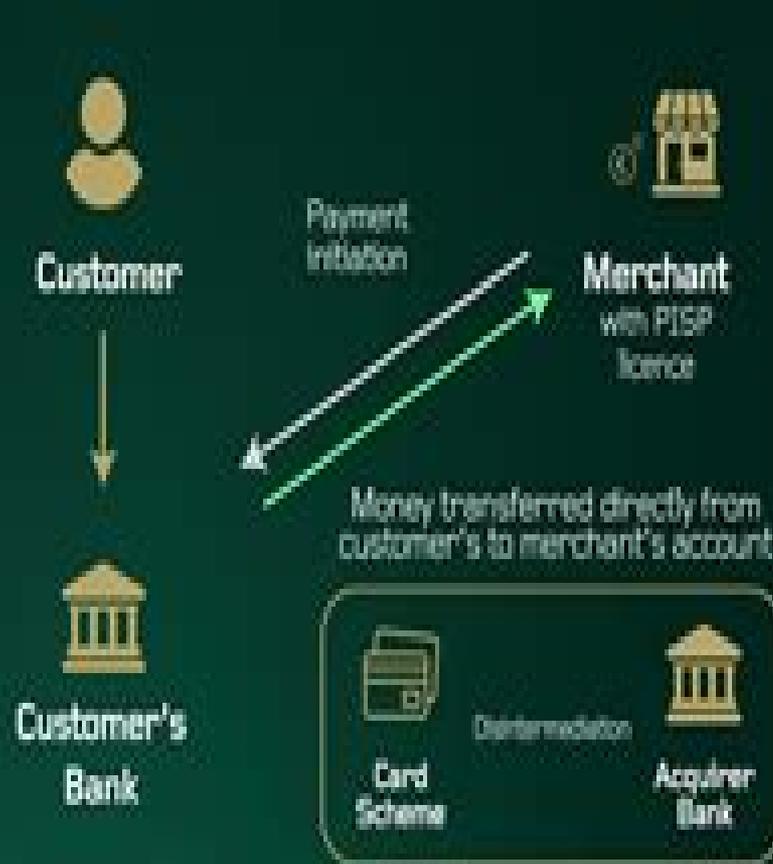


# Traditional card-based payment model



# New payment model fostered by PSD2



# Payment Services Directive 2 For Fintech Payment Service

**John Casanova, Max Savoie**



## **Payment Services Directive 2 For Fintech Payment Service:**

**The Payment Services Directive II** Gimigliano, Gabriella,Božina Beroš, Marta,2021-12-14 This comprehensive and essential Commentary examines both the origins and effect of the EU s 2015 Payment Services Directive PSD2 Addressing a significant gap in the available literature the book is divided into two parts Part I analyses the legislative provisions of the Directive while Part II explores the PSD2 implementation experience in selected EU Member States as well as in the United Kingdom *Money Law, Capital, and the Changing Identity of the European Union* Gabriella Gimigliano,Valentino Cattelan,2022-09-08 This book addresses 3 questions is money a way to create a European Union identity If so which type of identity is this And in what ways is the EU identity changing The book brings together experts from a variety of backgrounds and academic approaches to analyse the law of money and payments on the one side and the law of capital and investments on the other The book is divided into 2 parts Part I covers scriptural electronic and digital money It analyses the European framework for payment services users explores limits and challenges of the Banking Union and looks at the project for a digital euro Part II investigates the policy and regulatory drivers of the EU s changing identity from the early modern roots of the European law of money and capital to the regulatory strategy set in the Capital Markets Union and the role conferred on venture capital from the fintech based developments of payment systems to the newly established fiscal and monetary policies in the post COVID phase The book will be of interest to researchers academics and policy makers in the fields of law and regulation as well as political economy and political sciences **Routledge Handbook of Financial Technology and Law** Iris Chiu,Gudula Deipenbrock,2021-04-29 Financial technology is rapidly changing and shaping financial services and markets These changes are considered making the future of finance a digital one This Handbook analyses developments in the financial services products and markets that are being reshaped by technologically driven changes with a view to their policy regulatory supervisory and other legal implications The Handbook aims to illustrate the crucial role the law has to play in tackling the revolutionary developments in the financial sector by offering a framework of legally enforceable principles and values in which such innovations might take place without threatening the *acquis* of financial markets law and more generally the rule of law and basic human rights With contributions from international leading experts topics will include Policy High level Principles Trends and Perspectives Fintech and Lending Fintech and Payment Services Fintech Investment and Insurance Services Fintech Financial Inclusion and Sustainable Finance Cryptocurrencies and Cryptoassets Markets and Trading Regtech and Suptech This Handbook will be of great relevance for practitioners and students alike and a first reference point for academics researching in the fields of banking and financial markets law **Digital Platforms and Global Law** Bassan, Fabio,2021-11-17 Digital Platforms and Global Law focuses on digital platforms and identifies their relevant legal profiles in terms of transnational and international law It qualifies digital platforms as private legal orders which exercise the legislative executive and para jurisdictional power within them Starting from this assumption the author

