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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. 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.

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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.

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Market needs in an evolving payment system are outlined by illustrating the different paths taken in Europe and the U.S. in the evolution of their payment systems. The benefits and costs of paper versus electronic payments, the role played by payment pricing and float, and the interplay between commercial banks and the central bank in this process are also discussed.

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