



# **EU Payments Integration: The Tale of SEPA, PSD and Other Milestones Along the Road (Palgrave Macmillan Studies in Banking and Financial Institutions)**

*Ruth Wandhöfer*

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## **EU Payments Integration: The Tale of SEPA, PSD and Other Milestones Along the Road (Palgrave Macmillan Studies in Banking and Financial Institutions) Ruth Wandhöfer**

The Payment Services Directive (PSD) stands out as a hugely ambitious and strategically important regulatory intervention in the financial services arena. It is the legal lifeblood which is expected to sustain the Single Euro Payments Area (SEPA) and the broader integration of the EU payments market.

This book provides an insider's view of the forces which have shaped SEPA and the PSD, written from the unique perspective of someone closely involved throughout the whole process. It uncovers the strategic, legal and practical implications of the full harmonisation agenda and provides an assessment of where these initiatives stand today. Furthermore, it explores parallel developments in other areas around the world that have been inspired by the European experiment.

Essential reading for all those involved in, or studying, the evolution of the European and global payment markets – and more generally for anyone interested in a topical and lively case study of EU integration and law-making in action.

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