studies the relationship between these orders and state transnational and international orders and concludes that the power of states to impose rules on platforms is different in terms of their external in relation to other platforms and states and internal in their own legal system action

**Payment Services** Casanova, John, Savoie, Max, 2022-02-15 The rise of Fintech and crypto assets in the payments sector presents new opportunities and challenges for firms regulators and policymakers and the law is continually changing to keep pace with these developments This book provides an overview and practical examination of key areas of payments law and regulation in the EU and UK as well as introductions to analogous legal regimes in the United States Hong Kong Singapore and sub Saharan Africa

Innovation in Financial Services Lech Gąsiorkiewicz, Jan Monkiewicz, 2020-10-29 This book delves into the many innovative changes that the financial industry has undergone in recent years The authors investigate these developments in a holistic manner and from a wide range of perspectives both public and private business and consumer regulators and supervisors Initially they set the framework of their analysis by discussing innovation cycles in financial services Thereafter they tackle the issue of financial innovations and their consequences for financial stability They then review the new approaches to financial consumers protection which emerged in the aftermath of the global financial crisis The authors underline the fact that this new approach is heavily influenced by the recent innovative drive in the financial industry Next they switch their attention to the public sector examining the innovative processes in monetary policy and central banks structural innovations in the supervisory models and systems and they assess some specific supervisory challenges regarding blockchain and the application of mathematics in the supervisory capacity Additionally the book examines a range of issues related to the private sector such as recent developments regarding risk transferring mechanisms on the financial market artificial intelligence and natural language processing for regulatory filings the development of process management in insurance companies and other innovative products on the market Finally Innovation in Financial Services discusses how the digital transformation of the financial system impacts the interaction between the public and private sectors The book is intended for graduate and postgraduate level students researchers public sector officers as well as financial sector practitioners

*The Digital Economy and International Trade* Robert Walters, 2022-09-19 Data flows are the backbone of today's diversified value and supply chains In this timely book a prominent specialist in transnational commercial and private law explores a developing and evolving area of law related to the role of the digital economy in international trade making a direct call for the need to internationalise the law regulating transnational data flows Examining the commonalities and divergences in data flow regulation among ten key jurisdictions Australia Indonesia India Canada Japan Singapore New Zealand the United Kingdom the United States and the European Union the book covers such issues and topics as the following reconciling data free flow with trust managing the increase in data vulnerability efforts to prohibit trade in personal data within an interconnected digital economy obstacles to data flows and digital economic development cybersecurity FinTech and TechFins cross border insolvency dispute resolution

and data digital diplomacy The author compares several bilateral and multilateral free trade agreements addressing the data related shortcomings of these instruments and providing a pathway forward In addition two case studies are presented of high profile judicial and regulatory decisions demonstrating the challenges of data flows and their governance The author cogently demonstrates how an international legal mechanism such as a convention treaty or model law could provide greater certainty for data as well as help to foster economic growth and create jobs and business opportunities Practitioners and policymakers concerned with data security and privacy will greatly appreciate this book s important and valuable contribution to a crucial area of law that bodes well to enhance the economic and social well being of all

