Contents

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