



Transforming Payment Systems in Europe (Palgrave Macmillan Studies in Banking and Financial Institutions)

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The European payment market has undergone rapid transformation in recent years due to changes in payment habits, new business rules and new legal frameworks and regulation. There has also been an advent of new technologies and payment solutions which has altered the European payments landscape drastically.

This book provides an overview of the fundamental issues involved in this new payments landscape. The authors discuss fundamental problems such as substitution between cash and non-cash payment instruments, payment costs, the economics of fees, and the demand for cash and deposit money. They also analyse issues such as two-sided markets, business platforms and the problem of critical mass.

Other chapters focus on new phenomena in payments such as mobile payments, multi-sided platforms, electronic wallets, virtual currencies, decentralised ledgers, private digital currencies, blockchain and instant payments. The authors also review existing regulation for the topic including the revised Payment Services Directive (PSD2), Interchange Fee Regulation (IF/MIF Reg), and the Single Euro Payments Area (SEPA) project.

Transforming Payment Systems in Europe offers insight into changing payment culture and the ways in which new payment systems can create a single digital market to foster further integration in Europe.

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Editorial Review

From the Back Cover

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About the Author

Jakub Górka holds a PhD in economics and is Assistant Professor at the Faculty of Management, University of Warsaw, Poland. He is a member of the Payment Systems Market Expert Group (PSMEG) helping the European Commission to prepare legislation and policy initiatives for payment issues. He is the author of two previous books and numerous research papers, reports and articles. He has provided expert advice for the National Bank of Poland, the Polish Ministry of Finance and for private non-profit and commercial companies within the payments industry. He has been distinguished with several awards, including an award from the Polish Prime Minister.

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