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Nota di contenuto	1. Introduction: Banks And Non-Banks In The European Market For Payments -- 2. Payments -- 3. Key Legislative Initiatives On The Establishment Of An Internal Market For Payments -- 4. Non-Bank Market Access -- 5. Security Measures For Banks And Non-Banks -- 6. Anti-Money Laundering And The Allocation Of Responsibilities Between Banks And Non-Banks -- 7. Allocation Of Liability In Case Of Unauthorised Or Erroneous Payments -- 8. Payment Systems And Non-Banks Access To Payment Systems -- 9. EU Competition Enforcement In The Payments Sector -- 10. Concluding Remarks.
Sommario/riassunto	This book offers a holistic approach to the level playing field concept that takes into account six regulatory objectives of the European financial services regulatory framework for banks and non-banks. These intermediate objectives are: (i) facilitating market access by non-banks to provide payment services; (ii) safeguarding the security of the

payments market; (iii) safeguarding the integrity of the payments market; (iv) enhancing consumer protection in case of an unauthorised or erroneous payments; (v) allowing non-banks access to payment systems; and (vi) facilitating collaboration between competing payment service providers to develop standards for the payments market that reflect the interests of both banks and non-banks. The book discusses the rules and regulations covering these intermediate objectives to determine the extent to which there is a level playing field between banks and non-banks. In addition, the book provides high-level summaries of competition law requirements and related case law, and will be of interest to researchers, academics, and financial law practitioners. Jan A. Jans is a specialist in financial regulatory law with a focus on the regulatory framework covering banks, insurance companies, payment service providers, investment firms and investment funds. Prior to joining Regulatory Counsel I Financial Services as partner in 2022, Dr. Jans has been working as a financial regulatory lawyer at Linklaters LLP. He graduated from Nijmegen University in 2008. In addition to law, he studied financial economics and business administration. He completed the post-academic education Securities Law at the Grotius Academy in 2012. Dr. Jans publishes regularly in national law journals.

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