

Electronic Value Exchange Origins Of The Visa Electronic Payment System History Of Computing

An exploration of the computer, tracing not only the development of the machine itself, but also chronicling the effects of manufacturing and sales innovations by companies that made the boom possible.

Electronic Value Exchange examines in detail the transformation of the VISA electronic payment system from a collection of non-integrated, localized, paper-based bank credit card programs into the cooperative, global, electronic value exchange network it is today. Topics and features: provides a history of the VISA system from the mid-1960s to the early 1980s; presents a historical narrative based on research gathered from personal documents and interviews with key actors; investigates, for the first time, both the technological and social infrastructures necessary for the VISA system to operate; supplies a detailed case study, highlighting the mutual shaping of technology and social relations, and the influence that earlier information processing practices have on the way firms adopt computers and telecommunications; examines how “gateways” in transactional networks can reinforce or undermine established social boundaries, and reviews the establishment of trust in new payment devices.

Learning Bitcoin SV: The Original Bitcoin & Global Public Blockchain for Enterprise KEY FEATURES - Get familiar with the working of the Bitcoin network, protocol, transactions, Smart contracts and the incentive models of Bitcoin. - Learn advanced concepts such as Metanet and

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Tokenized protocol. - Work with tools and utilities to build consumer and enterprise applications. - Get a full explanation of cryptography and its math in Bitcoin. DESCRIPTION In 2008, Satoshi Nakamoto released a codebase and whitepaper for a network that came to be known as the Blockchain. It was the first successful attempt to create electronic money after decades of failed attempts across the world. However, the basis of its success is not just the digitalization of currency into electronic form, but its peer-to-peer node network and the public storage of all transactions in time-stamped blocks chained together called as Timechain in the whitepaper. It also introduces a non-trusted third party transaction processor, which replaces the current centralized trust-based systems. What happened next is history, and today, it is a multi-billion dollar industry across the world. Bitcoin Satoshi Vision Blockchain restored the original version of the Bitcoin protocol and it is now a thriving developer, business and enterprise ecosystem. This book offers a practical deep dive into every aspect of the Bitcoin protocol. It includes the math behind the Cryptography and a detailed overview of the application-level protocol, which works on top of the Bitcoin Blockchain network. It also focuses on the core principles and fundamental concepts of Bitcoin to explain the constructs of a Blockchain type system. WHAT WILL YOU LEARN - You will learn the internal workings of Bitcoin and get the ability to understand most blockchains that exist. - Create applications using bitcoin as a public registry and a data storage ledger. - Create and store data on Blockchain as DAG. - Discover and get familiar with the advanced Application layer protocols. - Get familiar with the law and regulations applicable to Bitcoin. WHO THIS BOOK IS FOR This book is for anyone who is interested in exploring blockchain technology. It will appeal to Developers, Architects, Technology Managers and Executives who wish to build new or

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transform their existing applications to a blockchain based system to gain efficiencies in Cost, Scalability, Security and Robustness. TABLE OF CONTENTS 1. Bitcoin Protocol Overview : Origins and Concept 2. Economic model of Bitcoin and network structure for nodes 3. Cryptography and ECDSA Infrastructure 4. All about wallets 5. Transactions and Transaction Scripts 6. Miners and Nakamoto Consensus 7. Metanet Protocol : Data Structures on Blockchain 8. Bitcom and Other Application Protocols 9. Data Carrier Transactions : BitDB and Querying bitcoin as database 10. Planaria and other utilities 11. Real world Applications 12. Identity and Authentication on BitCoin : Paymail 13. Tokens and the Tokenized protocol for building real world utilities 14. Going into future : AI/ML, Big Data, IOT 15. BitCoin and Law This book presents detailed case studies of the first commercial internet digital currency systems developed between 1996 and 2004. Transactions completed with the new technology circumvented all US financial regulations, an opening that transnational criminals exploited. Mullan explains how an entire industry of companies, agents, and participants turned a blind eye to crimes being committed in this unsupervised environment. He then tracks the subsequent changes made to US regulations that now prevent such unlicensed activity, illustrating the importance of supervising products and industries that arise from new disruptive technology. This book distills hundreds of hours of interviews with the creators and operators of early digital currency businesses to create detailed case studies of their practices. Electronic structure and physical properties of strongly correlated materials containing elements with partially filled 3d, 4d, 4f and 5f electronic shells is analyzed by Dynamical Mean-Field Theory (DMFT). DMFT is the most universal and effective tool used for the theoretical investigation of electronic states with strong correlation effects. In the present book the basics

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of the method are given and its application to various material classes is shown. The book is aimed at a broad readership: theoretical physicists and experimentalists studying strongly correlated systems. It also serves as a handbook for students and all those who want to be acquainted with fast developing field of condensed matter physics.

