



## Consumer Payments Bibliography

This bibliography contains academic articles, books, reports, and publications related to consumer payments.

This listing is the result of ongoing searches conducted by the Federal Reserve Bank of Philadelphia's Payment Cards Center, Economic Research Department, and Research Library on consumer payments.

A searchable online version of the bibliography can be accessed from the Payment Cards Center's web site:

<http://www.philadelphiafed.org/pcc/index.html>

As of: April 2006

Adams, Robert M., Paul W. Bauer, and Robin C. Sickles. "Scale Economies, Scope Economies, and Technical Change in Federal Reserve Payment Processing," *Finance and Economics Discussion Paper Series* 2002-57 (December 2002).

**Document Type:** Discussion Paper

Adams, Robert M., Paul W. Bauer, and Robin C. Sickles. "Scale Economies, Cost Efficiencies, and Technological Change In Federal Reserve Payments Processing," *Journal of Money, Credit, and Banking*, Vol. 36-5 (October 2004), pp. 943-958.

**Document Type:** Article in a Journal

Adler, Barry E., Ben Polak, and Alan Schwartz. "Regulating Consumer Bankruptcy: A Theoretical Inquiry," *Journal of Legal Studies*, Vol. 29-2-1 (June 2000), pp. 585-613.

**Document Type:** Article in a Journal

Adler, Barry E.. "Analyzes the Bankruptcy Law in the U.S. Definition of Bankruptcy Law," *Vanderbilt Law Review*, Vol. 55 (2002), pp. 166-169.

**Document Type:** Article in a Journal

Administrative Office of the United States Courts. *Bankruptcy Basics, Revised 2nd ed.* (Bankruptcy Judges Division, Administrative Office of the United States Courts, 2000).

**Document Type:** Book

Agarwal, Sumit, Brent W. Ambrose, and Chunlin Liu. "Credit lines and credit utilization," *Journal of Money, Credit and Banking*.

**Document Type:** Article in a Journal

Agarwal, Sumit, and others. "How Well Do Consumers Forecast their Future Borrowing?," Working Paper University of Pennsylvania (September 2005).

**Document Type:** Working Paper

Agarwal, Sumit, Souphala Chomsisengphet, and Lawrence Mielnicki. "Do Forbearance Plans Help Mitigate Credit Card Losses?," Working Paper .

**Document Type:** Working Paper

Agarwal, Sumit, Chunlin Liu, and Mielnicki Lawrence. "Exemption Laws and Consumer Delinquency and Bankruptcy Behavior: An Empirical Analysis of Credit Card Data," *Quarterly Review of Economics and Finance*, Vol. 43-2 (Summer 2003), pp. 273-89.

**Document Type:** Article in a Journal

Agarwal, Sumit, Chunlin Liu, and Lawrence Mielnicki. "Bankruptcy Exemptions, Garnishment Laws and Consumer Default Behavior: An Empirical Analysis of Credit Card Data," *Quarterly Review of Economics and Finance*, Vol. 43-2 (2003), pp. 273-289.

**Document Type:** Article in a Journal

Agarwal, Sumit, and Chunlin Liu. "Determinants of Credit Card Delinquency and Bankruptcy: Macroeconomic Factors," *Journal of Economics and Finance*, Vol. 27 (2003), pp. 75-85.

**Document Type:** Article in a Journal

Ahlborn, Christian, Howard H. Chang, and David S. Evans. "The Problem of Interchange Fee Analysis: Case Without a Cause?," *European Competition Law Review*, Vol. 22 (2001), pp. 304-312.

**Document Type:** Article in a Journal

Aizcorbe, Ana M., Arthur B. Kennickell, and Kevin B. Moore. "Recent Changes in U.S. Family Finances: Evidence From the 1998 and 2001 Survey of Consumer Finances," Board of Governors of the Federal Reserve System *Federal Reserve Bulletin*(2003), pp. 1-32.

**Document Type:** Federal Reserve Publication

Alessie, Rob, Stefan Hochguertel, and Weber Guglielmo. "Consumer Credit: Evidence from Italian Micro Data," *Journal of the European Economic Association*, Vol. 3-1 (March 2005), pp. 144-178.

**Document Type:** Article in a Journal

Allen, Linda, Gayle L. DeLong, and Anthony Saunders. "Issues in the Credit Risk Modeling of Retail Markets," Working Paper FIN-03-007, NYU Stern School of Business (February 2003).

**Document Type:** Working Paper

Allen, Larissa N., and Lawrence C. Rose. "Financial Survival Analysis: an Application to Consumer Debt," Working Paper Massey University (2005).

**Document Type:** Working Paper

Allen, Linda, and Anthony Saunders. "A Survey of Cyclical Effects in Credit Risk Measurement Models," Working Paper 126, Bank for International Settlements (January 2003).

**Document Type:** Working Paper

Altman, Edward I., and others. *Application of Classification Techniques in Business, Banking, and Finance*(JAI Press, November 1981).

**Document Type:** Book

Altman, Edward I., and Anthony Saunders. "Credit Risk Measurement: Developments over the Last Twenty Years," *Journal of Banking and Finance*, Vol. 21-11/12 (December 1997), pp. 1721-1742.

**Document Type:** Article in a Journal

Altman, Edward I.. "Commercial Bank Lending: Process, Credit Scoring, and Costs of Errors in Lending," *Journal of Financial and Quantitative Analysis*, Vol. 15-4 (November 1980), pp. 813-832.

**Document Type:** Article in a Journal

Altman, Edward I.. "Managing Credit Risk: A Challenge for the New Millennium," *Economic Notes*, Vol. 31-2 (July 2002), pp. 201-214.

**Document Type:** Article in a Journal

American Bankers Association. *Study of Consumer Payment Preferences Focusing on Online and Offline Debit*(1999).

**Document Type:** Specialized Report

American University. "Symposium: The Electronic Future of Cash," *American University Law Review*, Vol. 46-4 (April 1997), pp. 961-1206.

**Document Type:** Article in a Journal

Ameriks, John, Andrew Caplin, and John Leahy. "Wealth Accumulation and The Propensity to Plan," Working Paper 8920, National Bureau of Economic Research (May 2002).

**Document Type:** Working Paper

Anderson, Robert M., Glenn Ellison, and Drew Fudenberg. "Location Choice in Two-Sided Markets with Indivisible Agents," *Discussion Paper*2056 (January 2005).

**Document Type:** Discussion Paper

Andreef, Alexandria, and others. "Electronic bill presentment and payment--is it just a click away?," Federal Reserve Bank of Chicago *Economics Perspectives*(Winter 2001), pp. 2-16.

**Document Type:** Federal Reserve Publication

Angeletos, George-Marios, and others. "Hyperbolic Discounting, Wealth Accumulation, and Consumption," *Journal of Economic Perspectives*, Vol. 15-3 (Summer 2001), pp. 47-68.

**Document Type:** Article in a Journal

Anguelov, Christoslav E., Marrienne A. Hilgert, and Jeanne M. Hogarth. "U.S. Consumers and Electronic Banking, 1995-2003," Board of Governors of the Federal Reserve System *Federal Reserve Bulletin*(Winter 2004), pp. 1-18.

**Document Type:** Federal Reserve Publication

Arminger, Gerhard, Daniel Enache, and Thorsten Bonne. "Analyzing Credit Risk Data: A Comparison of Logistic Discrimination, Classification Tree Analysis, and Feed-Forward Networks," *Computational Statistics*, Vol. 12-2 (March 1997), pp. 293-310.

**Document Type:** Article in a Journal

Armstrong, Mark, and Julian Wright. "Two-Sided Markets, Competitive Bottlenecks and Exclusive Contracts," Working Paper University College London and National University of Singapore (November 2004).

**Document Type:** Working Paper

Athreya, Kartik B.. "Fresh start or head start? Uniform bankruptcy exemptions and welfare," Working Paper 03-03R, Federal Reserve Bank of Richmond (July 2004).

**Document Type:** Working Paper

Athreya, Kartik B.. "Welfare Implications of the Bankruptcy Reform Act of 1999," *Journal of Monetary Economics*, Vol. 49-8 (2002), pp. 1567-1595.

**Document Type:** Article in a Journal

Athreya, Kartik B.. "Shame As It Ever Was: Stigma and Personal Bankruptcy," Federal Reserve Bank of Richmond *Economic Quarterly*(Spring 2004), pp. 1-19.

**Document Type:** Federal Reserve Publication

Athreya, Kartik B.. "The Growth of Unsecured Credit: Are We Better Off?," Federal Reserve Bank of Richmond *Economic Quarterly*(Summer 2001), pp. 11-33.

**Document Type:** Federal Reserve Publication

Athreya, K.. "Equilibrium Models of Personal Bankruptcy: A Survey," Federal Reserve Bank of Richmond *Economic Quarterly*(Spring 2005), pp. 73-98.

**Document Type:** Federal Reserve Publication

Attila, Ambrus, and Rosa Argenziano. "Network Markets and Consumers Coordination," *Discussion Paper*1481 (September 2004).

**Document Type:** Discussion Paper

Ausubel, Lawrence M.. "Adverse Selection in the Credit Card Market," Working Paper University of Maryland, Department of Economics (1999).

**Document Type:** Working Paper

Ausubel, Lawrence M.. "The Failure of Competition in the Credit Card Market," *American Economic Review*, Vol. 81-1 (March 1991), pp. 50-81.

**Document Type:** Article in a Journal

Ausubel, Lawrence M.. "Credit Card Defaults, Credit Card Profits, and Bankruptcy," *American Bankruptcy Law Journal*, Vol. 71 (Spring 1997), pp. 249-270.

**Document Type:** Article in a Journal

Avery, Robert B., and others. "Credit Risk, Credit Scoring, and the Performance of Home Mortgages," Board of Governors of the Federal Reserve System *Federal Reserve Bulletin*(1996), pp. 621-648.

**Document Type:** Federal Reserve Publication

Avery, Robert B., and others. "Credit Scoring: Statistical Issues and Evidence from Credit Bureau Files," *Real Estate Economics*, Vol. 28-3 (Fall 2000), pp. 523-547.

**Document Type:** Article in a Journal

Avery, Robert B., and others. "The Distribution of Credit Scores: Findings and Implications for the Provision of Financial Services," *Proceedings of the 33rd Annual Conference on Bank Structure and Competition: Technology*(May 1997), pp. 521-543.

**Document Type:** Discussion Paper

Avery, Robert B., Paul S. Calem, and Glenn B. Canner. "An Overview of Consumer Data and Credit Reporting," Board of Governors of the Federal Reserve System *Federal Reserve Bulletin*(February 2003), pp. 47-73.

**Document Type:** Federal Reserve Publication

Avery, Robert B., Paul S. Calem, and Glenn B. Canner. "Consumer Credit Scoring: Do Situational Circumstances Matter?," *Journal of Banking and Finance*, Vol. 28-4 (April 2004), pp. 835-856.

**Document Type:** Article in a Journal

Awh, Robert Y., and D. Waters. "A Discriminant Analysis of Economic, Demographic, and Attitudinal Characteristics of Bank and Charge Card Holders: A Case Study," *Journal of Finance*, Vol. 29 (1974), pp. 973-980.

**Document Type:** Article in a Journal

Ayadi, O. F.. "Adverse Selection, Search Costs and Sticky Credit Card Rates," *Financial Services Review*, Vol. 6-1 (1997), pp. 53-67.

**Document Type:** Article in a Journal

Bacchetta, Philippe, and Stefan Gerlach. "Consumption and Credit Constraints: International Evidence," *Journal of Monetary Economics*, Vol. 40-2 (October 1997), pp. 207-238.

**Document Type:** Article in a Journal

Baesens, B., and others. "Benchmarking State-of-the-Art Classification Algorithms for Credit Scoring," *Journal of the Operational Research Society*, Vol. 54-6 (June 2003), pp. 627-635.

**Document Type:** Article in a Journal

Bagwell, D.C., and Jinhee Kim. "Financial stress and absenteeism in credit counseling clients," *Journal of Consumer Education*.

**Document Type:** Article in a Journal

Baker, Donald I.. "Shared ATM Networks - The Antitrust Dimension," Federal Reserve Bank of St. Louis *Review*(November/December 1995), pp. 5-17.

**Document Type:** Federal Reserve Publication

Balto, David A., and James J. McAndrews. "Joint Venture Payment Networks and Public Policy," *Proceedings*(May 1998), pp. 431-442.

**Document Type:** Discussion Paper

Balto, David A.. "Creating a Payment System Network: The Tie That Binds or an Honorable Peace," *The Business Lawyer*, Vol. 55 (2000), pp. 1391-1408.

**Document Type:** Article in a Journal

Balto, David A.. "Networks And Exclusivity: Antitrust Analysis To Promote Network Competition," *George Mason Law Review*, Vol. 7 (1999), pp. 523-576.

**Document Type:** Article in a Journal

Balto, David A.. "Payment Systems and Antitrust: Can the Opportunities for Network Competition Be Recognized?," Federal Reserve Bank of St. Louis *Review*(November/December 1995), pp. 19-40.

**Document Type:** Federal Reserve Publication

Balto, David A.. "Access Demands and Payment Systems Joint Ventures," *Harvard Journal of Law and Public Policy*, Vol. 18-3 (Summer 1995), pp. 623-669.

**Document Type:** Article in a Journal

Banasik, John, Jonathan N. Crook, and Lyn C. Thomas. "Not If But When Will Borrowers Default," *Journal of the Operational Research Society*, Vol. 50 (1999), pp. 1185-1190.

**Document Type:** Article in a Journal

Banasik, John, Jonathan N. Crook, and Lyn C. Thomas. "Does Scoring a Subpopulation Make a Difference?," *International Review of Retail Distribution and Consumer Research*, Vol. 6-2 (November 1996), pp. 180-195.

**Document Type:** Article in a Journal

Bank Administration Institute. *Plastic Card Float*(December 1986).

**Document Type:** Specialized Report

Bank Administration Institute and PSI Global. "Profiting from Change in the U.S. Payments System" (1998).

**Document Type:** Specialized Report

Bank for International Settlements. Basel Committee on Banking Supervision. *Risk Management for Electronic Banking and Electronic Money Activities*(March 1998).

**Document Type:** Specialized Report

Bank for International Settlements. Basel Committee on Banking Supervision. *Consultative Document: Overview*(April 2003).

**Document Type:** Specialized Report

Bank for International Settlements. Basel Committee on Banking Supervision. *Third Consultative Paper: New Basel Capital Accord*(April 2003).

**Document Type:** Specialized Report

Bank for International Settlements. Basel Committee on Banking Supervision. "Second Working Paper on Securitisation," 11, Bank for International Settlements (October 2002).

**Document Type:** Working Paper

Bank for International Settlements. Basel Committee on Banking Supervision. *Supplementary Information on QIS3*(2003).

**Document Type:** Specialized Report

Bank for International Settlements. Basel Committee on Banking Supervision. *Quantitative Impact Study 3: Overview of Global Results*(May 2003).

**Document Type:** Specialized Report

Bank for International Settlements. Committee on Payment and Settlement Systems. *40 Clearing and Settlement Arrangements for Retail Payments in Selected Countries*(September 2000).

**Document Type:** Specialized Report

Bank for International Settlements. Committee on Payment and Settlement Systems. *53 Payment and Settlement Systems in Selected Countries*(April 2003).

**Document Type:** Specialized Report

Bank for International Settlements. Committee on Payment and Settlement Systems. *33 Retail Payments In Selected Countries: A Comparative Study*(September 1999).

**Document Type:** Specialized Report

Bank for International Settlements. Committee on Payment and Settlement Systems. *62 Survey of Developments in Electronic Money and Internet and Mobile Payments*, Bank for International Settlements, March 2004.

**Document Type:** Annual Review

Bank for International Settlements. Committee on Payment and Settlement Systems. *Statistics on Payment and Settlement Systems in Selected Countries*, Bank for International Settlements, Yearly.

**Document Type:** Annual Review

Bank for International Settlements. Committee on Payment and Settlement Systems. *18 Security of Electronic Money*(August 1996).

**Document Type:** Specialized Report

Bank for International Settlements. Committee on Payment and Settlement Systems. *48 Survey of Electronic Money Developments*(November 2001).

**Document Type:** Specialized Report

Bank for International Settlements. Committee on Payment and Settlement Systems. *52 Policy Issues for Central Banks in Retail Payments*(March 2003).

**Document Type:** Specialized Report

Bank for International Settlements. Group of Ten. *Group of Ten - Electronic Money: Consumer Protection, Law Enforcement, Supervisory and Cross Border Issues*(April 1997).

**Document Type:** Specialized Report

Bar-Gill, Oren. "Seduction by Plastic," *Northwestern University Law Review*, Vol. 98-4 (Summer 2004), pp. 1373-1434.

**Document Type:** Article in a Journal

Bar-Isaac, Heski, and Vicente Cunat. "Long term debt with hidden borrowing," Economics Working Paper 803, Department of Economics and Business, Universitat Pompeu Fabra (January 2005).

**Document Type:** Working Paper

Bar-Isaac, Heski, and Vincente C. Martinez. "Long-Term Debt and Hidden Borrowing," Working Paper (June 2005).

**Document Type:** Working Paper

Barr, Michael S.. "Banking the Poor," *Yale Journal on Regulation*, Vol. 21-121 (Winter 2004), pp. 121-237.

**Document Type:** Article in a Journal

Barron, John M., Gregory Elliehausen, and Michael E. Staten. "Monitoring the Household Sector with Aggregate Credit Bureau Data," *Business Economics*, Vol. 35-1 (January 2000), pp. 63-68.

**Document Type:** Article in a Journal

Barron, John M., Michael E. Staten, and John Umbeck. "Discounts for Cash in Retail Gasoline Marketing," *Contemporary Policy Issues*, Vol. 10-4 (1992), pp. 89-102.

**Document Type:** Article in a Journal

Barron, "The Value of Comprehensive Credit Reports: Lessons from the U.S. Experience" in Miller, Margaret J., ed., *Credit Reporting Systems and the International Economy*(Massachusetts Institute of Technology Press, 2003).

**Document Type:** Book

Barron, John M., and Michael E. Staten. "Personal Bankruptcy: A Report on Petitioners' Ability to Pay," *Monograph*, 33 (October 1997).

**Document Type:** Article in a Journal

Bates, Larry. "Excepting Credit Card Debt From Discharge in Bankruptcy: Why Fraud Can't Mean What The Courts Want It to Mean," *North Dakota Law Review*, Vol. 78-1 (Spring 2002), pp. 23-76.

**Document Type:** Article in a Journal

Bauer, Paul W., and Diana Hancock. "The Efficiency of the Federal Reserve in Providing Check Processing Services," *Journal of Banking and Finance*, Vol. 17-2/3 (April 1993), pp. 287-311.

**Document Type:** Article in a Journal

Bauer, Paul W., and Diana Hancock. "Scale Economies and Technological Change in Federal Reserve ACH Payment Processing," Federal Reserve Bank of Cleveland *Economic Review*(Fall 1995), pp. 14-29.

**Document Type:** Federal Reserve Publication

Bauer, Keldon, and Scott E. Hein. "The Effect of Heterogeneous Risk on the Early Adoption of Internet Banking Technologies," Working Paper (July 2005).

**Document Type:** Working Paper

Bauer, Paul W., and Patrick Higgins. "Post Consolidation Estimates of ACH Scale Economies, Technical Change and Cost Efficiency," Federal Reserve Bank of Cleveland (2002).

**Document Type:** Federal Reserve Publication

Bauer, Paul W.. "A Beginner's Guide to the U.S. Payment System," Federal Reserve Bank of Cleveland *Economic Commentary*(July 1994).

**Document Type:** Federal Reserve Publication

Bauer, Paul W.. "Consumer Financial Privacy and the Gramm-Leach-Bliley Act," Federal Reserve Bank of Cleveland *Economic Commentary*(March 2002).

**Document Type:** Federal Reserve Publication

Baxter, William F.. "Bank Interchange of Transactional Paper: Legal and Economic Perspectives," *Journal of Law and Economics*, Vol. 26 (1983), pp. 541-588.

**Document Type:** Article in a Journal

Baxter, William F.. "Section 85 of the National Bank Act and consumer welfare," *Utah Law Review*(1995), pp. 1009-1028.

**Document Type:** Article in a Journal

Beales, Howard, Richard Craswell, and Steven C. Salop. "The Efficient Regulation of Consumer Information," *Journal of Law and Economics*, Vol. 24-3 (December 1981), pp. 491-539.

**Document Type:** Article in a Journal

Beltz, Jess. "An Analysis of the Relationship between Creditors, Consumer Credit Councils and Debt-strapped Consumers," Indiana University-Purdue University at Fort Wayne, School of Business and Management (2002).

**Document Type:** Working Paper

Benton, Marques, and others. "A Survey of Consumer Payment Behavior" (2005).

**Document Type:** Specialized Report

Benton, Kenneth J.. "Banks and the 2005 Bankruptcy Abuse Prevention and Consumer Protection Act," Federal Reserve Bank of Philadelphia *Compliance Corner*(4th Quarter 2005).

**Document Type:** Federal Reserve Publication

Berger, Allen N., Scott Frame, and Nathan H. Miller. "Credit Scoring and the Availability, Price, and Risk of Small Business Credit," *Finance and Economics Discussion Paper Series*2002-26 (April 2002).

**Document Type:** Discussion Paper

Berger, Allen N., Diana Hancock, and Jeffrey C. Marquardt. "A Framework for Analyzing Efficiency, Risks, Costs, and Innovations in the Payments System," *Journal of Money, Credit, and Banking*, Vol. 28 (1996), pp. 696-732.

**Document Type:** Article in a Journal

Berger, Allen N., and David B. Humphrey. "Interstate Banking and the Payments System," *Journal of Financial Services Research*, Vol. 1 (1988), pp. 131-145.

**Document Type:** Article in a Journal

Berger, "The Role of Interstate Banking in the Diffusion of Electronic Payments Technology" in Lawrence, Colin, and Robert P. Shay, eds., *Technological Innovation, Regulation, and the Monetary Economy*(Harper and Row, 1986).

**Document Type:** Book

Berkowitz, Jeremy, and Richard Hynes. "Bankruptcy Exemptions and the Market for Mortgage Loans," *Journal of Law and Economics*, Vol. 42-2 (October 1999), pp. 908-930.

**Document Type:** Article in a Journal

Berlin, Mitchell, and Loretta J. Mester. "Credit Card Rates and Consumer Search," *Review of Financial Economics*, Vol. 13-1/2 (2004), pp. 179-198.

**Document Type:** Article in a Journal

Berlin, Mitchell, and Loretta J. Mester. "Retail Credit Risk Management and Measurement," *Journal of Banking and Finance*, Vol. 28-4 (April 2004), pp. 721-725.

**Document Type:** Article in a Journal



Bermant, Gordon, and Ed Flynn. *Incomes, Debts, and Repayment Capacities of Recently Discharged Chapter 7 Debtors*(January 1999).

**Document Type:** Specialized Report

Bermant, G., and E. Flynn. "Incomes, Debts and Repayment Capacities of Recently Discharged Chapter 7 Debtors," American Bankruptcy Institute (1999).

**Document Type:** Working Paper

Bernheim, B. D., Daniel M. Garrett, and Dean M. Maki. "Education and Saving: The Long-Term Effects of High School Financial Curriculum Mandates," *Journal of Public Economics*, Vol. 80-3 (June 2001), pp. 435-465.

**Document Type:** Article in a Journal

Bernheim, B. D., and D. M. Garrett. "The Determinants and Consequences of Financial Education in the Workplace: Evidence from Survey of Households," Working Paper 5667, National Bureau of Economic Research (1996).

**Document Type:** Working Paper

Bernheim, "Financial Illiteracy, Education, and Retirement Saving" in Mitchell, O.S. and S.J. Schieber, ed., *Living With Defined Contribution Plans*(University of Pennsylvania, The Wharton School, 1998).

**Document Type:** Book

Bertaut, Carol, and Michael Haliassos. "Debt Revolvers for Self Control," HERMES Center Working Paper 01-11, University of Cyprus (June 2001).

**Document Type:** Working Paper

Bertaut, "Credit Cards: Facts and Theories" in G. Bertola, R. Disney and C. Grant, eds., *The Economics of Consumer Credit*(Massachusetts Institute of Technology Press, April 2005).

**Document Type:** Book

Bertola, Giuseppe, Winfried Koeniger, and Stefan Hochguertel. "Dealer Pricing of Consumer Credit," *International Economic Review*Vol. 46-4 (November 2005), pp. 1103-1142.

