

1. Record Nr.	UNINA9910960378203321
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.)
Collana	Wiley Finance
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
Note generali	Description based upon print version of record.
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 Physical Mobile 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 Passbook; The Apps Phenomenon; The Uber-ization of Mobile; "Top of 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

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
