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Richard Schnallensee

Paying with Plastic

The Digital
Revolution
in Buying
and Borrowing

Paying With Plastic The Digital Revolution In Buying And Bo

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Paying With Plastic The Digital Revolution In Buying And Bo:

Paying with Plastic, second edition David S. Evans, Richard Schmalensee, 2004-12-17 The definitive account of the trillion dollar payment card industry The payment card business has evolved from its inception in the 1950s as a way to handle payment for expense account lunches the Diners Club card into today's complex sprawling industry that drives trillions of dollars in transaction volume each year Paying with Plastic is the definitive source on an industry that has revolutionized the way we borrow and spend More than a history book Paying with Plastic delivers an entertaining discussion of the impact of an industry that epitomizes the notion of two sided markets those in which two or more customer groups receive value only if all sides are actively engaged New to this second edition the two sided market discussion provides useful insight into the implications of these market dynamics for cardholder rewards merchant interchange fees and card acceptance The authors both of whom have researched the industry for more than 25 years also examine the implications of the recent antitrust cases on the industry as well as other business and technological changes including the massive consolidation brought about by bank mergers the rise of the debit card and the emergence of e commerce that could alter the payment card industry dramatically in the years to come *Paying with Plastic* David S. Evans, Richard Schmalensee, 1999 Since Diners Club issued its first charge cards in 1950 payment cards credit debit and charge cards have revolutionized how and when we pay for goods and services In Paying with Plastic David Evans and Richard Schmalensee provide a nontechnical distillation of their years of research on the economic technological and institutional forces that have shaped the payment card industry They show how competition works in an industry that does not neatly fit any of the standard economic models They describe how the payment card companies such as MasterCard and Visa have developed complex systems for coordinating transactions among their thousands of bank members and millions of cardholders and accepting merchants Evans and Schmalensee also describe recent developments in the industry and consider its likely evolution **Global Financial Development Report**

2014 World Bank Group, 2013-11-07 The second issue in a new series Global Financial Development Report 2014 takes a step back and re-examines financial inclusion from the perspective of new global datasets and new evidence It builds on a critical mass of new research and operational work produced by World Bank Group staff as well as outside researchers and contributors

ECEG2013- 13th European Conference on eGovernment Walter Castelnovo, Elena Ferrari, 2013-06-13 These proceedings represent the work of authors at the 13th European Conference on e Government ECEG 2013 The Conference this year is hosted by the University of Insubria in Como Italy The Conference Chair is Professor Walter Castelnovo and the Programme Chair is Professor Elena Ferrari both are from the Department of Theoretical and Applied Sciences at the University of Insubria The opening keynote address is given by Dr Gianluca Misuraca from the European Commission Joint Research Centre Institute for Prospective Technological Studies Seville Spain and Gianluca is addressing the topic eGovernment Past Present Future A policy research perspective for renewing governance in the digital age The

second day of the conference is opened by Dr Antonio Cordella from the London School of Economics London UK who will talk about Public value creation the new challenge for e government policies ECEG brings together researchers Government officials and practitioners in the area of e Government from around the world Participants are able to share their research findings and explore the latest developments and trends in the field which can then be disseminated to the wider community With an initial submission of 153 abstracts after the double blind peer review process there are papers published in these Conference Proceedings from 40 countries including Australia Austria Belgium Brazil Canada China Costa Rica Croatia Denmark Egypt Germany Greece India Iran Iraq Ireland Italy Latvia Lithuania Luxembourg Malaysia Netherlands New Zealand Norway Pakistan Poland Romania Russia Saudi Arabia Serbia Slovenia South Africa Spain Sweden Switzerland Taiwan Thailand Turkey UK and USA This will ensure a very interesting two days

The Management of Consumer Credit Steven Finlay, 2008-04 Consumer credit is an integral part of many western societies This book provides a comprehensive view of how credit granting institutions operate and discusses the relationship between the strategic objectives set by senior management and the operational strategies employed by credit professionals working at the coal face of credit provision

Forthcoming Books Rose Arny, 2000 **Books in Print Supplement** ,2002 *Commerce America* ,1977-03-28

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