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James da Costa

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Fintech Wars James da Costa, 2024-10-03 Fintech touches every part of our lives from cashless economies to crypto and even our climate This book draws back the curtain on this fascinating world full of friction failure and fortune Fintech Wars delves into one of the world's most lucrative and fast growing sectors Witness the bold strategies groundbreaking innovations and relentless drive that propelled fintech unicorns like PayPal Nubank and Monzo to transform the world Featuring interviews with generational founders including Reid Hoffman LinkedIn Nigel Morris Capital One and Martha Lane Fox Lastminute com the narrators of this book have built companies that represent over one trillion dollars in market capitalization As the founder of a digital bank James da Costa is a fintech insider He draws upon his network and first hand experiences to offer a fascinating look into the intricacies and motivations behind building billion dollar disruptors Step into the fascinating unpredictable and inspiring world of fintech

Availability, Reliability and Security Bart Coppens, Bruno Volckaert, Vincent Naessens, Bjorn De Sutter, 2025-09-09 This four volume set LNCS 15994 15997 constitutes the proceedings of the ARES 2025 International Workshops on Availability Reliability and Security held under the umbrella of the 20th International conference on Availability Reliability and Security ARES 2025 which took place in Ghent Belgium during August 11 14 2025 The 79 full papers presented in this book were carefully reviewed and selected from 173 submissions They contain papers of the following workshops Part I First International Workshop on Artificial Intelligence Cyber and Cyber Physical Security AI 8th International Symposium for Industrial Control System and SCADA Cyber Security Research ICS CSR 2025 First Workshop on Sustainable Security and Awareness For nExt Generation InFRastructures SAFER 2025 4th Workshop on Cybersecurity in Industry 4 0 SecIndustry 2025 Part II 6th Workshop on Recent Advances in Cyber Situational Awareness and Data Centric Approaches CSA 2025 First International Workshop on Responsible Data Governance Privacy and Digital Transformation RDGPT 2025 22nd International Workshop on Trust Privacy and Security in the Digital Society TrustBus 2025 Part III 18th International Workshop on Digital Forensics WSDF 2025 14th International Workshop on Cyber Crime IWCC 2025 9th International Workshop on Cyber Use of Information Hiding CUIING 2025 Part IV First International Workshop on Cybersecurity and Privacy Risk Assessments CPRA 2025 Second International Workshop on Emerging Digital Identities EDId 2025 Second International Workshop on Security and Privacy Enhancing Technologies for Multimodal Data SPETViD 2025 6th International Workshop on Graph based Approaches for CyberSecurity GRASEC 2025 5th International Workshop on Behavioral Authentication for System Security BASS 2025

Smart Rivals Feng Zhu, Bonnie Yining Cao, 2024-08-20 A fresh research based look at how companies can better compete on their own terms with tech giants from a Harvard Business School professor and a former Bloomberg journalist Companies are fighting the wrong battle The consensus has been to learn the best practices from tech giants and then imitate them But new paths for growth aren't created by imitation they're forged by radical differentiation In Smart Rivals Harvard Business School professor Feng Zhu

and former Bloomberg journalist Bonnie Yining Cao show business leaders how to create competitive advantages by offering product features and benefits that tech giants and other competitors cannot match in the digital AI age Taking readers on a global journey Zhu and Cao showcase a variety of companies including Domino's Nike and Sephora and fascinating case studies such as Belle the leading women's footwear retailer in China EbonyLife Nigeria's top media conglomerate and Telepass Italy's popular electronic toll payment service Through these diverse examples they illustrate how companies identify their path for growth in the digital age by leveraging their unique capabilities Drawing on original research and insights gleaned from leaders in a wide range of industries Smart Rivals is a blueprint for uncovering your company's hidden strengths It will help you spark innovative solutions and capabilities including new products services strategies and advantages that mere imitation could never provide

