

# THE IMPACT OF SEPA (SINGLE EURO PAYMENTS AREA) ON EUROPEAN FINANCIAL SERVICES



## White Paper

### From compliance to business benefit

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This paper does not intend to educate about the Single Euro Payments Area (SEPA). That has already been done by other industry commentators as the initiative is now becoming better documented and the timescales have been published. Its purpose is to take the current thinking and show the impact that SEPA will have on the European financial services industry both in the short and longer term.