

CURRICULUM VITAE

Marianne Verdier

09/03/1980

Affiliation (Since September 2014)

Professor of Economics, University Paris 2 Panthéon Assas.

Researcher at CRED, Center of Research in Law and Economics.

Associate Researcher at CERNA, Ecole des Mines de Paris.

Director of the Master Assas Finance.

www.masterassasfinance.com

Member of the scientific committee of the University.

Award: "Scientific excellence grant".

Education

Ph-D in Economics (2008), under the supervision of Marc Bourreau, Télécom ParisTech.

Dissertation: "Interchange fees and pricing of payment card systems".

Jury: Anne Perrot, Jean-Charles Rochet, Leo Van Hove, Marc Bourreau, David Bounie), Yves Randoux.

Diplomas: HEC, ENSAE (2004, 2005).

Publications

'The Financial Intermediation Role of P2P Lending Platforms' (2018), with Olena Havrylchuk (Université Paris 1), forthcoming in Comparative Economic Studies.

'Innovation and Competition in Retail Banking' (2015), with Carlotta Mariotto (CERNA, Mines ParisTech), Communications & Strategies, pp.129-145.

'Cooperative and Noncooperative R&D in Two-Sided Markets' (2014), with Marc Bourreau (Télécom ParisTech), Review of Network Economics, 13(2), 175-190.

'Fraud, Investments and Liability Regimes in Payment Platforms' (2014), with Anna Creti (Université Paris Dauphine), International Journal of Industrial Organization, vol.35, pp. 84-93.

'Interchange Fees and Inefficiencies in the Substitution between Cash and Debit Cards' (2012), International Journal of Industrial Organization, vol.30, pp. 682-696.

'Interchange Fees in Payment Card Systems: a Review of the Literature' (2011), Journal of Economic Surveys, vol. 25 (2), pp. 273-297.

'Interchange Fees and Incentives to Invest in Quality of a Payment Card System' (2010), International Journal of Industrial Organization, vol.28, pp. 539-554.

'Private Cards and the Bypass of Payment Systems by Merchants' (2010), with Marc Bourreau (Telecom ParisTech), Journal of Banking and Finance, vol.34, pp. 1798-1807.

'Cooperation for Innovation in Payment Systems: the Case of Mobile Payments' (2010), with Marc Bourreau (Telecom ParisTech), Communications&Strategies, Vol. 79, 3rd Quarter 2010, pp. 95-113.

'Payment Card Systems in Europe: Convergence or Disappearance?' (2008), Communications&Strategies, Vol. 69, 1st Quarter, pp. 127-147.

'Retail Payment Systems: What do we Learn from Two-Sided Markets?' (2006), Communications&Strategies, Vol. 61, 1st Quarter, pp. 37-51.

Other Papers (in French)

“L’intermédiation financière à l’époque des FinTechs: le rôle des plateformes de crowdlending” (2017), avec Olena Havrylchyk, à paraître dans la Revue d’Economie Financière.

"Les développements récents de la littérature sur les plates-formes" (2016), Revue Economique N°67, p.25-38.

"Concurrence et développement de services bancaires en ligne", Revue Economie et Management (2016).

"Innovation, Concurrence et Réglementation pour la fourniture de services bancaires en ligne" (2015), Revue d’Economie Financière, pp.67-80.

Encyclopédie Universalis (2013) : « le paiement électronique ».

"La détention et l’usage des instruments de paiement en France" (2008), with David Bounie, Marc Bourreau, and Abel François, Revue d’Economie Financière, Vol. 91, April 2008, pp.53-76.

Refereeing

Reviewer for the journals:

RAND Journal of Economics, Journal of Economics & Management Strategy, Games and Economic Behavior, COMMUNICATIONS & STRATEGIES, Journal of Economic Surveys, International Journal of Industrial Organization, Journal of Industrial Economics, Review of Industrial Organization, Revue d’Economie Industrielle.

Member of the Editorial Board of the Journal Communications & Strategies (DigiWorld Economic Journal) **on a special issue on digital finance** (N.103, 3rd Quarter 2016)

Working Papers

'What drives the expansion of the P2P lending', with Olena Havrylchyk (Université Paris 1), with Carlotta Mariotto (ESCP LabeX ReFi), Talal Rahim (Boston University).

'Competition between a Platform and Merchants for Selling Services' (2017), with Carlotta Mariotto (ESCP LabeX ReFi), Working Paper, available at [ssrn](https://ssrn.com).

'The Role of Merchants' Pass-Through in Payment Platform Markets' (2017), avec Carlotta Mariotto (CERNA, Mines ParisTech), Working Paper, available at [ssrn](https://ssrn.com).

'Interchange Fees and Innovation in Payment Systems', avec Marc Bourreau (Télécom ParisTech), Working Paper, under revision at the Review of Industrial Organization.

Teaching

For the Master Assas Finance:

Microeconomics of banking (20h), FinTech and Financial Intermediation (15h), Banking Regulation (20h).

For the Master Networks: Economics of transportation networks (20h).

For the Master Organization and markets: Advanced industrial economics (20h).

For the Master in Law and Economics: Regulation of New Technologies (20h)

For the Master Business and Economics: Seminar on Internet Payments (2h).