

**A unifying theory of electronic money and payment systems**  
**Buldas, Ahto; Saarepera, Märt; Steiner, Jamie; Draheim, Dirk** [techrxiv.org 2021 https://doi.org/10.36227/techrxiv.14994558.v2](https://doi.org/10.36227/techrxiv.14994558.v2)