Now in a thoroughly updated new edition, this successful textbook surveys the history of technology in America from the 1600s to the 21st century. Alan I Marcus and Howard P. Segal explore the effect society, culture, politics and economics have had upon technological advances, and place the evolution of American technology within the broader context of the development of systems such as transportation and communications. This unique book connects phenomena such as colonial printing presses with the American Revolution; early photographs with the creation of an allegedly unique American character; and high-tech advances in biotechnology with a growing desire for individual autonomy. This is an ideal resource for undergraduate and postgraduate students of the history of technology, the history of science, and American history.

This book examines the European guidelines for the risk assessment and management of serious international public health threats.

Stories about objects left in the wake of transactions, from cryptocurrencies to leaf-imprinted banknotes to records kept with knotted string. Museums are full of the coins, notes, beads, shells, stones, and other objects people have exchanged for millennia. But what about the debris, the things that allow a transaction to take place and are left in its wake? How would a museum go about curating our scrawls on electronic keypads, the receipts wadded in our wallets, that vast information infrastructure that runs the card networks? This book is a catalog

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for a museum exhibition that never happened. It offers a series of short essays, paired with striking images, on these often ephemeral, invisible, or unnoticed transactional objects—money stuff. Although we've been told for years that we're heading toward total cashlessness, payment is increasingly dependent on things. Consider, for example, the dongle, a clever gizmo that processes card payments by turning information from a card's magnetic stripe into audio information that can be read by a smart phone's headphone jack. Or dogecoin, a meme of a smiling, bewildered dog's interior monologue that fueled a virtual currency similar to Bitcoin. Or go further back and contemplate the paper currency printed with leaves by Benjamin Franklin to foil counterfeiters, or khipu, Incan records kept in knotted string. Paid's authors describe these payment-adjacent objects so engagingly that for a moment, financial leftovers seem more interesting than finance. Paid encourages us to take a moment to look at the nuts and bolts of our everyday transactions by looking at the stuff that surrounds them. Contributors Bernardo Bátiz-Lazo, Maria Bezaitis, Finn Brunton, Lynn H. Gamble, David Graeber, Jane I. Guyer, Keith Hart, Sarah Jeong, Alexandra Lippman, Julien Mailland, Scott Mainwaring, Bill Maurer, Taylor C. Nelms, Rachel O'Dwyer, Michael Palm, Lisa Servon, David L. Stearns, Bruce Sterling, Lana Swartz, Whitney Anne Trettien, Gary Urton

This textbook introduces modern techniques based on computer simulation to study materials science. It starts from first principles calculations enabling to calculate the physical and chemical properties by solving a many-body Schroedinger equation with Coulomb forces. For the exchange-correlation term, the local density approximation is usually applied. After the introduction of the first principles treatment, tight-binding and

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classical potential methods are briefly introduced to indicate how one can increase the number of atoms in the system. In the second half of the book, Monte Carlo simulation is discussed in detail. Problems and solutions are provided to facilitate understanding. Readers will gain sufficient knowledge to begin theoretical studies in modern materials research. This second edition includes a lot of recent theoretical techniques in materials research. With the computers power now available, it is possible to use these numerical techniques to study various physical and chemical properties of complex materials from first principles. The new edition also covers empirical methods, such as tight-binding and molecular dynamics.

From food punnets to credit cards, plastic facilitates every part of our daily lives. It has become central to processes of contemporary socio-material living. Universalised and abstracted, it is often treated as the passive object of political deliberations, or a problematic material demanding human management. But in what ways might a 'politics of plastics' deal with both its specific manifestation in particular artefacts and events, and its complex dispersed heterogeneity? Accumulation explores the vitality and complexity of plastic. This interdisciplinary collection focuses on how the presence and recalcitrance of plastic reveals the relational exchanges across human and synthetic materialities. It captures multiplicity by engaging with the processual materialities or plasticity of plastic. Through a series of themed essays on plastic materialities, plastic economies, plastic bodies and new articulations of plastic, the

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editors and chapter authors examine specific aspects of plastic in action. How are multiple plastic realities enacted? What are their effects? This book will be of interest to students and scholars of sociology, human and cultural geography, environmental studies, consumption studies, science and technology studies, design, and political theory.

