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Nonbanks in the Payments System: Innovation, Competition, and Risk -- A Conference Summary Richard J. Sullivan 2008-05 Payments & payments processing (PP) have continually embraced new technol.

At the same time, the industry has been shaped by its share of entry & exit, through startups, mergers, & the reorg. of bus. seeking the proper scope of integration. These changes have enabled nonbank

org. to play a role in the PP system. Nonbanks have introduced many innovations to the PP system in recent years, leading to greater efficiencies in PP. At the same time, nonbanks have changed the

dynamics of competition in PP, leading to a significant change in the system's risk profile. These essays summarize the proceedings of a conference which addressed many of the key questions raised by

the growing presence of nonbanks in payments.

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