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Phone : +91 94896 71437 - info@iledu.in / Chairman@iledu.in



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THE IMPACT OF ELECTRONIC PAYMENT ON TRADE

AUTHOR - DR. DEMA MATROUK ALOUN, ASSISTANT PROFESSOR OF COMMERCIAL LAW, FACULTY OF LAW/ ZARQA UNIVERSITY. CONTACT -DALOUN@ZU.EDU.JO

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Introduction

During the last 25 years, the speed and penetration of communication networks have increased substantially. These advances have facilitated new forms of business transactions with potential implications for the economics of how markets operate. One important area has been the improvement in the ability to identify and manage within the digital environment the key features of physical assets and rights on those assets. The advent of electronic money has more recently allowed payments to be made as easily (or easier) in a digital as in a physical environment. All these steps have reduced the costs and increased the speed of transactions and payments

.In this paper, we will sketch some of the economic imperfections that are ameliorated by the use of electronic payments in the context of international trade. This will allow us to identify the margins by which we expect to see the least and where the most impact from the use of electronic payments. Achieving this, we argue that the active management of electronic money access involves many layers of contracting about which there will be substantial transaction costs if rules and standards are not in place. Rules and standards will be necessary to ensure that assets of different types, wherever in the world they are located, are easily transferable in settlement of transactions. Finally, some creation and management of liquidity is necessary, e.g., as a backstop to avoid failures by providers of electronic money.

The Evolution of Electronic Payment Systems

In America today, however, there's another trendy topic that's being spoken about more than all of those together and from which 1,200 billion kilowatt-hours consume less: trade. Economic literature follows analysts who mix the most different factors: the experience of a given country's trade indicators, economic policy orientations, companies' productive structures, etc., in order to verify which is the expressive connection established with their trade indicators. Regarding the implementation of technological trade, business and trade literature increasingly addresses the most diverse factors: electronic commercial financing mechanisms, customs processes and procedures, enhancements in transportation and distribution mechanisms, among others, and indeed point to a potential association of these analyzed factors with the country's trade. In the same tone, corporate magazines present cases from companies that despite their dynamism and versatility are forced to carry out their commercial transactions using trade's obsolete forms.

The constant urgency that a greater and greater number of exportation companies has it to alleviate and to bring optimization to the inward payments' operations carried out by its customers is remarkable. The extreme necessity to obtain an approach with its creditors and to optimize its structure of commercial financing so that it can obtain competitive gains that

allow the growth of its volume of commercial transactions and, implicitly, its competitiveness in the market. Both themes find their response in Financial Information System, where are formed the necessary conditions to the implementation of a Commercial Bank, always in an Exploitable way, of Electronic Payment Systems. The constant communication with the Breeding Assignat Society; the internal technologies of data treatment; the technologies of Communication Systems; the consortia's existence; the tax incentives; the procedure of the Electronic Payment Systems and the Increase in value of the Traditional Benefits of Electronic Payment Systems that answer to market demands more wisely are, in fact, the necessary, stable and fundamental conditions for the implantation of these same systems.

Traditional Payment Methods

When considering the traditional methods for financing international trade, the primary method that comes to mind is the documentary - or commercial - letter of credit. In addition to its primary function of providing credit to finance the business transactions between the exporter and the importer, the letter of credit, the so-called banker's letter of credit, is an unconditional promise made by the bank on behalf of the buyer that payment will be made to the exporter provided that the terms specified in the credit are met. Although the documentary letter of credit is regarded as the most secure method of payment for international trade, it also leads to such problems as expensive and lack of concern for the buyer. Therefore, particularly in recent years, the elimination of the inefficiency and the high cost of the traditional payment methods has been essential in international trade and finance. Since the elimination of these currently existing traditional problems is feasible by means of the use of electronic payment methods, through institutional changes, these problems are now being solved in Turkey.

Another traditional method of financing international trade is the documentary collection. Similarly, the primary function of this method, offered by the national banks and exchange companies, is to provide credit in the form of deferred payment. The Bankers' Associations, which are the central heir of the documents, do make the delivery of the documents to the importer only when paying the value of the documents, that is the agreed amount of money, to them. However, if the terms stipulated in the documents are met, this amount is only then released to the exporter. The documentary collection is another not reliable but also costly method of payment for international trade. So much so that the collection contradicts the indispensable interest of the exporter, who wants to receive the money as well as his documents before sending the pre-sold goods. As a result, in this case, too, although its popularity is on a decrease, until now, the documentary collection cannot be eliminated only by means of the electronic environment, which is critical to the establishment of the new generation financial services. Nonetheless, it results in the decrease in the high costs and the inefficiencies created by this collection method, through the effective use of the electronic payment systems.

Emergence of Electronic Payment Systems

The concept of electronic payment can be considered as not much different from communications technology that dates back for centuries, though its relative importance was not understood until modern times. Merchants, who originally faced the risk of carrying valuable goods from place to place, often turned to carriers to lessen the risk. They used written text as a means of identifying the carrier and to confirm that the carrier had collected and, from the other party, the trading partner or buyer, the goods were delivered to the right carrier. But trading with far-off individuals required the introduction of a third-party validation of value. In time, letters of credit gave way to bearer instruments, essentially a form of cash that could be handed to the merchant as a gesture of good faith by the trading partner.