Cash and Dash: How ATMs and Computers Changed Banking uses the invention and development of the automated teller machine (ATM) to explain the birth and evolution of digital banking, from the 1960s to present day. It tackles head on the drivers of long-term innovation in retail banking with emphasis on the payment system. Using a novel approach to better understanding the industrial organization of financial markets, Cash and Dash contributes to a broader discussion around innovation and labour-saving devices. It explores attitudes to the patent system, formation of standards, organizational politics, the interaction between regulation and strategy, trust and domestication, maintenance versus disruption, and the huge undertakings needed to develop online real-time banking to customers.

A human economy puts people first in emergent world society. Money is a human universal and now takes the divisive form of capitalism. This book addresses how to think about money (from Aristotle to the daily news and the sexual economy of luxury goods); its contemporary evolution (banking the unbanked and remittances in the South, cross-border investment in China, the payments industry and the politics of

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bitcoin); and cases from 19th century India and Southern Africa to contemporary Haiti and Argentina. Money is one idea with diverse forms. As national monopoly currencies give way to regional and global federalism, money is a key to achieving economic democracy.

This volume is designed to feature the pharmacology of new psychoactive substances, legislative aspects, information exchange including epidemiology, and clinical, forensic, and analytical toxicology in order to facilitate the understanding of this complex and rapidly developing phenomenon.

Students contemplating careers in chemistry, whether in research, practice, or academia, obviously need a solid grounding in proper research methodology, reasoning, and analysis. However, there are few resources available that efficiently and effectively introduce these concepts and techniques and inspire students to undertake advanced research, particularly in the area of catalysis. *Catalysis: Principles and Applications* evolved out of a special, resoundingly successful short course for graduate students interested in catalysis. It covers nearly the entire gamut of the subject, from its fundamentals to its modern, applied aspects. The chapters were contributed by catalysis specialists from leading academic institutions, national laboratories and industrial R&D labs. Because they are based on the authors' lecture notes, each chapter is highly accessible and for the most part self-contained. Topics include various spectroscopic methods, biocatalysis, x-ray and thermal analysis, photocatalysis, and

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recent developments, such as solid acid catalysts, fine chemical synthesis, and computer-aided catalyst design. The book also contains discussions on a variety of modern applications, including environmental pollution control, petroleum refining, fuel cells, and monomolecular films. Logically presented, well-illustrated, and thoroughly referenced, *Catalysis: Principles and Applications* offers an outstanding basis for courses in catalysis. It not only imparts the fundamentals, synthesis, characterization, and applications of catalysis, but does so in a way that will motivate students to pursue more advanced studies and ultimately careers in the field.

Throughout the Western world, governments and financial elites responded to the financial crisis of 2008 by trying to restore the conditions of business as usual, but the economic, social and human damage inflicted by the crisis has given rise to a reconsideration of the inevitability of unfettered capitalism as a fact of life. A number of economic practices and organizations emerged in Europe and the United States that embodied alternative values: the value of life over the value of money; the effectiveness of cooperation over cut-throat competition; the social responsibility of corporations and responsible regulation by governments over the short-term speculative strategies that brought the economy to the brink of catastrophe. This book examines the blossoming of innovative new experiments in organizing work and life that emerged in the wake of the financial crisis: cooperatives, barter networks, ethical banking, community currencies, shared time banks, solidarity networks, sharing of goods, non-monetary transactions,

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etc., experiments that paved the way for the emergence of a sharing economy in all domains of activity oriented toward the satisfaction of human needs. Other innovations included the creation of cryptographic virtual currencies, epitomized by bitcoin, which blended a libertarian, entrepreneurial spirit with information technology to provide an alternative to standard forms of currency. On the basis of a cross-cultural analysis of alternative economic practices, this book develops an important theoretical argument: that the economy, as a human practice, is shaped by culture, and that the diversity of cultures, as revealed in a time of crisis, implies the possibility of different economies depending on the values and power relations that define economic institutions. This book will be of great interest to students and scholars in sociology, economics and the social sciences generally, and to anyone who wishes to understand how our societies and economies are changing today.

