

NEW REPORT

The Future of Cash and Payments

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The Future of Cash and Payments provides an independent and insightful analysis of the historic and current use of different retail payment methods (both cash and cashless) in 28 European countries, and for comparison purposes in Australia and the USA. It also forecasts how the usage of these payment methods will change up to 2014. The report is essential reading for central banks, banking associations, banks, retailers, payment card organisations, consumer groups and others involved in Europe's payments industry such as CIT companies and ATM manufacturers.

The report contains information on the main infrastructural factors that influence the usage of different retail payment instruments and the cost of payments; data on payment trends between 2000 and 2008; analyses of retail payments usage against a variety of different parameters; and an independent assessment of the economics and especially the business case for cash substitution. It describes and reviews the studies on the cost of different payment instruments performed by or on behalf of European central banks, the Reserve Bank of Australia and other parties.

The report also contains insights into the impact on the usage of different payment methods of major drivers including the Payment Services Directive; SEPA; payment card interchange fees; Merchant Service Charges; contactless payments; socio-demographics; and bank policies to give pricing signals to consumers.

Strategic forecasts of the use of cash and cashless payment methods in European countries are given in two scenarios along with the implications for and the actions required by different types of stakeholders.

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