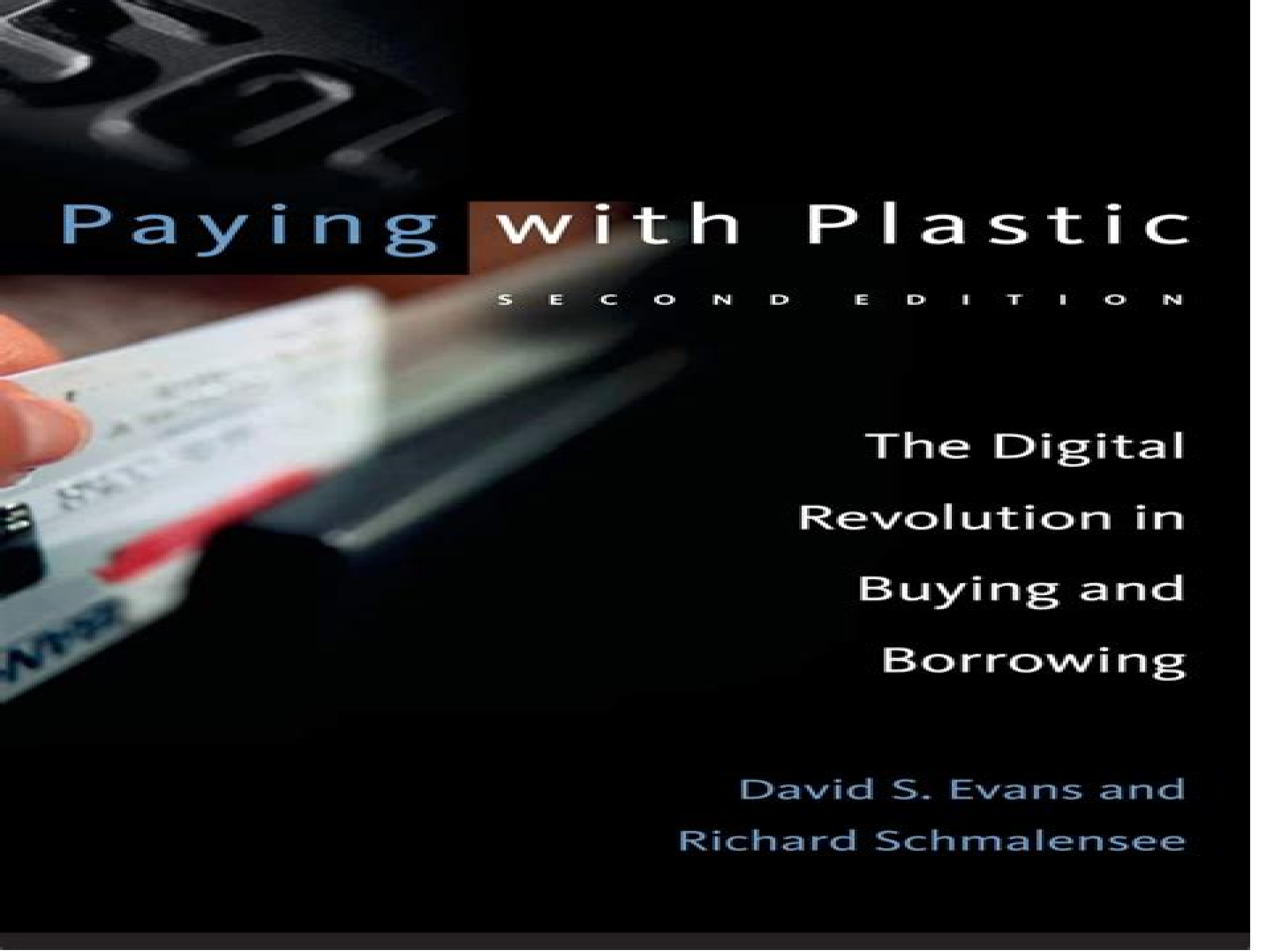


A close-up, slightly blurred photograph of a hand holding a white credit card over a payment terminal. The terminal has a red stripe and some text, including 'VISA'. The background is dark and out of focus.

Paying with Plastic

S E C O N D E D I T I O N

The Digital
Revolution in
Buying and
Borrowing

David S. Evans and
Richard Schmalensee

Paying With Plastic The Digital Revolution In Buying And Borrowing

Andrea Lista



Paying With Plastic The Digital Revolution In Buying And Borrowing:

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 The Digital Hand James W. Cortada, 2004 This text provides a historical perspective on how some of the most important American industries used computing over the past half century describing their experience their best practices and the role of industries and technologies in changing the nature of American work **The Regulation of Consumer Credit** Sarah Brown, 2019 This incisive book gives a comprehensive overview of the regulation of consumer credit in both the US and the UK It covers policy procedure and the dynamics of the consumer credit relationship to advocate for a balanced approach in achieving more effective consumer protection **Postwar America** James Ciment, 2015-03-26 From the outbreak of the Cold War to the rise of the United States as the last remaining superpower the years following World War II were filled with momentous events and rapid change Diplomatically economically politically and culturally the United States became a major influence around the globe On the domestic front this period witnessed some of the most turbulent and prosperous years in American history Postwar America An Encyclopedia of Social Political Cultural and Economic History provides detailed

coverage of all the remarkable developments within the United States during this period as well as their dramatic impact on the rest of the world A Z entries address specific persons groups concepts events geographical locations organizations and cultural and technological phenomena Sidebars highlight primary source materials items of special interest statistical data and other information and Cultural Landmark entries chronologically detail the music literature arts and cultural history of the era Bibliographies covering literature from the postwar era and about the era are also included as are illustrations and specialized indexes

