
Call for Papers

The future of digital payments in the EU

Deadline: 22 August 2021

CEPS, ECRI and ECMI are calling for submission of policy papers in the area of payments and their role in making Europe future-proof as part of the wave of digital innovation. The authors should submit papers that fall in one of the following two categories: “the future of digital payments in Europe”, and “the regulatory response to digital payments”. The author(s) of the two best papers (one from each category) will each receive a €10,000 prize (sponsored by Novi) and the opportunity to present the findings and participate into a policy debate that will be organised on the topic later this year 2021.

Papers should cover, but are not limited to, one or more of the following questions:

The future of digital payments in Europe

- What is the relevance of payment tokenization for the digital economy’s future?
- How can digital currencies achieve the right balance between safeguarding individuals’ privacy and tackling illicit finance?
- How can a digital euro be designed and constructed? What technology and infrastructure would be most beneficial?
- What will be the future landscape of digital payments, and how it will look like?
- Can public-private partnerships play a role in the future of digital payments? Can they complement each other? How it can be done?

Regulatory response to digital payments

- How can the objectives of the Digital Finance Strategy – and possible introduction of a digital euro – meet the needs of ensuring a future proofed European payment landscape?
- What would an effective policy response be to increase Europe’s competitiveness globally? How the international role of euro can be supported within a multipolar and digital international currency order?
- How can digital currencies contribute towards financial inclusion? What is the role of regulators on that?
- What costs and opportunities exist from new technologies that may require innovative regulatory approaches?
- Can the current financial regulatory architecture facilitate digital innovation with regards to payments, and at the same time meet EU policy and regulatory objectives?

Submission criteria

- Papers should be original and not previously published in an academic journal or other official review. Non-published reports produced within PhD Research Projects or parts of PhD Dissertations (provided these are not published) are acceptable.
- Submitted papers should be of publishable quality, and make a significant and novel contribution to the field of digital payments.
- The submission of the paper should be approved by all authors and tacitly or explicitly by the responsible institutions where the work was carried out.
- Papers should be submitted in English and include an abstract of no more than 200 words.
- Selected papers will go through two blind-reviewing rounds by the organizing committee and external academic experts.
- **Two files should be submitted by email to: ecmi@ceps.eu (deadline: 22 August 2021):**
 - i. A title page with the title, the abstract and the full contact details of the author(s) (full name, address, job title, affiliation and contact details); and
 - ii. The full text of the paper with title and abstract in anonymous format. No contact details, name or any other direct sign should appear in the paper that could make the text attributable to the author(s), allowing for blind review.
 - iii. Authors should clearly indicate in which of the two categories they are submitting their paper.
- Failure to meet any of the requirements above can result in the exclusion of the paper from consideration in the competition.
- Authors must explicitly allow for publication at CEPS/ECRI/ECMI working/policy paper series (including website), without prejudice of later publication in other academic journal or other official review.

Organising Committee

Cosmina Amariei (ECMI)

Willem Pieter De Groen (CEPS)

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