

Payment Systems



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The world has just been rocked by the most serious financial crisis in decades, yet payment systems functioned unperturbed: salaries were paid out and bills settled as usual. Do we take payment systems for granted? They are, however, changing profoundly under the impact of competition, technology and regulation. Once a monopoly of banks, payment services are now under attack by entrants from outside the financial industry who will cherry-pick the most profitable areas. This book covers the various payment instruments, the architecture of payment systems, the risk management measures which allowed them to survive recent crises and the role of the various stakeholders. It describes the payment systems in Europe (SEPA), the US and major Asian markets and also covers the settlement of securities and FX trading. It examines the payment and cash management services required by corporations and how the banks are endeavoring to satisfy them. The book concludes with the authors' views on the future of this fascinating business. Payment back offices were considered the banks' salt mines, but boards now understand that payment services are an essential part of their global business strategy.

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