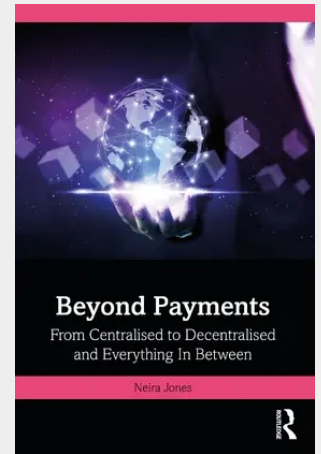


Beyond Payments

From Centralised to Decentralised and Everything In Between

This is a book about payments, and how they are evolving, from centralised to decentralised and everything in between, and the new opportunities they present. In the world of payments, we are experiencing an inexorable move towards decentralisation, standardisation, and automation. New business models have emerged, existing ones have evolved, and some have disappeared, whilst regulation struggles to keep pace. As the puzzle becomes more complex, each player not only needs to understand where they fit in, but how they can remain relevant in a fast-evolving and extremely competitive industry. This book takes the reader through the fundamentals of the various decentralised payment ecosystems. From blockchain to smart contracts and DeFi, jargon is debunked, and myths are busted. For each concept, a simple framework is used, enabling comparison: mechanics, economics, risks, and the future outlook. It gives the reader a unique classification framework of virtual assets and explains the regulatory landscape. Drawing on real-life examples, the book weaves together the underpinning principles, legislation, and key stakeholders. As a follow up to Understanding Payments, it is a must-have reference book for the evolution of payments. It provides practical applications, offers insights into the key disciplines, and equips anyone in the payments industry with an understanding of the key issues and opportunities.



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