The Economics of FinTech Michael Imerman, Frank J. Fabozzi, 2025-04-22 A groundbreaking comprehensive exploration of how FinTech innovation is reshaping finance Technological innovation has shaped the role of finance since the introduction of the ATM in the 1960s but never more consequentially than by the massive digital revolution in the financial services industry known as FinTech The Economics of FinTech is a comprehensive introduction to this rapidly evolving and increasingly important domain and a groundbreaking exploration of how FinTech is reshaping finance Michael Imerman and Frank Fabozzi distill the dynamic developments of this multidisciplinary field into a cohesive accessible guide that covers the economic underpinnings of FinTech innovation framed within the established principles of financial intermediation management theory and data science Coverage includes in depth analysis of emerging technologies and innovations across various sectors of financial services as well as the entrepreneurial finance of FinTech such as funding valuation and startup management The first book to examine the economic principles of FinTech innovation Comprehensive coverage of financial technologies across various sectors in financial services Ideal for undergraduate and graduate students as well as entrepreneurs investors and finance professionals Instructor resources include solutions slides and case studies

Fintech Yves Eonnet, Hervé Manceron, 2018-09-13 Following taxis hotels and supermarkets banks are now part of the industries bound to be disrupted Hindered by cumbersome branch networks dragging late behind digital trends abhorred by many of their clients our good old banks should worry quite a bit Has the final word been spoken Not so sure Banks still have a few good cards to play as long as they hurry Startups tech giants telcos the banking fortress is under attack from all sides Engaged and visionary this book shows how traditional banks are both striking back and reinventing themselves thanks to fintechs

Match Me If You Can Heidi Shertok, 2025-10-30 For five years Ashira Wernick has thrown herself into the company her mother built continuing her work as a matchmaker in the Orthodox Jewish community But when a small read huge faux pas lands her in hot water with one of the most powerful families in Brooklyn Ashira's future starts to look a little shaky Now her only hope of saving her mother's legacy is to make the match of the century and she has just the person in mind New York City's most eligible and eternally single bachelor

Caleb Kahn Her older brother's best friend and the man she is determined to keep her distance from As each match goes from bad to worse with Caleb seemingly intent on sabotaging every date she sets up Ashira will need to take a more hands on approach if she is going to repair her damaged reputation She just never figured that her heart would be on the line too The BRAND NEW laugh out loud feel good romantic comedy from the author of Unorthodox Love If you love Emily Henry Ali Hazelwood and Sarah Adams prepare to lose your heart to Ashira and Caleb A romantic comedy with big screen potential Sizzling sexual tension situations that make you snort through your nose laughing and swoon worthy moments will steal your heart Trust me curl up with this one Annie Cathryn multi award winning author of The Friendship Breakup This delectable slow burn will cover every one of your romance needs Christy Schillig Author of Lessons in Falling A charming tender romance brimming with wit warmth and a slow burn chemistry that sizzles on every banter filled page MATCH ME IF YOU CAN is more than a romance it's a love letter to Judaism and the beauty diversity and resilience of a culture that thrives on tradition and the courage to keep growing Jessica Lepe Author of Flirty Little Secret Readers love Heidi Shertok's hilarious romantic comedies One of the funniest romcoms I've read Catherine Walsh author of The Matchmaker Drop everything and read this book now Oh my G d FIVE shiny stars from me and if the rating system could give more I'd give every single star in the sky I laughed I cried I hugged this book The pacing is amazing The character development is incredible The story is engaging and so very entertaining It is hilarious like laugh out loud hysterical Reader Review 5 stars Oh my A really heart warming story you will NOT want to put it down Reader review 5 stars This rom com was terrific fresh funny and tender Reader review 5 stars Such a brilliant rom com If you love Ali Hazelwood you will adore Heidi Shertok I couldn't stop laughing Reader review 5 stars