This book constitutes the thoroughly refereed post-proceedings of the 5th International Conference on Information Security and Cryptology, ICISC 2002, held in Seoul, Korea in November 2002. The 35 revised full papers presented together with an invited paper were carefully selected from 142 submissions during two rounds of reviewing and improvement. The papers are organized in topical sections on digital signatures, Internet security, block ciphers and stream ciphers, stream ciphers and other primitives, efficient implementations, side-channel attacks, cryptographic protocols and biometrics. Over eight modules, the book covers consumer and business lending in both the developed

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and developing worlds, providing the frameworks for both theory and practice.

Territories of Poverty challenges the conventional North-South geographies through which poverty scholarship is organized. Staging theoretical interventions that traverse social histories of the American welfare state and critical ethnographies of international development regimes, these essays confront how poverty is constituted as a problem. In the process, the book analyzes bureaucracies of poverty, poor people's movements, and global networks of poverty expertise, as well as more intimate modes of poverty action such as volunteerism. From post-Katrina New Orleans to Korean church missions in Africa, this book is fundamentally concerned with how poverty is territorialized. In contrast to studies concerned with locations of poverty, *Territories of Poverty* engages with spatial technologies of power, be they community development and counterinsurgency during the American 1960s or the unceasing anticipation of war in Beirut. Within this territorial matrix, contributors uncover dissent, rupture, and mobilization. This book helps us understand the regulation of poverty—whether by globally circulating models of fast policy or vast webs of mobile money or philanthrocapitalist foundations—as multiple terrains of struggle for justice and social transformation.

The first consumer credit bureaus appeared in the 1870s and quickly amassed huge archives of deeply personal information. Today, the three leading credit bureaus are among the most powerful institutions in modern life—yet we know almost nothing about them. Experian, Equifax, and TransUnion are multi-billion-dollar corporations that track our movements, spending behavior, and financial status. This data is used to predict our riskiness as borrowers and to judge our trustworthiness and value in a broad array of contexts, from insurance and marketing to employment and housing. In *Creditworthy*, the first comprehensive history of this crucial

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American institution, Josh Lauer explores the evolution of credit reporting from its nineteenth-century origins to the rise of the modern consumer data industry. By revealing the sophistication of early credit reporting networks, Creditworthy highlights the leading role that commercial surveillance has played—ahead of state surveillance systems—in monitoring the economic lives of Americans. Lauer charts how credit reporting grew from an industry that relied on personal knowledge of consumers to one that employs sophisticated algorithms to determine a person's trustworthiness. Ultimately, Lauer argues that by converting individual reputations into brief written reports—and, later, credit ratings and credit scores—credit bureaus did something more profound: they invented the modern concept of financial identity. Creditworthy reminds us that creditworthiness is never just about economic "facts." It is fundamentally concerned with—and determines—our social standing as an honest, reliable, profit-generating person.

This book offers 14 contributions that examine key questions in bank decision-taking, constitution of confidence in banks and risk management practices from Early Modernity to the twentieth century. It explores how the various mechanisms of bank decision taking changed over time. Chapters also analyse the types of risk management techniques used, the contributory factors to the constitution of confidence and the methods that banking historians can use to analyse and describe bankers ? risk management and decision taking - from system theory to behavioural finance, new institutional economics to praxeology and convention theory to network analysis. The different methodological approaches are put to the test in case studies based on archive material from four hundred years of banking in order to connect banking history more closely to political and cultural history.

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Mobile financial services (MFS) are of major interest and importance to both researchers and practitioners. The role played by nonbanking actors including telecoms and FinTech firms as well as other participants, such as PayPal and Amazon, in developing and deploying innovative financial and payment services is undeniable. Peer2peer (P2P) payments from nonbank services are becoming increasingly commonplace and will shortly be codified by EC (EU?) regulations requiring banks to provide access to consumer data for third-party app developers and service providers. Three major mobile financial systems—mobile banking, mobile payments, and branchless banking—currently dominate the electronic retail banking sector. Although interconnected and interrelated, their business models, regulatory frameworks, and target markets are distinct. This book provides a unified perspective on MFS and discusses its evolution, growth, and future, as well as identifying the frameworks, stakeholders, and technologies used in financial information systems in general and MFS in particular. Academics and researchers in digital and financial marketing will find this book an invaluable resource, as will bank executives, regulators, policy makers, FinTech professionals, and anyone interested in how mobile technology, social media and financial services will increasingly intersect.