**Regulating Open Banking** Chang-Hsien Tsai,Kuan-Jung Peng,2022-11-29 FinTech transformations have brought changes to the global financial markets and merit the attention of financial regulators across jurisdictions This book is one of the first ones of its kind to look at open banking OB It examines regulatory approaches to OB by taking a broad view of comparative legal systems and through perspectives of transaction costs public choice and institutional design The book looks at the legal implications by engaging in a two tiered comparative analysis comparing between compulsory and voluntary approaches to OB policies and comparing the legal systems between the West i e the EU and the UK and an Asian economy i e Taiwan

**Revolutionising the financial industry. The role of FinTech banks in the digital age** ,2021-10-05 Seminar paper from the year 2020 in the subject Economics Finance grade 1 3 accadis Hochschule Bad Homburg language English abstract Banking is necessary banks are not Bill gates already stated in 1994 Internal factors such as low margins and cost pressures in addition to external factors such as the financial crisis and the prioritisation of regulatory requirements have alienated the banking sector from its customers The traditional banking industry is increasingly obsolete and has failed to innovate over a long period of time According to recent researches traditional banks will not only lose 30% of its turnover 76% are even afraid of losing complete parts of its businesses to FinTechs Since 2015 the use of FinTech banks have risen strongly This has shaken the foundations of traditional institutions as well as the earnings model due to the technology enabled concept of FinTechs without physical branches Nevertheless some researchers evaluate the financial reshape as sceptical on account of the inherent risk of applying technology to finance With regards to having a point of contact surveys have shown that individuals including young people continue to attach great importance to the ability to have personal contact in a branch setting Whether Bill Gates statement will take place in the next few years remains to be seen The hypothesis that is tested in the following investigates present consumer preferences for financial services main intensions for using FinTechs as well as potential trust issues

**FinTech und Innovationen im Zahlungsverkehr** Diana Neronskaya,2021-04-19 Bachelorarbeit aus dem Jahr 2018 im Fachbereich Jura Zivilrecht Handelsrecht Gesellschaftsrecht Kartellrecht Wirtschaftsrecht Note 1 2 Frankfurt University of Applied Sciences ehem Fachhochschule Frankfurt am Main Sprache Deutsch Abstract Diese Bachelorarbeit untersucht den Wettlauf zwischen digitalen W hrungsl sungen und E Payment Systemen und beschreibt die

zugrunde liegenden technologischen Merkmale sowie den damit verbundenen regulatorischen Rahmen Dieser Wettbewerb wird für diejenige Leistung erfolgreich enden die die beste Effizienz in Bezug auf Transaktionsgeschwindigkeit Kosten Sicherheit und Benutzerfreundlichkeit bietet Wenn es für die Finanzindustrie möglich ist Zahlungslösungen zu entwickeln die dieselben Vorteile wie digitale Währungen bieten besteht für Verbraucher oder Unternehmen kein Grund auf virtuelles Geld umzusteigen