Law and Technology Nanci K. Carr, 2024-09-26 Technology is an important part of our everyday lives Whether we ask Alexa to start the coffee machine or check our phones for the traffic report we increasingly interact with technology As much as we may enjoy and rely upon technology it is not without its challenges including the inability of the law to keep pace with technological developments and the ethical issues that arise For example tort law is impacted by technology the proliferation of drones requires a new look at the law of trespass and video Zoom meetings can impose direct liability on employers for example Social media supports an increasing share of all advertising and endorsements and is subject to regulation of which influencers are often not aware Global advertising expenditures on various internet and social media platforms also drives the need for a change in right of publicity law In the United States the right of publicity is governed by state rather than federal law so there is no uniform approach One part of the book includes a survey of the law of each US state and proposes a new federal statute Although most of the examples are drawn from the US the issues raised are fully international in scope and relevance This book will appeal to legal practitioners trying to manage new technology issues facing their clients academics teaching students how the law is changing and needs to continue to change as technology develops and teachers and researchers in business and management schools needing to address

technology and governance issues **Accounting Information Systems** Arline A. Savage, Danielle Brannock, Alicja Foksinska, 2024 Accounting Information Systems presents a modern professional perspective that develops the necessary skills students need to be the accountants of the future Through high quality assessment and a tool agnostic approach students learn course concepts more efficiently and understand how course concepts are applied in the workplace through real world application To help students to be the accountants of the future the authors incorporate their own industry experience and help showcase how AIS concepts are used through tools spotlighting real accounting professionals and job opportunities This international edition provides new and expanded coverage of topics including components of AIS database forms and reports and software tools for graphical documentation The edition also includes new cases from across the world in the In the Real World feature in select chapters showing how the concepts in the chapter apply to a real world company or business Every chapter now includes new Concept Review questions at the end of each section focusing on key points students need to remember *Connected Strategy* Nicolaj Siggelkow, Christian Terwiesch, 2019-04-30 Business Models for Transforming Customer Relationships What if there were a way to turn occasional sporadic transactions with customers into long term continuous relationships while simultaneously driving dramatic improvements in operational efficiency What if you could break your existing trade offs between superior customer experience and low cost This is the promise of a connected strategy New forms of connectivity involving frequent low friction customized interactions mean that companies can now anticipate customer needs as they arise or even before Simultaneously enabled by these technologies companies can create new business models that deliver more value to customers Connected strategies are win win Customers get a dramatically improved experience while companies boost operational efficiency In this book strategy and operations experts Nicolaj Siggelkow and Christian Terwiesch reveal the emergence of connected strategies as a new source of competitive advantage With in depth examples from companies operating in industries such as healthcare financial services mobility retail entertainment nonprofit and education Connected Strategy identifies the four pathways respond to desire curated offering coach behavior and automatic execution for turning episodic interactions into continuous relationships The authors show how each pathway creates a competitive advantage then guide you through the critical decisions for creating and implementing your own connected strategies Whether you re trying to revitalize strategy in an established company or disrupt an industry as a startup this book will help you Reshape your connections with your customers Find new ways to connect with existing suppliers while also activating new sources of capacity Create the right revenue model Make the best technology choices to support your strategy Integrating rich examples how to advice and practical tools in the form of workshop chapters throughout this book is the ultimate resource for creating competitive advantage through connected relationships with your customers and redefined connections in your industry **Enterprise Strategy for Blockchain** Ravi Sarathy, 2022-10-11 How companies can gain strategic advantage by developing blockchain capabilities Blockchain is far more than

cryptocurrency Regarded for a decade as complex and with limited application blockchain has now matured to be on the verge of fully realizing its disruptive potential In Enterprise Strategy for Blockchain business strategy expert Ravi Sarathy shows how companies can gain competitive advantage by developing and deploying blockchain capabilities Sarathy explains what makes blockchain unique including its capacities to eliminate intermediaries guard against hackers decentralize and protect privacy Presenting examples drawn from such sectors as finance supply chains computer services consumer products and entertainment he describes how executives can strategically assess blockchain s applicability to their business After outlining blockchain s technological features and its technological obstacles Sarathy describes disruptive technologies already happening in the financial services market with the emergence of decentralized finance or DeFi arguing that a wave of innovation might be positioning DeFi as blockchain s killer app He also explores among many other uses a blockchain application that addresses chronic supply chain problems pilot blockchain programs aimed at facilitating cross border payments and the use of NFTs non fungible tokens that allow digital art to be collected and traded And he outlines a path for organizations that includes establishing a business case for applying blockchain evaluating enterprise cost benefits and preparing the organization to develop the requisite knowledge and people skills while overcoming resistance to change Business leaders should invest explore and experiment with blockchain now positioning their organizations to be first in their fields ahead of both rising startups and late to the game incumbent peers

