

# PAYMENT SY

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E-COMMERCE WINTER

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# THE PAYMENT RE

- ❖ In 2011 we are still in the middle of a revolution
- ❖ Electronic payments are taking the p
- ❖ In 2003 electronic systems surpassed checks in stores
- ❖ Similar trends occur for recurring pa  
in 2001 were made by electronic syst

# THE PAYMENT REV

- ❖ The cashless society has been discus



# THE PAYMENT REVOL

- ❖ The demise of cash and checks is no
- ❖ Many individuals \*can\* live without
- ❖ In the B2C online world, we already
- ❖ Credit cards plays a major role
- ❖ In most countries, it is difficult to supportgin credit cards

# E-PAYMENT F

- ❖ The short history of e-payments is li  
companies that tried to introduce ne
- ❖ Difficult: chicken and egg problem
- ❖ When planning or evaluating a new  
of factors must be taken into consid

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