This book examines the nature of retail financial transaction infrastructures. Contributions assume a long-term outlook in their exploration of the key financial processes and systems that support a global transition to a cashless economy. The volume offers both modern and historic accounts that demonstrate the constantly changing role of payment instruments. It brings together different theoretical approaches to the study, re-examining and forecasting changes in retail payment systems. Chapters explore a global transition to a cashless society and

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contemplate future alternatives to cash, cheques and plastic, featuring the perspectives of academics from different disciplines in conversation and industry participants from six continents. Readers are invited to discover the innovation in payment systems and how it co-evolves with changes in society and organisations through personal, corporate and governmental processes.

The popularity of e-marketing has helped both small and large businesses to get their products and services message to an unbounded number of potential clients. Keeping in contact with your customers no longer require an extended period of time but rather mere seconds. E-Marketing: Concepts, Methodologies, Tools, and Applications presents a vital compendium of research detailing the latest case studies, architectures, frameworks, methodologies, and research on e-marketing. With contributions from authors around the world, this three-volume collection presents the most sophisticated research and developments from the field, relevant to researchers, academics, and practitioners alike. In order to stay abreast of the latest research, this book affords a vital look into electronic marketing research.

Explains the multimodal connections of text, image, space, body, sound and speech, in both old and new computer-mediated communication systems.

Anyone reading the business section of a newspaper lately knows that the financial exchanges--stock, bonds, FX, commodities, and so forth--are undergoing tremendous transformations. Fund managers, market makers, traders, exchange professionals, market data providers and analyzers, investors--anyone involved with the financial exchanges needs to understand the

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major forces pushing this transformation in order to position themselves and their institutions to the best advantage. In this book, veteran exchange expert Michael Gorham joins his twenty-five years of experience with CME and CBOT to the technical expertise of Nidhi Singh of Goldman Sachs to write a book that tells the story of this dramatic transformation. They chronicle the shift: --from floors to screens --from private clubs to public companies, and --from local and national to global competition. They analyze each of these shifts, identify the drivers behind them and look forward to the implications arising out of them for exchange business in the future. They also explore several key trends: --an increase in product innovation --the integration of markets from all over the world onto a single screen, --the rise of the modular exchange --the outsourcing of various exchange functions, and --the difficulty of transcending geography for regulatory purposes. So join Gorham and Singh in learning the story of this fundamental transformation. As old ways of working are being destroyed, entirely new types of jobs are being created, and new ways of working with exchanges. This book will help you chart the way forward to financial success. *Gorham is an exchange expert and Singh is an electronic trading expert, they combine their expertise to reveal the inner workings of the exchanges and where they will go in the future *Only book to point to new skills needed and new ways of making money for

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users of exchange services

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In this volume, strategy scholars, business historians, and economic historians are brought together to develop a volume that explores the complementarities of approaches.

Computer: A History of the Information Machine traces the history of the computer and shows how business and government were the first to explore its unlimited, information-processing potential. Old-fashioned entrepreneurship combined with scientific know-how inspired now famous computer engineers to create the technology that became IBM. Wartime needs drove the giant ENIAC, the first fully electronic computer. Later, the PC enabled modes of computing that liberated people from room-sized, mainframe computers. This third edition provides updated analysis on software and computer networking, including new material on the programming profession, social networking, and mobile computing. It expands its focus on the IT industry with fresh discussion on the rise of Google and Facebook as well as how powerful applications are changing the way we work, consume, learn, and socialize. Computer is an insightful look at the pace of technological advancement and the seamless way computers are

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integrated into the modern world. Through comprehensive history and accessible writing, Computer is perfect for courses on computer history, technology history, and information and society, as well as a range of courses in the fields of computer science, communications, sociology, and management.

"This book assists its readers in formulation of ICT strategies for developing efficient and effective government systems and at the same time, acknowledge the importance of e-governance for building institutions to achieve transparency and accountability, and eventually democratic governance"--Provided by publisher.

Reviews topics covered on the test, offers tips on test-taking strategies, and includes two full-length practice tests with answers and explanations.