**Document Type:** Discussion Paper

Bertrand, Marianne, and others. "What's Psychology Worth? A Field Experiment in the Consumer Credit Market," Working Paper 11892, National Bureau of Economic Research (December 2005).

**Document Type:** Working Paper

Bhandari, Jagdeep S., and Lawrence A. Weiss. "The Increasing Bankruptcy Filing Rate: An Historical Analysis," *American Bankruptcy Law Journal*, Vol. 67 (Winter 1993), pp. 1-16.

**Document Type:** Article in a Journal

Bianco, Magda, Tullio Jappelli, and Marco Pagano. "Courts and Banks: Effects of Judicial Enforcement on Credit Markets," *Journal of Money, Banking, and Finance*, Vol. 37-2 (April 2005), pp. 223-244.

**Document Type:** Article in a Journal

Bird, Edward J., Paul A. Hagstrom, and Robert Wild. "Credit Card Debts of the Poor: High and Rising," *Journal of Policy Analysis and Management*, Vol. 18 (Winter 1999), pp. 125-133.

**Document Type:** Article in a Journal

Bjorndal, Endre, Herbert Hamers, and Maurice A.L. Koster. "Cost Allocation in a Bank ATM Network," *Mathematical Methods of Operations Research*, Vol. 59-3 (August 2004), pp. 405-418.

**Document Type:** Article in a Journal

Black, Sandra E., and Donald P. Morgan. "The Changing Mix of Bank Card Borrowers and the Rising Rate of Charge-Offs," *Proceedings of the 34th Annual Conference on Bank Structure and Competition: Payments Systems in the Global Economy*(1998), pp. 294-312.

**Document Type:** Discussion Paper

Black, Sandra E., and Donald P. Morgan. "Risk and the Democratization of Credit Cards," Federal Reserve Bank of New York *Research Paper*(June 1998).

**Document Type:** Federal Reserve Publication

Blackwell, M., and C. Sykes. "The Assignment of Credit Limits with a Behavior-Scoring System," *IMA Journal of Mathematics Applied in Business and Industry*, Vol. 4 (1992), pp. 73-80.

**Document Type:** Article in a Journal

Block-Lieb, Susan, Karen Gross, and Richard L. Wiener. "Lessons From the Trenches: Debtor Education in Theory and Practice," *Fordham Journal of Corporate and Financial Law*, Vol. 7 (2002), pp. 503-523.

**Document Type:** Article in a Journal

Bloechlinger, Andreas, and Markus Leippold. "Economic Benefit of Powerful Credit Scoring," Working Paper (January 2005).

**Document Type:** Working Paper

Board of Governors of the Federal Reserve System. *G.19 - Consumer Credit*, Board of Governors of the Federal Reserve System, monthly.

**Document Type:** Annual Review

Board of Governors of the Federal Reserve System. *The Profitability of Credit Card Operations of Depository Institutions*, Board of Governors of the Federal Reserve System, 1996.

**Document Type:** Annual Review

Board of Governors of the Federal Reserve System. "Report to the Congress on the Application of the Electronic Funds Transfer Act to Electronic Stored-Value Products," Board of Governors of the Federal Reserve System (1997), pp. 1-79.

**Document Type:** Federal Reserve Publication

Board of Governors of the Federal Reserve System. "Annual Report to the Congress on Retail Fees and Services of Depository Institutions", Board of Governors of the Federal Reserve System, Annually since 1989.

**Document Type:** Annual Review

Board of Governors of the Federal Reserve System. "The Future of Retail Electronic Payments Systems: Industry Interviews and Analysis," Board of Governors of the Federal Reserve System *Federal Reserve Bulletin*(January 2003), pp. 33.

**Document Type:** Federal Reserve Publication

Board of Governors of the Federal Reserve System. "Credit Cards in the U.S. Economy: Their Impact on Costs, Prices, and Retail Sales," Board of Governors of the Federal Reserve System (1983).

**Document Type:** Federal Reserve Publication

Board of Governors of the Federal Reserve System. "Report to the Congress on Further Restrictions on Unsolicited Written Offers of Credit and Insurance," Board of Governors of the Federal Reserve System (December 2004).

**Document Type:** Federal Reserve Publication

Bochicchio, Marilyn, and Stanley Sienkiewicz. "Risky Business: Managing Electronic Payments in the 21st Century," *Payment Cards Center Conference Summary*05-20 (June 2005).

**Document Type:** Discussion Paper

Bohn, James, Diana Hancock, and Paul W. Bauer. "Estimates of Scale and Cost Efficiency for Federal Reserve Currency Operations," Federal Reserve Bank of Cleveland *Economic Review*(Winter 2001), pp. 2-26.

**Document Type:** Federal Reserve Publication

Bolt, Wilko, David Humphrey, and Roland Uittenbogaard. "The Effect of Transaction Pricing on the Adoption of Electronic Payments: A Cross-Country Comparison," Working Paper 05-28, Federal Reserve Bank of Philadelphia (November 2005).

**Document Type:** Working Paper

Bolt, Wilko, and David B. Humphrey. "Public Good Issues in TARGET: Natural Monopoly, Scale Economies, Network Effects and Cost Allocation," Working Paper 505, European Central Bank (July 2005).

**Document Type:** Working Paper

Bolt, Wilko, and Alexander F. Tieman. "Skewed Pricing in Two-Sided Markets: An IO approach," DNB Working Paper 2004/13, Netherlands Central Bank (October 2004).

**Document Type:** Working Paper

Bolt, Wilko. "Retail Payments in the Netherlands: Some Facts and Some Theory," Working Paper 722, De Nederlandsche Bank (May 2005).

**Document Type:** Working Paper

Bond, Philip, David Musto, and Bilge Yilmaz. "Predatory Lending in a Rational World," Working Paper University of Pennsylvania (August 2005).

**Document Type:** Working Paper

Bostic, "Privacy Restrictions and the Use of Data at Credit Registries" in Miller, Margaret J., ed., *Credit Reporting Systems and the International Economy*(Massachusetts Institute of Technology Press, 2003).

**Document Type:** Book

Bostic, Raphael W., and Glenn B. Canner. "Do Minority-Owned Banks Treat Minorities Better? An Empirical Test of the Cultural Affinity Hypothesis," *Proceedings of the 34th Annual Conference on Bank Structure and Competition: Payments Systems in the Global Economy*(May 1998), pp. 113-133.

**Document Type:** Discussion Paper

Bostic, "Trends in Equal Access to Credit Products" in Durkin, Thomas A. and Michael E. Staten, eds., *The Impact of Public Policy on Consumer Credit*(Kluwer Academic Publishers, 2002).

**Document Type:** Book

Boyce, Laurie, and Sharon M. Danes. *Evaluation of the NEFE High School Financial Planning Program*(1998).

**Document Type:** Specialized Report

Boyes, William J., and Roger L. Faith. "Some Effects of the Bankruptcy Reform Act of 1978," *Journal of Law and Economics*, Vol. 29-1 (April 1986), pp. 139-149.

**Document Type:** Article in a Journal

Boyes, William J., Dennis L. Hoffman, and Stuart A. Low. "An Econometric Analysis of the Bank Credit Scoring Problem," *Journal of Econometrics*, Vol. 40-1 (January 1989), pp. 3-14.

**Document Type:** Article in a Journal

Boyes, William J., Dennis Hoffman, and Stuart A. Low. "Lender Reactions to Information Restrictions: The Case of Banks and ECOA," *Journal of Money, Credit, and Banking*, Vol. 18-2 (May 1986), pp. 211-219.

**Document Type:** Article in a Journal

Boyle, "Methods for Credit Scoring Applied to Slow Payers" in Thomas, Lyn C., Jonathan N. Crook, and David B. Edelman, eds., *Credit Scoring and Credit Control*(Clarendon Press, March 1992).

**Document Type:** Book

Bradford, Terri, Matt Davies, and Stuart E. Weiner. "Nonbanks in the Payments System," Payments System Research Working Paper 02-02, Federal Reserve Bank of Kansas City (2002).

**Document Type:** Working Paper

Braucher, Jean. *Report On a Study of Debtor Education in Bankruptcy*(October 2001).

**Document Type:** Specialized Report

Braucher, Jean. "Consumer Bankruptcy as Part of the Social Safety Net: Fresh Start or Treadmill?," *Santa Clara Law Review*, Vol. 44 (2004), pp. 1065-92.

**Document Type:** Article in a Journal

Braunsberger, Karin, Laurie A. Lucas, and Dave Roach. "The Effectiveness of Credit-Card Regulation for Vulnerable Consumers," *Journal of Services Marketing*, Vol. 18 (2004), pp. 358-371.

**Document Type:** Article in a Journal

Braunstein, Sandra, and Carolyn Welch. "Financial Literacy: An Overview of Practice, Research, and Policy," Board of Governors of the Federal Reserve System *Federal Reserve Bulletin*(November 2002), pp. 445-457.

**Document Type:** Federal Reserve Publication

Brause, R., T. Langsdorf, and M. Hepp. "Neural Data Mining for Credit Card Fraud Detection," *Proceedings of the 11th IEEE International Conference on Tools with Artificial Intelligence*(1999).

**Document Type:** Discussion Paper

Brito, Dagobert L., and Peter R. Hartley. "Consumer Rationality and Credit Cards," *Journal of Political Economy*, Vol. 103-2 (April 1995), pp. 400-433.

**Document Type:** Article in a Journal

Broecker, Thorsten. "Credit-Worthiness Tests and Interbank Competition," *Econometrica*, Vol. 58-2 (March 1990), pp. 429-452.

**Document Type:** Article in a Journal

Brown, Sarah, Karl Taylor, and Stephen W. Price. "Debt and distress: Evaluating the psychological cost of credit," *Journal of Economic Psychology*, Vol. 6-5 (October 2005), pp. 642-663.

**Document Type:** Article in a Journal

Brown, Martin, and Christian Zehnder. "Credit Registries, Relationship Banking and Loan Repayment," IEW Working Paper 240, University of Zurich (May 2005).

**Document Type:** Working Paper

Buckley, F. H., and Margaret F. Brinig. "The Bankruptcy Puzzle," *Journal of Legal Studies*, Vol. 27-1 (January 1998), pp. 187-207.

**Document Type:** Article in a Journal

Burke, Sarah A.. "Privacy Matters: Payment Cards Center Workshop on the Right to Privacy and the Financial Services Industry," Federal Reserve Bank of Philadelphia *Business Review*(2001), pp. 5-8.

**Document Type:** Federal Reserve Publication

Burns, Peter, and Christopher Ody. "Forum on Validation of Consumer Credit Risk Models," *Payment Cards Center Conference Summary*05-05 (November 2004).

**Document Type:** Discussion Paper

Burns, Peter, and Anne Stanley. "Fraud Management in the Credit Card Industry," *Payment Cards Center Discussion Paper*02-05 (April 2002).

**Document Type:** Discussion Paper

Burns, Peter, and Anne Stanley. "Innovations in Small Dollar Payments," *Payment Cards Center Discussion Paper*01-06 (October 2001).

**Document Type:** Discussion Paper

Burns, Peter, and Anne Stanley. "Managing Consumer Credit Risk," *Payment Cards Center Discussion Paper*01-03 (September 2001).

**Document Type:** Discussion Paper

Burns, Peter. "Retail Credit Risk Modeling and the Basel Capital Accord," *Payment Cards Center Discussion Paper*02-01 (January 2002).

**Document Type:** Discussion Paper

Cabral, Luis M.B.. "Market Power and Efficiency in Card Payment Systems: A Comment," *Review of Network Economics*, Vol.5-1 (March 2006), pp. 15-25.

**Document Type:** Article in a Journal

Calem, Paul S., Michael B. Gordy, and Loretta J. Mester. "Switching Costs and Adverse Selection in the Market for Credit Cards: New Evidence," Working Paper 05-16, Federal Reserve Bank of Philadelphia (July 2005).

**Document Type:** Working Paper

Calem, Paul S., and Michael LaCour-Little. "Risk-Based Capital Requirements for Mortgage Loans," *Finance and Economics Discussion Paper Series*2001-60 (2001).

**Document Type:** Discussion Paper

Calem, Paul S., and Loretta J. Mester. "Consumer Behavior and the Stickiness of Credit-Card Interest Rates," *American Economic Review*, Vol. 85 (1995), pp. 1327-1336.

**Document Type:** Article in a Journal

Calem, Paul S., and Michael Stutzer. "The Simple Analytics of Observed Discrimination in Credit Markets," *Journal of Financial Intermediation*, Vol. 4-3 (July 1995), pp. 189-212.

**Document Type:** Article in a Journal

Calem, Paul S.. "The Strange Behavior of the Credit Card Market," Federal Reserve Bank of Philadelphia *Business Review*(January 1992), pp. 3-14.

**Document Type:** Federal Reserve Publication

Calomiris, Charles W., and Charles M. Kahn. "The Efficiency of Self-Regulated Payment Systems: Learning from the Suffolk System," *Journal of Money, Credit, and Banking*, Vol. 28-4 (November 1996), pp. 766-797.

**Document Type:** Article in a Journal

Calomiris, Charles W., and Joseph R. Mason. "Credit Card Securitization and Regulatory Arbitrage," *Journal of Financial Services Research*, 26-1 (August 2004), pp. 5-27.

**Document Type:** Article in a Journal

Canner, Glenn B., and James T. Fergus. "The Effects on Consumers and Creditors of Proposed Ceilings on Credit Card Interest Rates," Board of Governors of the Federal Reserve System *Staff Studies Paper*(1987).

**Document Type:** Federal Reserve Publication

Canner, Glenn B., and Charles A. Luckett. "Developments in the Pricing of Credit Card Services," Board of Governors of the Federal Reserve System *Federal Reserve Bulletin*(1992), pp. 652-666.

**Document Type:** Federal Reserve Publication

Caouette, John B., Edward I. Altman, and Paul Narayanan. *Managing Credit Risk: The Next Great Financial Challenge*(John Wiley & Sons, Inc., 1998).

**Document Type:** Book

Carbo, Santiago, David B. Humphrey, and Rafael Lopez del Paso. "Effects of ATMs and Electronic Payments on Banking Costs: the Spanish Case," Fundacion de las Cajas de Ahorros Confederadas, Madrid, Working Paper (May 2003).

**Document Type:** Working Paper

Cardillo, Matthew, Antoine Martin, and Michael J. Orlando. "Innovation on networks: coordination, governance, and the case of Visa," *Journal of Financial Transformation*, Vol. 12 (December 2004), pp. 104-106.

**Document Type:** Article in a Journal

Cargill, Thomas F., and Jeanne Wendel. "Bank Credit Cards: Consumer Irrationality versus Market Forces," *Journal of Consumer Affairs*, Vol. 30-2 (Winter 1996), pp. 373-389.

**Document Type:** Article in a Journal

Carling, Kenneth, Tor Jacobson, and Kasper Roszbach. "Dormancy Risk and Expected Profits of Consumer Loans," *Journal of Banking and Finance*, Vol. 25 (April 2001), pp. 717-39.

**Document Type:** Article in a Journal

Carlton, Dennis W., and Alan S. Frankel. "The Antitrust Economics of Credit Card Networks," *Antitrust Law Journal*, Vol. 63 (Winter 1995), pp. 643-668.

**Document Type:** Article in a Journal

Carlton, Dennis W., and Alan S. Frankel. "Antitrust and Payment Technologies," Federal Reserve Bank of St. Louis *Review*(November/December 1995), pp. 41-54.

**Document Type:** Federal Reserve Publication

Carlton, Dennis W., and Steven C. Salop. "You Keep on Knocking But You Can't Come In: Evaluating Restrictions on Access to Input Joint Ventures," *Harvard Journal of Law and Technology*, Vol. 9 (1996), pp. 319-352.

**Document Type:** Article in a Journal

Carow, Kenneth A., and Michael E. Staten. "Debit, Credit, or Cash: Survey of Evidence on Gasoline Purchases," *Journal of Economics and Business*, Vol. 51-5 (September 1999), pp. 409-421.

**Document Type:** Article in a Journal

Caskey, John P., Clemente R. Durán, and Tova M. Solo. "The Urban Unbanked in Mexico and the United States," Policy Research Working Paper 3835, World Bank (February 2006).

**Document Type:** Working Paper

Caskey, John P., and Gordon H. Sellon. "Is the Debit Card Revolution Finally Here?," Federal Reserve Bank of Kansas City *Economic Review*(Winter 1994), pp. 79-95.

**Document Type:** Federal Reserve Publication

Caskey, John P., and Brian J. Zikmund. "Pawnshops: The Consumer's Lender of Last Resort," Federal Reserve Bank of Kansas City *Economic Review*(March 1990), pp. 5-18.

**Document Type:** Federal Reserve Publication

Caskey, John P.. "Check-Cashing Outlets in a Changing Financial System," Working Paper 02-4, Federal Reserve Bank of Philadelphia (February 2002).

**Document Type:** Working Paper

Caskey, John P.. *Fringe Banking: Check-Cashing Outlets, Pawnshops, and the Poor*(Russell Sage Foundation, 1994).

**Document Type:** Book

Caskey, John P.. "Pawnbroking in America: The Economics of a Forgotten Credit Market," *Journal of Money, Credit, and Banking*, Vol. 23-1 (February 1991), pp. 85-99.

**Document Type:** Article in a Journal

Caskey, John P.. "Can Lower Income Households Increase Savings with Financial-Management Education?," *Cascade*, 46 (Summer/Fall 2001), pp. 1-4,10-11,18.

**Document Type:** Article in a Journal

Castelar, "Segmentation and the Use of Information in Brazilian Credit Markets" in Miller, Margaret J., ed., *Credit Reporting Systems and the International Economy*(Massachusetts Institute of Technology Press, 2003).

**Document Type:** Book

Castronova, Edward, and Paul Hagstrom. "The Demand for Credit Cards: Evidence from the Survey of Consumer Finances," *Economic Inquiry*, Vol. 42-2 (April 2004), pp. 304-318.

**Document Type:** Article in a Journal

Cate, Fred H., and Robert E. Litan. "Constitutional Issues in Information Privacy," Working Paper 01-11, AEI-Brookings Joint Center (September 2001).

**Document Type:** Working Paper

Cate, Fred H., and Michael E. Staten. "The Impact of Opt-In Privacy Rules on retail Credit Markets: A Case Study of MBNA," *Duke Law Journal*, Vol. 52-4 (February 2003), pp. 745-786.

**Document Type:** Article in a Journal

Cate, Fred H.. *Privacy in the Information Age*(Brookings Institution Press, 1997).

**Document Type:** Book

Cate, "Privacy, Consumer Credit, and the Regulation of Personal Information" in Durkin, Thomas A. and Michael E. Staten, eds., *The Impact of Public Policy on Consumer Credit*(Kluwer Academic Publishers, 2002), pp. 229-275.

**Document Type:** Book

Chakravarty, Sugato, and James S. Scott. "Relationships and rationing in consumer loans," *Journal of Business*, Vol. 72-4 (1999), pp. 523-544.

**Document Type:** Article in a Journal

Chakravarty, Sugato, and Tansel Yilmazer. "A Reexamination of the Role of "Relationships" in the Loan Granting Process," Federal Reserve Bank of Chicago *Proceedings*(2005).

**Document Type:** Federal Reserve Publication

Chakravorti, Sujit, and William R Emmons. "Who Pays for Credit Cards?," *Journal of Consumer Affairs*, Vol. 37-2 (Winter 2003), pp. 208-230.

**Document Type:** Article in a Journal

Chakravorti, Sujit, Jeffrey Gunther, and Robert R. Moore. "Universal Access, Cost Recovery, and Payment Services," Working Paper 2005-21, Federal Reserve Bank of Chicago (November 2005).

**Document Type:** Working Paper

Chakravorti, Sujit, and Timothy McHugh. "Why Do We Use So Many Checks?," Federal Reserve Bank of Chicago *Economic Perspectives*(Fall 2002), pp. 44-59.

**Document Type:** Federal Reserve Publication

Chakravorti, Sujit, and Roberto Roson. "Platform Competition in Two-Sided Markets: The Case of Payment Networks," *Review of Network Economics*, Vol.5-1 (March 2006), pp. 118-143.

**Document Type:** Article in a Journal

Chakravorti, Sujit, and Alpha Shah. "The Study of the Interrelated Bilateral Transactions in Credit Card Networks," *Law and Economics Working Paper*, 0111001 (November 2001).

**Document Type:** Article in a Journal

Chakravorti, Sujit, and Alpa Shah. "Underlying Incentives in Credit Card Networks," *Antitrust Bulletin*(Spring 2003), pp. 53-75.

**Document Type:** Article in a Journal

Chakravorti, Sujit, and Ted To. "A Theory of Credit Cards," Working Paper 99-16, Federal Reserve Bank of Chicago (July 2003).

**Document Type:** Working Paper

Chakravorti, Sujit. "Why Has Stored Value Not Caught On?," Federal Reserve Bank of Chicago *Emerging Issues*(May 2000).

**Document Type:** Federal Reserve Publication

Chakravorti, Sujit. "Theory of Credit Card Networks: A Survey of the Literature," *Review of Network Economics*, Vol. 2-2 (June 2003), pp. 50-68.

**Document Type:** Article in a Journal

Chandler, Gary G., and J.Y. Coffman. "A Comparative Analysis of Empirical Versus Judgmental Credit Evaluation," *Journal of Retail Banking*, Vol. 1 (1979), pp. 15-26.

**Document Type:** Article in a Journal

Chandler, Gary G., and Robert W. Johnso. "The Benefit to Consumers From Generic Scoring Models Based on Credit Reports," *IMA Journal of Mathematics Applied in Business and Industry*, Vol. 4 (1992), pp. 61-72.

**Document Type:** Article in a Journal

Chandler, Gary G., and Lee E. Parker. "Predictive Value of Credit Bureau Reports," *Journal of Retail Banking*, Vol. 9 (1989), pp. 47-54.

**Document Type:** Article in a Journal

Chandler, "Generic and Customized Scoring Models: A Comparison" in Mays, Elizabeth, ed., *Credit Risk Modeling Design and Application*(Glenlake Publishing, 1998).

**Document Type:** Book

Chang, Howard, David S. Evans, and Daniel D. Garcia Swartz. "The Effect of Regulatory Intervention in Two-Sided Markets: An Assessment of Interchange-Fee Capping in Australia," *Review of Network Economics*, Vol. 4-4 (December 2005), pp. 328-358.

**Document Type:** Article in a Journal

Chang, Howard, and David S. Evans. "The Competitive Effects of the Collective Setting of Interchange Fees by Payment Card Systems," *Antitrust Bulletin*, Vol. 45-3 (Fall 2000), pp. 641-677.

**Document Type:** Article in a Journal



Chatterjee, Satyajit, and others. "A Quantitative Theory of Unsecured Consumer Credit with Risk of Default," Working Paper 05-18, Federal Reserve Bank of Philadelphia (August 2005).

**Document Type:** Working Paper

Check Payment System Association. *The Indelible Check: An Assessment of the Dominance of the Check in the United States Payment System at the Close of the 20th Century*(1999).

**Document Type:** Specialized Report

Chen, Pei-Yu, and Anandya Ghose. "Customer Information and Privacy Concerns: A Comparative Analysis of Information Usage Practices," Working Paper CEDER (October 2005).

**Document Type:** Working Paper

Chen, Alexander, and Helen H. Jensen. "Home Equity Use and the Life Cycle Hypothesis," *The Journal of Consumer Affairs*, Vol. 19-1 (Summer 1985), pp. 37-57.

**Document Type:** Article in a Journal

Chen, Lu. "Determinants of Online Payment Service Adoption: In Online Consumer-to-Consumer Auction Markets," University of Pennsylvania, The Wharton School (October 2003).

**Document Type:** Working Paper

Cheney, Julia S., and Sherrie L.W. Rhine. "How Effective Were the Financial Safety Nets in the Aftermath of Katrina?," *Payment Cards Center Discussion Paper*(January 2006).

**Document Type:** Discussion Paper

Cheney, Julia S.. "Identity Theft: A Pernicious and Costly Fraud," *Payment Cards Center Discussion Paper*03-18 (December 2003).

**Document Type:** Discussion Paper

Cheney, Julia S.. "Identity Theft: Where Do We Go From Here?," *Payment Cards Center Conference Summary*04-03 (April 2004).

**Document Type:** Discussion Paper

Cheney, Julia S.. "Prepaid Card Models: A Study in Diversity," *Payment Cards Center Discussion Paper*05-03 (March 2005).

**Document Type:** Discussion Paper

Cheney, Julia S.. "Identity Theft: Do Definitions Still Matter?," *Payment Cards Center Discussion Paper*(August 2005).