Digital Payments - Revolution im Zahlungsverkehr Marcus W. Mosen, Jürgen Moormann, Dietmar Schmidt, 2016-10-25 Mit der Verbreitung von Smartphones schnellen Übertragungstechnologien und der Digitalisierung von Geschäftsprozessen erhält das bargeldlose Bezahlen einen enormen Schub Banken Kartenanbieter Telekommunikationsunternehmen FinTechs und Internetunternehmen positionieren sich neu Disruptive Veränderungen wie PSD2 Instant Payments Blockchain Technologie etc werden sich nicht nur auf die Finanzbranche sondern auch auf den Handel und das tägliche Kundenverhalten auswirken Mit diesem Herausgeberband erscheint das erste auf die verschiedenen Aspekte der Digital Payments ausgerichtete Fachbuch Darin werden die aktuellen Entwicklungen im Bereich der Digital Payments neue Geschäftsmodelle und Prozesse sowie zukünftige Anwendungsfelder vorgestellt Außerdem werden Anforderungen und Potenziale diskutiert die sich aus einer intelligenten Datennutzung im Zahlungsverkehr ergeben Es erwartet Sie ein Buch zu einem der derzeit spannendsten Themen in der Wirtschaft

Complex Networks X Sean P. Cornelius, Clara Granell Martorell, Jesús Gómez-Gardeñes, Bruno Gonçalves, 2019-03-05 This book aims to bring together researchers and practitioners working across domains and research disciplines to measure model and visualize complex networks It collects the works presented at the 10th International Conference on Complex Networks CompleNet in Taragona Spain March 2019 With roots in physical information and social science the study of complex networks provides a formal set of mathematical methods computational tools and theories to describe prescribe and predict dynamics and behaviors of complex systems Despite their diversity whether the systems are made up of physical

technological informational or social networks they share many common organizing principles and thus can be studied with similar approaches This book provides a view of the state of the art in this dynamic field and covers topics such as group decision making brain and cellular connectivity network controllability and resiliency online activism recommendation systems and cyber security This text will appeal to students and researchers in the field

Visa vs Mastercard Lucas Nguyen, AI, 2025-02-12 Visa vs Mastercard explores the fascinating ascent of Visa and Mastercard to dominance in global payments revealing the intricate infrastructure that facilitates trillions in transactions annually The book delves into their distinct financial strategies business models and profound influence on the global economy A key insight is their masterful creation and maintenance of powerful network effects driving widespread adoption and ensuring market dominance Understanding how these two companies navigated regulatory challenges while innovating technologically offers valuable lessons for anyone interested in networked industries The book's approach is analytical and informative presenting complex financial concepts in an accessible manner It begins by tracing Visa and Mastercard's origins and initial challenges then examines their strategic approaches to market expansion technological investments and partnerships A core focus is how these companies managed network effects and competition from emerging payment systems The book concludes by assessing their future in a rapidly evolving financial landscape amidst the rise of fintech and cryptocurrencies The analysis relies on historical data financial reports and industry analyses to provide a comprehensive view of these influential companies

The Match Sarah Adams, 2024-05-07 Woven with pure sunshine and rainbows AMY LEA From the New York Times bestselling author of The Cheat Sheet and Practice Makes Perfect comes an expanded edition of The Match a charming romance novel about second chances and the healing power of love with a never before seen chapter Sometimes love finds you when you least expect it Evie Jones has dedicated her life to Southern Service Paws the company that matched her with the love of her life Charlie a service dog trained to assist with her epilepsy But as the company struggles to make ends meet it's up to her and her longtime mentor and boss to keep the doors open with the fundraiser of the century When Evie meets Jacob Broaden at a client consultation for his daughter Sam there are instant sparks but not the good kind Still it doesn't take long for Jacob to be convinced that a service dog and possibly Evie might just be the best thing for his family As Evie spends more time with Jacob and helps Sam find her perfect match she starts longing for the loving family she's never had For Jacob falling in love with Evie is the last thing he should be doing but love has a way of finding those who need it most