Histories of Knowledge in Postwar Scandinavia uses case studies to explore how knowledge circulated in the different public arenas that shaped politics, economics and cultural life in and across postwar Scandinavia, particularly in the 1960s and 1970s. This book focuses on a period when the term "knowledge society" was coined and rapidly found traction. In Scandinavia, society's relationship to rational forms of knowledge became vital to the self-understanding and political ambitions of the era. Taking advantage of contemporary discussions about the circulation, arenas, forms, applications and actors of knowledge,

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contributors examine various forms of knowledge – economic, environmental, humanistic, religious, political, and sexual – that provide insight into the making and functioning of postwar Scandinavian societies and offer innovative studies that contribute to the development of the history of knowledge at large. The concentration on knowledge rather than the welfare state, the Cold War or the new social and political movements, which to date have attracted the lion's share of scholarly attention, ensures the book makes a historiographical intervention in postwar Scandinavian historiography. Offering a stimulating point of departure for those interested in the history of knowledge and the circulation of knowledge, this is a vital resource for students and scholars of postwar Scandinavia that provides fresh perspectives and new methodologies for exploration.

This comprehensive textbook by the editor of *Law and the Internet* seeks to provide students, practitioners and businesses with an up-to-date and accessible account of the key issues in internet law and policy from a European and UK perspective. The internet has advanced in the last 20 years from an esoteric interest to a vital and unavoidable part of modern work, rest and play. As such, an account of how the internet and its users are regulated is vital for everyone concerned with the modern information society. This book also addresses the fact that internet regulation is not just a matter of law but increasingly intermixed

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with technology, economics and politics. Policy developments are closely analysed as an intrinsic part of modern governance. Law, Policy and the Internet focuses on two key areas: e-commerce, including the role and responsibilities of online intermediaries such as Google, Facebook and Uber; and privacy, data protection and online crime. In particular there is detailed up-to-date coverage of the crucially important General Data Protection Regulation which came into force in May 2018.

The Japan-led Trans-Pacific Partnership (CPTPPA) of 2018 is the most far-reaching 'megaregional' economic agreement in force, with several major countries beyond its eleven negotiating countries also interested. Still bearing the stamp of the original US involvement before the Trump-era reversal, TPP is the first instance of 'megaregulation': a demanding combination of inter-state economic ordering and national regulatory governance on a highly ambitious substantive and trans-regional scale. Its text and ambition have influenced other negotiations ranging from the Japan-EU Agreement (JEEPA) and the US-Mexico-Canada Agreement (USMCA) to the projected Pan-Asian Regional Comprehensive Economic Partnership (RCEP). This book provides an extensive analysis of TPP as a megaregulatory project for channelling and managing new pressures of globalization, and of core critical arguments made against economic megaregulation from standpoints of development, inequality, labour rights, environmental interests, corporate capture, and elite governance. Specialized chapters cover supply chains, digital economy, trade facilitation, intellectual property, currency levels, competition and state-owned enterprises, government procurement,

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investment, prescriptions for national regulation, and the TPP institutions. Country studies include detailed analyses of TPP-related politics and approaches in Japan, Mexico, Brazil, China, India, Indonesia, and Thailand. Contributors include leading practitioners and scholars in law, economics, and political science. At a time when the WTO and other global-scale institutions are struggling with economic nationalism and geopolitics, and bilateral and regional agreements are pressed by public disagreement and incompatibility with digital and capital and value chain flows, the megaregional ambition of TPP is increasingly important as a precedent requiring the close scrutiny this book presents.

Bracketed by global financial crises and economic downturns, the modern age has been defined by debates about, and transformations of, money. The period witnessed the consolidation of national currencies and monetary policies as well as the diversification of payment technologies and the proliferation of financial instruments. Throughout, even as it appeared abstracted by finance and depoliticized by expert ideologies, money was revealed again and again to be a powerful medium of cultural imagination and practical inventiveness as well as the site of public and political struggles. Modern money - both as a form of liquidity and as a claim on wealth - remains deeply unsettled, caught between private and public interests and subject to epic struggles over the infrastructures of value creation and circulation and their distributional consequences. Drawing upon a wealth of visual and textual sources, *A Cultural History of Money in the Modern Age* presents essays that examine key cultural case studies of the period on the themes of technologies, ideas, ritual and religion, the everyday, art and representation, interpretation, and the issues of the age.

