

Payment Systems: Principles, Practice, and Improvements (World Bank technical paper)

Humphrey, David B.

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Payment Systems Principles Practice And Improvements

Charles M. Peters



Payment Systems Principles Practice And Improvements:

Payment Systems David B. Humphrey, 1995 World Bank Technical Paper No 260 An efficient payment system is a necessary precondition for business development This study outlines the basic operating principles of a payment system and reviews its benefits costs risks and problems It examines in detail the systems currently in place in the developed economies of Europe and the United States and draws from the analyses to support recommendations for restructuring those systems in developing countries The study reviews the various types of payment practices that exist in mature systems including cash check GIRO debit and credit card direct debit and large value wire transfers A range of short and long term improvements in payment systems are recommended for developing countries There is a special focus on the Russian payment system and the problems it faces in transition from a centrally planned to a market economy Payment Systems, Monetary Policy and the Role of the Central Bank

Mr. Richard K. Abrams, Mr. Omotunde E. G. Johnson, Mr. Tonny Lybek, Mr. Mark Swinburne, Mr. Jean-Marc Destresse, Mr. Nicholas Roberts, 1998-03-18 A payment system encompasses a set of instruments and means generally acceptable in making payments the institutional and organizational framework governing such payments including prudential regulation and the operating procedures and communications network used to initiate and transmit payment information from payer to payee and to settle payments This book by Omotunde E G Johnson with Richard K Abrams Jean Marc Destresse Tony Lybek Nicholas Roberts and Mark Swinburne identifies main policy and strategic issues in payment system reform describes the structure of payment systems in selected countries highlights areas of consensus and suggests the direction for future policy analysis Law and Regulation of Mobile Payment Systems Joy

Malala, 2017-11-28 Over the last ten years mobile payment systems have revolutionised banking in some countries in Africa In Kenya the introduction of M Pesa a new financial services model has transformed the banking and financial services industry Giving the unbanked majority access to the financial services market it has attracted over 18 million subscribers which is remarkable given that fewer than 4 million people in Kenya have bank accounts This book addresses the legal and regulatory issues arising out of the introduction of M Pesa in Kenya and its drive towards financial inclusion It considers the interaction between regulation and technological innovation with a particular focus on the regulatory tools institutional arrangements and government decisional processes through the examination as a whole of its regulatory capacity This is done with a view to understanding the regulatory capacity of Kenya in addressing the vulnerabilities presented by technological innovation in the financial industry for consumers after financial inclusion It also examines the way that mobile payments have been regulated by criticising the piecemeal approach that the Central Bank of Kenya has taken in addressing the legal and regulatory issues presented by mobile payments The book argues there are significant gaps in the regulatory regime of mobile banking in Kenya Wenn der Markt regiert Marina Hübner, 2019-11-20 Schattenbanken und Kreditverbriefung haben die globale Finanzkrise ausgelöst Dennoch fördert die Europäische Kommission mit dem nur wenige

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World Bank Policy Research Bulletin World Bank, 1994

The American Economy: Principles, Practices and Policies, 1962

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