**Document Type:** Discussion Paper

Chomsisengphet, Souphala, and Elul Ronel. "Bankruptcy Exemptions, Credit History, and the Mortgage Market," *Journal of Urban Economics*, Vol. 59-1 (January 2006), pp. 171-188.

**Document Type:** Article in a Journal

Claessens, Stijn, Jan Krahnen, and William Lang. "The Basel II Reform and Retail Credit Markets," *Journal of Financial Services Research*, Vol. 28-1/3 (October 2005), pp. 5-13.

**Document Type:** Article in a Journal

Clancy, Margaret, Michal Grinstein-Weis, and Mark Schreiner. "Financial Education and Savings Outcomes in Individual Development Accounts," HEW Working Paper 01-2, Washington University St. Louis (Dec 2001).

**Document Type:** Working Paper

Clarke, Darral G., and James B. McDonald. "Generalized Bankruptcy Models Applied to Predicting Consumer Credit Behavior," *Journal of Economics and Business*, Vol. 44-1 (February 1992), pp. 47-62.

**Document Type:** Article in a Journal

Cohen, Gail. "Credit Cards and Buyer Price Protection," *Discussion Paper* 978 (January 1992).

**Document Type:** Discussion Paper

Cole, Robert H., and Lon Mishler. *Consumer and Commercial Credit Management* (McGraw-Hill, 1998).

**Document Type:** Book

Combs, Kathryn L., and Stacey Schreft. "Do Consumers Really Want Credit Card Reform?," Federal Reserve Bank of Kansas City *Economic Review* (Fall 1999), pp. 31-45.

**Document Type:** Federal Reserve Publication

Committee on the Federal Reserve in the Payments Mechanism. "The Federal Reserve in the Payments Mechanism," Board of Governors of the Federal Reserve System (January 1998).

**Document Type:** Federal Reserve Publication

Congressional Budget Office. *Competition in ATM Markets: Are ATMs Money Machines?* (July 1998).

**Document Type:** Specialized Report

Congressional Budget Office. *Emerging Electronic Methods for Making Retail Payments* (1996).

**Document Type:** Specialized Report

Congressional Budget Office. September 2000 *Personal Bankruptcy: A Literature Review*.

**Document Type:** Specialized Report

Congressional Budget Office. "Remittances: International Payments by Migrants" (May 2005).

**Document Type:** Specialized Report

Consumer Bankers Association. April 2003 *2003 Survey of Bank-Sponsored Financial Literacy Programs* (2003).

**Document Type:** Specialized Report

Consumer Federation of America and National Credit Reporting Association. *Credit Score Accuracy and Implications for Consumers* (2002).

**Document Type:** Specialized Report

Cornell, Bradford, and Ivo Welch. "Culture, Information, and Screening Discrimination," *Journal of Political Economy*, Vol. 104-3 (June 1996), pp. 542-571.

**Document Type:** Article in a Journal

Cornett, Marcia M., and James Musumeci. "How Legislation Affects Value: The Failure of Credit Card Cap Legislation," *Financial Management*, Vol. 28 (Autumn 1999), pp. 83-94.

**Document Type:** Article in a Journal

Courchane, Marsha, David Nickerson, and Richard J. Sullivan. "Investment in Internet Banking as a Real Option: Theory and Tests," *Journal of Multinational Financial Management*, Vol. 12-4/5 (October/December 2002), pp. 347-63.

**Document Type:** Article in a Journal

Cowan, Adrian M., and Charles D. Cowan. "Default Correlation: An Empirical Investigation of a Subprime Lender," , Vol. 28-4 (2004), pp. 753-771.

**Document Type:** Article in a Journal

Cowan, "Credit Information and Market Performance: The Case of Chile" in Miller, Margaret J., ed., *Credit Reporting Systems and the International Economy* (Massachusetts Institute of Technology Press, 2003).

**Document Type:** Book

Cox, Donald, and Tullio Jappelli. "Credit Rationing and Private Transfers: Evidence from Survey Data," *Review of Economics and Statistics*, Vol. 72-3 (August 1990), pp. 445-454.

**Document Type:** Article in a Journal

Cox, Donald, and Tullio Jappelli. "The Effect of Borrowing Constraints on Consumer Liabilities," *Journal of Money, Credit, and Banking*, Vol. 25 (1993), pp. 197-213.

**Document Type:** Article in a Journal

Croft, Elizabeth W., and Barbara J. Spencer. "Fees and Surcharging in Automatic Teller Machine Networks: Non-bank ATM Providers Versus Large Banks," Working Paper 9883, National Bureau of Economic Research (August 2003).

**Document Type:** Working Paper

Croft, Elizabeth W., and Barbara J. Spencer. "Fees and Surcharging in ATM Networks: The Role of Nonbanks and Depositor Base," Working Paper Sauder School of Business, UBC (2004).

**Document Type:** Working Paper

Crook, Jonathan N., and John Banasik. "Does Reject Inference Really Improve the Performance of Application Scoring," Working Paper 02-3, University of Edinburgh, Credit Research Centre (2003).

**Document Type:** Working Paper

Crook, Jonathan N., R Hamilton, and Lyn C. Thomas. "Credit Card Holders: Characteristics of Users and Non-Users," *The Service Industries Journal*, Vol. 12-2 (1992), pp. 251-262.

**Document Type:** Article in a Journal

Crook, Johnathan, and Stefan Hochguertel. "Household Debt and Credit constraints: comparative micro evidence from three OECD countries," Working Paper 05/02, University of Edinburgh (October 2005).

**Document Type:** Working Paper

Crook, Jonathan N., Hamilton R., and Thomas C. Lyn. "The Degradation of the Scorecard Over the Business Cycle," *IMA Journal of Mathematics Applied in Business and Industry*, Vol. 4 (1992), pp. 111-123.

**Document Type:** Article in a Journal

Crook, Jonathan N.. "Who Is Discouraged from Applying for Credit," *Economics Letters*, Vol. 65-2 (November 1999), pp. 165-72.

**Document Type:** Article in a Journal

Crook, Jonathan N.. "The Demand for Retailer-Financed Installment Credit: An Econometric Analysis," *Managerial and Decision Economics*, Vol. 10-4 (1989), pp. 311-319.

**Document Type:** Article in a Journal

Crook, Jonathan N.. "Credit Constraints and U.S. Households," *Applied Financial Economics*, Vol. 6-6 (December 1996), pp. 477-485.

**Document Type:** Article in a Journal

Crook, Jonathan. "Adverse Selection and Search in the Bank Credit Card Market," Working Paper 02/2, Credit Research Centre, University of Edinburgh. (2002).

**Document Type:** Working Paper

Crook, Jonathan. "The demand for household debt in the USA: evidence from the 1995 Survey of Consumer Finance," *Applied Financial Economics*, Vol. 11-1 (February 2001), pp. 83-91.

**Document Type:** Article in a Journal

Culhane, Marianne B., and Michaela M. White. "Taking the New Consumer Bankruptcy Model for a Test Drive: Means-Testing Real Chapter 7 Debtors," *American Bankruptcy Institute Law Review*, Vol. 7 (Spring 1999), pp. 27-78.

**Document Type:** Article in a Journal

Curnow, George, and others. "Automated Credit and Collections Decisions at AT&T Capital Corporation," *Interfaces*, Vol. 27-1 (January 1997), pp. 29-52.

**Document Type:** Article in a Journal

Daniel, Elizabeth. "Provision of electronic banking in the UK and the republic of Ireland," *International Journal of Bank Marketing*, Vol. 17-2 (April 1999), pp. 72-82.

**Document Type:** Article in a Journal

Daniels, Kenneth N., Neil B. Murphy, and Dennis M. O'Toole. "An Empirical Analysis of the Use of Money Orders, the Payment System of the Poor," *Financial Services Review*, Vol. 3-1 (1993), pp. 75-81.

**Document Type:** Article in a Journal

Daniels, Kenneth N., and Neil B. Murphy. "The Impact of Technological Change on Household Transactions Account Balances: An Empirical Cross-Section Study," *Journal of Financial Services Research*, Vol. 8-2

Vol 8, No. 2 (April 1994), pp. 13-19.

**Document Type:** Article in a Journal

Danis, Michelle A., and Anthony N. Pennington-Cross. "The Delinquency of Subprime Mortgages," Working Paper 2005-022A, Federal Reserve Bank of St. Louis (March 2005).

**Document Type:** Working Paper

d'Astous, Alain, and Diane Miquelon. "Helping Consumers Choose a Credit Card," *Journal of Consumer Affairs*, Vol. 25 (1991), pp. 278-294.

**Document Type:** Article in a Journal

Davidoff, Thomas, and Gerd Welke. "Selection and Moral Hazard in the Reverse Mortgage Market," Working Paper (October 2004).

**Document Type:** Working Paper

Davis, R. H., David B. Edelman, and A. J. Gammerman. "Machine-Learning Algorithms for Credit Card Applications," *IMA Journal of Mathematics Applied in Business and Industry*, Vol. 4 (1992), pp. 43-51.

**Document Type:** Article in a Journal

Dawsey, Amanda E., and Lawrence M. Ausubel. "Informal Bankruptcy," Working Paper Bryan School of Business and Economics, University of North Carolina at Greensboro (2003).

**Document Type:** Working Paper

de Meza, David, and David Webb. "Advantageous Selection in Insurance Markets," *RAND Journal of Economics*, Vol. 32-3 (Summer 2001), pp. 249-62.

**Document Type:** Article in a Journal

Dean, Karlan, and Jonathan Zinman. "Observing Unobservables: Identifying Information Asymmetries with a Consumer Credit Field Experiment," Working Paper (March 2005).

**Document Type:** Working Paper

Dechow, Patricia M., Linda A. Meyers, and Catherine Shakespeare. "Playing with Assumptions to Report a Rosy Future Today: The Role of Corporate Governance in the Reporting of Asset Securitizations," *AAA 2005 FARS Meeting Paper* (September 2004).

**Document Type:** Discussion Paper

Del Villar, "Regulation of Personal Data Protection and of Credit Reporting Firms: A Comparison of Selected Countries of Latin America, the United States, and of the European Union" in Miller, Margaret J., ed., *Credit Reporting Systems and the International Economy*(Massachusetts Institute of Technology Press, 2003).

**Document Type:** Book

Delianedis, Gordon, and Robert Geske. "Credit Risk and Risk Neutral Default Probabilities," *Conference on Credit Risk Modeling and Regulatory Implications*(1998).

**Document Type:** Discussion Paper

DeMarzo, Peter M.. "The Pooling and Tranching of Securities: A Model of Informed Intermediation," *Review of Financial Studies*, Vol. 18 (2005), pp. 1-35.

**Document Type:** Article in a Journal

DeMong, Richard F., and John H. Lindgren. "Home Equity Lending: Trends and Analysis," *Journal of Retail Banking*, Vol. 12-4 (Winter 1990-199), pp. 41-44.

**Document Type:** Article in a Journal

DeMuth, Christopher C.. "The Case Against Credit Card Interest Regulation," *Yale Journal on Regulation*, Vol. 3 (1986), pp. 201-242.

**Document Type:** Article in a Journal

Desai, Vijay S., Jonathan N. Crook, and George A. Overstreet. "A Comparison of Neural Networks and Linear Scoring Models in the Credit Environment," *European Journal of Operational Research*, Vol. 8-4 (1996), pp. 323-346.

**Document Type:** Article in a Journal

Dey, Shubhasis, and Lucia Dunn. "Consumer Lines of Credit: The Choice Between Credit Cards and Helocs," Economics Working Paper 04-04, Ohio State University (October 2004).

**Document Type:** Working Paper

Dey, Shubhasis, and Lucia F. Dunn. "An Empirical Investigation of Collateral and Sorting in the HELOC Market," Working Paper 04-07, Ohio State University (October 2004).

**Document Type:** Working Paper

Dey, Shubhasis, and Gene Mumy. "Determinants of Borrowing Limits on Credit Cards," Working Paper 05-7, Bank of Canada (2005).

**Document Type:** Working Paper

Dey, Shubhasis. "Lines of Credit and Consumption Smoothing: The Choice between Credit Cards and Home Equity Lines of Credit," Working Paper 05-18, Bank of Canada (2005).

**Document Type:** Working Paper

Diamond, Douglas W.. "Reputation Acquisition in Debt Markets," *Journal of Political Economy*, Vol. 97-4 (1989), pp. 828-862.

**Document Type:** Article in a Journal

Dick, Astrid A., and Andreas Lehnert. "Personal Bankruptcy and Credit Market Competition," Board of Governors of the Federal Reserve System (2005).

**Document Type:** Working Paper

Dilorenzo, Vincent. "Federalism, Consumer Protection and Preemption: A Case for Heightened Judicial Review," St. John's Legal Studies Research Paper 09-0026, (September 2005).

**Document Type:** Working Paper

Domowitz, Ian, and Thomas L. Eovaldi. "The Impact of the Bankruptcy Reform Act of 1978 on Consumer Bankruptcy," *Journal of Law and Economics*, Vol. 36 (1993), pp. 803-836.

**Document Type:** Article in a Journal

Domowitz, Ian, and Robert L. Sartin. "Determinants of the Consumer Bankruptcy Decision," *Journal of Finance*, Vol. 54-1 (February 1999), pp. 403-420.

**Document Type:** Article in a Journal

Domowitz, Ian, and Robert L. Sartin. "Incentives and Bankruptcy Chapter Choice: Evidence from the Reform Act of 1978," *Journal of Legal Studies*, Vol. 28-2 (June 1999), pp. 461-487.

**Document Type:** Article in a Journal

Donahoo, Kathleene K., and Sherill Shaffer. "Capital Requirements and the Securitization Decision," *Quarterly Review of Economics and Business*, Vol. 31 (1991), pp. 12-23.

**Document Type:** Article in a Journal

Drake, Leigh M., and Mark J. Holmes. "Adverse Selection and the Market for Consumer Credit," *Applied Financial Economics*, Vol. 5 (1995), pp. 161-167.

**Document Type:** Article in a Journal

Dubey, Pradeep, John Geanakoplos, and Martin Shubik. "Default and Efficiency in a General Equilibrium Model with Incomplete Markets," *Cowles Foundation Discussion Paper* 879R (February 1989).

**Document Type:** Discussion Paper

Dubey, Pradeep, John Geanakoplos, and Martin Shubik. "Default and Punishment in General Equilibrium," *Econometrica*, Vol. 73-1 (2005), pp. 1-37.

**Document Type:** Article in a Journal

Duca, John V., and Stuart S. Rosenthal. "Borrowing Constraints, Household Debt and Racial Discrimination in the Loan Market," *Journal of Financial Intermediation*, Vol. 3-1 (October 1993), pp. 77-103.

**Document Type:** Article in a Journal

Duca, John V., and William C. Whitesell. "Credit Cards and Money Demand: A Cross-Sectional Study," *Journal of Money, Credit, and Banking*, Vol. 27-2 (May 1995), pp. 604-623.

**Document Type:** Article in a Journal

Duffie, Darrel, and Kenneth J. Singleton. "Simulating Correlated Defaults," *Conference on Credit Risk Modeling and Regulatory Implications* (1998).

**Document Type:** Discussion Paper

Dunkelberg, William C., and Robert H. Smiley. "Subsidies in the Use of Revolving Credit," *Journal of Money, Credit, and Banking*, Vol. 7-4 (November 1975), pp. 469-490.

**Document Type:** Article in a Journal

Dunn, Lucia F., and others. "An Index to Track Credit Card Debt and Predict Consumption," Economics Working Paper 04-04, Ohio State University.

**Document Type:** Working Paper

Duprey, James N., and Clarence W. Nelson. "A Visible Hand: The Fed's Involvement in the Check Payment System," Federal Reserve Bank of Minneapolis *Quarterly Review* (Spring 1986), pp. 18-29.

**Document Type:** Federal Reserve Publication

Duquesne University. "Symposium on Approaching E-Commerce Through Uniform Legislation: Understanding the Uniform Computer Information Transaction Act and the Uniform Electronic Transactions Act," *Duquesne University Law Review* Vol. 38 (2000), pp. 209-590.

**Document Type:** Discussion Paper

Durand, David. *Risk Elements in Consumer Installment Financing (Technical Edition)*(National Bureau of Economic Research, 1941), pp. 1-128.

**Document Type:** Book

Durkin, "Disclosure as Consumer Protection" in Durkin, Thomas A. and Michael E. Staten, eds., *The Impact of Public Policy on Consumer Credit*(Kluwer Academic Publishers, 2002), pp. 109-142.

**Document Type:** Book

Durkin, Thomas A.. "Consumers and Credit Disclosures: Credit Cards and Credit Insurance," Board of Governors of the Federal Reserve System *Federal Reserve Bulletin*(April 2002), pp. 201-213.

**Document Type:** Federal Reserve Publication

Durkin, Thomas A.. "Credit Cards: Use and Consumer Attitudes 1970-2000," Board of Governors of the Federal Reserve System *Federal Reserve Bulletin*(September 2000), pp. 623-634.

**Document Type:** Federal Reserve Publication

Dye, Ronald A.. "An Economic Analysis of Bankruptcy Statutes," *Economic Inquiry*, Vol. 24-3 (1986), pp. 417-428.

**Document Type:** Article in a Journal

Dynan, Karen, Kathleen Johnson, and Karen Pence. "Recent Changes to a Measure of U.S. Household Debt Service," Board of Governors of the Federal Reserve System *Federal Reserve Bulletin*(October 2003), pp. 417-426.

**Document Type:** Federal Reserve Publication

Economides, Nicholas S., and Lawrence J. White. "Networks and Compatibility: Implications for Antitrust," *European Economic Review*, Vol. 38 (1994), pp. 651-662.

**Document Type:** Article in a Journal

Economides, Nicholas S.. "Network Economics with Application to Finance," *Financial Markets, Institutions and Instruments*, Vol. 2-5 (1993), pp. 89-97.

**Document Type:** Article in a Journal

Edelberg, Wendy. "Risk-Based Pricing of Interest Rates in Consumer Loan Markets," *2004 Meeting Papers of the Society for Economic Dynamics*, Vol. 442 (2002).

**Document Type:** Article in a Journal

Edelberg, Wendy. "Testing for Adverse Selection and Moral Hazard in Consumer Loan Markets," *Finance and Economics Discussion Paper Series*2004-09 (2004).

**Document Type:** Discussion Paper

Elliehausen, Gregory E., and Thomas A. Durkin. "Theory and Evidence of the Impact of Equal Credit Opportunity: An Agnostic Review of the Literature," *Journal of Financial Services Research*, Vol. 2 (1989), pp. 89-114.

**Document Type:** Article in a Journal

Elliehausen, Gregory E., and Edward C. Lawrence. "Discrimination in Consumer Lending," *Review of Economics and Statistics*, Vol. 72-1 (February 1990), pp. 156-160.

**Document Type:** Article in a Journal

Elliehausen, Gregory E., Christopher Lundquist, and Michael E. Staten. "The Impact of Credit Counseling on Subsequent Borrower Credit Usage and Payment Behavior," Monograph 36, Credit Research Center (2003).

**Document Type:** Working Paper

Ellis, Diane. "The Effects of Consumer Interest Rate Deregulation on Credit Card Volumes, Charge-Offs, and The Personal Bankruptcy Rate," *Bank Trends*, 98-05 (March 1998).

**Document Type:** Article in a Journal

Elul, Ronel, and S. Chomsisensphet. "Personal Bankruptcy Exemptions and Mortgage Defaults," Working Paper Federal Reserve Bank of Philadelphia (September 2004).

**Document Type:** Working Paper

Elul, Ronel, and Narayanan Subramanian. "Forum-Shopping and Personal Bankruptcy," *Journal of Financial Services Research*, Vol. 21-3 (June 2002), pp. 233-55.

**Document Type:** Article in a Journal

Elul, Ronel. "Collateral, Credit-History and the Financial Decelerator," Working Paper 98-10, Brown University (November 1998).

**Document Type:** Working Paper

Emch, Eric, and T. S. Thompson. "Market Definition and Market Power in Payment Card Networks," *Review of Network Economics*, Vol.5-1 (March 2006), pp. 45-60.

**Document Type:** Article in a Journal

Emmons, William R.. "Price Stability and the Efficiency of the Retail Payments System," Federal Reserve Bank of St. Louis *Review*(September 1996), pp. 49-61.

**Document Type:** Federal Reserve Publication

Engel, Kathleen C., and Patricia A. McCoy. "A Tale of Three Markets Revisited," *Texas Law Review*, Vol. 82-2 (December 2003), pp. 439-444.

**Document Type:** Article in a Journal

Engel, Kathleen C., and Patricia A. McCoy. "A Tale of Three Markets: The Law and Economics of Predatory Lending," *Texas Law Review*, Vol. 80-6 (May2002), pp. 1255-1381.

**Document Type:** Article in a Journal

Ernst & Young. *Chapter 7 Bankruptcy Petitioners' Ability to Repay: Additional Evidence from Bankruptcy Petition Files*(February 1998).

**Document Type:** Specialized Report

Ernst and Young. *Survey of Retail Payment Systems*(January 1999).

**Document Type:** Specialized Report

Espinosa-Vega, Marco A., and Bruce D. Smith. "Socially Excessive Bankruptcy Costs and the Benefits of Interest Rate Ceilings on Loans," Working Paper 2001-27, Federal Reserve Bank of Atlanta (2001).

**Document Type:** Working Paper

European Central Bank. *E-Payments in Europe: The Eurosystem's Perspective*(2002).

**Document Type:** Specialized Report

European Central Bank. *Report on Electronic Money*(August 1998).

**Document Type:** Specialized Report

Evans, David A., and Jean M. Lown. "Economic vs. Social Predictors of Chapter 13 Completion Rates: An In-depth Analysis of One Bankruptcy District," *Consumer Interests Annual*, Vol. 51 (2005).

**Document Type:** Article in a Journal

Evans, David S., and Michael D. Noel. "Analyzing Market Definition and Power in Multi-sided Platform Markets," Working Paper (October 2005).



**Document Type:** Working Paper

Evans, David S., and Richard Schmalensee. *Paying with Plastic: The Digital Revolution in Buying and Borrowing*(Massachusetts Institute of Technology Press, August 2000).

**Document Type:** Book

Evans, David S., and Richard Schmalensee. *The Economics of the Payment Card Industry*(National Economic Research Associates, Inc., 1993).

**Document Type:** Book

Evans, David S., and Richard Schmalensee. "Economic Aspects of Payment Card Systems and Antitrust Policy Toward Joint Ventures," *Antitrust Law Journal*, Vol. 63 (Spring 1995), pp. 861-901.

**Document Type:** Article in a Journal

Evans, David S., and Richard Schmalensee. "The Industrial Organization of Markets with Two-Sided Platforms," Working Paper 11603, National Bureau of Economic Research (September 2005).

**Document Type:** Working Paper

Evans, David S., and Richard Schmalensee. "The Economics of Interchange Fees and their Regulation: An Overview," Working Paper 4548-05, Massachusetts Institute of Technology (May 2005).

**Document Type:** Working Paper

Evans, David S.. "Some Empirical Aspects of Multi-sided Platform Industries," *Review of Network Economics*, Vol. 2-3 (September 2003), pp. 191-209.

**Document Type:** Article in a Journal

Evans, David S.. "The Antitrust Economics of Multi-Sided Platform Markets," *Yale Journal on Regulation*, Vol. 20 (Summer 2003).

**Document Type:** Article in a Journal

Fabri, Daniele, and Mario Padula. "Does Poor Legal Enforcement Make Households Credit Constrained?," *Journal of Banking and Finance*, Vol. 28-10 (October 2004), pp. 2369-2397.

**Document Type:** Article in a Journal

Fair Isaac. "Predictiveness of Credit History for Insurance Loss Ratio Relativities" (1999).

**Document Type:** Specialized Report

Fair Isaac Corporation. "Study on Adverse Information Obsolescence, Phase One" (September 1990).

**Document Type:** Specialized Report

Falkenheim, "The Use of Public Credit Registry Information in the Estimation of Appropriate Capital and Provisioning Requirements" in Miller, Margaret J., ed., *Credit Reporting Systems and the International Economy*(Massachusetts Institute of Technology Press, 2003).

**Document Type:** Book

Fan, Wei, and Michelle J. White. "Personal Bankruptcy and the Level of Entrepreneurial Activity," *Journal of Law and Economics*, Vol. 46-2 (October 2003), pp. 543-567.

