketing Agents
DNB	De Nederlandsche Bank
DNCR	Do Not Call Registry
DSA	Direct Selling Agents
EAD	Equal Monthly Installment Amount Due
EAD	Exposure at Default
EBPP	Electronic Bill Presentment And Payment
EBT	Electronic Benefit Transfer
ECS	Electronic Clearing Services
EDC	Electronic Data Capture

EDI	Electronic Data Interchange
EFT	Electronic Fund Transfer
EMI	Equal Monthly Installment
EMV Card	Europay, MasterCard and Visa Card
EPSO	E–Payment System Observatory
ER	Economic Recession
EU	European Union
FEMA	Foreign Exchange Management Act
FTC	Federal Trade Commission
FY	Financial Year
GCC	Gulf Corporation Council
GFI	Goodness of Fit Index
GTFL	Global Trade Finance Limited
HDFC	Housing Development Finance Corporation Limited
HSBC	Hongkong and Shanghai Banking Corporation
IADs	Independent ATM Deployers
IBA	Indian Bank's Association
ICBC	Industrial and Commercial Bank of China Limited
ICICI	Industrial Credit and Investment Corporation of India
IDBI	Industrial Development Bank of India (IDBI)
IDC	International Data Corporation
IFI	Incremental Fit Index
IMPS	Interbank Transfer Payment Service
IoE	Impact on Economy
IPO	Intellectual Property Office
IRDP	Integrated Rural Development Program
IS	Information System
ISOs	Independent Service Organisations
ISP	Internet Service Provider
IT	Information Technology
KCC	Kisan Credit Card Scheme
KYC	Know Your Customer
LGD	Loss given Default
LPG	Liberalisation, Privatisation and Globalisation
LSU	Louisiana State University
MAD	Minimum Amount Due
MCMP	Merchant Charge Back Monitoring Program
MDR	Merchant Discount Rate
MES	Merchant Establishments
MICR	Magnetic Ink Character Recognition
MIFs	Multilateral Interchange Fees
NBFC	Non – Banking Financial Corporation
NCR	National Cash Register
NEFT	National Electronic Fund Transfer
NFE	Near Field Technology
NFI	Normed Fit Index
NPCI	National Payment Corporation of India
NPRB	New Private Bank

NYSE	New York Stock Exchange
OCR	Optical Character Recognition
OECD	Organisation for Economic Co – operation and Development
PCA	Principal Component Analysis
PCE	Personal Consumption Expenditure
PCFI	Parsimony Comparative of Fit Index
PCP	Psychosomatic Common Position
PCs	Personal Computers
PD	Probability of Default
PDA	Personal Digital Assistant
PIN	Personal Identification Number
PM	Plastic Money
PNFI	Parsimony Normed Fit Index
PoP	Point of Purchase
PoS	Point of Sale
PPIs	Pre – Paid Payment Instruments
PSS	Payment and Settlement System
RBA	Reserve Bank of Australia
RBI	Reserve Bank of India
RFI	Relative Fit Index
RMSEA	Root Mean Square Error of Approximation
RRB	Regional Rural Banks
RTGS	Real Time Gross Settlement
SAMEA	South Asia, Middle East And Africa
SBI	State Bank of India
SBS	State Bank of Saurashtra,
SCF	Survey of Consumer Finances
SDSB	Social Diversity and Spending Behaviour
SEM	Structural Equation Modeling
SFMS	Structured Financial Message System
SGRF	State General Reserve Fund
SGSY	Swarnajayanthi Gram Swarojgar Yojana
SHGs	Self Help Groups
SMEs	Small and Medium Enterprises
SoE	Scarcity of funds
SPNS	Shared Payment Network System
SVI	Security and Verification Issues
SWIFT	Society For World Wide Inter – Bank Financial Communication
TRAI	Telecom Regulatory Authority of India
US	United States
VSAT	Very Small Aperture Terminal
WLAs	White – Label ATMs