**Digital Finance. Digitale Zahlungssysteme und die finanzielle Unternehmensperformance von KMU**, 2022-06-20 Bachelorarbeit aus dem Jahr 2021 im Fachbereich BWL Sonstiges Note 1,9 Fachhochschule Dortmund Sprache Deutsch Abstract Das digitale Finanzwesen umfasst eine Vielzahl neuer Finanzprodukte finanzbezogener Software und neuer Formen der Kommunikation und Kundeninteraktion die von Finanzdienstleistern angeboten werden Unternehmen setzen zunehmend auf digitale Finanzdienstleistungen um die Qualität ihrer Dienstleistungen zu verbessern und ihre Leistung zu steigern Heutzutage sind Unternehmen in der Lage Finanztransaktionen mit seinen Kunden und Lieferanten über elektronische Anwendungen aus der Ferne durchzuführen Ziel dieser Arbeit ist es daher einen Überblick für KMU zu entwickeln und zu verdeutlichen welche positiven und negativen Vorteile digitale Zahlungssysteme haben Ebenfalls soll das Ausmaß ermittelt werden in dem digitale Zahlungssysteme die finanzielle Leistungsfähigkeit von KMU aus der Sicht von Experten verbessern können Die Ergebnisse zeigen dass sich die Eignung digitaler Zahlungssysteme positiv auf die finanzielle Performance von KMU auswirkt Durch digitale Zahlungen kann zum einen die Rentabilität eines Unternehmens gesteigert werden zum anderen erweitert das Unternehmen seinen Kunden und Lieferantenkreis Die Transaktionskosten und die Sicherheit digitaler Zahlungssysteme wirken sich dagegen negativ auf die finanzielle Performance von KMU aus was mit den Ergebnissen früherer Studien und der Meinung von Experten übereinstimmt Dies zeigt dass die Nutzung digitaler Zahlungssysteme die finanzielle Performance von KMU beeinflusst Auf dieser Grundlage wird empfohlen weitere Studien durchzuführen um das Vertrauen in elektronische Zahlungssysteme zu stärken das Bewusstsein der Kunden für die Nutzung elektronischer Zahlungssysteme weiter zu schärfen und ihr Vertrauen durch mehr Sicherheit in diesen Zahlungssystemen zu gewinnen

**Introduction to Information Systems** R. Kelly Rainer, Brad Prince, 2020-06-11 Introduction to Information Systems 8th Edition teaches undergraduate business majors how to use information technology to master their current or future jobs Students develop a working understanding of information systems and information technology and learn how to apply concepts to successfully facilitate business processes This program demonstrates that IT is the backbone of any business whether a student is majoring in accounting finance marketing human resources production operations management or MIS

[The Impact of Blockchain Technology on Capital Markets. A Transformation of our Financial System?](#) Dominik Campanella, 2018-09-25 Blockchain technology could change our financial sector forever The digital distributed database is perceived as a focal point in the emerging FinTech sector and it is only at its beginning The disruptive potential on the capital markets is undeniable since it already influenced our economy with the cryptocurrency Bitcoin But

what kind of structural transformation can we expect Which challenges come with such an innovation And will it work with our existing financial infrastructure Dominik Campanella unearths the truth In his book he identifies potential application fields the uprising technology Campanella evaluates their operational and strategic implications and analyses remaining challenges of the wide adoption of blockchain technology In this book Bitcoin cryptocurrency financial sector innovation digitalization

**The Law of Payment Services in the EU** Despina Mavromati,2008-01-01 The role that payments play within the general framework of financial services in the EC is indispensable for the realization of a true single European market including inter alia the conditions of cross border purchasing the legal framework of consumer protection and the technical standards against fraud in payment systems The Commission s New Legal Framework for payment services in the internal market as evidenced by the EC Payment Services Directive PSD represents an important step towards the completion of an initiative for a Single Euro Payments Area and more broadly EU wide *Payments Market in the European Union - Regulating Payment Services in Payment Service Directive 2 (PSD2)* Piotr Patrzalek,2019

**Payment Services** John Casanova,Max Savoie,2025-07-15 Payment services are now heavily regulated in many jurisdictions and subject to a growing body of law The second edition of Payment Services Law and Practice provides an updated overview of the key areas of payments law and regulation in the EU and UK as well as introductions to analogous legal regimes in the United States Hong Kong Singapore and Africa

