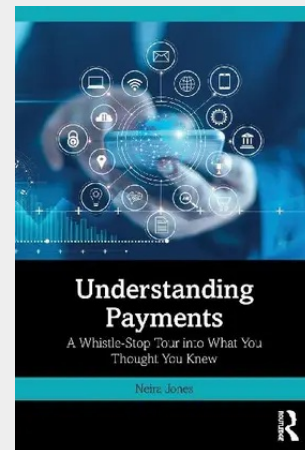


Understanding Payments

A Whistle-Stop Tour into What You Thought You Knew

This is the book for professionals in the payments industry. Written in an engaging and accessible style, it enables new and experienced payments practitioners alike to understand the fundamentals of the various payment ecosystems, and to quickly get up to speed on developments in the industry. From cards to bank and alternative payments, the jargon is debunked and myths are busted. For each ecosystem, a simple framework is used: mechanics, economics, risks, and future outlook, enabling comparison and the evaluation of the best applications in different scenarios. The book also provides an overview of the global regulatory landscape. Drawing on real examples throughout, it weaves together the underpinning ecosystem principles, legislation, and key stakeholders. It offers readers practical advice regarding, and insights into, the key disciplines and equips them with an understanding of the key issues and opportunities. Also including an extensive and comprehensive glossary of terms – the first of its kind in the payments industry – this book will be used as an essential reference for years to come. Understanding Payments will enable payments practitioners, private sector corporations, and regulators to keep up with a fast-evolving and extremely competitive industry. It can be used across businesses to help train staff and as part of continuing professional development, and will be useful to those involved in mergers and acquisitions, investors wanting to understand the industry, professional services firms, law firms and consultants, and policy makers.

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