**Document Type:** Article in a Journal

Farrell, Joseph. "Assessing Australian Interchange Regulation: Comments on Chang, Evans and Garcia Swartz," *Review of Network Economics*, Vol. 4-4 (December 2005), pp. 359-363.

**Document Type:** Article in a Journal

Farrell, Joseph. "Efficiency and Competition between Payment Instruments," *Review of Network Economics*, Vol.5-1 (March 2006), pp. 26-44.

**Document Type:** Article in a Journal

Fay, Scott, Erik Hurst, and Michelle J. White. "The Household Bankruptcy Decision," *American Economic Review*, Vol. 92-3 (June 2002), pp. 706-718.

**Document Type:** Article in a Journal

Federal Reserve System. "Traditional Payments Primer: Credit Card Payments," Federal Reserve System .

**Document Type:** Federal Reserve Publication

Federal Reserve System. "Retail Payments Research Project: A Snapshot of the U.S. Payments Landscape" (2002).

**Document Type:** Specialized Report

Federal Trade Commission. *A Report to Congress on Individual Reference Services*(December 1997).

**Document Type:** Specialized Report

Federal Trade Commission. *Public Workshop on Information Privacy*(June 1997).

**Document Type:** Specialized Report

Felgran, Steven D., and R. E. Ferguson. "The Evolution of Retail EFT Networks," *New England Economic Review*(July 1986), pp. 42-56.

**Document Type:** Article in a Journal

Felgran, Steven D.. "From ATM to POS Networks: Branching, Access, and Pricing," *New England Economic Review*(July 1985), pp. 42-56.

**Document Type:** Article in a Journal

Felgran, Steven D.. "Shared ATM Networks: Market Structure and Public Policy," *New England Economic Review*(January 1984), pp. 23-38.

**Document Type:** Article in a Journal

Felsenfeld, Carl, and Genci Bilali. "The Role of the Bank for International Settlements in Shaping the World Financial System," Legal Studies Research Paper Series 44, Fordham University School of Law (January 2004).

**Document Type:** Working Paper

Ferri, Giovanni, and Peter Simon. "Constrained consumer lending: methods using the Survey of Consumer Finances," Working Paper University of Bari (October 2000).

**Document Type:** Working Paper

Fisher, Johnathan, and Angela C. Lyons. "Information and Credit Access: Using Bankruptcy as a Signal," *Consumer Interests Annual*, Vol. 51 (2005).

**Document Type:** Article in a Journal

Fisher, Jonathan, and Angela C. Lyons. "Till Debt Do Us Part: A Model of Divorce and Personal Bankruptcy," *Review of Economics of the Household*(2006).

**Document Type:** Article in a Journal

Flannery, Mark J., and Katherine Samolyk. "Payday Lending: Do the Costs Justify the Price?," Working Paper 2005/09, FDIC Center for Financial Research (June 2005).

**Document Type:** Working Paper

Fleischer, Victor. "The MasterCard IPO: Protecting the Priceless Brand," Law and Economics Research Paper 06-08, University of Southern California School of Law (March 2006).

**Document Type:** Working Paper

Food Marketing Institute. *Electronic Check Conversion: Converting Paper Checks, A Supermarket Industry View of Retail Point-of-Sale Electronic Check Conversion*(2000).

**Document Type:** Specialized Report

Food Marketing Institute. *A Retailer's Guide to Electronic Payment Systems Costs*, Food Marketing Institute, various years.

**Document Type:** Annual Review

Foster, Dean P., and Robert A. Stine. "Variable Selection in Data Mining: Building a Predictive Model for Bankruptcy," *Journal of the American Statistical Association*, Vol. 99-466 (June 2004), pp. 303-313.

**Document Type:** Article in a Journal

Frame, W. Scott, Michael Padhi, and Lynn W. Woosley. "The Effect of Credit Scoring on Small Business Lending in Low- and Moderate-Income Areas," Working Paper 2001-6, Federal Reserve Bank of Atlanta (2001).

**Document Type:** Working Paper

Frame, W. Scott, Aruna Srinivasan, and Lynn W. Woosley. "The Effect of Credit Scoring on Small-Business Lending," *Journal of Money, Credit, and Banking*, Vol. 33-3 (August 2001), pp. 813-825.

**Document Type:** Article in a Journal

Frame, W. Scott, and Lawrence J. White. "Empirical Studies of Financial Innovation: Lots of Talk, Little Action?," *Journal of Economic Literature*, Vol. 42-1 (March 2004), pp. 116-144.

**Document Type:** Article in a Journal

Frankel, Alan S.. "Monopoly and Competition in the Supply and Exchange of Money," *Antitrust Law Journal*, Vol. 66-2 (1998), pp. 313-362.

**Document Type:** Article in a Journal

Furletti, Mark, and Stephen Smith. "Financial Privacy: Perspectives from the Payment Cards Industry," *Payment Cards Center Discussion Paper*03-07 (March 2003).

**Document Type:** Discussion Paper

Furletti, Mark, and Stephen Smith. "The Laws, Regulations, and Industry Practices That Protect Consumers Who Use Electronic Payment Systems: Credit and Debit Cards," *Payment Cards Center Discussion Paper*05-01 (January 2005).

**Document Type:** Discussion Paper

Furletti, Mark, and Stephen Smith. "The Laws, Regulations, and Industry Practices That Protect Consumers Who Use Electronic Payment Systems: ACH E-Checks & Prepaid Cards," *Payment Cards Center Discussion Paper*05-04 (March 2005).

**Document Type:** Discussion Paper

Furletti, Mark. "An Overview of Smart Card Technology and Markets ," *Payment Cards Center Discussion Paper*(2002).

**Document Type:** Discussion Paper

Furletti, Mark. "Credit Card Pricing Developments and Their Disclosure," *Payment Cards Center Discussion Paper*03-02 (January 2003).

**Document Type:** Discussion Paper

Furletti, Mark. "An Overview and History of Credit Reporting," *Payment Cards Center Discussion Paper*02-07 (June 2002).

**Document Type:** Discussion Paper

Furletti, Mark. "Prepaid Card Markets and Regulation," *Payment Cards Center Discussion Paper*04-01 (February 2004).

**Document Type:** Discussion Paper

Furletti, Mark. "Consumer Credit Counseling: Credit Card Issuers' Perspectives," *Payment Cards Center Discussion Paper*03-13 (September 2003).

**Document Type:** Discussion Paper

Furletti, Mark. "An Overview of Credit Card Asset-Backed Securities," *Payment Cards Center Discussion Paper*02-14 (December 2002).

**Document Type:** Discussion Paper

Furletti, Mark. "Measuring Credit Card Industry Chargeoffs: A Review of Sources and Methods," *Payment Cards Center Discussion Paper*03-15 (September 2003).

**Document Type:** Discussion Paper

Furletti, Mark. "Mandatory Arbitration Clauses in the Credit Card Industry," *Payment Cards Center Discussion Paper*03-01 (January 2003).

**Document Type:** Discussion Paper

Furletti, Mark. "The Debate Over the National Bank Act and the Preemption of State Efforts to Regulate Credit Cards," *Payment Cards Center Discussion Paper*04-02 (March 2004).

**Document Type:** Discussion Paper

Furletti, Mark. "Prepaid Cards: How Do They Function? How Are They Regulate," *Payment Cards Center Conference Summary*04-04 (June 2004).

**Document Type:** Discussion Paper

Furletti, Mark. "Payment System Regulation and How It Causes Consumer Confusion," *Payment Cards Center Discussion Paper*04-05 (November 2004).

**Document Type:** Discussion Paper

Furletti, Mark. "Federal Consumer Protection Regulation: Disclosures and Beyond," *Payment Cards Center Conference Summary*05-11 (June 2005).

**Document Type:** Discussion Paper

Furst, Karen, and Daniel E. Nolle. 6 "ACH Payments: Changing Users and Changing Uses" *Policy Analysis Paper*(October 2005).

**Document Type:** Specialized Report

Fusaro, Marc. "Money Demand Model of Household Checking Account Behavior: Are "Bounced Check Loans" Really Loans?," Working Paper 0505, East Carolina University Department of Economics (2005).

**Document Type:** Working Paper

Fusaro, Marc. "The Rank, Stock, Order and Epidemic Effects of Technology Adoption: An Empirical Study of Bounce Protection Programs," Working Paper Northwestern University (November 2004).

**Document Type:** Working Paper

Gabszewicz, Jean J., and Xavier Y. Wauthy. "Two-Sided Markets and Price Competition with Multi-Homing," *Discussion Paper*2004/30 (May 2004).

**Document Type:** Discussion Paper

Gan, Li, and Tarun Sabarwal. "A Simple Test of Adverse Events and Strategic Timing Theories of Consumer Bankruptcy," Working Paper 11763, National Bureau of Economic Research (November 2005).

**Document Type:** Working Paper

Ganguly, Bidisha, and Alistair Milne. "Do We Need Public Policy Intervention in the U.K. Retail Payment Systems, and if so How?," Working Paper City University Business School, Department of Banking and Finance (May 2002).

**Document Type:** Working Paper

Ganguly, "Retail Payment Systems in the UK: Is There a Problem of Lack of Competition?" in Pringle, Robert and Matthew Robinson, eds., *E-money and Payment Systems Review*(Central Banking Publications, 2002).

**Document Type:** Book

Gans, Joshua S., and Steven P. King. "A Theoretical Analysis of Credit Card Regulation," 2002-11, University of Melbourne (September 2002).

**Document Type:** Working Paper

Gans, Joshua S., and Stephen P. King. "The Role of Interchange Fees in Credit Card Associations: Competitive Analysis and Regulatory Issues," University of Melbourne (2000).

**Document Type:** Working Paper

Gans, Joshua S., and Steven P. King. "Approaches to Regulating Interchange Fees in Payment Systems," *Review of Network Economics*, Vol. 2-2 (June 2003), pp. 125-145.

**Document Type:** Article in a Journal

Gans, Joshua S., and Steven P. King. "The Neutrality of Interchange Fees in Payment Systems," *Topics in Economic Analysis & Policy*, Vol. 3-1 (2003), pp. 1-16.

**Document Type:** Article in a Journal

Garcia - Swartz, Daniel D., Robert W. Hahn, and Anne Layne-Farrar. "The Move toward a Cashless Society: A Closer Look at Payment Instrument Economics," Working Paper 04-20, AEI-Brookings Joint Center (October 2004).

**Document Type:** Working Paper

Garman, E. T., and others. "Workplace Financial Education Improves Personal Financial Wellness," *Financial Counseling and Planning*, Vol. 10-1 (1999), pp. 79-88.

**Document Type:** Article in a Journal

Gartner, Kimberly, and Richard M. Todd. "Effectiveness of Online "Early Intervention" Financial Education for Credit Cardholders," *Preliminary Draft for Federal Reserve Community Affairs Research Conference*(April 2005).

**Document Type:** Discussion Paper

Gehrig, Thomas, and Stenbacka Rune. "Information Sharing in Banking: A Collusive Device?," *World Congress 2000 Contributed Papers*1837 (January 2000).

**Document Type:** Discussion Paper

Georgakopoulos, Nicholas L.. "Bankruptcy Law for Productivity," *Wake Forest Law Review*, Vol. 37-1 (Spring 2002), pp. 51-96.

**Document Type:** Article in a Journal

Gerdes, Geoffrey R., and Jack K. Walton II. "The Use of Checks and Other Noncash Payment Instruments in the United States," Board of Governors of the Federal Reserve System *Federal Reserve Bulletin*(August 2002), pp. 360-374.

**Document Type:** Federal Reserve Publication

Getter, Darryl E.. "Contributing to the Delinquency of Borrowers," *Journal of Consumer Affairs*, Vol. 37-1 (Summer 2003), pp. 86-100.

**Document Type:** Article in a Journal

Gilbert, R. A., David C. Wheelock, and Paul W. Wilson. "New Evidence on the Fed's Productivity in Providing Payments Services," *Journal of Banking and Finance*, Vol. 28-9 (September 2004), pp. 2175-2190.

**Document Type:** Article in a Journal

Gilbert, Alton R.. "Effects of Federal Reserve Services on the Efficiency of the System for Collecting Checks in the United States, 1915-1930," Working Paper 99-014A, Federal Reserve Bank of St. Louis (1999).

**Document Type:** Working Paper

Gilo, David, and Ariel Porat. "The Hidden Roles of Boilerplate and Standard Form Contracts: Strategic Imposition of Transaction Costs, Segmentation of Consumers and Anticompetitive Effects," *Michigan Law Review*, Vol. 104 (March 2006).

**Document Type:** Article in a Journal

Glaeser, Edward L., and Jose A. Scheinkman. "Neither a Borrower nor a Lender Be: An Economic Analysis of Interest Restrictions and Usury Laws," *Journal of Law and Economics*, Vol. 41-1 (April 1998), pp. 1-36.

**Document Type:** Article in a Journal

Glaser, "Using Technology for Competitive Advantage: The ATM Experience at Citicorp" in Guile, Bruce R. and James Brian Quinn, eds., *Managing Innovation: Cases from the Services Industries*(National Academy Press, 1988), pp. 108-114.

**Document Type:** Book

Glennon, "Issues in Model Design and Validation" in Mays, Elizabeth, ed., *Credit Risk Modeling Design and Application*(Glenlake Publishing, 1998).

**Document Type:** Book

Godwin, Deborah D.. "Dynamics of Households' Income, Debt, and Attitudes toward Credit, 1983--1989," *Journal of Consumer Affairs*, Vol. 31-2 (Winter 1997), pp. 303-325.

**Document Type:** Article in a Journal

Goldberg, Lawrence G.. "The Effect of State Banking Regulation on Bank Credit Card Use," *Journal of Money, Credit, and Banking*, Vol. 7-1 (February 1975), pp. 105-112.

**Document Type:** Article in a Journal

Good, Barbara A.. "Electronic Money," Financial Services Working Paper 9716, Federal Reserve Bank of Cleveland (1997).

**Document Type:** Working Paper

Goodhart, Charles, and Malte Krueger. "The impact of technology on cash usage," The Financial Markets Group, London School of Economics and Political Science (2001).

**Document Type:** Working Paper

Gordy, Michael B.. "A Comparative Anatomy of Credit Risk Models," *Journal of Banking and Finance*, Vol. 24-1/2 (January 2000), pp. 119-149.

**Document Type:** Article in a Journal

Gordy, Michael B.. "A Risk-Factor Model Foundation for Ratings-Based Bank Capital Rules," *Finance and Economics Discussion Paper Series*2002-55 (2000).

**Document Type:** Discussion Paper

Gordy, Michael. *Credit Risk Modeling: The Cutting-Edge Collection - Technical Papers Published in Risk*(Risk Books, 2003).

**Document Type:** Book

Gorton, Gary, and Nicholas Souleles. "Special Purpose Vehicles and Securitization," Working Paper 11190, National Bureau of Economic Research (March 2005).

**Document Type:** Working Paper

Gowrisankaran, Gautam, and Daniel A. Akerberg. "Quantifying Equilibrium Network Externalities in the ACH Banking Industry," Working Paper 03-6, NET Institute (2002).

**Document Type:** Working Paper

Gowrisankaran, Gautam, and John Krainer. "The Welfare Consequences of ATM Surcharges: Evidence from a Structural Entry Model," Working Paper 2005-01, Federal Reserve Bank of San Francisco (November 2004).

**Document Type:** Working Paper

Gowrisankaran, Gautam, and Joanna Stavins. "Network Externalities and Technology Adoption: Lessons from Electronic Payments," *RAND Journal of Economics*, Vol. 35-2 (Summer 2004), pp. 260-276.

**Document Type:** Article in a Journal

Gowrisankaran, Gautam. "Issues and Prospects for Payments Systems Deregulation," Working Paper University of Minnesota, Department of Economics (June 1999).

**Document Type:** Working Paper

Grant, Charles, and Mario Padula. "Judicial Costs, Informal Credit Markets and Household Debt: Evidence from Firm Level Data," Working Paper University of Reading (2005).

**Document Type:** Working Paper

Grant, Charles. "Bankruptcy, Credit Constraints, and Insurance: Some Empirics," CSEF Working Papers 40, University of Salerno, Centre for Studies in Economics and Finance (May 2000).

**Document Type:** Working Paper

Grant, Charles. "Evidence on the Effect of US Consumer Bankruptcy Exemptions," Economics Working Papers 2003/19, European University Institute (2003).

**Document Type:** Working Paper

Grant, Charles. "Estimating Credit Constraints among US Households," Economics Working Papers 2003/14, European University Institute (2003).

**Document Type:** Working Paper

Graves, Stephen M., and Christopher L. Peterson. "Predatory Lending and the Military: The Law and Geography of "Payday" Loans in Military Towns," Working Paper University of Florida College of Law (2005).

**Document Type:** Working Paper

Green Sheet, Inc.. Vol. 2 "United States Check Study" *Green Sheet Quarterly*, , 1996-1999.

**Document Type:** Annual Review

Greene, William. "Sample Selection in Credit-Scoring Models," *Japan and the World Economy*, Vol. 10 (1998), pp. 299-316.

**Document Type:** Article in a Journal

Gresvik, O., and G. Øwre. "Costs and Income in the Norwegian Payment System 2001. An Application of the Activity Based Costing Framework," Norges Bank Working Paper 2003-8, (2003).

**Document Type:** Working Paper

Grieb, Terrance, Charles Hegji, and Steven T. Jones. "Macroeconomic Factors, Consumer Behavior, and Bankcard Default Rates," *Journal of Economics and Finance*, Volume 25 - 3 (Fall 2001), pp. 316-327.

**Document Type:** Article in a Journal

Gropp, Reint, John K. Scholz, and Michelle J. White. "Personal Bankruptcy and Credit Supply and Demand," *Quarterly Journal of Economics*, Vol. 112-1 (February 1997), pp. 217-251.

**Document Type:** Article in a Journal

Gross, David, and Nicholas S. Souleles. "An Empirical Analysis of Personal Bankruptcy and Delinquency," *Review of Financial Studies*, Vol. 15-1 (2002), pp. 319-347.

**Document Type:** Article in a Journal

Gross, David, and Nicholas S. Souleles. "Do Liquidity Constraints and Interest Rates Matter for Consumer Behavior? Evidence from Credit Card Data," *Quarterly Journal of Economics*, Vol. 117 (February 2002), pp. 149-186.

**Document Type:** Article in a Journal

Guenther, Franke, and Jan P. Krahnen. "Default Risk Sharing Between Banks and Markets: The Contribution of Collateralized Debt Obligations," Working Paper 11741, National Bureau of Economic Research (November 2005).

**Document Type:** Working Paper

Guerin-Calvert, Margaret E., and Janusz A. Ordover. "Merchant Benefits and Public Policy towards Interchange: An Economic Assessment," *Review of Network Economics*, Vol. 4-4 (December 2005), pp. 384-414.

**Document Type:** Article in a Journal

Guiborg, Gabriela. "Interoperability and Network Externalities in Electronic Payments," Working Paper 126, Sveriges Riksbank (September 2001).

**Document Type:** Working Paper

Guibourg, Gabriela, and Bjorn Segendorf. "Do Prices Reflect Costs? A study of the price - and cost structure of retail payment services in the Swedish banking sector 2002," Working Paper 172, Sveriges Riksbank (Central Bank of Sweden) (October 2004).

**Document Type:** Working Paper

Guthrie, Graeme A., and Julian Wright. "Competing Payment Schemes," Departmental Working Papers 0311, National University of Singapore, Department of Economics (2003).

**Document Type:** Working Paper

Hahn, Il-Horn, and others. "Consumer Privacy and Marketing Avoidance," Working Paper (March 2005).

**Document Type:** Working Paper

Haliassos, Michael, and Michael Reite. "Credit Card Debt Puzzles," University of Cyprus and Universitat Pompeu Fabra (2003).

**Document Type:** Working Paper

Han, Song, and Wenli Li. "Fresh Start or Head Start? The Effect of Filing for Personal Bankruptcy on the Labor Supply," *Finance and Economics Discussion Paper Series* 2004-28 (2004).

**Document Type:** Discussion Paper

Han, Song. "On the Economics of Discrimination in Credit Markets," *Finance and Economics Discussion Paper Series* 2002-2 (2002).

**Document Type:** Discussion Paper



Hancock, Diana, David B. Humphrey, and James A. Wilcox. "Cost Reductions in Electronic Payments: The Roles of Consolidation, Economies of Scale, and Technical Change," *Journal of Banking and Finance*, Vol. 23-2/4 (February 1999), pp. 391-421.

**Document Type:** Article in a Journal

Hancock, Diana, and David B. Humphrey. "Payment Transactions, Instruments, and Systems: A Survey," *Journal of Banking and Finance*, Vol. 21-11/12 (December 1997), pp. 1573-1624.

**Document Type:** Article in a Journal

Hand, David J., and others. "Data Mining for Fun and Profit," *Statistical Science*, Vol. 15-2 (May 2000), pp. 111-126.

**Document Type:** Article in a Journal

Hand, David J., and Gordon Blunt. "Prospecting for Gems in Credit Card Data," *IMA Journal of Management Mathematics*, Vol. 12-2 (2001), pp. 173-200.

**Document Type:** Article in a Journal

Hand, David J., and W. E. Henley. "Statistical Classification Methods in Consumer Credit Scoring: A Review," *Journal of the Royal Statistical Society*, Vol. 160-3 (1997), pp. 523-541.

**Document Type:** Article in a Journal

Hand, David J., and W. E. Henley. "Can Reject Inference Ever Work?," *IMA Journal of Mathematics Applied in Business and Industry*, Vol. 5 (1993), pp. 45-55.

**Document Type:** Article in a Journal

Hand, "Inference about Rejected Cases in Discriminant Analysis" in E. Diday, Y. Lechevallier, M. Schader, P. Bertrand, and B. Burtschy, eds., *New Approaches in Classification and Data Analysis*(Springer, 1994).

**Document Type:** Book

Hand, David J., and Veronica Vinciotti. "Scorecard Construction with Unbalanced Class Sizes," Technical Reports for Statistics 03-09, Imperial College, Department of Mathematics (2002).

**Document Type:** Working Paper

Hand, David J.. "Modelling Consumer Credit Risk," *IMA Journal of Management Mathematics*, Vol. 12-2 (2001), pp. 139-155.

**Document Type:** Article in a Journal

Hand, "Consumer Credit and Statistics" in Hand, David J., and Saul D. Jacka, eds., *Statistics in Finance*(Arnold, 1998).

**Document Type:** Book

Hann, Il-Horn, and others. "The Value of Online Information Privacy: An Empirical Investigation," Industrial Organization Working Papers 0304001, Washington University, St. Louis (April 2003).

**Document Type:** Working Paper

Hannan, Timothy H., and others. "To Surcharge or Not to Surcharge: An Empirical Investigation of ATM Pricing," *Review of Economics and Statistics*, Vol. 85-4 (November 2001), pp. 990-1002.

**Document Type:** Article in a Journal

Hannan, Timothy H.. "Retail Fees of Depository Institutions, 1994-1999," Board of Governors of the Federal Reserve System *Federal Reserve Bulletin*(January 2001), pp. 1-11.

**Document Type:** Federal Reserve Publication

Hannan, Timothy H.. "Retail Fees of Depository Institutions, 1997-2001," Board of Governors of the Federal Reserve System *Federal Reserve Bulletin*(September 2002), pp. 405-413.

**Document Type:** Federal Reserve Publication

Hannan, Timothy H.. "ATM Surcharge Bans and Bank Market Structure: The Case of Iowa and its Neighbors," *Finance and Economics Discussion Paper Series* 2005-46 (August 2005).

**Document Type:** Discussion Paper

Hansen, Bradley A., and Mary E. Hansen. "The Transformation of Bankruptcy in the United States," *Papers presented at a conference on the "Political Economy of Financial Markets"* September 2003.

**Document Type:** Discussion Paper

Harvey, Keith D., and Peter J. Nigro. "Do Predatory Lending Laws Influence Mortgage Lending? An Analysis of the North Carolina Predatory Lending Law," *Journal of Real Estate Finance and Economics* *Journal of Real Estate Finance and Economics*, Vol. 29-4 (December 2004), pp. 435 - 456.

**Document Type:** Article in a Journal

Hassibi, "Detecting Payment Card Fraud with Neural Networks" in Paulo J.G., Alfredo Vellido, and Bill Edisbury eds., *Business Applications of Neural Networks* (World Scientific, 2000).

**Document Type:** Book

Hausman, Jerry A., Gregory K. Leonard, and Jean Tirole. "On Nonexclusive Membership in Competing Joint Ventures," *RAND Journal of Economics*, Vol. 34-1 (Spring 2003), pp. 43-62.