Two-Sided Market, R&D and Payments System Evolution Bin Grace Li,James McAndrews,Zhu Wang,2019-03-18 It takes many years for more efficient electronic payments to be widely used and the fees that merchants consumers pay for using those services are increasing decreasing over time We address these puzzles by studying payments system evolution with a dynamic model in a twosided market setting We calibrate the model to the U S payment card data and conduct welfare and policy analysis Our analysis shows that the market power of electronic payment networks plays important roles in explaining the slow adoption and asymmetric price changes and the welfare impact of regulations may vary significantly through the endogenous R D channel

Financialization Of Daily Life Randy Martin,2002-10-18 While trillions of dollars came and went in the stock market boom of the 1990s the image of every man and woman a CEO may turn out to be the era s lasting legacy Business news once reserved to specialized papers or sections of the larger news of the day came to the forefront in cable television and in cultural images of how ordinary people through the internet and other avenues could not only master their financial life but move money and equity around with the ease of a financial titan Financialization of Daily Life looks at how this transformation occurred and how it is just now becoming a significant and troubling aspect of our political and cultural life Randy Martin takes us through all of the aspects of our financialization He examines how the shift in economic life arose not only from changes in culture but also from new policy priorities that emphasize controlling inflation over promoting growth He offers a close reading of self help literature that teaches parents how to rear financially literate children and to instruct adults in the fundamentals of fiscal management He examines just what a society that treats financial investment as a national past time really looks like and how that society is transforming the world In a country rocked by scandals in accounting and banking the identification ordinary citizens make with and the risk with which they engage in the stock market calls into question the very basis of our economic system Randy Martin spells out in clear terms the implications our financial doings and undoing have for the way we organize our lives and especially our money

Schumpeter's Venture Money Michael Peneder,Andreas Resch,2021-02-04 Distinctively tying history with theory political economist Joseph A Schumpeter reached far back in time to understand what drives economic development and determines its course Historical and empirical research provided a laboratory for learning At the same time he reached for a long term vision through theoretical inspection and utmost abstraction seeking to distil a phenomenon s essential nature and function He believed that good theory can indicate where the economy is headed in the future

Schumpeter's attention to history and theory also informed the plan for this book. Part I trails the historical stream of financial innovations and the scholarly struggle to assimilate them in monetary thought while Part II focuses on Schumpeter's own monetary theory. Its deliberate reconstruction from scattered sources reveals a strikingly original and still modern conception. Drawing from the detailed study of documents at various archives in Austria, Part III then concentrates on the business history of Schumpeter's failed personal endeavours in banking and as a proto venture capitalist. Finally, Part IV casts light on the legacy of Schumpeter's monetary ideas on contemporary thought. It depicts how monetary theory initially left them behind yet has more recently set out to return to his ideas on money, financial innovation and growth. Overall, a surprisingly coherent picture emerges from the study of Schumpeter's neglected monetary theory, his personal history and his intellectual legacy on the present day.

EU Competition Law and the Financial Services Sector

Andrea Lista, 2013-06-07. Competition law is a complex and constantly evolving area of law which affects every aspect of the market economy including the financial services sector. This book is a comprehensive and practical guide to the application of the EU competition rules to banking and insurance industries. This book is divided into two parts: the first part explores the application of Articles 101, 102 and 107 TFEU to the insurance industry. Emphasis is placed on recent changes which have progressively eroded the block exemption regime that traditionally benefited the insurance industry. In the second part of the book, focus is on the application of the Articles of TFEU to the banking industry with specific reference to card payment systems which give rise to some of the most intricate antitrust issues in the financial services sector. Relevant Commission decisions and European Court of Justice case law are discussed and suggestions are made for an alternative regulatory framework through comparative analysis of US regulations. This book will be an invaluable reference point for legal practitioners specialising in EU Competition law as well as postgraduate students and academic researchers working in competition law and the financial services sector.

Issues for Debate in Corporate Social Responsibility CQ

Researcher, 2010. Issues for Debate in Corporate Social Responsibility is a contemporary collection of articles covering core issues within the controversial topic of corporate social responsibility (CSR). The book is intended to supplement core courses in the Business and Management titled Corporate Social Responsibility, Environment of Business, Business Ethics and Business Policy. The book offers an insight into topics often covered in CSR courses and texts: organizational issues, economic issues and societal issues. There are a total of 15 highly contemporary and data-rich articles in the collection. Each article gives substantial background and analysis of a particular issue as well as useful pedagogical features to inspire critical thinking and to help students grasp and review key material.

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