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## EUMOL Lecture 11

Master Degree Students in International  
Accounting and Management (IAMA)

### 1. GENERAL DISCUSSION IN CLASS PRE-MIDTERM 1

In the last class before the midterm 1 it is organized a discussion in class in groups about the main topics:

- the internal market for payments;
- the governance models of the European harmonisation process for payments;
- the legal basis of the harmonisation process for payments;
- the types of contract for the provision of payment services laid down in the Payment Services Directives;
- the payment services: old and new forms;
- the conceptual relationship between payment instruments, payment services and payment systems;
- the role of information as a pro-competitive tool;
- the duties and obligations of payment service users and providers in the provision of payment services;
- the legal theories of money;
- the advent of virtual currencies and CBDCs