Crypto Decrypted Jake Ryan, James Diorio, 2023-05-23 Break through your crypto curiosity and uncover why blockchain innovation will revolutionize our economy culture and the future of investing as well as how to navigate it safely Between the booms crashes jargon and flashy memes blockchain technology and digital assets have not been easy for ordinary investors to understand Hopeful investors in blockchain digital assets and crypto everywhere have a lengthy list of questions and the list keeps getting longer and more nuanced But who do they turn to for answers In Crypto Decrypted

Tradecraft Capital's Jake Ryan and James Diorio decrypt a new world that is hidden in plain view accessible currently to folks in the know This book is for anyone who finds themselves lost in the blockchain babble exploring and explaining not only how to participate but the often overlooked reasons why this new technology is relevant to every human being Ryan and Diorio dive in deeply debunking common myths clarifying major breakthroughs that are often disregarded and providing easy to understand answers for both crypto newbies and blockchain enthusiasts so they can move beyond the short term to explore what great opportunities lie ahead for blockchain technologies while providing approaches to investing more safely and soundly so that you too can profit from this technological revolution You will learn The basics of blockchain technology which will allow you to better navigate this new world The truth that debunks the six most common myths about crypto and blockchain What the Byzantine Generals Problem is why it is important and how it will impact your future Why blockchain technology is so important and how it is relevant to you yes you The ways in which blockchain innovation will transform our financial systems our economy and society itself How to participate in lower risk approaches in investing in digital assets to diversify your retirement portfolio Why the Information Age is over and that we've already begun a new long wave economic cycle the Age of Autonomy what the Autonomous Economy will look like in the coming years and how it will impact us Just as the internet revolutionized our world decades ago blockchain technology will impact every person and businesses on the planet for the better in the decades to come

Intelligent, Secure, and Dependable Systems in Distributed and Cloud Environments Issa Traore, Isaac Woungang, Ahmed Awad, 2017-10-17 This book constitutes the refereed proceedings of the First International Conference on Intelligent Secure and Dependable Systems in Distributed and Cloud Environments ISDDC 2017 held in Vancouver BC Canada in October 2017 The 12 full papers presented together with 1 short paper were carefully reviewed and selected from 43 submissions This book also contains 3 keynote talks and 2 tutorials The contributions included in this proceedings cover many aspects of theory and application of effective and efficient paradigms approaches and tools for building maintaining and managing secure and dependable systems and infrastructures such as botnet detection secure cloud computing and cryptosystems IoT security sensor and social network security behavioral systems and data science and mobile computing

Beyond Banks Dan Awrey, 2024-10-22 How new technology is rapidly changing the nature of money and the way we pay A diverse and growing range of financial institutions and platforms from PayPal and Venmo to WeChat Alipay and the brave new world of stablecoins has harnessed new technology to disrupt the system of money and payments as we know it Beyond Banks explains why this disruption holds out the promise of faster cheaper more convenient and more secure payments but also how it increasingly risks exposing consumers businesses and governments to the problem of bad money Dan Awrey traces the origins of our current bundled system of banking money and payments He explains why the problem of bad money the result of antiquated and inadequate laws and regulation that fail to establish credible commitments to hold transfer or return a customer's money on demand requires that policymakers fundamentally rethink

their approach toward the design of the laws and institutions at the heart of this system He presents ways to effectively unbundle banking from money and payments ensure the credibility of monetary commitments and promote the stability of this system Awrey also envisions a more forward looking role for policymakers in encouraging greater technological experimentation competition and innovation in the realm of payments Beyond Banks sheds critical light on the important but too often dysfunctional relationship among technology regulation and money and lays the foundations for a safer more nimble and more inclusive system of money and payments

