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payment process, and the role of the private and public sectors in the payment mechanism, are the subject of considerable debate and controversy.

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The development of the payment system in the United States has been influenced by many diverse factors. Firstly, there are numerous financial intermediaries that provide payment, clearing and settlement services. Over 20,000 deposit-taking institutions offer some type of payment service.

Payment systems in the United States

grows. The country's payment system, therefore, must be efficient so that funds can quickly move among market participants for productive use, thereby promoting more activities in the economy. According to Humphrey et al. (2001), the resource cost of a nation's payment system can account for three percent of its gross domestic product (GDP).

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A payment system is any system used to settle financial transactions through the transfer of monetary value. This includes the institutions, instruments, people, rules, procedures, standards, and technologies that make its exchange possible. A common type of payment system is called an operational network that links bank accounts and provides for monetary exchange using bank deposits.

Payment system - Wikipedia

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Efficiency Definition

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Federal Reserve Board - Payment Systems

Efficiency definition, the state or quality of being efficient, or able to accomplish something with the least waste of time and effort; competency in performance. See more.

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