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The first innovations were in the area of 'book' money transfers. The basic idea was to transfer real balances from one party to another without necessarily moving bank notes or coin. The buying and selling of financial assets, which are just as much trading transactions, can be consummated with a book entry. To date, the use of book entry is reserved for high-value transactions by and large, though firms will write a check for much smaller amounts. This is not without consequences. The cost of using a book entry system operated by a central bank or a commercial bank is proportionately high. For many purposes, the cost of an exchange system transaction is not founded at all by the visible value of the transaction. But small shops could use an electronic payment system for large transactions without much difficulty. That a small shop cannot use an electronic payment system will conceal from consumers the high cost caused by having to use cash, far and the future, print and distribute government notes, mint coins, and monitor the domestic economy for counterfeit notes.

Advantages of Electronic Payment in Trade

Because electronic payment is much more than a simple transaction, EFT-based systems have several major advantages relative to traditional paper-based systems. This section sets forth in a coherent, concise form the many potential advantages of EFT over traditional payment mechanisms. In order to emphasize their importance and severity, much of the discussion presents them in terms of the disadvantages of the existing systems which can be at least partially overcome through the implementation of electronic payment systems.

The natural starting point for a discussion of payment system improvement is the impact of traditional paper-based systems. Such systems are quite slow, taking considerable time to provide notification of payment. Most businesses have experienced delays in the delivery of their incoming checks through delays in snail mail. Reconciliation of paper checks against individual invoices is also time-consuming, especially where small checks are included. The small number of checks totals a large value. The recording of each and every small item and relying on both the buyer and vendor having similar information at every point in time can also be a problem in check-based systems because check deposit records also do not exist for the vendor. A third impact of stale payments in check-based systems is inventory control. Large float times for check payments allow businesses to manipulate the check float period by writing checks as part of their current purchasing need. Such unrecorded payment requirements result in companies suspecting their competition of receiving and not disclosing competitor payments, a suspect which can be close to the truth. Small businesses would also be well served by electronic payment media which do not require the exchange of bank account numbers.

Efficiency and Speed

In addition to eliminating many intermediate steps of documentation and reducing the clearance time of seeing payments to accompany documentation, improvements in communication technology also facilitate and to a great extent accelerate the matching of payment information to invoices. Specifically, payment without the need to send a document containing payment information over a network enables linking of payment and invoice data acquired by suppliers with a single message so that business houses can match files at their end without having to wait for the arrival of their counterparty's file. This can reduce the delays that ensue from slightly differing payment reference codes on the remittance information. Furthermore, near-simultaneous exchange of all payment and invoice information – rather than intermixing 'negative' and 'positive' messages regarding payments to an account, as is common today in EDI or internet-based exchanges – can also save time and reduce the errors that delay financial reconciliation today.

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Reduced Transaction Costs

While electronic payments have existed for some time, with wire transfers and later ACH processing becoming common for business transactions, individual or person-to-person payments have historically carried many more transaction costs. Banks or third-party financial institutions typically have been involved in establishing the credentials of the end entities, guaranteeing that the funds are there, and transferring the funds. Those processes have involved postal charges, trips to the bank, waiting in line, and explaining to a teller exactly what needs to be done. Each of those activities carries a cost. For businesses making smaller transactions with customers halfway around the world, those costs rapidly swamp any savings of time or money in avoiding walking to the mailbox to send a check.

The explosion of online banking for consumers has made electronic transactions significantly simpler and less costly. As a result, it's become feasible to charge a customer's bank account in response to an online payment and receive an immediate indication of success or failure. The customer can do so knowing the transaction is within her budget, although actually losing access to "float" is something that may not be universally seen as a feature. In the markets that back the generation of signed certificates, particularly the market for server certificates, the costs of transactions are significantly more substantial than those of providing time and bandwidth. The fees that certificate authorities (or the merchants themselves) are able to charge are in part grounded in the costs associated with maintaining billing relationships and mechanisms. Large classes of competing business models, for example, micropayments for information, would not be supportable using existing online retail payment systems.

Challenges and Risks

Though the electronic payment system has made vast improvements in efficiency, there are still a variety of problems. Payment is an international settlement, it is natural for the electronic payment system to be global. However, as noted earlier, it is difficult for a global system to manage international operations in an efficient manner. In addition to the legal regulations in various countries, there is also the problem of time differences, as different nations are in different time zones. There may also be differences in the level of legal protection in different countries, and currency risks when using a single currency. Considering these diverse local dependencies, the problem becomes even harder to solve.

