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this book examines the evolution of legal institutions in containing and tackling fraudulent activities plaguing payment systems payment fraud e g forged cheques wrongful payment instructions etc in asia focusing on laws in greater china and singapore in the past century the payment system has invited much innovation changing the modes of payments from exchanging cash and coins to the use of cards wire transfers and other new types of payment instruments or services e g bitcoins or qr code payments as the nature of payment services is to move money from one place to another it naturally attracts fraudsters even with advanced computer technology payment fraud is still rampant in the market causing billions of dollars in losses globally per annum through an examination of payment instruments and associated frauds over time the book illustrates a shifting trend of legal solutions from criminal sanctions and civil compensation to a gradual focus on regulations of payment intermediaries this trend reflects the complexity of payment systems and the challenge of protecting them the book also identifies the underlying actors and institutional characteristics driving the evolution of legal institutions to deal with payment fraud and illustrates how the arrival of new technology may affect the market and thus the evolution of legal institutions the book will help readers to better understand the interaction between technology the market and law and help regulators financial institutions practitioners and end users as well as about payment fraud and corresponding legal responses

advancements in technology have allowed the creation of new tools and innovations that can improve different aspects of life mobile technologies are an ever expanding area of research that can benefit users mobile applications and solutions for social inclusion provides emerging research on the use of mobile technology to assist in improving social inclusion in several domains and for users in their daily lives while highlighting topics such as alert systems indoor navigation and tracking and monitoring this publication explores the various applications and techniques of mobile solutions in assistive technology this book is an important resource for researchers academics professionals and students seeking current research on the benefits and uses of mobile devices for end users and community acceptance

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fintech an abbreviated term for financial technology is a digital revolution changing the way banking and financial services are being used both by individuals and businesses as these changes continue to take place the financial industry is focused on technological innovation and feeding into this digital revolution to better serve consumers who are looking for easier ways to invest transfer money use banking services and more fintech is increasing accessibility to financial services automating these services expanding financial options and enabling online payments and banking while the benefits are being continually seen and this technology is becoming more widely accepted there are still challenges facing the technology that include security concerns to understand fintech and its role in society both the benefits and challenges must be reviewed and discussed for a holistic view on the digital innovations changing the face of the financial industry the research anthology on concepts applications and challenges of fintech covers the latest technologies in fintech with a comprehensive view of the impact on the industry where these technologies are implemented how they are improving financial services and the security applications and challenges being faced the chapters cover the options fintech has unlocked such as mobile banking and virtual transactions while also focusing on the workings of the technology itself and security applications such as blockchain and cryptocurrency this book is a valuable reference tool for accountants bankers financial planners financial analysts business managers economists computer scientists academicians researchers financial professionals and students

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