

## **Research Conference on Payment Systems Call for Papers**

Norges Bank (the central bank of Norway) is presently conducting an extensive survey of costs for all parties involved in retail payment transactions. Results of this survey will be available in the early fall of 2008. On this occasion Norges Bank will organize a research conference on payment systems. The conference takes place in Oslo on 14 and 15 November 2008. We welcome empirical and theoretical papers dealing with all aspects of retail payments, in particular the following issues:

- Pricing and use of payment services
- Efficient pricing of payment services
- Substitution among payment instruments, including cash
- Pricing in two-sided markets
- Studies of costs in payments systems
- Efficiency comparisons
- Competition in providing payment services
- Costs and benefits from a Single European Payments Area
- Bank versus non-bank providers of payment services
- Incentive effects from card reward programs

Papers should be of high quality and represent original research not yet published in international journals.

### ***Keynote Speakers***

Jean-Charles Rochet, Toulouse School of Economics: "Why are interchange fees so different for credit and debit cards?"

David B. Humphrey, Florida State University: "Retail Payments: A Survey of Empirical Results and Unanswered Questions".

### ***Program Committee***

Submitted papers will be evaluated by a program committee consisting of:

Gabriela Guibourg (Sveriges Riksbank), David B. Humphrey (Florida State University), Eirik G. Kristiansen (Norwegian School of Economics and Business Administration), Jean-Charles Rochet (Toulouse School of Economics), and Bent Vale (Norges Bank)

Papers or drafts of papers to be considered for the conference should be mailed to:

*payments\_conference@norges-bank.no* in PDF or Word format by 30 June 2008. Authors of submitted papers will be notified about the decision of the program committee before 1 October 2008. Complete versions of accepted papers should be submitted by 1 November 2008.

Norges Bank can cover travel and accommodation costs for a limited number of speakers and discussants from academia.

### ***Submissions to the Journal of Banking and Finance***

Selected papers from the conference will be published in a special issue of the *Journal of Banking and Finance (JBF)*. Along with your submission, please indicate whether you would like the paper to be considered for publication in the *JBF*. Acceptance of your paper for the conference does not guarantee publication in the *JBF* as all papers must go through the journal's regular refereeing process.