In recent years, e-commerce-related services have been growing rapidly, and numerous companies with online trading capabilities have blossomed worldwide. Among companies with extended global trading capabilities, international trading companies are appearing in Japan. The internet empowers small/medium-sized firms to explore foreign trading opportunities that were previously beyond their reach. In other words, the internet offers these companies an unprecedented 'virtual globalization'. This means these firms will now have new opportunities for their survival and prosperity. Many new online firms are entering the international trading business. The increased number of merchants participating will bring even more consumers into the process.

Security Concerns

Security concerns stand in the way of the development of the business-to-customer market for digital money. On the customer's side, the misuse of transaction data, piracy, and the possibility of losing a digital wallet are the source of considerable concern. On the merchant's side, the merchant's lack of knowledge about the customer's financial data and application software is, in fact, the main obstacle to the successful development of business-to-customer commerce. The merchant is afraid that by implementing payment applications to manage confidential customer information, the company will, willy-

nilly, become a supplier of components essential to the customer when put to fraudulent use of this data. In the last instance, who is responsible?

The future development of trade driven by digital money is thus dependent upon the development of the necessary software, particularly with regard to the payment applications. Awareness of security concerns in the digital market is pushing users to adapt new instruments and equipment. Shipments of smart cards and dedicated equipment are expected to be massive. Growth in these segments, which at one time were marginal, necessitates online and offline payment methods that are standard and transparent for both commercial banks, which are handling the electronic money issuance system, and for fiscal authorities, which are involved in preventing fraud. Smart cards and dedicated equipment are being considered in this regard for their ability to interact with user terminals, a facility that is not possible with a standard chip card.

Fraud and Cybercrime

By raising encryption levels or verifying a signatory's identity at the time of issuance, e-money institutions can lower the risk of bank fraud and cardholder repudiation compared to card payments. Thus, e-money can provide advantages over online card payments. However, in many countries, e-money institutions are not regulated or have only reduced liability for theft, which cannot be attributed to fraud. The emerging systems for e-signature release may not always provide the ability to reject a signatory from previous purchases, which is necessary to succeed in charge disputes.

This has a significant negative impact on trade, which is the sector that stands to benefit the most from the advantages of e-money as a better management of loans. Furthermore, the number of e-money institutions that offer a more comprehensive and responsible approach to the postponement that merchants require for their offers is smaller than online card providers who grant access to a wider range of people. Period and theft disputes by these card providers reduce the merchants' exposure to customer financing risk, resulting in lower overall trade prices.

Future Trends and Innovations

Given the many advantages of electronic payments, it is likely that electronic payments, in one form or another, will continue to increase as a percentage of total retail payments. This increasing usage will build demand for continued development of new electronic payments and enhancements of existing systems in order to maintain and improve the economies and convenience gains of electronic payment usage. Some of the opportunities for continued usage are briefly described below. As is inevitable with any new and fast-growing mode of economic activity, there are also numerous risks associated with electronic payment systems. As the importance of electronic payments grows in the lives of individuals, the banking system and the economy, these risks must be addressed carefully in order to foster the safe and sound development of electronic payment systems.

The marketing and deployment of the components of the cashless check - which enables a check to be validated, converted into an ACH transaction, and essentially written on a debit account - is especially attractive today, because of the considerable costs that can be saved in both the banking system and the check-collection and -return processes. The long stale date of the paper check is another reason why this system is just as risky as the paper check, and therefore, it too will persist for a long time to come. However, the cashless check should reduce the threats due to both operational errors and fraud. The operation of cashless checks is likely to make it easier to control gets. Banks have been known to be working on various uses of the unique "micr" number that each check contains. For instance, it should be possible to remedy the simple

deposit sorting problem with the account number that the "micr" provides.

Conclusion

The recent evolution of electronic payment is real and is part of both the technology understanding revolution and the policy-making. Trade facilitation and trade liberalization are likely to be competing policies that imply choices for policymakers. Technological progress has improved payment security and could lead to a competitive decrease in the services provided for payment security. Payments made by credit card or by means of internet services are growing very rapidly and they are an important component of electronic trade, which is growing at double the percentage of traditional trade. While it is very important for future work to provide the business community with better data for analysis, there is enough evidence that electronic payment is becoming popular enough to explore a number of policy issues. Most of the issues are related to those generated by international trade, be it at the multilateral, regional, or unique-country level.

The general equilibrium methodology is therefore most suitable for analyzing the trade liberalization impact of such a policy reduction. Recent technology improvements have also affected electronic payment, in that the financial community has reached a good understanding of the importance of an electronic system of payment in international trade. Despite the presence of electronic payment in trade, very few empirical and theoretical works have been produced to examine the impact of the electronic market in general, and of electronic payment in particular, on the structure of trade. From the point of view of trade flows, we have reasons to believe that the models that provide support to the traditional gravity model are going to do this in the future. We needed to include external measures of trade vulnerability, such as opting for electronic payment and the introduction of product standards, in the description of a model that would later be open to discussion about technological evolution. Opting for electronic payment by a given country as an index that reflects the computer density in that country, which in turn reflects differences in the levels of development, may be seen as an external measure of trade vulnerability and provides useful indications about tariffs and export performance.

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