



# The Economics of Large-value Payments and Settlement: Theory and Policy Issues for Central Banks

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## **The Economics of Large-value Payments and Settlement: Theory and Policy Issues for Central Banks**

Central banks have over the past few years devoted considerable resource to the study of the economics of payments. In parallel, this field has begun to establish itself as a new subject for scholarly research, drawing in academic students and researchers. To date, however, there has been little attempt to draw together the key insights gained from this growing body of research.

This volume seeks to offer just such a synthesis. It charts the frontier of our knowledge to date and puts it in the context of a comprehensive overview of the policy issues faced by central banks in this sphere. In particular, it explores central banks' roles in payment systems; the risks on which central banks focus in their oversight activities; and the challenges central banks face as the payments and settlement landscape evolves.

The economics of payments is a multi-disciplinary field, taking in branches of economics such as monetary theory, search theory, game theory and industrial organisation. It also draws on techniques from network theory and makes extensive use of simulation studies to model complex interactions between payment system members. For each of the topics covered, this volume highlights some of the most influential works in the literature. The volume also draws heavily on empirical insights, in particular offering an historical context to central banks' involvement in payment systems.

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