**Document Type:** Article in a Journal

Hayashi, Fumiko, and Elizabeth Klee. "Technology Adoption and Consumer Payments: Evidence from Survey Data," *Review of Network Economics*, Vol. 2-2 (June 2003), pp. 175-190.

**Document Type:** Article in a Journal

Hayashi, Fumiko, Richard Sullivan, and Stuart E. Weiner. "A Guide to the ATM and Debit Card Industry," Payments System Research Working Paper 02-03, Federal Reserve Bank of Kansas City (2003).

**Document Type:** Working Paper

Hayashi, Fumiko. "A Puzzle of Card Payment Pricing: Why Are Merchants Still Accepting Card Payments?," *Review of Network Economics*, Vol. 5-1 (March 2006), pp. 144-174.

**Document Type:** Article in a Journal

He, Ping, Lixin Huang, and Randall Wright. "Money and Banking in Search Equilibrium," Working Paper (January 2005).

**Document Type:** Working Paper

Henley, W. E., and David J. Hand. "A k-Nearest-Neighbour Classifier for Assessing Consumer Credit Risk," *Statistician*, Vol. 45-1 (1996), pp. 77-95.

**Document Type:** Article in a Journal

Hermalin, Benjamin E., and Michael L. Katz. "Your network or mine? The Economics of Routing Rules," (2004).

**Document Type:** Discussion Paper

Hesse, R.B., and J. H. Soven. "Defining Relevant Markets in Electronic Payment Network Cases," *Antitrust Law Journal* (2005).

**Document Type:** Article in a Journal

Hester, Donald D., Giorgio Calcagnini, and Riccardo De Bonis. "Competition Through Innovation: ATMs In Italian Banks," Working Paper 27, University of Wisconsin Madison - Social Systems (2001).

**Document Type:** Working Paper

Heuson, Andrea, Wayne Passmore, and Roger Spark. "Credit Scoring and Mortgage Securitization: Implications for Mortgage Rates and Credit Availability," *Journal of Real Estate Finance and Economics* *Journal of Real Estate Finance & Economics*, 23-3 (November 2000), pp. 337-63.

**Document Type:** Article in a Journal

Higgins, Eric J., and Joseph R. Mason. "What is the Value of Recourse to Asset Backed Securities? A Clinical Study of Credit Card Banks," *Journal of Banking and Finance*(April 2004), pp. 875-899.

**Document Type:** Article in a Journal

Higgins, Eric, and Joseph Mason. "Deriving Retail Credit Portfolio Correlation Properties from Large ABS Pools," Working Paper 05-43, University of Pennsylvania, The Wharton School, Financial Institutions Center (December 2005).

**Document Type:** Working Paper

Higgins, Eric, and Joseph Mason. "Deriving Credit Portfolio Diversification Properties from Large Asset-backed Security Pools," Working Paper (February 2006).

**Document Type:** Working Paper

Hilgert, Marianne A., Jeanne M. Hogarth, and Sondra G. Beverly. "Household Financial Management: The Connection between Knowledge and Behavior," Board of Governors of the Federal Reserve System *Federal Reserve Bulletin*(July 2003), pp. 309-322.

**Document Type:** Federal Reserve Publication

Himmelstein, David U., and others. "Illness and Injury as Contributors to Bankruptcy," Working Paper (February 2005).

**Document Type:** Working Paper

Hirad, Abdighani, and Peter M. Zorn. "A Little Knowledge is a Good Thing: Empirical Evidence of the Effectiveness of Pre-Purchase Homeownership Counseling," *Proceedings*(May 2001).

**Document Type:** Article in a Journal

Hirschman, Elizabeth C.. "Differences in Consumer Purchase Behavior by Credit Card Payment System," *Journal of Consumer Research*, Vol. 6-1 (1979), pp. 58-66.

**Document Type:** Article in a Journal

Hirtle, Beverly J., and others. "Using Credit Risk Models for Regulatory Capital: Issues and Options," Federal Reserve Bank of New York *Economic Policy Review*(2001), pp. 19-36.

**Document Type:** Federal Reserve Publication

Hitt, Lorin M., and Frances X. Frei. "Do Better Customers Utilize Electronic Distribution Channels? The Case of PC Banking," *Management Science*, Vol. 48-6 (June 2002), pp. 732-749.

**Document Type:** Article in a Journal

Ho, Simon S.M., and Victor T.F. Ng. "Customers' Risk Perceptions of Electronic Payment Systems," *International Journal of Bank Marketing*, Vol. 12-8 (November 1994), pp. 26-38.

**Document Type:** Article in a Journal

Ho, Giang, and Anthony N. Pennington-Cross. "The Impact of Local Predatory Lending Laws," Working Paper 2005-049A, Federal Reserve Bank of St. Louis (June 2005).

**Document Type:** Working Paper

Hoadley, B., and R. M. Oliver. "Business Measures of Scorecard Benefit," *IMA Journal of Mathematics Applied in Business and Industry*, Vol. 9-1 (1998), pp. 55-64.

**Document Type:** Article in a Journal

Hogarth, Jeanne M., Chris E. Anguelov, and Jinkook Lee. "Why Households Don't Have Checking Accounts," *Economic Development Quarterly*, Vol. 17-1 (February 2003), pp. 75-94.

**Document Type:** Article in a Journal

Hogarth, Jeanne M., Sondra G. Beverly, and Marianne Hilgert. "Patterns of Financial Behaviors: Implications for Community Educators and Policy Makers," *Discussion Paper*(February 2003).

**Document Type:** Discussion Paper

Hogarth, Jeanne M., Tatiana Gabor, and Jane M. Kolokinsky. "Consumer Payment Choices: Paper, Plastic, or Electrons?," Working Paper Federal Reserve Board, Division of Consumer & Community Affairs (2005).

**Document Type:** Working Paper

Hogarth, Jeanne

M., Marianne A. Hilgert, and Jane M. Kolodinsky. "Consumers' resolution of Credit Card Problems and Exit Behavior," *Journal of Services Marketing*, Vol. 18-1 (2004), pp. 19-35.

**Document Type:** Article in a Journal

Hogarth, Jeanne M., and others. "Problems with Credit Cards: An Exploration of Consumer Complaining Behaviors," *Journal of Consumer Satisfaction, Dissatisfaction, and Complaining Behavior*, Vol. 14 (2001), pp. 88-107.

**Document Type:** Article in a Journal

Hogarth, Jeanne M., and Marianne A. Hilgert. "Financial Knowledge, Experience and Learning Preferences: Preliminary Results From a New Survey on Financial Literacy," *Consumer Interest Annual*, Vol. 48 (2002).

**Document Type:** Article in a Journal

Holthausen, Cornelia, and Jean-Charles Rochet. "Incorporating a 'Public Good Factor' into the Pricing of Large-Value Payment Systems," Working Paper 507, European Central Bank (July 2005).

**Document Type:** Working Paper

Hoofnagle, Chris J.. *Securing Privacy in the Internet Age*(Stanford University Press, 2005).

**Document Type:** Book

Horvitz, Paul M.. "ATM Surcharges: Their Effect on Competition and Efficiency," *Journal of Retail Banking Services*, Vol. 18-3 (Autumn 1996), pp. 57-62.

**Document Type:** Article in a Journal

Howcroft, Barry, Paul Hamilton, and Robert Hewer. "Consumer attitude and the usage and adoption of home-based banking in the United Kingdom," *The International Journal of Bank Marketing*, Vol. 20-3 (2002), pp. 111-121.

**Document Type:** Article in a Journal

Hsia, D. C.. "Credit Scoring and the Equal Credit Opportunity Act," *The Hastings Law Journal*, Vol. 30 (1978), pp. 371-448.

**Document Type:** Article in a Journal

Humphrey, "Market Failure and Resource Use: Economic Incentives to Use Different Payment Instruments" in Humphrey, David B., eds., *The U.S. Payment System: Efficiency, Risk, and the Role of the Federal Reserve*(Kluwer Academic Publishers, 1990), pp. 45-86.

**Document Type:** Book

Humphrey, David B., Aris Kaloudis, and Grete Owre. "The Future of Cash: Falling Legal Use and Implications for Government Policy," *Journal of International Financial Markets, Institutions and Money*, Vol. 14-3 (July 2004), pp. 221-233.

**Document Type:** Article in a Journal

Humphrey, David B., Moshe Kim, and Bent Vale. "Realizing the Gains from Electronic Payments: Costs, Pricing, and Payment Choice," *Journal of Money, Credit, and Banking*, Vol. 33-2 (May 2001), pp. 216-234.

**Document Type:** Article in a Journal

Humphrey, David B., Fernando Montes-Negret, and Robert Keppler. "Cost Recovery and Pricing of Payment Services," World Bank Policy Research Working Paper 1833, (October 1997).

**Document Type:** Working Paper

Humphrey, David B., Lawrence B. Pulley, and Jukka M. Vesala. "The Check's in the Mail: Why the United States Lags in the Adoption of Cost-Saving Electronic Payments," *Journal of Financial Services Research*, Vol. 17-1 (February 2000), pp. 17-39.

**Document Type:** Article in a Journal

Humphrey, David B., Lawrence B. Pulley, and Jukka M. Vesala. "Cash, Paper, and Electronic Payments: A Cross Country Analysis," *Journal of Money, Credit, and Banking*, Vol. 28-4 (November 1996), pp. 914-939.

**Document Type:** Article in a Journal

Humphrey, David B., and others. "The Evolution of Payments in Europe, Japan, and the United States: Lessons for Emerging Market Economies," World Bank Policy Research Working Paper 1676, (1996).

**Document Type:** Working Paper

Humphrey, David B., and Bent Vale. "Scale Economies, Bank Mergers, and Electronic Payments: A Spline Function Approach," *Journal of Banking and Finance*, Vol. 28-7 (July 2004), pp. 1671-1696.

**Document Type:** Article in a Journal

Humphrey, David B., and others. "Cost Savings from Electronic Payments and ATMs in Europe," Working Paper 03-16, Federal Reserve Bank of Philadelphia (2003).

**Document Type:** Working Paper

Humphrey, David B., and others. "What Does it Cost to Make a Payment?," *Review of Network Economics*, Vol. 2-2 (June 2003), pp. 159-174.

**Document Type:** Article in a Journal

Humphrey, David B.. "Delivering Deposit Services: ATMs versus Branches," Federal Reserve Bank of Richmond *Economic Quarterly*(Spring 1994), pp. 59-81.

**Document Type:** Federal Reserve Publication

Humphrey, David B.. "The Economics of Electronic Benefit Transfer Payments," Federal Reserve Bank of Richmond *Economic Quarterly*(Spring 1996), pp. 77-94.

**Document Type:** Federal Reserve Publication

Humphrey, David B.. (Lexington Books/Salomon Brothers, 1986).

**Document Type:** Book

Humphrey, David B.. "Resource Use in Federal Reserve Check and ACH Operations after Pricing," *Journal of Bank Research*, Vol. 16 (Spring 1985), pp. 45-53.

**Document Type:** Article in a Journal

Humphrey, David B.. "U.S. Cash And Card Payments Over 25 Years," Florida State University (2002).

**Document Type:** Working Paper

Humphrey, David B.. "Replacement of Cash by Cards In US Consumer Payments," *Journal of Economics and Business*, Vol. 56-3 (2004), pp. 211-225.

**Document Type:** Article in a Journal

Humphrey, David B.. "Substitution of Noncash Payment Instruments for Cash in Europe," *Journal of Financial Service Research*, Vol. 19-2/3 (April 2001).

**Document Type:** Article in a Journal

Hunt, Robert M.. "An Introduction to the Economics of Payment Card Networks," *Review of Network Economics*, Vol. 2-2 (June 2003), pp. 80-96.

**Document Type:** Article in a Journal

Hunt, Robert M.. "Antitrust Issues in Payment Card Networks: Can They Do That? Should We Let Them?," Federal Reserve Bank of Philadelphia *Business Review*(Summer 2003), pp. 14-23.

**Document Type:** Federal Reserve Publication

Hunt, Robert M.. "The Development and Regulation of Consumer Credit Reporting in America," Working Paper 02-21, Federal Reserve Bank of Philadelphia (2002).

**Document Type:** Working Paper

Hunt, Robert M.. "What's in the File? The Economics and Law of Consumer Credit Bureaus," Federal Reserve Bank of Philadelphia *Business Review*(2002), pp. 17-24.

**Document Type:** Federal Reserve Publication

Hunt, Robert M.. "A Century of Consumer Credit Reporting in America," Working Paper 05-13, Federal Reserve Bank of Philadelphia (June 2005).

**Document Type:** Working Paper

Hunt, Robert M.. "Whither Consumer Credit Counseling?," Federal Reserve Bank of Philadelphia *Business Review*(Quarter 4 2005), pp. 9-20.

**Document Type:** Federal Reserve Publication

Huynh, Kim P.. "Adoption of Financial Innovation: State Dependence or Unobserved Heterogeneity?," Working Paper Indiana University (2004).

**Document Type:** Working Paper

Hvide, Hans K.. "Optimal Contracts under Imperfect Enforcement Revisited," Working Paper (August 2005).

**Document Type:** Working Paper

Hynes, Richard M., Anup Malani, and Eric A. Posner. "The Political Economy of State Property Exemptions," *Journal of Law and Economics*, Vol. 47 (2004), pp. 19-43.

**Document Type:** Article in a Journal

Hynes, Richard M., and Eric A. Posner. "The Law and Economics of Consumer Finance," *American Law and Economic Review*, Vol. 4-1 (Spring 2002), pp. 162-207.

**Document Type:** Article in a Journal

Hynes, Richard M.. "Optimal Bankruptcy in a Non-Optimal World," *Boston College Law Review*, Vol. 44-1 (2002), pp. 1-78.

**Document Type:** Article in a Journal

Hynes, Richard M.. "Bankruptcy and State Collections Proceedings: The Case of the Missing Garnishments," *Cornell Law Review*, Vol. 91 (March 2006).

**Document Type:** Article in a Journal

Hynes, Richard M.. "Credit Markets, Exemptions, and Households with Nothing to Exempt," William & Mary School of Law (2005).

**Document Type:** Working Paper

Hyytinen, Ari, and Tuomas Takalo. "Multihoming in the Market for Payment Media: Evidence from Young Finnish Consumers," *Research Discussion Paper* 25/2004 (December 2004).

**Document Type:** Discussion Paper

Iacobucci, Edward M., and Ralph A. Winter. "Asset Securitization and Asymmetric Information," *Journal of Legal Studies*, Vol. 34-1 (January 2005), pp. 161-206.

**Document Type:** Article in a Journal

Ignizio, F. P., and J. R. Soltys. "An Ontogenic Neural Network for Bankruptcy Classification," *IMA Journal of Mathematics Applied in Business and Industry*, Vol. 7-4 (October 1996), pp. 313-325.

**Document Type:** Article in a Journal

Incekara, Elif. "Credit Card Competition and Naive Hyperbolic Consumers," Working Paper Penn State University (October 2005).

**Document Type:** Working Paper

Jacobson, Tor, Jesper Linde, and Kasper Roszbach. "Credit Risk Versus Capital Requirements under Basel II: Are SME Loans and Retail Credit Really Different?," *Journal of Financial Services Research*, Vol. 28-1/3 (October 2005), pp. 43-75.

**Document Type:** Article in a Journal

Jacobson, Tor, and Kasper Roszbach. "Bank Lending Policy, Credit Scoring and Value-at-Risk," *Journal of Banking and Finance*, Vol. 27-4 (April 2003), pp. 615-33.

**Document Type:** Article in a Journal

Jacoby, Melissa B., Teresa A. Sullivan, and Elizabeth Warren. "Rethinking the Debates over Health-Care Financing: Evidence from the Bankruptcy Courts," *New York University Law Review*, Vol. 76-2 (May 2001), pp. 375-418.

**Document Type:** Article in a Journal

Jacoby, Melissa B.. "The Bankruptcy Code at Twenty-Five and the Next Generation of Lawmaking," *American Bankruptcy Law Journal*, Vol. 78-2 (Spring 2004), pp. 221-245.

**Document Type:** Article in a Journal

Jagielska, Ilona, and Janusz Jaworski. "Neural Network for Predicting the Performance of Credit Card Accounts," *Computational Economics*, Vol. 9-1 (February 1996), pp. 77-82.

**Document Type:** Article in a Journal

Janger, Edward J.. "The Death of Secured Lending," *Cardoza Law Review*, Vol. 25 (2004), pp. 1759-1788.

**Document Type:** Article in a Journal

Jappelli, "Information Sharing in Credit Markets: A European Perspective" in Miller, Margaret J., ed., *Credit Reporting Systems and the International Economy* (Massachusetts Institute of Technology Press, 2003).

**Document Type:** Book

Jappelli, Tullio. "Who is Credit Constrained in the U.S Economy?," *The Quarterly Journal of Economics*, Vol. 105 (February 1990), pp. 219-234.

**Document Type:** Article in a Journal

Jarrow, Robert A., and Donald R. van Deventer. "The Arbitrage-Free Valuation and Hedging of Demand Deposits and Credit Card Loans," *Journal of Banking and Finance*, Vol. 22-3 (March 1998), pp. 249-272.

**Document Type:** Article in a Journal

Jayawardhena, Chanaka, and Paul Foley. "Changes in the banking sector - the case of internet banking in the UK," *Internet Research: Electronic Network Applications and Policy*, Vol. 10-1 (2000), pp. 19-31.

**Document Type:** Article in a Journal

Jentzsch, Nicola. 5 "The Regulation of Financial Privacy: The United States vs. Europe" *Research Report*(June 2003).

**Document Type:** Specialized Report

Joanes, D. N.. "Reject Inference Applied to Logistic Regression for Credit Scoring," *IMA Journal of Mathematics Applied in Business and Industry*, Vol. 5 (1993), pp. 35-43.

**Document Type:** Article in a Journal

Jobst, Andreas A.. "The Basle Securitisation Framework Explained: The Regulatory Treatment of Asset Securitisation," *Journal of Financial Regulation and Compliance*, Vol. 13-1 (February 2005).

**Document Type:** Article in a Journal

Johnson, Robert W.. "Pricing of Bank Card Services," *Journal of Retail Banking*, Vol. 1 (1979), pp. 16-22.

**Document Type:** Article in a Journal

Johnson, Kathleen W.. "Convenience or Necessity? Understanding the Recent Rise in Credit Card Debt," *Finance and Economics Discussion Paper Series*2004-47 (2004).

**Document Type:** Discussion Paper

Johnson, "Legal, Social and Economic Issues in Implementing Scoring in the US" in Thomas, Lyn C., Jonathan N. Crook, and David B. Edelman, eds., *Credit Scoring and Credit Control*(Clarendon Press, 1992).

**Document Type:** Book

Johnson, "Consumer Loan Securitization" in Durkin, Thomas A. and Michael E. Staten, eds., *The Impact of Public Policy on Consumer Credit*(Kluwer Academic Publishers, 2002), pp. 287-306.

**Document Type:** Book

Johnson, Kathleen W.. "Recent Developments in the Credit Card Market and the Financial Obligations Ratio," Board of Governors of the Federal Reserve System *Federal Reserve Bulletin*(Autumn 2005), pp. 473-486.

**Document Type:** Federal Reserve Publication

Jones, Edith H., and Todd J. Zywicki. "It's Time For Means-Testing," *Brigham Young Law Review*(1999), pp. 177-249.

**Document Type:** Article in a Journal

Jullien, Bruno. "Two-Sided Markets and Electronic Intermediaries," Working Paper 1345, CESifo (November 2004).

**Document Type:** Working Paper

Jyrkonen, Hanna, and Heli Paunonen. "Card, Internet and Mobile Payments in Finland," *Discussion Paper*8/2003 (December 2003).

**Document Type:** Discussion Paper

Kahn, Charles M., James J. McAndrews, and William Roberds. "A Theory of Transactions Privacy," Working Paper 2000-22, Federal Reserve Bank of Atlanta (2000).

**Document Type:** Working Paper

Kahn, Charles M., James McAndrews, and William Roberds. "Money is Privacy," *International Economic Review*, Vol. 46 - 2 (May 2005), pp. 377-399.

**Document Type:** Article in a Journal



Kahn, Charles M., James J. McAndrews, and William Roberds. "Settlement Risk Under Gross and Net Settlement," *Journal of Money, Credit, and Banking*, 35-4 (July 2003), pp. 591-608.

**Document Type:** Article in a Journal

Kahn, Charles M., and William Roberds. "Payments Settlement Under Limited Enforcement: Private Versus Public Systems," Working Paper 2002-33, Federal Reserve Bank of Atlanta (2002).

**Document Type:** Working Paper

Kahn, Charles, and William Roberds. "Real-time Gross Settlement and the Costs of Immediacy," *Journal of Monetary Economics*, Vol. 47-2 (April 2001), pp. 299-319.

**Document Type:** Article in a Journal

Kahn, Charles, and William Roberds. "Payments System Settlements and Bank Incentives," *Review of Financial Studies*, Vol. 11-4 (1998), pp. 845-870.

**Document Type:** Article in a Journal

Karaoglu, Emre. "Regulatory Capital and Earnings Management in Banks: The Case of Loan Sales and Securitizations," Working Paper 2005-05, FDIC Center for Financial Research (May 2005).

**Document Type:** Working Paper

Karjaluoto, Heikki, Minna Mattila, and Tapio Pentto. "Factors underlying attitude formation towards online banking in Finland," *International Journal of Bank Marketing*, Vol. 20-6 (2002), pp. 261-272.

**Document Type:** Article in a Journal

Karlan, Dean, and Jonathan Zinman. "Elasticities of Demand for Consumer Credit," *Discussion Paper* 926 (October 2005).

**Document Type:** Discussion Paper

Katz, Michael L.. *Reform of Credit Card Schemes in Australia, II: Commissioned Report* (2001).

**Document Type:** Specialized Report

Kelly, Shannon, Mark Furletti, and Sally Burke. "Credit Risk Modeling and Decisioning," Federal Reserve Bank of Philadelphia *Payment Cards Center Update* (Fall 2002).

**Document Type:** Federal Reserve Publication

Kelly, Kenneth H.. "Under-served Credit Customers and Common Financial Transactions" (2005).

**Document Type:** Specialized Report

Kemppainen, Kari. "Competition and Regulation in European Retail Payment Systems," *Discussion Paper* 16/2003 (June 2003).

**Document Type:** Discussion Paper

Kennickell, Arthur B., and Myron L. Kwast. "Who Uses Electronic Banking? Results from the 1995 Survey of Consumer Finances," *Finance and Economics Discussion Paper Series* 97-35 (June 1997).

**Document Type:** Discussion Paper

Kerr, Sougata, Stephen Cosslett, and Lucia Dunn. "Do Banks Use Private Information from Consumer Accounts? Evidence of Relationship Lending in Credit Card Interest Rate Heterogeneity," Working Paper 04-08, (December 2004).

**Document Type:** Working Paper

Kerr, Sougata, and Lucia Dunn. "Consumer Search Behavior in the Changing Credit Card Market," Working Paper 02-03, Ohio State University, Department of Economics (September 2002).

**Document Type:** Working Paper

Kerr, Sougata. "Interest Rate Dispersion due to Information Asymmetry in The Credit Card Market," Working Paper Ohio State University, Department of Economics (2002).

**Document Type:** Working Paper

Kilborn, Jason J.. "Behavioral Economics, Overindebtedness & Comparative Consumer Bankruptcy: Searching for Causes and Evaluating Solutions," Working Paper (March 2005).

**Document Type:** Working Paper

Kim, Jinhee, E. T. Garman, and Benoit Sorhaindo. "Relationships among credit counseling clients' financial well-being, financial behaviors, financial stressor events, and health," *Financial Counseling and Planning*, Vol. 14-2 (2003), pp. 75-87.

**Document Type:** Article in a Journal

Kim, Jinhee, E. T. Garman, and Benoit Sorhaindo. "Credit counseling and debt management impacts on financial stressors and financial management behaviors, credit counseling, financial behavior," *Journal of Family and Consumer Sciences*, Vol. 97-2 (April 2005), pp. 35-40.

**Document Type:** Article in a Journal

Kim, Moshe, Doron Kliger, and Bent Vale. "Estimating Switching Costs: The Case of Banking," *Journal of Financial Intermediation*, Vol. 12-1 (January 2003), pp. 25-56.

**Document Type:** Article in a Journal

Kim, "Impacts of Workplace Financial Education on Retirement Plans" in Jeanne M. Hogarth, ed., *Proceedings of the 2001 Annual Conference of the Association for Financial Counseling and Planning Education*(, 2001), pp. 28.