The (Dis)Information Age: From Post-Truth to Post-Postmodernism
Jonathan Austad, 2025-01-07 There has yet to be a strong consensus regarding when and if postmodernism ended As such there is no agreement about the new age's name origins or tenets Nealson's Post Postmodernism or The Cultural Logic of Just in Time Capitalism leaves out the impact of the internet and social media Other books fail to explore post postmodernism within a larger social political framework and do not examine the cultural trends that have responded to such forces This book undertakes these complexities by examining the interplay between the sociohistorical events and visual culture of the last two decades and posits that postmodernism ended with the terror attacks on September 11 2001 Few events have such a tremendous impact on the collective consciousness that they cause immense social political and cultural changes but the terror attacks marked the beginning of a new era filled with greater anxiety and uncertainty The Bush Administration used news outlets to promote a false narrative and mislead the public manipulating information to further its agenda and altering the nature and efficacy of mass media and ultimately launching society into an age of disinformation The Dis Information Age is comprised of two main phenomena post truth and post postmodernism Truth and reality have become increasingly difficult to ascertain in this post truth world and created increased skepticism towards those in the government and media The rise of the internet and social media has exacerbated this trend by individualizing facts and data further fragmenting society along ideological lines The result is people share fewer common ideas than in previous eras and are no longer living in a shared reality Post postmodernism on the other hand is a cultural movement that has responded to post truth's weaponization misuse and individualization of information Artists of post postmodernism seek greater connectivity and common ground to combat individualized information and ideological warfare To them truth resides in the collective This study examines the intricate relationship between recent socio historic events and cultural manifestations that respond to them to better understand the world in which we live

Social Informatics Ingmar Weber, Kareem M. Darwish, Claudia Wagner, Emilio Zagheni, Laura Nelson, Samin Aref, Fabian Flöck, 2019-11-14 This volume constitutes the proceedings of the 11th International Conference on Social Informatics SocInfo 2019 held in Doha Qatar in November 2019 The 17 full and 5 short papers presented in these proceedings were carefully reviewed and selected from 86 submissions The papers presented in this volume cover a broad range of topics ranging from the study of socio technical systems to computer science methods to analyze complex social processes as well as social concepts in the design of information systems

Smash the Glass Cliff

Connie Riker, Are you tired of being held back by a society that favors men Do you believe women deserve equal pay opportunities and respect Smash the Glass Cliff is your guide to understanding the challenges women face in today s world and how you can overcome them This book addresses the following questions Have you ever been paid less than a man for doing the same job Are you tired of being set up to fail while men are given opportunities to succeed Do you feel like the burden of emotional labor is unfairly placed on women In Smash the Glass Cliff you will find Strategies to navigate the wage gap and advocate for fair pay Ways to identify and overcome the barriers set up for women in leadership roles Insights on how to reject the objectification of women and reclaim your self esteem Techniques to challenge the unrealistic beauty standards imposed by society Advice on managing the emotional labor in your relationships Tools to assert your reproductive rights and control over your own body Tips on balancing motherhood with career progression Support in addressing and leaving abusive relationships If you re ready to challenge the status quo and fight for a more equal society Smash the Glass Cliff is the book for you Join the movement and buy your copy today

Venmo Compare Book Review: Unveiling the Magic of Language

In a digital era where connections and knowledge reign supreme, the enchanting power of language has become more apparent than ever. Its capability to stir emotions, provoke thought, and instigate transformation is actually remarkable. This extraordinary book, aptly titled "**Venmo Compare**," published by a highly acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound effect on our existence. Throughout this critique, we will delve into the book's central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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web rudin rudin russian Рудин pronounced 'rudɨm is the first novel by russian realist writer ivan turgenyev turgenyev started to work on it in 1855 and it was first published in the literary magazine sovremennik in 1856 several changes were made by turgenyev in subsequent editions

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