Payment Services Directive II Markus Bramberger,2018-12-28 Markus Bramberger untersucht die europaweite Umsetzung der Payment Services Directive II PSD II im Bankensektor die sich in allen EU L ändern durch eine regional divergierende Auslegung der Gesetzestexte unterscheidet Der Autor gibt Antworten auf die Frage ob Banken wie wir sie noch heute kennen pauschal durch innovative und digital exzellent positionierte Dienstleister wie z B durch FinTech Unternehmen im Zuge von Open Banking substituiert werden können Es ist offensichtlich dass nur operativ klar ausgerichtete Unternehmensleitbilder der Digitalisierungsoffensive standhalten Vor dem Hintergrund dieser herausfordernden aber auch chancengenerierenden Zeit im Bankensektor leistet dieses Buch einen wesentlichen Beitrag über die Zukunft des bargeldlosen Geldtransfers im gesamten EU Raum *'I Access Your Data, You Access Mine'. Requiring Data Reciprocity in Payment Services* Fabiana Di Porto,2020 <https://link.springer.com/content/pdf/10.1007/s40319-020-00914-1> pdfArticle 36 of the EU Payment Services Directive 2 No 2015/2366 hereinafter also referred to as PSD2 awards digital operators called third party payment providers TPPs the right to freely access users payment accounts data known as XS2A rule typically detained by incumbent banks to provide payment initiating services PIS or account information services AIS The stated goal of the XS2A rule is to let develop an infant industry that of Fintech payment services However mounting evidence suggests that unlike Fintech startups big techs may benefit from the norm putting a much stronger challenge to established banks which have less access to data about consumers behavior preferences habits and conducts less analytics capacity and thus are put to a competitive disadvantage by the XS2A rule According to many that may result in competition

harm and consumer welfare reduction in the medium long run The article revisits the very rationales for introducing the XS2A rule by critically assessing its asserted goals Part 1 It then suggests Part 2 that to level the playing field among the market players involved and increase its overall proportionality the norm be revisited In the relationship between big techs and the banks we propose to complement the XS2A rule with a reciprocity clause Instead of free accessing customer account data big tech would pay by counter providing access to the behavioral data in their possession pertaining to the same customers concerned by the XS2A and upon their consent Data thus transmitted would only be available upon condition that they are used to increase the efficiency of the payment service provision Reciprocity would greatly enhance data circulation among market participants while fostering competition among them creating incentives for more innovation and strengthening the overall proportionality of the XS2A rule <https://link.springer.com/content/pdf/10.1007/s40319-020-00914-1.pdf>

**Electronic Payments in the European Market** Jan A. Jans, 2024-09-03 This book offers a holistic approach to the level playing field concept that takes into account six regulatory objectives of the European financial services regulatory framework for banks and non banks These intermediate objectives are i facilitating market access by non banks to provide payment services ii safeguarding the security of the payments market iii safeguarding the integrity of the payments market iv enhancing consumer protection in case of an unauthorised or erroneous payments v allowing non banks access to payment systems and vi facilitating collaboration between competing payment service providers to develop standards for the payments market that reflect the interests of both banks and non banks The book discusses the rules and regulations covering these intermediate objectives to determine the extent to which there is a level playing field between banks and non banks In addition the book provides high level summaries of competition law requirements and related case law and will be of interest to researchers academics and financial law practitioners

*PSD2 in the UK. Reshaping the Landscape and Navigating Challenges* Ahmad Swaiss, 2024-02-19 Essay from the year 2024 in the subject Business economics Investment and Finance grade language English abstract The Payment Services Directive 2 PSD2 has profoundly impacted the UK s financial landscape fostering competition driving innovation and prioritizing consumer protection However its long term application post Brexit remains under discussion This Article delves into PSD2 s intricate details dissects its impact on stakeholders and critically evaluates its effectiveness through data driven analyses exploring the challenges and opportunities presented by PSD2 paving the way for a more secure open and competitive payment landscape in the UK even as the regulatory environment evolves post Brexit PSD2 enshrined in Directive 2015/2366/EU swept across the European Union leaving an undeniable mark on the UK s payments landscape While Brexit complicates its future there s no denying its significant impact This Article acknowledges its achievements while recognizing diverse perspectives on its ongoing challenges it analyzes the Brexit impact on key stakeholders dissects the national implementation discord and delves into the heated debate surrounding TPP hurdles and data privacy concerns Ultimately this Article seeks to answer can the UK

harness the full potential of PSD2 while navigating the challenges of a post Brexit regulatory landscape

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