**Document Type:** Book

Kim, John. "The Impact of Proprietary Positions and Equity Interest in the Pricing of Network ATM Services" (Ph.D. dissertation, Massachusetts Institute of Technology, Department of Economics, 1998).

**Document Type:** Dissertation

Kim, Jinhee. "The Effectiveness of Individual Financial Counseling Advice," *Proceedings of the 2001 Annual Conference of the Association for Financial Counseling and Planning Education*(2001), pp. 62-69.

**Document Type:** Discussion Paper

Kiser, Elizabeth K.. "Household Switching Behavior at Depository Institutions: Evidence from Survey Data," *Finance and Economics Discussion Paper Series*2002-44 (2002).

**Document Type:** Discussion Paper

Kitch, Edmund W.. "The Framing Hypothesis: Is It Supported by Credit Card Issuer Opposition to a Surcharge on a Cash Price?," *Journal of Law, Economics, and Organization*, Vol. 6 (1990), pp. 217-233.

**Document Type:** Article in a Journal

Klein, "Promise Keeping in the Great Society: A Model of Credit Information Sharing" in Klein, Daniel B., ed., *Reputation: Studies in the Voluntary Elicitation of Good Conduct*(University of Michigan Press, 1997).

**Document Type:** Book

Knittel, Christopher, and Victor Stango. "Price Ceilings as Focal Points for Tacit Collusion: Evidence from Credit Cards," *American Economic Review*, 93-5 (December 2003), pp. 1703-29.

**Document Type:** Article in a Journal

Knittel, Christopher, and Victor Stango. "Compatibility and Pricing with Indirect Network Effects: Evidence from ATMs," Working Paper w10774, National Bureau of Economic Research (September 2004).

**Document Type:** Working Paper

Knutson, J. H.. "Credit Scoring in the Insurance Industry: Discrimination or Good Business?," *Loyola Consumer Law Review*(2003), pp. 315-329.

**Document Type:** Article in a Journal

Kocherlakota, Narayana R., and Neil Wallace. "Incomplete Record-Keeping and Optimal Payment Arrangements," *Journal of Economic Theory*, Vol. 81-2 (August 1998), pp. 272-289.

**Document Type:** Article in a Journal

Kocherlakota, Narayana R.. "Money is Memory," *Journal of Economic Theory*, Vol. 81-2 (August 1998), pp. 232-251.

**Document Type:** Article in a Journal

Kolasky, William J.. "Network Effects: A Contrarian View," *George Mason Law Review*, Vol. 7 (Spring 1999), pp. 577-616.

**Document Type:** Article in a Journal

Kolodinsky, Jane M., Jeanne M. Hogarth, and Marianne A. Hilgert. "The adoption of electronic banking technologies by U.S. consumers," *International Journal of Bank Marketing*, Vol. 22-4 (2004), pp. 238-259.

**Document Type:** Article in a Journal

Kotlikoff, Laurence J., and B. D. Hernheim. *Essays on Saving, Bequests, Altruism, and Life-Cycle Planning*(Massachusetts Institute of Technology Press, 2001).

**Document Type:** Book

Laband, David N., and Michael T. Maloney. "A Theory of Credit Bureaus," *Public Choice*, Vol. 80-3/4 (September 1994), pp. 275-291.

**Document Type:** Article in a Journal

Lacker, Jeffrey M., and Stacey L. Schreft. "Money and Credit as Means of Payment," *Journal of Monetary Economics*, Vol. 38-1 (August 1996), pp. 3-23.

**Document Type:** Article in a Journal

Lacker, Jeffrey M., Jeffrey D. Walker, and John A. Weinberg. "The Fed's Entry into Check Clearing Reconsidered," Federal Reserve Bank of Richmond *Economic Quarterly*(Spring 1999), pp. 1-32.

**Document Type:** Federal Reserve Publication

Lacker, Jeffrey M., and John A. Weinberg. "Can the Fed be a Payment System Innovator?," Federal Reserve Bank of Richmond *Economic Quarterly*(Spring 1998), pp. 1-25.

**Document Type:** Federal Reserve Publication

Lacker, Jeffrey M.. "The Economics of Financial Privacy: To Opt Out or Opt In?," Federal Reserve Bank of Richmond *Economic Quarterly*(Summer 2002), pp. 1-16.

**Document Type:** Federal Reserve Publication

Laderman, Elizabeth S.. "The Public Policy Implications of State Laws Pertaining to Automated Teller Machines," Federal Reserve Bank of San Francisco *Economic Review*(Winter 1990), pp. 43-58.

**Document Type:** Federal Reserve Publication

Laibson, David, Andrea Repetto, and Jeremy Tobacman. "A Debt Puzzle," Working Paper 7879, National Bureau of Economic Research (2000).

**Document Type:** Working Paper

Laibson, David Isaac. "Golden Eggs and Hyperbolic Discounting," *Quarterly Journal of Economics*, Vol. 112-2 (1997), pp. 443-77.

**Document Type:** Article in a Journal

Lander, David A.. "A Snapshot of Two Systems That Are Trying to Help People in Financial Trouble," *American Bankruptcy Institute Law Review*, Vol. 7 (Spring 1999), pp. 161-191.

**Document Type:** Article in a Journal

Lang, William W., Loretta J. Mester, and Todd A. Vermilyea. "Potential Competitive Effects on U.S. Bank Credit Card Lending from the Proposed Bifurcated Application of Basel II," Working Paper 05-29, Federal Reserve Bank of Philadelphia (December 2005).

**Document Type:** Working Paper

Lang, William W., and Anthony M. Santomero. "Risk Quantification of Retail Credit: Current Practices and Future Challenges," Center for International Studies on Economic Growth, CEIS Tor Vergata - Research Paper Series 13, Center for International Studi

**Document Type:** Working Paper

Lee, Jinkook, and Kyoung-Nan Kwon. "Consumers' Use of Credit Cards: Store Credit Card Usage as an Alternative Payment and Financing Medium," *Journal of Consumer Affairs*, Vol. 36-2 (Winter 2002), pp. 239-262.

**Document Type:** Article in a Journal

Lee, Eun-Ju, and Jinkook Lee. "A Two-Step Estimation of Consumer Adoption of Technology-Based Service Innovations," *Journal of Consumer Affairs*(December 2003).

**Document Type:** Article in a Journal

Lee, Eun-Ju, and Jinkook Lee. "Consumer Adoption of Internet Banking: Need-based and/or Skill-based," *Marketing Management Journal*.

**Document Type:** Article in a Journal

Lehnert, Andreas, and Dean M. Maki. "Consumption, Debt, and Portfolio Choice: Testing the Effect of Bankruptcy Law," *Finance and Economics Discussion Paper Series*2002-14 (2002).

**Document Type:** Discussion Paper

Leinonen, Harry, and Kimmo Soramaki. "Simulation: A Powerful Research Tool in Payment and Settlement Systems," *Payment Systems Worldwide*, Vol. 15-2 (2004), pp. 28.

**Document Type:** Article in a Journal

Leitner, Yaron. *The Journal of Finance*, Vol. 60-6 (December 2005), pp. 2925-2953.

**Document Type:** Article in a Journal

Lenard, Thomas M., and Rubin H. Paul. "An Economic Analysis of Notification Requirements for Data Security Breaches," *Emory Public Law Research Paper*, 05-26 (July 2005).

**Document Type:** Article in a Journal

Leonard, K. J.. "A Fraud Alert Model for Credit Cards During the Authorization Process," *IMA Journal of Mathematics Applied in Business and Industry*, Vol. 5 (1993), pp. 57-62.

**Document Type:** Article in a Journal

Lessig, Lawrence. "The Architecture of Privacy," Working Paper Stanford University Law School (1998).

**Document Type:** Working Paper

Lester, Benjamin, Stephen Millard, and Matthew Willison. "Settlement Systems in Search Equilibria with Bank Default," Working Paper Bank of England (2004).

**Document Type:** Working Paper

Lester, Benjamin. "A Model of Interbank Settlement," Working Paper University of Pennsylvania (2005).

**Document Type:** Working Paper

Lewis, Edward M.. *Introduction to Credit Scoring*(Athena Press, 1992).

**Document Type:** Book

Li, Wenli, and Pierre-Daniel Sarte. "The Macroeconomics of U.S. Consumer Bankruptcy Choice: Chapter 7 or Chapter 13?," Working Paper 03-14, Federal Reserve Bank of Philadelphia (2003).

**Document Type:** Working Paper

Li, Wenli. "To Forgive or Not to Forgive: An Analysis of U.S. Consumer Bankruptcy Choices," Federal Reserve Bank of Richmond *Economic Quarterly*(Spring 2001), pp. 1-22.

**Document Type:** Federal Reserve Publication

Lin, Emily Y., and Michelle J. White. "Bankruptcy and the Market for Mortgage and Home Improvement Loans," *Journal of Urban Economics*, Vol. 50-1 (July 2001), pp. 138-162.

**Document Type:** Article in a Journal

Lindley, James T., Patricia Rudolph, and Edward B. Selby Jr.. "Credit Card Possession and Use: Changes Over Time," *Journal of Economics and Business*, Vol. 41-2 (May 1989), pp. 127-142.

**Document Type:** Article in a Journal

Link, Frederick. "The Economics of Personal Bankruptcy" (Ph.D. dissertation, Massachusetts Institute of Technology Press, 2004).

**Document Type:** Dissertation

Litan, Robert E.. "ATM Fees: An Economic Analysis," (November 1999).

**Document Type:** Discussion Paper

Liu, Benjamin, and Michael T. Skully. "The Determinants of Mortgage Yield Spread Differentials: Securitization," *Journal of Multinational Financial Management*, Vol. 15 (June 2005), pp. 314-333.

**Document Type:** Article in a Journal

Livshits, Igor, James MacGee, and Michele Tertilt. "Consumer Bankruptcy: A Fresh Start," Working Paper 617, Federal Reserve Bank of Minneapolis (January 2003).

**Document Type:** Working Paper

Livshits, Igor, James MacGee, and Michele Tertilt. "Accounting for the Rise in Consumer Bankruptcies in Canada and the United States," Working Paper University of Western Ontario (August 2005).

**Document Type:** Working Paper

Lockett, Andrew, and Dale Littler. "The adoption of direct banking services," *Journal of Marketing Management*, Vol. 13-8 (November 1997), pp. 791-811.

**Document Type:** Article in a Journal

Longhofer, Stanley D., and Stephen R. Peters. "Self-Selection and Discrimination in Credit Markets," Working Paper 9809, Federal Reserve Bank of Cleveland (July 1998).

**Document Type:** Working Paper

Loonin, Deanne, and Travis Plunkett. *Credit Counseling in Crisis: The Impact on Consumers of Funding Cuts, Higher Fees, and Aggressive New Market Entrants*(April 2003).

**Document Type:** Specialized Report

Loutskina, Elena, and Philip E. Strahan. "Securitization and the Declining Impact of Bank Finance on Loan Supply: Evidence from Mortgage Acceptance Rates," Working Paper 11983, National Bureau of Economic Research (January 2006).

**Document Type:** Working Paper

Lowe, Phillip, and Thomas Rohling. "Loan Rate Stickiness: Theory and Evidence," *Research Discussion Papers* Vol. RDP9206 (1992).

**Document Type:** Discussion Paper

Lown, Cara, and Stavros Peristiani. "The Behavior of Consumer Loan Rates During the 1990 Credit Slowdown," *Journal of Banking and Finance*, Vol. 20-10 (December 1996), pp. 1673-1694.

**Document Type:** Article in a Journal

Lown, Jean M., and Barbara R. Rowe. "A Profile of Consumer Bankruptcy Petitioners," Working Paper Utah State University (September 2002).

**Document Type:** Working Paper

Luckett, "Personal Bankruptcies" in Durkin, Thomas A. and Michael E. Staten, eds., *The Impact of Public Policy on Consumer Credit* (Kluwer Academic Publishers, 2002), pp. 69-102.

**Document Type:** Book

Lyons, Angela C., and Tansel Yilmazer. "Health and Financial Strain: Evidence from the Survey of Consumer Finances," *Southern Economic Journal*, Vol. 71-4 (2005), pp. 873-890.

**Document Type:** Article in a Journal

Madrian, Brigitte, and Dennis Shea. "Preaching to the Converted and Converting Those Taught: Financial Education in the Workplace," Working Paper University of Chicago (May 2001).

**Document Type:** Working Paper

Majnoni, Giovanni, and others. "Improving Credit Information, and Regulation and Supervision: On the Role and Design of Public Credit Registries," Policy Research Working Paper Series 3443, The World Bank (2004).

**Document Type:** Working Paper

Maki, Dean. "The Growth of Consumer Credit and the Household Debt Service Burden," *Finance and Economics Discussion Paper Series* 2000-12 (2000).

**Document Type:** Discussion Paper

Malach, Allan. "Home Ownership Education and Counseling: Issues in Research and Definition," Federal Reserve Bank of Philadelphia *Discussion Paper* (2001).

**Document Type:** Federal Reserve Publication

Mandel, Lewis. *The Credit Card Industry: A History* (Twayne Publishers, 1990).

**Document Type:** Book

Manenti, Fabio M., and Ernesto Somma. "Plastic Clashes: Competition Among Closed and Open Systems in the Credit Card Industry," Industrial Organization Working Paper 0211012, University of Washington St. Louis (2003).

**Document Type:** Working Paper

Mann, Ronald J.. "Credit Cards and Debit Cards In The United States and Japan," *Journal of Monetary and Economic Studies*, Vol. 20 (January 2002), pp. 125-139.

**Document Type:** Article in a Journal

Mann, Ronald J.. "A Payments Policy for the Information Age," Law and Economics Working Paper 00-001, University of Michigan Law School (March 2000).

**Document Type:** Working Paper

Mann, Ronald J.. "Making Sense of Payments Policy in the Information Age," Law and Economics Research Paper 019, University of Texas.

**Document Type:** Working Paper

Mann, Ronald J.. "Credit Card Policy in a Globalized World," Law and Research Paper 018, University of Texas (February 2004).

**Document Type:** Working Paper

Mann, Ronald J.. "Information Technology and Non-Legal Sanctions in Financing Transactions," *Vanderbilt Law Review*, Vol. 54 (2001), pp. 1627-1664.

**Document Type:** Article in a Journal

Mann, Ronald J.. "Searching For Negotiability In Payment and Credit Systems," *UCLA Law Review*, Vol. 44-3 (1997), pp. 951-1007.

**Document Type:** Article in a Journal

Mann, Ronald J.. "The Rise of State Bankruptcy-Directed Legislation," *Cardozo Law Review*, Vol. 25 (2004), pp. 1805-1828.

**Document Type:** Article in a Journal

Mann, Ronald J.. "Credit Cards, Consumer Credit, and Bankruptcy," Law and Economics Research Paper 44, University of Texas (March 2005).

**Document Type:** Working Paper

Mann, Ronald J.. "Optimizing Consumer Credit Markets and Bankruptcy Policy," Law and Economics Research Paper 59, University of Texas (September 2005).

**Document Type:** Working Paper

Manning, Robert D.. *Credit Card Nation*(Basic Books, 2000).

**Document Type:** Book

Manning, Robert D.. *Credit Cards on Campus: Costs and Consequences of Student Debt*(June 1999).

**Document Type:** Specialized Report

Mantel, Brian, and Timothy McHugh. "Competition and Innovation in the Consumer e-Payments Market?" Considering the Demand, Supply, and Public Policy Issues," Emerging Payments Occasional Paper 2001-4., Federal Reserve Bank of Chicago (December 2001).

**Document Type:** Working Paper

Mantel, Brian, and Timothy McHugh. "Changing E-Payment Payment Networks in the U.S.: The Strategic, Competitive & Innovative Implications," Federal Reserve Bank of Chicago (2002).

**Document Type:** Working Paper

Mantel, Brian. "Why Do Consumers Pay Bills Electronically? An Empirical Analysis," Federal Reserve Bank of Chicago *Economic Perspectives*(2000, Q IV), pp. 32-47.

**Document Type:** Federal Reserve Publication

Mantel, Brian. "Why Don't Consumers Use Electronic Banking Products? Towards A Theory of Obstacles, Incentives, and Opportunities," Emerging Payments Occasional Paper Payments Occasional Paper 2000-1, Federal Reserve Bank of Chicago (September 2000).

**Document Type:** Working Paper

Marquardt, Jeffrey C., Bruce J. Summers, and Kirstin E. Wells. "Efficiency and Risk in Small-Value, Cross-Border Payments: The North American Case," *North American Journal of Economics and Finance*, Vol. 7-2 (1996), pp. 163-170.

**Document Type:** Article in a Journal

Marquis, Milton H., and Kevin L. Reffett. "New Technology Spillovers into the Payment System," *Journal of the Royal Economic Society*, Vol. 104-426 (September 1994), pp. 1123-1138.

**Document Type:** Article in a Journal

Martell, Terrence F., and Robert L. Fitts. "A Quadratic Discriminant Analysis of Bank Credit Card User Characteristics," *Journal of Economics and Business*, Vol. 33 (1981), pp. 153-159.

**Document Type:** Article in a Journal

Martin, Antoine, and Michael J. Orlando. "Barriers to network-specific innovation," Working Paper 04-11, Federal Reserve Bank of Kansas City (2005).

**Document Type:** Working Paper

Martin, Antoine. "Recent evolution of large-value payment systems : Balancing Liquidity and Risk," Federal Reserve Bank of Kansas City *Economic Review*(1st Quarter 2005), pp. 33-57.

**Document Type:** Federal Reserve Publication

Mason, "Demographic Influences and Personal Bankruptcies" in Hasan, I., and W.C. Hunter, eds., *Research in Banking and Finance*(Elsevier, 2000), pp. 231-260.

**Document Type:** Book

Massoud, Nadia, and Dan Bernhardt. "Rip-off" ATM Surcharges," *RAND Journal of Economics*, Vol. 33-1 (Spring 2002), pp. 96-115.

**Document Type:** Article in a Journal

Massoud, Nadia, and Dan Bernhardt. "Endogenous ATM Concentration," Working Paper University of Alberta, University of Illinois, and Queen's University.

**Document Type:** Working Paper

Massoud, Nadia, Anthony Saunders, and Barry Scholnick. "The Use of ATMs in Bank Strategy: Is There a Customer Relationship Effect?," Working Paper University Of Alberta School of Business and NYU Stern School of Business (August 2003).

**Document Type:** Working Paper

Matutes, Carmen, and A. J. Padilla. "Shared ATM Networks and Banking Competition," *European Economic Review*, Vol. 38-5 (May 1994), pp. 1113-1138.

**Document Type:** Article in a Journal

Mays, Elizabeth. *Credit Risk Modeling Design and Application*(Glenlake Publishing, 1998).

**Document Type:** Book

McAndrews, James J., and Kenneth N. Kuttner. "Personal On-line Payments," Federal Reserve Bank of New York *Economic Policy Review*(December 2001), pp. 35-50.

**Document Type:** Federal Reserve Publication

McAndrews, James J., and Rafael Rob. "Shared Ownership and Pricing in a Network Switch," *International Journal of Industrial Organization*, Vol. 14-6 (October 1996), pp. 727-745.

**Document Type:** Article in a Journal

McAndrews, James J., and William Roberds. "A General Equilibrium Analysis of Check Float," *Journal of Financial Intermediation*, Vol. 8-4 (October 1999), pp. 353-377.

**Document Type:** Article in a Journal

McAndrews, James J., and William Roberds. "The Economics of Check Float," Federal Reserve Bank of Atlanta *Economic Review*(Winter 2000), pp. 17-27.

**Document Type:** Federal Reserve Publication

McAndrews, James J., and Chris Stefanadis. "The Issues of Exclusivity and Overlapping Governance in the Visa and MasterCard Antitrust Case," Federal Reserve Bank of New York (1999).



**Document Type:** Federal Reserve Publication

McAndrews, James J., and John Wenninger. "Capturing the Information Content of Money: Competition and Transaction Tracking," Working Paper Federal Reserve Bank of New York (December 1998).

**Document Type:** Working Paper

McAndrews, James J.. "Direct Presentment Regulation in Payments," *Research in Economics*, Vol. 52-3 (June 1998), pp. 311-326.

**Document Type:** Article in a Journal

McAndrews, James J.. "E-Money and Payment System Risk," *Contemporary Economic Policy*, Vol. 17-3 (July 1999), pp. 348-357.

**Document Type:** Article in a Journal

McAndrews, James J.. "Automated Teller Machine Network Pricing - A Review of the Literature," *Review of Network Economics*, Vol. 2-2 (June 2003), pp. 146-158.

**Document Type:** Article in a Journal

McAndrews, James J.. "Results of a Survey of ATM Network Pricing," Working Paper 92-7, Federal Reserve Bank of Philadelphia (1992).

**Document Type:** Working Paper

McAndrews, James J.. "Retail Pricing of ATM Network Services," Working Paper 96-12, Federal Reserve Bank of Philadelphia (April 1996).

**Document Type:** Working Paper

McAndrews, James J.. "Antitrust Issues in Payment Systems: Bottlenecks, Access, and Essential Facilities," Federal Reserve Bank of Philadelphia *Business Review*(1995), pp. 3-12.

**Document Type:** Federal Reserve Publication

McCorkell, "The Impact of Credit Scoring and Automated Underwriting on Credit Availability" in Durkin, Thomas A. and Michael E. Staten, eds., *The Impact of Public Policy on Consumer Credit*(Kluwer Academic Publishers, 2002), pp. 209-219.

**Document Type:** Book

McGrath, James C.. "The Cost Effectiveness of Stored-Value Products for Unbanked Consumers," *Payment Cards Center Discussion Paper*05-06 (May 2005).

**Document Type:** Discussion Paper

McGrath, James C.. "Will Online Bill Payment Spell the Demise of Paper Checks?," *Payment Cards Center Discussion Paper*05-08 (July 2005).

**Document Type:** Discussion Paper

McPartland, John. "Clearing and settlement demystified," Federal Reserve Bank of Chicago *Chicago Fed Letter*(January 2005).

**Document Type:** Federal Reserve Publication

Meh, Cesaire A., and Yaz Terajima. "Housing, Personal Bankruptcy and Entrepreneurship," *Computing in Economics and Finance* 2005415 (November 2005).

**Document Type:** Discussion Paper

Melamed, Douglas A.. "Network Industries and Antitrust," *Harvard Journal of Law and Public Policy*, Vol. 23-1 (Fall 1999), pp. 147-158.

**Document Type:** Article in a Journal

Mester, Loretta J.. "Why Are Credit Card Rates Sticky?," *Economic Theory*, Vol. 4-4 (1994), pp. 505-530.

**Document Type:** Article in a Journal

Mester, Loretta J.. "The Changing Nature of the Payments System: Should New Players Mean New Rules?," Federal Reserve Bank of Philadelphia *Business Review*(March 2000), pp. 3-26.

**Document Type:** Federal Reserve Publication

Mester, Loretta J.. "Is the Personal Bankruptcy System Bankrupt?," Federal Reserve Bank of Philadelphia *Business Review*(Spring 2002), pp. 31-44.

**Document Type:** Federal Reserve Publication

Meyercord, Andrea. "Recent Trends in the Profitability of Credit Card Banks," Federal Reserve Bank of New York *Quarterly Review*(Summer 1994), pp. 107-111.

**Document Type:** Federal Reserve Publication

Miller, Melvin C.. *The Par Check Collection and Absorption of Exchange Controversies*(The Bankers Publishing Company, 1949).

**Document Type:** Book

Miller, Arthur R.. *The Assault on Privacy: Computers, Data Banks, and Dossiers*(University of Michigan Press, 1971).

**Document Type:** Book

Miller, "Credit Reporting Systems Around the Globe: The State of the Art in Public and Private Credit Registries" in Miller, Margaret J., ed., *Credit Reporting Systems and the International Economy*(Massachusetts Institute of Technology Press, 2003).

**Document Type:** Book

Mills, David C.. "Alternative Central Bank Credit Policies for Liquidity Provision in a Model of Payments," *Econometric Society 2004 North American Summer Meetings*, 155 (August 2004).

**Document Type:** Article in a Journal

Modica, Salvatore, Aldo Rustichini, and Jean-Marc Tallon. "Unawareness and Bankruptcy: A General Equilibrium Model," *Economic Theory*, Vol. 12-2 (August 1998), pp. 259-292.

**Document Type:** Article in a Journal

Monteverde, Kirk. "Managing student loan default risk: evidence from a privately guaranteed portfolio," *Research in Higher Education*, Vol. 41-3 (June 2000), pp. 331-352.

