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# Building a commercially viable European payments model

**Open Banking: Zögerliche Verbraucher und konservatives Zahlverhalten stellen Banken vor große Herausforderungen**

## Keywords

Datenschutz, Digitalisierung, Finanzmarkt, IT-Sicherheit, Zahlungsdienste / Payment Services

## Topics

Knowledge Transfer FS  
Technology & Process Risk  
X-Financial Services

## Content Type(s)

Study & Survey

## Issuing Body

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