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Wallet" to "Top of Mobile"; The Case of Braintree and Simple; The QR Code; What Banks Can Learn from Starbucks; Leveling the Playing Field with LevelUp; From Mobile Banking to Tablet Banking  
Mobile Models for the Emerging MarketsWhat's Next? More of the Same; Notes; CHAPTER 2 Social and Financial Services: Maintaining Relationships and Relevance through Social strategies ; Digital, Data, and the Future of Banking; Social Media Experiences in Banking; Gamification; Personal Financial Relationship Mapping; Capitalizing on Social Banking; Moven: Delivering Banking through Social Context; Moven: Delivering Banking through Social Context; Social Banking in Europe and Asia; Social Login, Sharing, and Top of Wallet; Peer-to-Peer Lending: Blending Social and Banking  
Beyond the Hype: Partnering for the Future with Peer-to-Peer LendersLending Club: A Win-Win for Banks and Their Customers; Takeaways for Banks; An Investor's Perspective on Social Banking and the Emergence of Bitcoin; Message To Banks: Be a Smaller Part of a Bigger Pie; Notes; CHAPTER 3 Connected Financial Commerce: Location-Based Services, Mobile Commerce, and Digital Wallets ; The "Local" Digital Wallet; The New Retail Experience; Retail 2.0 and Its Effect on Payments; Entrepreneurs, Developers, and Financial Services; Context Banking: The Next Step  
Low-Energy Bluetooth, Hardware, and the Future of CommerceiBeacon and EasyPay: The Future of In-Store Payments?; PayPal's iBeacon: Proximity and Context; Google Glass for Finances; In Search of the Digital Wallet; Personal Financial Management; Coupons; Shopping Tools; Loyalty and Prepaid; Tickets and Passes; The Who's Who of Digital Wallets; Google; LifeLock (formerly Lemon Wallet); PayPal; Carriers; Retailers; Square Wallet; What's Next?; Notes; CHAPTER 4 Innovating with Big Data and Open Platforms: Competing in a World of Unlimited Data and Storage ; The Rise of Platform Services  
Application Programming Interfaces (APIs) for Online and Mobile Commerce

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## Sommario/riassunto

Technology is permanently transforming the banking industry, and digital payments are the key Electronic Payments, Mobile Commerce, and Virtual Banking: A Guide to Innovation, Partnering, and Regulation takes a hands-on approach to competing in the modern banking environment. Former PayPal Head of Financial Innovation Dan Schatt explores the reasons behind the massive consumer migration away from traditional banks, and provides clear, actionable guidance on beating new banking models at their own game. Digital payment is the hottest topic in banking today, and is set to define the future of th

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