**Document Type:** Article in a Journal

Moss, David A., and Gibbs A. Johnson. "The Rise of Consumer Bankruptcy: Evolution, Revolution, or Both?," Working Paper 98-104, Harvard University (1998).

**Document Type:** Working Paper

Moss, David A., and Gibbs A. Johnson. "The Rise of Consumer Bankruptcy: Evolution, Revolution or Both?," *American Bankruptcy Law Journal*, Vol. 73-2 (Spring 1999), pp. 311-352.

**Document Type:** Article in a Journal

Murphy, Michael M., and Mack Ott. "Retail Credit, Credit Cards, and Price Discrimination," *Southern Economic Journal*, Vol. 43-3 (1977), pp. 1303-1312.

**Document Type:** Article in a Journal

Murphy, Neil B.. "Determinants of Household Check Writing: The Impacts of the Use of Electronic Banking Services and Alternative Pricing of Services," *Financial Services Review*, Vol. 1-1 (1991), pp. 35-44.

**Document Type:** Article in a Journal

Murphy, Neil B.. "Life Cycle and the Adoption of Consumer Financial Innovation: An Empirical Study of the Adoption Process," *Journal of Bank Research*, Vol. 17 (Spring 1986), pp. 3-8.

**Document Type:** Article in a Journal

Murphy, Neil B.. "Determinants of ATM Activity: The Impact of Card Base, Location, Time in Place and System," *Journal of Bank Research*, Vol. 14 (Autumn 1983), pp. 231-33.

**Document Type:** Article in a Journal

Muske, Glenn, and Mary Winter. "An In-Depth Look at Family Cash-Flow Management Practices," *Journal of Family and Economic Issues*, Vol. 22-4 (December 2001), pp. 353-372.

**Document Type:** Article in a Journal

Musto, David K., and Nicholas S. Souleles. "A Portfolio View of Consumer Credit," *Journal of Monetary Economics*, Vol. 53-1 (January 2006), pp. 59-84.

**Document Type:** Article in a Journal

Musto, David K.. "What Happens When Information Leaves a Market? Evidence from Post-Bankruptcy Consumers," *Journal of Business*, Vol. 77-4 (October 2004), pp. 725.

**Document Type:** Article in a Journal

Nayak, Govindaray N., and Calum G. Turvey. "Credit Risk Assessment and the Opportunity Costs of Loan Misclassification," *Canadian Journal of Agricultural Economics*, Vol. 45 (1997), pp. 285-299.

**Document Type:** Article in a Journal

Negrin, Jose L.. "The Regulation of Payment Cards: The Mexican Experience," *Review of Network Economics*, Vol.4-4 (December 2005), pp. 243-265.

**Document Type:** Article in a Journal

Nelson, Jon P.. "Consumer Bankruptcies and the Bankruptcy Reform Act: A Time-Series Intervention Analysis, 1960-1997," *Journal of Financial Services Research*, Vol. 17-2 (August 2000), pp. 181-201.

**Document Type:** Article in a Journal

Nelson, Jon P.. "Consumer Bankruptcy and Chapter Choice: State Panel Evidence," *Contemporary Economic Policy*, Vol. 17-4 (October 1999), pp. 552-566.

**Document Type:** Article in a Journal

Neubig, Tom, Gautam Jaggi, and Robin Lee. *Chapter 7 Bankruptcy Petitioners' Repayment Ability Under H.R. 833: The National Perspective* (March 1999).

**Document Type:** Specialized Report

Nocke, Volker, Martin Peitz, and Konrad Stahl. "Platform Ownership in Two-Sided Markets," Working Paper University of Pennsylvania and University of Mannheim (August 2003).

**Document Type:** Working Paper

Norberg, Scott F.. "Consumer Bankruptcy's New Clothes: An Empirical Study of Discharge and Debt Collection in Chapter 13," *American Bankruptcy Institute Law Review*, Vol. 7 (Winter 1999), pp. 415-464.

**Document Type:** Article in a Journal

Nosal, Ed, and Guillaume Rocheteau. "The Economics of Payments," *Policy Discussion Papers* 06-14 (February 2006).

**Document Type:** Discussion Paper

Nosal, Ed, and Neil Wallace. "A Model of the (Threat of) Counterfeiting," Working Paper 0401, Federal Reserve Bank of Cleveland (March 2004).

**Document Type:** Working Paper

Nyberg, Lars, and Gabriela Guibourg. "Card payments in Sweden," *Sveriges Riksbank Economic Review*, Vol. 2003-2 (2003), pp. 29-39.

**Document Type:** Article in a Journal

O'Connell, Sean, and Chris Reid. "Working-Class Consumer Credit in the UK, 1925-60: The Role of the Check Trader," *Economic History Review*, Vol. 58-2 (May 2005), pp. 378-405.

**Document Type:** Article in a Journal

Olegario, "Credit Reporting Agencies: A Historical Perspective" in Miller, Margaret J., ed., *Credit Reporting Systems and the International Economy*(Massachusetts Institute of Technology Press, 2003).

**Document Type:** Book

Olney, Martha L.. "When Your Word is Not Enough: Race, Collateral, and Household Credit," *Journal of Economic History*, Vol. 58-2 (June 1998), pp. 408-341.

**Document Type:** Article in a Journal

Osterberg, William P., and James B. Thomson. "Network Externalities: The Catch-22 of Retail Payments Innovations," Federal Reserve Bank of Cleveland *Economic Commentary*(February 1998).

**Document Type:** Federal Reserve Publication

Padilla, Jorge A., and Marco Pagano. "Sharing Default Information as a Borrower Discipline Device," *European Economic Review*, Vol. 44-10 (December 2000), pp. 1951-1980.

**Document Type:** Article in a Journal

Padilla, Jorge A., and Marco Pagano. "Endogenous Communication Among Lenders and Entrepreneurial Incentives," *Review of Financial Studies*, Vol. 10-1 (1997), pp. 205-236.

**Document Type:** Article in a Journal

Pagano, Marco, and Tullio Jappelli. "Information Sharing, Lending and Defaults: Cross-Country Evidence," *Journal of Banking and Finance*, Vol. 26-10 (October 2002), pp. 2017-2045.

**Document Type:** Article in a Journal

Pagano, Marco, and Tullio Jappelli. "Information Sharing in Credit Markets," *Journal of Finance*, Vol. 48-5 (December 1993), pp. 1693-1718.

**Document Type:** Article in a Journal

Pages, Enri, and David B. Humphrey. "Settlement Finality as a Public Good in Large-value Payment Systems," Working Paper 506, European Central Bank (July 2005).

**Document Type:** Working Paper

Park, Sangkyun. "Effects of Price Competition in the Credit Card Industry," *Economics Letters*, Vol. 57-1 (November 1997), pp. 79-85.

**Document Type:** Article in a Journal

Park, Sangkyun. "Option Value of Credit Lines as an Explanation of High Credit Card Rates," Federal Reserve Bank of New York *Research Paper*(January 1997).

**Document Type:** Federal Reserve Publication

Park, Sangkyun. "The Credit Card Industry: Profitability and Efficiency," Federal Reserve Bank of New York *Research Paper*(June 1993), pp. 121-153.

**Document Type:** Federal Reserve Publication

Parker, George G., and Robert P. Shay. "Some Factors Affecting Awareness of Annual Percentage Rates in Consumer Installment Credit Transactions," *Journal of Finance*, Vol. 29-1 (March 1974), pp. 217-225.

**Document Type:** Article in a Journal

Parlour, Christine A., and Uday Rajan. "Competition In Loan Contracts," *American Economic Review*, Vol. 91-5 (December 2001), pp. 1311-1328.

**Document Type:** Article in a Journal

Pavan, Marina. "Consumer Durables and Risky Borrowing: the Effects of Bankruptcy Protection," Working Papers in Economics 573, Boston College Department of Economics (May 2005).

**Document Type:** Working Paper

Payment Cards Center. "Innovations in Financial Services and Payments," *Payment Cards Center Conference Summary*02-13 (May 2002).

**Document Type:** Discussion Paper

Payment Cards Center. "After the Hype E-Commerce Payments Grow Up," *Payment Cards Center Discussion Paper*03-12 (June 2003).

**Document Type:** Discussion Paper

Payment Cards Center. "Innovations at the Point of Sale," *Payment Cards Center Discussion Paper*03-10 (February 2003).

**Document Type:** Discussion Paper

Payment Cards Center. "Assessing the Impact of Electronic Benefits Transfer On America's Communities and the U.S. Payment System," *Payment Cards Center Conference Summary*05-02 (September 2004).

**Document Type:** Discussion Paper

Pence, Karen M.. "Foreclosing on Opportunity: State Laws and Mortgage Credit," *The Review of Economics and Statistics*, Vol-1 (February 2006), pp. 177-182.

**Document Type:** Article in a Journal

Perli, Roberto, and William I. Nayda. "Economic and Regulatory Capital Allocation for Revolving Retail Exposures," *Finance and Economics Discussion Paper Series*2003-39 (2003).

**Document Type:** Discussion Paper

Perraudin, William R., and Bent E. Sorensen. "The Credit-Constrained Consumer: An Empirical Study of Demand and Supply in the Loan Market," *Journal of Business and Economic Statistics*, Vol. 10-2 (1992).

**Document Type:** Article in a Journal

Perry, V. G., and S. Ards. "The Freddie Mac Consumer Credit Initiative: How Consumers Learn About Credit and Implications for Consumer Education and Policy," Freddie Mac (2001).

**Document Type:** Working Paper

Peterson, Richard L., and Kiyomi Aoki. "Bankruptcy Filings Before and After Implementation of the Bankruptcy Reform Law," *Journal of Economics and Business*, Vol. 36-1 (February 1984), pp. 95-105.

**Document Type:** Article in a Journal

Peterson, Richard L.. "Usury Laws and Consumer Credit: A Note," *The Journal of Finance*, Vol. 38-4 (September 1983), pp. 1299-1304.

**Document Type:** Article in a Journal

Phillips, "The Role of Standardization in Shared Bank Card Systems" in Gabel, H. Landis, ed., *Product Standardization and Competitive Strategy*(Elsevier Science, 1987).

**Document Type:** Book

Phillips, Aaron L.. "Migration Of Corporate Payments From Check To Electronic Format: A Report On The Current Status Of Payments," *Financial Management*, Vol. 2-4 (Winter 1998), pp. 92-105.

**Document Type:** Article in a Journal

Plank, Thomas E.. "The Security of Securitization and the Future of Security," *Cardozo Law Review*, Vol. 25 (Spring 2004), pp. 1655-1741.

**Document Type:** Article in a Journal

Plantin, Guillaume. "Tranching," Working Paper Carnegie Mellon University (December 2004).

**Document Type:** Working Paper

Platts, "A Single European Scorecard" in Thomas, Lyn C., David B. Edelman, and Jonathan N. Crook, eds., *Readings in Credit Scoring*(Oxford University Press, 2004).

**Document Type:** Book

Pollak, Oliver B.. "Gender and Bankruptcy: An Empirical Analysis of Evolving Trends in Chapter 7 and Chapter 13 Bankruptcy Filings 1967-1997," *Commercial Law Journal*, Vol. 102-3 (Fall 1997), pp. 333-339.

**Document Type:** Article in a Journal

Ponoroff, Lawrence, and F. Stephen Knippenberg. "Debtors Who Convert Their Assets on the Eve of Bankruptcy: Villains or Victims of the Fresh Start," *New York University Law Review*, Vol. 70 (May 1995), pp. 235.

**Document Type:** Article in a Journal

Posner, Eric A., Richard Hynes, and Anup Malani. "The Political Economy of Property Exemption Laws," John M. Olin Law and Economics Working Paper 136, University of Chicago (September 2001).

**Document Type:** Working Paper

Posner, Eric A.. "The Political Economy of the Bankruptcy Reform Act of 1978," *Michigan Law Review*, Vol. 96 (October 1997), pp. 47-126.

**Document Type:** Article in a Journal

Posner, Eric A.. "Should Debtors Be Forced into Chapter 13?," *Loyola of Los Angeles Law Review*, Vol. 32 (1999), pp. 965-976.

**Document Type:** Article in a Journal

Posner, Eric A.. "Contract Law in the Welfare State: A Defense of the Unconscionability Doctrine, Usury Laws, and Related Limitations on the Freedom to Contract," *Journal of Legal Studies*, Vol. 24 (June 1995), pp. 283-319.

**Document Type:** Article in a Journal

Povel, Paul. "Optimal 'Soft' or 'Tough' Bankruptcy Procedures," *Journal of Law, Economics, and Organization*, Vol. 15-3 (1999), pp. 659-684.

**Document Type:** Article in a Journal

Prager, Robin. "The Effects of ATM Surcharges on Small Banking Organizations," *Review of Industrial Organization*, Vol. 18 (March 2001), pp. 161-173.

**Document Type:** Article in a Journal

Prager, Robin A.. "ATM Network Mergers and the Creation of Market Power," *Antitrust Bulletin*, Vol. 44-2 (Summer 1999), pp. 349-363.

**Document Type:** Article in a Journal

Prelec, Drazen, and Duncan Simester. "Always Leave Home Without It: A Further Investigation of the Credit Card Effect on Willingness to Pay," *Marketing Letters*, Vol. 12-1 (February 2001), pp. 5-12.

**Document Type:** Article in a Journal

Prendergast, Gerard P.. "Self-service technologies in retail banking: Current and expected adoption patterns," *International Journal of Bank Marketing*, Vol. 11-7 (1993), pp. 29-35.

**Document Type:** Article in a Journal

Prescott, Edward S., and Daniel D. Tatar. "Means of Payment, the Unbanked, and EFT '99," Federal Reserve Bank of Richmond *Economic Quarterly*(Fall 1999), pp. 49-70.

**Document Type:** Federal Reserve Publication

Prescott, Edward S., and John A. Weinberg. "Incentives, Communication, and Payment Instruments," Working Paper 00-11, Federal Reserve Bank of Richmond (2000).

**Document Type:** Working Paper

Privacy Protection Study Commission. *Personal Privacy in an Information Society: The Report of the Privacy Protection Study Commission*(U.S. Government Printing Office, 1977).

**Document Type:** Book

Qi, Min, and Sha Yang. "Forecasting Consumer Credit Card Adoption: What Can We Learn About the Utility Function," *International Journal of Forecasting*, Vol. 19-1 (January/March 2003), pp. 71-85.

**Document Type:** Article in a Journal

Qi, Min, and Sha Yang. "Forecasting consumer credit card adoption: what can we learn about the utility function?," *International Journal of Forecasting*, Vol. 19-1 (January/March 2003), pp. 71-85.

**Document Type:** Article in a Journal

Quercia, Roberto, and Susan Wachter. "Homeownership Counseling Performance: How Can it be Measured?," *Housing Policy Debate*, Vol. 7-1 (1996), pp. 175-200.

**Document Type:** Article in a Journal

Raa, Thijs ten, and Victoria Shestalova. "Empirical evidence on payment media costs and switch points," *Journal of Banking and Finance*, 28 (2004), pp. 203-213.

**Document Type:** Article in a Journal

Radecki, Lawrence J.. "Banks' Payments-Driven Revenues," Federal Reserve Bank of New York *Economic Policy Review*(1999), pp. 15-34.

**Document Type:** Federal Reserve Publication

Raskovich, Alexander, and Luke M. Froeb. "Has Competition Failed in the Credit Card Market?," *Discussion Paper*.

**Document Type:** Discussion Paper

Rea, Samuel A.. "Arm-breaking, Consumer Credit, and Personal Bankruptcy," *Economic Inquiry*, Vol. 22-2 (1984), pp. 188-208.

**Document Type:** Article in a Journal

Renuart, Elizabeth. "Toward One Competitive and Fair Mortgage Market: Suggested Reforms in A Tale of Three Markets Point in the Right Direction," *Texas Law Review*, Vol. 82-2 (December 2003), pp. 421-438.

**Document Type:** Article in a Journal

Repetto, Andrea. "Personal Bankruptcies and Individual Wealth Accumulation" (Ph.D. dissertation, Massachusetts Institute of Technology Press, 1998).

**Document Type:** Dissertation

Reserve Bank of Australia. *Reform of Credit Card Schemes in Australia IV: Final Reforms and Regulation Impact Statement*(2002).

**Document Type:** Specialized Report

Reserve Bank of Australia and the Australian Competition and Consumer Commission. *Debit and Credit Card Schemes in Australia: A Study of Interchange Fees and Access*(2000).

**Document Type:** Specialized Report

Reserve Bank of Australia. EFTPOS Industry Working Group. "Options For EFT/POS Interchange Fee Reform," *Discussion Paper*(July 2002).

**Document Type:** Discussion Paper

Rice, Tara. "Estimating the Volume of Payments-Driven Revenues in Retail Banking," *Payment Systems Worldwide*, Vol. 15-2 (2004), pp. 3-14.

**Document Type:** Article in a Journal

Richeson, "Predicting Consumer Credit Performance: Can Neural Networks Outperform Traditional Statistical Methods?" in Trippi, Robert R., and Efraim Turban, eds., *Neural Networks in Finance and Investing*(Irwin Professional Publishing, 1996), pp. 435-452.

**Document Type:** Book

Risk Management Association. *Credit Risk Capital for Retail Credit Products; A Survey of Sound Practices*(December 2000).

**Document Type:** Specialized Report

Rivlin, Alice M.. "Role of the Federal Reserve in the payment system," Board of Governors of the Federal Reserve System *Testimony Before the Subcommittee on Domestic and International Monetary Policy of the Committee on Banking and Financial Services, U.S. House of Representatives*(September 1997).

**Document Type:** Federal Reserve Publication

Roberds, William, and James J. McAndrews. "Banks, Payments, and Coordination," *Journal of Financial Intermediation*, Vol. 4-4 (October 1995), pp. 305-327.

**Document Type:** Article in a Journal

Roberds, William. "The Impact of Fraud on New Methods of Retail Payment," Federal Reserve Bank of Atlanta *Economic Review*(Spring 1998), pp. 42-52.

**Document Type:** Federal Reserve Publication

Roberds, William. "What's Really New About the New Forms of Retail Payment?," Federal Reserve Bank of Atlanta *Economic Review*(Spring 1997), pp. 32-45.

**Document Type:** Federal Reserve Publication

Robinson, P. E., and D-I. Flatraake. "Costs in the payment system," *Economic Bulletin*, Vol. 2 (1995), pp. 207-216.

**Document Type:** Article in a Journal

Robinson, P. E., and D-I. Flatraake. "Income, costs and pricing in the payment system," *Economic Bulletin*, Vol. 4-89 (1989).

**Document Type:** Article in a Journal

Robson, Mark, and Victoria Saporta. "Assessing and Managing Credit Risk in Retail Financial Services," *IMA Journal of Management Mathematics*, Vol. 12-2 (October 2001), pp. 127-137.

**Document Type:** Article in a Journal

Rochet, Jean-Charles, and Jean Tirole. "Platform Competition in Two-Sided Markets," *Journal of the European Economic Association*, Vol. 1-4 (June 2003), pp. 990-1030.

**Document Type:** Article in a Journal

Rochet, Jean-Charles, and Jean Tirole. "An Economic Analysis of the Determination of Interchange Fees in Payment Card Systems," *Review of Network Economics*, Vol. 2-2 (June 2003), pp. 69-79.

**Document Type:** Article in a Journal



Rochet, Jean-Charles, and Jean Tirole. "Cooperation Among Competitors: Some Economics of Payment Card Associations," *RAND Journal of Economics*, Vol. 33-4 (Winter 2002), pp. 549-570.

**Document Type:** Article in a Journal

Rochet, Jean-Charles, and Jean Tirole. "Controlling Risk In Payment Systems," *Journal of Money, Credit, and Banking*, Vol. 28 (November 1996), pp. 832-863.

**Document Type:** Article in a Journal

Rochet, Jean-Charles, and Jean Tirole. "Externalities and Regulation in Card Payment Systems," *Review of Network Economics*, Vol.5-1 (March 2006), pp. 1-14.

**Document Type:** Article in a Journal

Rochet, Jean-Charles. "The Theory of Interchange Fees: A Synthesis of Recent Contributions," *Review of Network Economics*, Vol. 2-2 (June 2003), pp. 97-124.

**Document Type:** Article in a Journal

Rogers, James S.. "The Basic Principles of Loss Allocation for Unauthorized Checks," *Wake Forest Law Review*, Vol. 39-2 (Summer 2004), pp. 453-510.

**Document Type:** Article in a Journal

Rosenberg, Eric, and Alan Gleit. "Quantitative Methods in Credit Management: A Survey," *Operations Research*, Vol. 42-4 (July/August 1994), pp. 589-613.

**Document Type:** Article in a Journal

Roson, Roberto. "Two-Sided Markets: A Tentative Survey," *Review of Network Economics*, Vol. 4-2 (June 2005), pp. 142-160.

**Document Type:** Article in a Journal

Roson, "Platform Competition with Endogenous Multihoming" in Dewenter, R., Haucap, J., *Access Pricing: Theory, Practice, Empirical Evidence*(Elsevier Science, 2005).

**Document Type:** Book

Roszbach, Kasper. "Bank Lending Policy, Credit Scoring, and the Survival of Loans," *The Review of Economics and Statistics*, Vol. 86 - 4 (November 2004), pp. 946-958.

**Document Type:** Article in a Journal

Rubin, Edward L., and Robert D. Cooter. "A Theory of Loss Allocation for Consumer Payments," *Texas Law Review*, Vol. 66-1 (1987), pp. 63-130.

**Document Type:** Article in a Journal

Rubinfeld, Daniel L.. "Antitrust Enforcement in Dynamic Network Industries," *Antitrust Bulletin*, Vol. 43-3/4 (Fall/Winter 1998), pp. 859-882.

**Document Type:** Article in a Journal

Sabarwal, Tarun. "Competitive Equilibria with Incomplete Markets and Endogenous Bankruptcy," *Contributions to Theoretical Economics*, Vol. 3-1 (2003), pp. 1-40.

**Document Type:** Article in a Journal

Saita, Francesco. "Payment Process Costs, Innovation, and The Role Of Banks As Payment Intermediaries," Working Paper S-95-20, New York University, Salomon Center for the Study of Financial Institutions (1995).

**Document Type:** Working Paper

Salandro, Dan, and William B. Harrison. "Determinants of the Demand for Home Equity Credit Lines," *The Journal of Consumer Affairs*, Vol. 31-2 (Winter 1997), pp. 303-325.

**Document Type:** Article in a Journal

Salmon, Hubert. "Payment Cards and European Competition Law," *Journal of International Banking Law*, Vol. 5 (1990).

**Document Type:** Article in a Journal

Saloner, Garth, and Andrea Shephard.. "Adoption of Technologies with Network Effects: An Empirical Examination of the Adoption of Automated Teller Machines," *RAND Journal of Economics*, Vol. 26-3 (Autumn 1995), pp. 479-501.

**Document Type:** Article in a Journal

Salop, Steven C.. "Deregulating Self-Regulated Shared ATM Networks," *Economics of Innovation and New Technology*, Vol. 1-2 (1990), pp. 85-96.

**Document Type:** Article in a Journal

Santomero, Anthony M.. "Process and Progress in Risk Management," Federal Reserve Bank of Philadelphia *Business Review*(2003), pp. 1-5.

**Document Type:** Federal Reserve Publication

Santos, Joao A.C.. "Bank Capital Regulation in Contemporary Banking Theory: A Review of the Literature," *Financial Markets, Institutions and Instruments*, Vol. 10-2 (May 2001), pp. 41-84.

**Document Type:** Article in a Journal

Schmalensee, Richard. "Payment Systems and Interchange Fees," *Journal of Industrial Economics*, Vol. 50-2 (June 2002), pp. 103-122.

**Document Type:** Article in a Journal

Schmalensee, Richard. "Interchange Fees: A Review of the Literature," *Payment Card Economics Review*, Vol. 1 (Winter 2003), pp. 25-44.

**Document Type:** Article in a Journal

Scholnick, Barry. "Regulation, Competition, and Risk in the Market for Credit Cards," *Canadian Public Policy*, Vol. 26-2 (June 2000), pp. 171-181.

**Document Type:** Article in a Journal

Scholnick, Barry. "Regulation, Competition and Risk in the market for Credit Cards," *Canadian Public Policy*, Vol. 26-2 (2000), pp. 171-181.

**Document Type:** Article in a Journal

Schreft, Stacey L.. "Transactions Costs and the Use of Cash and Credit," *Economic Theory*, Vol. 2-2 (April 1992), pp. 283-296.

