



Payment System Technologies and Functions: Innovations and Developments

By Masashi Nakajima

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Payment systems are the indispensable infrastructure for financial markets and business activities. Every commercial trade and financial transaction is finalized only when the final settlement is made through a payment system. If operational failures would occur in a payment system, preventing smooth transfers of funds, national economies and financial markets would be thrown into extreme confusion and seriously damaged. Therefore, the safety and efficiency of payment systems is incredibly important for national economies and financial systems to function effectively.

Payment System Technologies and Functions: Innovations and Developments is valuable tool for those interested in learning about payment systems, including academics and researchers, graduate and undergraduate students, relevant parties of authority and central banks, and professionals in payment business who need a complete understanding of payment systems. This reference promotes a better understanding of payment systems and encourages progress on enhancing the safety and efficiency of payment systems.

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Editorial Review

Review

This book provides an extensive overview of the world of payment systems. It starts by presenting the basic concepts and risks, describes traditional and advanced payment systems, provides useful insights in the trends and innovations in the payments landscape and ends with a description of the developments in a number of important currency areas, including the role played by CLS Bank in the settlement of foreign exchange transactions. The attention paid to innovations in this book is, in my view, very important for a good understanding of the evolution taking place in payment systems. [...] In this book, the reader will find all the information needed to understand the way payment systems function and will gain a better understanding of the current transformation taking place in this field. --*Marc Hollanders, Special Adviser on Financial Infrastructure, Former Head of Secretariat, Committee on Payment and Settlement Systems, Bank for International Settlements*

About the Author

Masashi Nakajima is a professor of Faculty of Economics and Business Administration at Reitaku University, Japan. He had a long career at the Bank of Japan (BOJ) after graduating from Hitotsubashi University. During his career at the BOJ, 1981-2006, he gained a wide range of experience as a central banker holding senior positions in various departments including Research and Statistics Department, Institute for Monetary and Economic Studies, International Department, and Financial Systems and Bank Examination Department. He also had experience working for the Bank for International Settlements (BIS) 2003-2005 and the Center for Financial Industry Information System (FISC) 1999-2001. He distinguishes himself as a coauthor of *All about Payment Systems* (2000, 2nd edition 2005)(in Japanese) and *All about Securities Settlement Systems* (2002, 2nd edition 2008) (in Japanese). These two books cover a wide-range of payment and settlement system issues and are regarded in Japan as must-read books on the subject of payment and settlement systems. He is also the author of *All about SWIFT* (2009) (in Japanese), which is the first book in the world in any language to give a comprehensive presentation of SWIFT that is the essential global provider of secure financial messaging services. As a key figure in the payment and settlement arena, he has been on several committees of public institutions, which include the Financial Services Agency (FSA) of Japan, Ministry of Economy, Trade and Industry (METI) of Japan, Tokyo Financial Exchange (TFX) and Japanese Banks' Payment Clearing Network (Zengin-net).

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