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#### ***Editorial***

Veljanovski, Cento: *Banking Mergers: Transaction Costs and Market Definition* 195 198

Market definition in banking mergers is greatly affected by the nature of transaction costs. There are strong arguments that retail banking services should not be defined by product but as bundled services which form a cluster product or market due to transaction cost considerations. On the other hand, banking products are being increasingly unbundled by the technological developments, particularly the internet, because they significantly reduce transaction costs.

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This paper analyses E.C. merger policy and the recent Airtours/First Choice case, where the Commission has extended the concept of joint dominance relative to previous cases. It suggests that by extending the sue of joint dominance the Commission might want to cover a distortion in the E.C. Merger Regulation, which does not allow the prohibition of welfare detrimental mergers unless they create or reinforce dominance.

Nitsche, Ingrid: *Collective Marketing of Broadcasting by Sports Associations in Europe* 208 214

National competition authorities adopted a fairly reluctant approach towards collective

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- Balto, David A.: *The Problem of Interchangeable Fees: Cost Without Benefits?* 215 223

Interchange fees - the fees that banks pay one another for each credit card, debit card and ATM transaction made by their customers - have increased significantly over the last few years. This article describes the basis for the early decision permitting interchange fees, analyses whether the use of such fees is still valid, sets out the competitive problems that arise and concludes with suggestions as to how regulators can reduce the anti-competitive impact of these fees.

- Baumol, William J.: *Predation Criteria in the Swedish Postal Zone Price Case - A Reply* 224 230

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