

Transforming Payment Systems in Europe

Edited by

Jakub Górka

University of Warsaw, Poland

palgrave
macmillan

Contents

<i>List of Figures</i>	viii
<i>List of Tables</i>	x
<i>Preface and Acknowledgements</i>	xii
<i>Notes on Contributors</i>	xviii
1 A Market for Payments – Payment Choice in the 21st Century Digital Economy <i>Jürgen Bott and Udo Milkau</i>	1
2 Europe: The Shift from Cash to Non-Cash Transactions <i>Janina Harasim</i>	28
3 Could “Nudges” Steer Us towards a Less-Cash Society? <i>Leo Van Hove</i>	70
4 Cash Holdings in Germany and the Demand for “German” Banknotes: What Role Is There for Cashless Payments? <i>Nikolaus Bartzsch and Franz Seitz</i>	111
5 Regulating Interchange Fees for Card Payments <i>Nicole Jonker</i>	149
6 IBANs or IPANs? Creating a Level Playing Field between Bank and Non-Bank Payment Service Providers <i>Jakub Górká</i>	182
7 Mobile Payments: The Second Wave <i>Malte Krueger</i>	214
8 Decentralised Blockchained and Centralised Real-Time Payment Ledgers: Development Trends and Basic Requirements <i>Harry Leinonen</i>	236
<i>Index</i>	263