1. Record Nr. UNINA9910808920803321 Autore Schatt Dan Titolo Virtual Banking: A Guide to Innovation and Partnering Pubbl/distr/stampa Hoboken,: Wiley, 2014 **ISBN** 1-118-81973-X 1-118-74236-2 Edizione [1st ed.] Descrizione fisica 1 online resource (243 p.) Wiley Finance Collana Disciplina 332.1 332.1/78 Soggetti Banks and banking **BUSINESS & ECONOMICS / Banks & Banking** Electronic funds transfers **Finance Business & Economics** Banking Lingua di pubblicazione Inglese **Formato** Materiale a stampa Livello bibliografico Monografia Description based upon print version of record. Note generali Nota di contenuto Virtual Banking: Contents: Foreword: Preface: Acknowledgments: INTRODUCTION: Innovating through Scarcity: The Influence of Cloud on Innovation; The Influence of Smartphones; Big Data = Big Driver of Innovation; Taking a Cue from Retailing; The Enemy of My Enemy Is My Friend; Reconciling Innovation and Regulation; In Search of New Payment Revenue Streams; New Skill Sets for a New Era; A Road Map for This Book; Notes; CHAPTER 1 Consumer Empowerment Knocking at the Door: How Mobile Is Reshaping Consumer Expectations in Financial and Retail; How Mobile Is Changing Consumer Behavior Mobile Is Blurring the Lines between Digital and PhysicalMobile Learnings from PayPal and Square; Mobile Commerce through Tokenization: The Mobile Camera-It's Not Just for Pictures Anymore!: The Mobile Microphone-Offers and Payments through Soundwaves!; NFC's Rebound and the Promise of Host Card Emulation; Apple's

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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