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Payment Systems: Design, Governance and Oversight

The first study to appear on this Series, “The Oversight of Payment System: A framework for the development and governance of payment systems in emerging economies”, co-authored by Biagio Bossone and Massimo Cirasino, offers an analysis of the institutional foundations (objectives, instruments, and organization) of an effective oversight function over national payment systems.

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Executive summary.1.1 This report sets out developments in access to payment systems in 2018, including the work that the interbank payment system operators¹, indirect access providers (IAPs), the Payment Systems Regulator (PSR), the Bank of England, the Financial Conduct Authority (FCA) and others have done to improve access to payment systems.

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Payment Systems: Design, Governance and Oversight Paperback – December 27, 2012 by Bruce J. Summers (Author, Editor) 5.0 out of 5 stars 1 rating

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governance arrangements should promote the safety and efficiency of the payment system and support the stability of the broader financial system. (1) The SS sets out in more detail what the Bank expects a systemic risk manager to deliver. This includes considering how RPSOs' actions may impact financial

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of the payment systems. Representation of service users and the need to foster inclusive decision-making across the industry appears to be secondary. The governance and ownership of the three card payment systems is more commercially focused. Service user representation is less of a concern,

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although the weak position of merchants
to

A Review of Governance and Ownership of UK Payment Systems

3.7 Ownership and governance of the
Operators ultimately determines how is
exercised control over the payment
systems in terms of their operation, access
and development.

Ownership, governance and control of payment system s

A payment system is any system used to
settle financial transactions through the
transfer of monetary value. This includes
the institutions, instruments, people, rules,
procedures, standards, and technologies
that make its exchange possible. A
common type of payment system is called
an operational network that links bank
accounts and provides for monetary

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exchange using bank deposits. Some payment systems also include credit mechanisms, which are essentially a different aspect of payment. Paymen

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