

PAYMENTS SYSTEM REVIEW CONFERENCE

CONTENTS

1	Introduction
	Ian Harper and Philip Lowe
5	Competing Payment Systems: Key Insights from the Academic Literature
	Jean-Charles Rochet
19	<i>Discussants: Stephen P. King</i>
	<i>Julian Wright</i>
27	Towards a Competitive Card Payments Marketplace
	Alan S. Frankel
70	<i>Discussants: Tom Pockett</i>
	<i>Stuart E. Weiner</i>
88	Payment Costs in Australia
	Carl Schwartz, Justin Fabo, Owen Bailey and Louise Carter
139	Household Payment Patterns in Australia
	David Emery, Tim West and Darren Massey
177	<i>Discussants: Jenny Fagg</i>
	<i>Ric Simes</i>
186	Lunchtime Address
	Christopher Hamilton
193	Forums
	Forum I – Interchange Fees
	Introductory Speakers: Leigh Clapham, Paul Rickard and Douglas Swanson
205	<i>Discussion</i>
209	Forum II – Access and Innovation
	Introductory Speakers: Geoff Bebbington and Manuel Garcia
222	<i>Discussion</i>
224	Biographies of Contributors
228	List of Conference Participants

