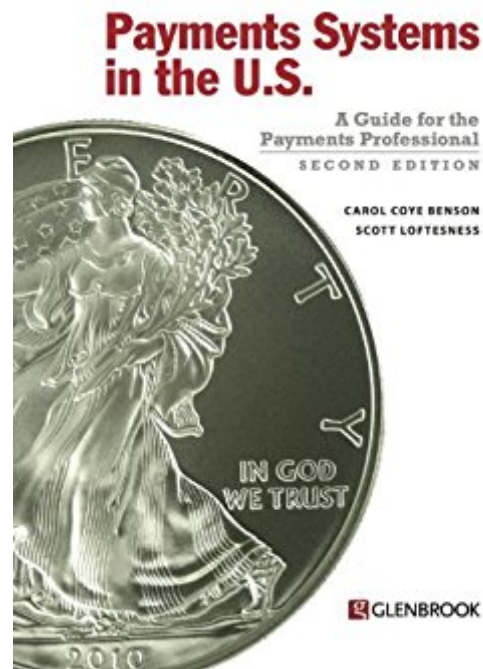# Payments Systems In The U.S. – Second Edition

Synopsis

Written by two of the founding partners of payments consultancy Glenbrook Partners, "Payments Systems in the U.S." is a comprehensive description of the systems - (cards, checks, cash, ACH, etc.) that move money between and among consumers and enterprises in the U.S. In clear and lively writing illustrated with informative tables and illustrations, the authors explain what the systems are, how they work, who uses them, who provides them, who profits from them and how they are changing. Anyone working in the payments industry - or needing to use payments products - can benefit from understanding this. The second edition updates information on credit/debit cards, ACH, and checking payments systems, as well as providing perspective on recent developments in emerging and mobile payments.

Book Information

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Customer Reviews

I picked up this book looking for a book to possibly direct new staff to get them familiar with the payments industry as I brought them on and give them a jump start.I was disappointed as this is that it is really at the 25,000 to the 50,000 foot level and doesn't really dive into details in most areas and in many sections read like a history of this industry and not a how, what, and why description. Especially as it states in the introduction "This book provides a comprehensive view of the entire

payments industry, including all its systems and functions." which it clearly fails to meet. So using the college textbook terms I might only categorize it as "supplemental reading material" only.The book is also very "business" oriented and doesn't really explain hardly any of the technology, standards (the payments industry is based on standards and not even mentioning them?), flows, of HOW in some cases the different functions work and flow together; as the book is titled "Payment SYSTEMS" and not "Payments Industry" or something similar I expected even a bit more deep dive vs. a bullet list of terms with quick definitions. In some cases I would almost go as far as stating some are wrong and not just information missing.I think it does have some really good illustrations though that explain some things easily and some of the walk throughs of the fews "hows" in the book were good.. but the level of detail was very inconsistent. Some other tables and descriptions I am wondering why they are there other than to consume space. I will also note that all of the graphics and tables in the Kindle version of this book are awfully blurry to the point the text is almost unreadable.

Consumer Banking And Payments Law: Credit, Debit, & Stored Value Cards: Checks, Money Orders; E-Sign: Electronic Banking and Benefit Payments (Consumer Credit and Sales Legal Practice) Payments Systems in the U.S. - Second Edition World Trade and Payments: An Introduction (10th Edition) The Art of Systems Architecting, Third Edition (Systems Engineering) Systems Engineering and Analysis (5th Edition) (Prentice Hall International Series in Industrial & Systems Engineering) Neuroanatomy: An Atlas of Structures, Sections, and Systems (Neuroanatomy: An Atlas of Strutures, Sections, and Systems (Haines)) by Haines PhD, Duane E. 8th (eighth), North Americ edition [Paperback(2011)] Transactional Information Systems: Theory, Algorithms, and the Practice of Concurrency Control and Recovery (The Morgan Kaufmann Series in Data Management Systems) Introduction to Logistics Systems Planning and Control (Wiley Interscience Series in Systems and Optimization) Embedded Systems Security: Practical Methods for Safe and Secure Software and Systems Development Embedded Systems: Real-Time Operating Systems for Arm Cortex M Microcontrollers Introduction to Embedded Systems: Using ANSI C and the Arduino Development Environment (Synthesis Lectures on Digital Circuits and Systems) Real-time Operating Systems (The engineering of real-time embedded systems Book 1) Design Research in Information Systems: Theory and Practice: 22 (Integrated Series in Information Systems) Fundamentals Of Information Systems Security (Information Systems Security & Assurance) Memory Controllers for Real-Time Embedded Systems: Predictable and Composable Real-Time Systems: 2 Sprinklers & Drip Systems: The Right System for Your Yard, Step-by-step

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