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well as the OAPEN Library platform, www.oapen.org. It has been made available under a Creative Commons Attribution-Non Commercial-No Derivatives 3.0 license and is part of the OAPEN-UK research project. This book traces the history and development of a mutual organization in the financial sector called SWIFT, the Society for Worldwide Interbank Financial Telecommunication. Over the last forty years, SWIFT has served the financial services sector as proprietary communications platform, provider of products and services, standards developer, and conference organizer ("Sibos"). Founded to create efficiencies by replacing telegram and telex (or 'wires') for international payments, SWIFT now forms a core part of the financial services infrastructure. It is widely regarded as the most secure trusted third party network in the world serving 212 countries and over 10,000 banking organizations, securities institutions and corporate customers. Through every phase of its development, SWIFT has maintained the status of industry cooperative thus presenting an opportunity to study broader themes of globalization and governance in the financial services sector. In this book the authors focus on how the design and current state of SWIFT was influenced by its historical origins, presenting a comprehensive account in a succinct form which provides an informative guide to the history, structure, activities and future challenges of this key international organization. This work will be of great interest to students and scholars in a wide range of fields including IPE, comparative political economy, international economics, business studies and business history.

This is a study of how, and why, the British economy has changed since 1951. It covers the Golden Age of 1945-1973 when unemployment was below one million; when governments built millions of council houses and flats; when electricity, telephones, and gas were supplied

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by nationalised monopolies; when income and wealth inequality were narrowing; and when the UK was not a member of the European Economic Community. Moving through the inflation, rising unemployment, and rapid contraction of the manufacturing industry from the mid- 1970s, *Changing Times* examines the transfer of assets which was effected in the privatisation of public housing and nationalised industries from the early 1980s. The role of the State changed as public investment fell. The financing of old-age care, of state pensions, and of the National Health Service became of increasing concern and were less politically amenable to the approach of using private finance (the Private Finance Initiative and tuition fees) to fund former public obligations. Changes were made to the system of taxation, but public expenditure changed little as a share of national income, although the government now built little. Difficulties emerged in ensuring adequate housing for a growing population, and uncertainty grew as to where future investment in necessities like electricity supply would come from. Having narrowed in the Golden Age, inequality of income and wealth widened. Environmental concerns also grew, from the local smogs of the 1950s, through the concern with acid rain from the 1960s, to the current global concern with climate change. The financial crash of 2008 and the decision to 'Brexit' in the referendum of 2016 reduced economic growth and highlighted the extent of economic change since 1951. This is a study of that change.

The fascinating untold story of digital cash and its creators—from experiments in the 1970s to the mania over Bitcoin and other cryptocurrencies Bitcoin may appear to be a revolutionary form of digital cash without precedent or prehistory. In fact, it is only the best-known recent experiment in a long line of similar efforts going back to the 1970s. But the story behind cryptocurrencies like Bitcoin and its blockchain technology has largely been untold—until now.

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In *Digital Cash*, Finn Brunton reveals how technological utopians and political radicals created experimental money to bring about their visions of the future: to protect privacy, bring down governments, prepare for apocalypse, or launch a civilization of innovation and abundance that would make its creators immortal. Filled with marvelous characters, stories, and ideas, *Digital Cash* is an engaging and accessible account of the strange origins and remarkable technologies behind today's cryptocurrency explosion.

The textbook, now in its Second Edition, includes a new chapter on ERP as a Business Enabler. The text continues to provide a comprehensive coverage of business applications of management information systems in today's new era of knowledge-based economy where the value of a firm's knowledge assets has become a key source that can be leveraged into long-term benefits. The text focuses on the information systems requirements vis-à-vis management perspectives required in business environment. The technology innovations are covered, with particular emphasis on Data Management Systems, Decision Support and Expert Systems. On the other hand, several business applications such as e-commerce and mobile applications, made possible only because of continuing innovations in the field of information and communications technology (ICT) are thoroughly treated in the text. Besides, the book covers crucial issues of information security, and legal and ethical issues which are important both from the point of view of technology and business. The book uses case discussions in each chapter to help students understand MIS practices in organizations. The cases also enable students to grasp how a systemic approach to every functional aspect of management can lead to formulating technology-based strategies in line with corporate goals. Primarily intended for undergraduate and postgraduate students of management (BBA/MBA),

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the knowledge and information provided in this book will also be of immense value to business managers and practitioners for improving decision-making processes and achieving competitive advantage.

Examines the long-term developments for communication systems and the media industry
Shows the structural changes of the media economy Authors are international renowned experts in the field

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