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Sommario/riassunto	In the Latin America and Caribbean Region (LAC) efforts to raise the awareness of the importance of modernizing national payments systems were formalized in 1999 through the ""Western Hemisphere Payments and Securities Clearance and Settlement Initiative"" (WHI), dedicated to the assessment of payments and securities settlement systems in the LAC countries. This book extracts the main lessons and experiences of the WHI. It describes major trends in payments and securities settlement systems worldwide and undertakes an assessment of LAC systems in relation to international standards and best