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issues involved in this new payments landscape. The authors discuss fundamental problems such as substitution between cash and non-cash payment ...

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**9781137541208: Transforming**

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The creation of the Trans-  
European Automated Real-time

Gross settlement Express  
Transfer (TARGET) system has  
established an EU-wide RTGS  
system which is used for the

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settlement of central bank  
operations, cross-border and  
domestic interbank transfers  
as well as other large-value  
euro payments.

**Payment systems in the euro  
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STEP2-CC (Germany) SIPS  
(Slovak Interbank Payment  
Systems) (Slovakia) Athens  
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Systems S.A. - DIAS (Greece)  
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Europe provides an overview of the  
key issues involved in this  
new payments landscape.

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Eight banks in France, Spain  
and Germany have

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incorporated the ECB's  
service. This infrastructure  
meets the demand in Europe  
for e-commerce payment  
systems. The two leading  
payment card companies are  
American heavyweights Visa  
and Mastercard, and there

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are a number of new digital  
service providers such as  
Apple Pay or Google Wallet.

**TIPS, the new European  
payment system |  
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Market needs in an evolving

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payment system are outlined  
by illustrating the  
different paths taken in  
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evolution of their payment  
systems. The benefits and  
costs of paper versus  
electronic payments, the



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role played by payment  
pricing and float, and the  
interplay between commercial  
banks and the central bank  
in this process are also  
discussed.

**Transforming payment**

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Example of a few neobanks in Europe APM types Payment via online banking. This is a payment made from the bank account of a consumer, without the need to enter

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credit card information.  
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Methods are transforming the**

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5 FinTech companies  
transforming the financial  
space in Denmark. The Danish

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FinTech sector has experienced significant  
growth, facilitated by a  
highly educated and  
digitally literate  
population, specific  
government policies aimed at  
promoting financial

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innovation, and the development of Copenhagen Fintech as an international fintech hub since 2016. The largest group of FinTech businesses in Denmark operates within the sector of digital payment solutions

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