

Commentary

Schuh, Shy, Stavins, "Who Gains...?"
Bolt, Foote, Schmiedel, "Consumer..."

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Joint comments

- Contributions to the literature on credit and debit card markets
- Common themes, similarities
- Differences, complementarities

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Paper-specific comments

- Methodology/data issues
- Puzzles
- Potential public policy implications/insights

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Broader comments

- Pricing/interchange issues remain controversial
- U.S. Durbin Amendment
- Workable business models and industry structures in payments markets
- Some questions to ponder

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