**Document Type:** Article in a Journal

Schreft, Stacey L.. "Looking Forward: The Role for Government in Regulating Electronic Cash," Federal Reserve Bank of Kansas City *Economic Review*(1997), pp. 59-84.

**Document Type:** Federal Reserve Publication

Schuchman, Philip, and Gerald R. Jantscher. "Effects of the Federal Minimum Exemption from Wage Garnishment on Nonbusiness Bankruptcy Rates," *Commercial Law Journal*(1972), pp. 360-??.

**Document Type:** Article in a Journal

Schwartz, Marius, and Daniel R. Vincent. "Same Price, Cash or Card: Vertical Control by Payment Networks," Working Paper 02-01, Georgetown University, Department of Economics (February 2002).

**Document Type:** Working Paper

Schwartz, Marius, and Daniel R. Vincent. "Spreading the Pain Can Aggravate the Injury: Uniform Pricing Constraints in Electronic Payment Networks," Working Paper University of Maryland (October 2000).

**Document Type:** Working Paper

Schwartz, Marius, and Daniel R. Vincent. "The No Surcharge Rule and Card User Rebates: Vertical Control by a Payment Network," *Review of Network Economics*, Vol.5-1 (March 2006), pp. 72-102.

**Document Type:** Article in a Journal

Schwartz, Steven L.. "Securitization Post-Enron," *Cardozo Law Review*, Vol. 25 - 5 (May 2003), pp. 1539-1575.

**Document Type:** Article in a Journal

Schwartz, Paul M.. "Property, Privacy, and Personal Data," *Harvard Law Review*, Vol. 117-7 (May 2004), pp. 2055-2128.

**Document Type:** Article in a Journal

Shaffer, Sherrill. "The Competitive Impact of Disclosure Requirements in the Credit Card Industry," *Journal of Regulatory Economics*, Vol. 15-2 (March 1999), pp. 183-198.

**Document Type:** Article in a Journal

Shaffer, Sherrill. "Evidence of Monopoly Power Among Credit Card Banks," Working Paper 94-16/R, Federal Reserve Bank of Philadelphia (December 1994).

**Document Type:** Working Paper

Shapiro, Carl. "Exclusivity In Network Industries," *George Mason Law Review*, Vol. 7-3 (Spring 1999), pp. 673-682.

**Document Type:** Article in a Journal

Shepard, Lawrence. "Personal Failures and the Bankruptcy Reform Act of 1978," *Journal of Law and Economics*, Vol. 27-2 (October 1984), pp. 419-437.

**Document Type:** Article in a Journal

Shui, Haiyan, and Lawrence M. Ausubel. "Time Inconsistency in the Credit Card Market," *14th Annual Utah Winter Finance Conference*(May 2004).

**Document Type:** Discussion Paper

Sienkiewicz, Stanley. "Credit Cards and Payment Efficiency," *Payment Cards Center Discussion Paper*01-02 (August 2001).

**Document Type:** Discussion Paper

Sienkiewicz, Stanley, and Marilyn Boichicchio. "The Future Of E-Commerce Payments," *Payment Cards Center Discussion Paper*02-09 (June 2002).

**Document Type:** Discussion Paper

Sienkiewicz, Stanley. "The Evolution of EFT Networks from ATMs to New On-line Debit Payment Products," *Payment Cards Center Discussion Paper*02-04 (April 2002).

**Document Type:** Discussion Paper

Silverman, Ronald H.. "Toward Curing Predatory Lending," *Banking Law Journal*, Vol. 122 (June 2005), pp. 483-669.

**Document Type:** Article in a Journal

Simon, John. "Payment Systems Are Different: Shouldn't Their Regulation Be Too?," *The Review of Network Economics*, Vol. 4-4 (December 2005), pp. 364-383.

**Document Type:** Article in a Journal

Sinkey, Joseph F., and Robert C. Nash. "On Competition, Risk, and Hidden Assets in the Market for Bank Credit Cards," *Journal of Finance*, Vol. 21-1 (January 1997), pp. 89-112.

**Document Type:** Article in a Journal

Sinkey, Joseph F., and Robert C. Nash. "Assessing the Riskiness and Profitability of Credit-Card Banks," *Journal of Financial Services Research*, Vol. 7-2 (1993), pp. 127-150.

**Document Type:** Article in a Journal

Skeel Jr., David. *Debt's Dominion: A History of Bankruptcy Law in America*(Princeton University Press, 2001).

**Document Type:** Book

Small, John, and Julian Wright. "The Bilateral Negotiation of Interchange Fees in Payment Schemes," Working Paper NECG and University of Auckland (2001).

**Document Type:** Working Paper

Snellman, Jussi, and Jukka Vesala. "Forecasting the Electronification of Payments with Learning Curves: The Case of Finland," *Studies in Economics and Finance*8/1999 (1999).

**Document Type:** Discussion Paper

Snellman, Jussi. "Evolution of Retail Payments in Finland in the 1990s," *Discussion Paper*19/2000 (December 2000).

**Document Type:** Discussion Paper

Solomon, Elinor H.. "What Should Regulators Do About Consolidation and Electronic Money?," *Journal of Banking and Finance*, Vol. 23-2/4 (February 1999), pp. 645-53.

**Document Type:** Article in a Journal

Solove, Daniel J., and Chris J. Hoofnagle. "A Model Regime of Privacy Protection," Public Law Research Paper 132, GWU Law School (March 2005).

**Document Type:** Working Paper

Solove, Daniel J.. *The Digital Person: Technology and Privacy in the Information Age*(New York University Press, 2004).

**Document Type:** Book

Soman, Dilip, and Amar Cheema. "The Effect of Credit on Spending Decisions: The Role of the Credit Limit and Credibility," *Marketing Science*, Vol. 21-1 (Winter 2002).

**Document Type:** Article in a Journal

Soramaki, Kimmo, and Peter Galos. "Systemic Risk in Alternative Payment System Designs," Working Paper 508, European Central Bank (July 2005).

**Document Type:** Working Paper

Soven, Jeff. "Towards a New Model of Consumer Protection: The Problem of Inflated Transaction Costs," *St. John's Legal Studies Research Paper*, 05-002 (January 2005).

**Document Type:** Article in a Journal

Spahr, Walter E.. *The Clearing and Collection of Checks*(The Bankers Publishing Company, 1926).

**Document Type:** Book

Spiotto, Ann H.. "Electronic Bill Payment and Presentment: A Primer," Emerging Payments Occasional Paper 2001-5, Federal Reserve Bank of Chicago, Emerging Payments Department (December 2001).

**Document Type:** Working Paper

Spiotto, Ann H.. "Credit, Debit, or ACH: Consequences & Liabilities A Comparison of the Differences in Consumer Liabilities," Emerging Payments Occasional Paper 2001-3, Federal Reserve Bank of Chicago (2001).

**Document Type:** Working Paper

Spofford, Gavin Grant, and Robert H. Grant. *A History of Bank Credit Cards*(Federal Home Loan Bank Board, 1975).

**Document Type:** Book

Stango, Victor. "Competition and Pricing in the Credit Card Market," *Review of Economics and Statistics*, Vol. 82-3 (August 2000), pp. 499-508.

**Document Type:** Article in a Journal

Stango, Victor. "The Tax Reform Act of 1986 and the Composition of Consumer Debt," *National Tax Journal*, Vol. 52-4 (December 1999), pp. 717-139.

**Document Type:** Article in a Journal

Stango, Victor. "Strategic Responses to Regulatory Threat in the Credit Card Market," Working Paper 02-02, Federal Reserve Bank of Chicago (February 2002).

**Document Type:** Working Paper

Stango, Victor. "Pricing with Consumer Switching Costs: Evidence from the Credit Card Market," *Journal of Industrial Economics*, Vol. 50-4 (December 2002), pp. 475-492.

**Document Type:** Article in a Journal

Stanley, David T., and Majorie Girth. *Bankruptcy: Problem, Process, and Reform*(Brookings Institution Press, 1971).

**Document Type:** Book

Stanley, Anne. "A Panel Discussion on Dynamics in the Consumer Credit Counseling Service Industry," *Payment Cards Center Discussion Paper*01-04 (September 2001).

**Document Type:** Discussion Paper

Stanley, Anne. "Managing Global Privacy," *Payment Cards Center Discussion Paper*02-10 (September 2002).

**Document Type:** Discussion Paper

Stanley, Anne. "Voting with Your Feet: Consumers' Problems with Credit Card and Exit Behaviors," *Payment Cards Center Discussion Paper*03-06 (May 2003).

**Document Type:** Discussion Paper

Staten, Michael E., and John M. Barron. "College Student Credit Card Usage," Georgetown University, Credit Research Center (June 2002).

**Document Type:** Working Paper

Staten, Michael E., and Ken A. Carow. "Plastic Choices: Consumer Usage of Third Party vs. Proprietary Credit Cards in Retail Stores vs. Gasoline Outlets," Working Paper 60, Georgetown University, Credit Research Center (1995).

**Document Type:** Working Paper

Staten, Michael E., and Fred H. Cate. "Does the Fair Credit Reporting Act Promote Accurate Credit Reporting," Working Paper 04-14, Harvard University, Joint Center for Housing Studies (February 2004).

**Document Type:** Working Paper

Staten, Michael E., John Umbeck, and Otis W. Gilley. "Information Costs and the Organization of Credit Markets: A Theory of Indirect Lending," *Economic Inquiry*, Vol. 28-3 (1990), pp. 508-529.

**Document Type:** Article in a Journal

Staten, Michael E.. "The Impact of Post-Bankruptcy Credit on the Number of Personal Bankruptcies," Working Paper 58, Georgetown University Credit Research Center (1993).

**Document Type:** Working Paper

Staten, Michael E.. "The Impact of Waiving Finance Charges on Debt Plans at Consumer Credit Counseling Services," *Monograph* 29 (1993).

**Document Type:** Discussion Paper

Stavins, Joanna, and Paul W. Bauer. "The Effect of Pricing on Demand and Revenue in Federal Reserve ACH Payment Processing," Working Paper Vol. 97-6, Federal Reserve Bank of Boston (October 1997).

**Document Type:** Working Paper

Stavins, Joanna. "Can Demand Elasticities Explain Sticky Credit Card Rates?," *New England Economic Review* (July 1996), pp. 43-54.

**Document Type:** Article in a Journal

Stavins, Joanna. "ATM Fees: Does Bank Size Matter?," *New England Economic Review* (January 2000), pp. 13-24.

**Document Type:** Article in a Journal

Stavins, Joanna. "Checking Accounts: What Do Banks Offer and What Do Consumers Value?," *New England Economic Review* (March/April 1999), pp. 3-14.

**Document Type:** Article in a Journal

Stavins, Joanna. "A Comparison of Social Costs and Benefits of Paper Check Presentment and ECP with Truncation," *New England Economic Review* (July 1997), pp. 27-44.

**Document Type:** Article in a Journal

Stavins, Joanna. "Credit Card Borrowing, Delinquency, and Personal Bankruptcy," *New England Economic Review* (July/August 2000), pp. 15-30.

**Document Type:** Article in a Journal

Steiger, Eva-Maria. "Ex-Ante vs. Ex-Post Efficiency in Personal Bankruptcy Proceedings," Working Paper Humboldt University at Berlin (April 2005).

**Document Type:** Working Paper

Stepanova, Maria, and Lyn C. Thomas. "Survival analysis methods for personal loan data," *Operations Research*, Vol. 50-2 (March/April 2002), pp. 277-289.

**Document Type:** Article in a Journal

Stevens, Edward J.. "Non-Par banking: Competition and Monopoly in Markets for Payment Services," Working Paper 9817, Federal Reserve Bank of Cleveland (November 1998).

**Document Type:** Working Paper

Sullivan, Teresa A., Elizabeth Warren, and Jay L. Westbrook. *The Fragile Middle Class: Americans In Debt* (Yale University Press, 2000).

**Document Type:** Book

Sullivan, Teresa A., Elizabeth Warren, and Jay L. Westbrook. "Consumer Debtors Ten Years Later: A Financial Comparison of Consumer Bankrupts, 1981-1991," *American Bankruptcy Law Journal*, Vol. 68 (1994), pp. 121-154.

**Document Type:** Article in a Journal

Sullivan, Teresa A., Elizabeth Warren, and Jay L. Westbrook. *As We Forgive Our Debtors* (Oxford University Press, 1989).

**Document Type:** Book

Sullivan, Teresa A., Elizabeth Warren, and Jay L. Westbrook. "The Use of Empirical Data in Formulating Bankruptcy Policy," *Law and Contemporary Problems*, Vol. 50 (1987), pp. 195-235.

**Document Type:** Article in a Journal

Sullivan, Theresa A., Elizabeth Warren, and Jay L. Westbrook. "Consumer Bankruptcy in the United States: A Study of Alleged Abuse and of Local Legal Culture," *Journal of Consumer Policy*, Vol. 20-2 (June 1997), pp. 223-268.

**Document Type:** Article in a Journal

Sullivan, Theresa A., Elizabeth Warren, and Jay L. Westbrook. "The Persistence of Local Legal Culture: Twenty Years of Evidence from the Federal Bankruptcy Courts," *Harvard Journal of Law and Public Policy*, Vol. 17-3 (Summer 1994), pp. 801-865.

**Document Type:** Article in a Journal

Sullivan, Theresa A., Elizabeth Warren, and Jay L. Westbrook. "What We Really Said About Chapter Thirteen," *National Association of Chapter Thirteen Trustees Quarterly*, Vol. 5-3 (April 1992), pp. 18-20.

**Document Type:** Article in a Journal

Sullivan, Theresa A., Elizabeth Warren, and Jay L. Westbrook. "Uses of Empirical Data in Formulating National Bankruptcy Policy," *Law and Contemporary Problems*, Vol. 50-2 (Spring 1987), pp. 195-348.

**Document Type:** Article in a Journal

Sullivan, Theresa A., Elizabeth Warren, and Jay L. Westbrook. "Folklore and Facts: A Preliminary Report from the Consumer Bankruptcy Project," *American Bankruptcy Law Journal*, Vol. 60 (1986), pp. 293.

**Document Type:** Article in a Journal

Sullivan, Theresa A., Elizabeth Warren, and Jay L. Westbrook. "Limiting Access to Bankruptcy Discharge: An Analysis of the Creditors' Data," *Wisconsin Law Review*(1983), pp. 1091.

**Document Type:** Article in a Journal

Sullivan, Theresa A., Elizabeth Warren, and Jay L. Westbrook. "Law, Models, and Real People: Choice of Chapter in Personal Bankruptcy," *Law and Social Inquiry*, Vol. 13 (1988), pp. 661.

**Document Type:** Article in a Journal

Sullivan, "Who Uses Chapter 13?" in Niemi-Kiesiläinen, Iain Ramsay & William C. Whitford eds., *Consumer Bankruptcy in Global Perspective*(Hart Publishing, 2003).

**Document Type:** Book

Sullivan, Richard J.. "Payment services and the evolution of Internet banking," *Payments System Research Briefing*(August 2004), pp. 1-4.

**Document Type:** Article in a Journal

Sullivan, Richard J.. "The Supervisory Framework Surrounding Nonbank Participation in the U.S. Retail Payments System: An Overview," Working Paper 04-03, Federal Reserve Bank of Kansas City (March 2005).

**Document Type:** Working Paper

Swire, Peter P., and Robert E. Litan. *None of Your Business: World Data Flows, Electronic Commerce, and the European Privacy Directive*(Brookings Institution Press, 1998).

**Document Type:** Book

Swire, Peter P.. "The Surprising Virtues of the New Financial Privacy Law," *Minnesota Law Review*, Vol. 86-6 (June 2002), pp. 1263-1323.

**Document Type:** Article in a Journal

Swire, "Efficient Confidentiality for Privacy, Security, and Confidential Business Information" in Litan, Robert E. and Richard Herring, *Brookings-Wharton Papers on Financial Services: 2003*(Brookings Institution Press, 2003).

**Document Type:** Book

Taylor, Curtis R.. "Private Demands and Demands For Privacy: Dynamic Pricing and the Market for Customer Information," Working Paper 02-02, Duke University, Department of Economics (2002).

**Document Type:** Working Paper

Taylor, Curtis R.. "Privacy in Competitive Markets," Working Paper 03-10, Duke University, Department of Economics (2003).

**Document Type:** Working Paper

The World Bank. "Credit Bureau Development in South Asia," (September 2004).

**Document Type:** Discussion Paper

Thomas, Lyn C., John Banasik, and Jonathan N. Crook. "Recalibrating Scorecards," *Journal of the Operational Research Society*, Vol. 52-9 (September 2001), pp. 981-988.

**Document Type:** Article in a Journal

Thomas, Lyn C., John Banasik, and Jonathan N. Crook. "Not if but when borrowers default," *Journal of the Operational Research Society*, Vol. 50-12 (December 1999), pp. 1185-1190.

**Document Type:** Article in a Journal

Thomas, Lyn C., Jonathan N. Crook, and David B. Edelman. *Credit Scoring and its Applications*(2002).

**Document Type:** Specialized Report

Thomas, Lyn C., David B. Edelman, and Jonathan N. Crook. *Readings in Credit Scoring*(Oxford University Press, 2004).

**Document Type:** Book

Thomas, Lyn C., J. Ho, and W. T. Scherer. "Time Will Tell: Behavioral Scoring and the Dynamics of Consumer Credit Assessment," *IMA Journal of Management Mathematics*, Vol. 12-1 (July 2001), pp. 89-103.

**Document Type:** Article in a Journal

Thomas, Lyn C.. "A Survey of Credit and Behavioural Scoring: Forecasting Financial Risk of Lending to Consumers," *International Journal of Forecasting*, Vol. 16-2 (April/June 2000), pp. 149-172.

**Document Type:** Article in a Journal

Thompson Media. *ATM and Debit News EFT Data Book*, Thompson Media, Yearly.

**Document Type:** Annual Review

Tieman, Alexander F., and Wilko Bolt. "A Note on Social Welfare and Cost Recovery in Two-Sided Markets," *Review of Network Economics*, Vol.5-1 (March 2006), pp. 103-117.

**Document Type:** Article in a Journal

Toh, Kevin G.. "Are Credit-Card Late Fees "Interest"? Delineating the Preemptive Reach of Section 85 of the National Bank Act of 1864 and Section 521 of the Depository Institutions Deregulation and Monetary Control Act of 1980," *Michigan Law Review*, Vol. 94-5 (March 1996), pp. 1294-1325.

**Document Type:** Article in a Journal

Tsai, H. T., and H. C. Yeh. "A Two-Stage Screening Procedure for Mailing Credit Assessment," *IMA Journal of Mathematics Applied in Business and Industry*, Vol. 10 (October 1999), pp. 317-329.

**Document Type:** Article in a Journal



Tufano, Peter, and Daniel Schneider. "Reinventing Savings Bonds," Finance Working Paper 06-017, Harvard Business School (September 2005).

**Document Type:** Working Paper

U.S. General Accounting Office. Vol. GAO-0 *Report to Congressional Requesters on Consumer Finance: College Students and Credit Cards*(2001).

**Document Type:** Specialized Report

U.S. General Accounting Office. GAO/GGD-98-47 *Personal Bankruptcy: The Credit Research Center Report on Debtors' Ability to Repay*(February 1998).

**Document Type:** Specialized Report

U.S. General Accounting Office. GAO/GGD-98-116R *Personal Bankruptcy: The WEFA Report on the Financial Costs of Bankruptcy*(April 1998).

**Document Type:** Specialized Report

U.S. General Accounting Office. GAO/T-GGD-99-103 *Personal Bankruptcy: Analysis of Four Reports on Chapter 7 Debtors' Ability to Pay*(1999).

**Document Type:** Specialized Report

Valverde, Santiago Carbo, David B. Humphrey, and Rafael Lopez del Paso. "Electronic Payments and ATMs: Changing Technology and Cost Efficiency in Banking," Working Paper Florida State University (2004).

**Document Type:** Working Paper

Van Cayseele, "Credit Market Structure and Information Sharing Mechanisms" in Van Witteloostuijn, Arlen, ed., *Market Evolution: Competition and Cooperation (Studies in Industrial Organization)*(Kluwer Academic Publishers, 1995), pp. 129-143.

**Document Type:** Book

Vercammen, James A.. "Credit Bureau Policy and Sustainable Reputation," *Economica*, Vol. 62-248 (November 1995), pp. 461-478.

**Document Type:** Article in a Journal

Vesala, Jukka. "Technological transformation and retail banking competition: Implications and measurement," *Studies in Economics and Finance*E:20 (2000).

**Document Type:** Discussion Paper

Villegas, Daniel J.. "The Impact of Usury Ceilings on Consumer Credit," *Southern Economic Journal*, Vol. 56-1 (July 1989), pp. 126-141.

**Document Type:** Article in a Journal

Villegas, Daniel J.. "Regulation of Creditor Practices: An Evaluation of the FTC's Credit Practice Rule," *Journal of Economics and Business*, 42-1 (February 1990), pp. 51-67.

**Document Type:** Article in a Journal

Viren, Matti. "Financial Innovations and Currency Demand: Some New Evidence," *Empirical Economics*, Vol. 17-4 (1992), pp. 451-461.

**Document Type:** Article in a Journal

Wang, Hung-Jen, and Michelle J. White. "An Optimal Personal Bankruptcy Procedure and Proposed Reforms," *Journal of Legal Studies*, Vol. 29-1 (January 2000), pp. 255-286.

**Document Type:** Article in a Journal

Warren, Elizabeth, Teresa Sullivan, and Melissa B. Jacoby. "Medical Problems and Bankruptcy Filings," Public Law Working Paper 008, Harvard Law School (April 2000).

**Document Type:** Working Paper

Warren, Elizabeth. "Financial Collapse and Class Status: Who Goes Bankrupt?," *Osgoode Hall Law Journal*, Vol. 41-1 (Spring 2003), pp. 115-146.

**Document Type:** Article in a Journal

Wasiljew, Mark. "Determinants of ATM Pricing," Federal Reserve Bank of Chicago, Emerging Payments Department (2002).

**Document Type:** Working Paper

WEFA Group. *The Financial Costs of Personal Bankruptcy*(February 1998).

**Document Type:** Specialized Report

Weinberg, John A., and Jeffrey M. Lacker. "Payment Economics: Studying the Mechanics of Exchange," *Journal of Monetary Economics*, Vol. 50-2 (March 2003), pp. 381-387.

**Document Type:** Article in a Journal

Weinberg, John A.. "The Organization of Private Payment Networks," Federal Reserve Bank of Richmond *Economic Quarterly*(Spring 1997), pp. 25-43.

**Document Type:** Federal Reserve Publication

Weiner, Stuart E., and Julian Wright. "Interchange Fees in Various Countries: Developments and Determinants," Working Paper 05-01, Federal Reserve Bank of Kansas City, Payment System Research (June 2005).

**Document Type:** Working Paper

Weiner, Stuart E., and Julian Wright. "Interchange Fees in Various Countries: Developments and Determinants," *Review of Network Economics*, Vol.4-4 (December 2005), pp. 290-323.

**Document Type:** Article in a Journal

Weiss, Lawrence A., Jagdeep S. Bhandari, and Russell Robins. "An Analysis of State-Wide Variation in Bankruptcy Rates in the United States," *Bankruptcy Development Journal*, 17 (2001), pp. 407-424.

**Document Type:** Article in a Journal

Wheelock, David C., and Paul W. Wilson. "Trends in the Efficiency of Federal Reserve Check Processing Operations," Federal Reserve Bank of St. Louis *Review*(September 2004), pp. 7-20.

**Document Type:** Federal Reserve Publication

Wheelock, David C., and Paul W. Wilson. "Non-parametric, Unconditional Quantile Estimation for Efficiency Analysis with An Application to Federal Reserve Check Processing Operations," Working Paper 2005-027A, Federal Reserve Bank of St. Louis (April 2005)

**Document Type:** Working Paper

White, Michelle J.. "Why it Pays to File for Bankruptcy: A Critical Look at the Incentives Under U.S. Personal Bankruptcy Law and a Proposal for Change," *University of Chicago Law Review*, Vol. 65 (Summer 1998), pp. 685-732.

**Document Type:** Article in a Journal

White, Michelle J.. "Bankruptcy and Small Business," *Regulation*, Vol. 24-2 (Summer 2001), pp. 18-20.

**Document Type:** Article in a Journal

White, Michelle J.. "What's Wrong with U.S. Personal Bankruptcy Law and How to Fix It," *Regulation*, Vol. 22-3 (Fall 1999), pp. 18-23.

**Document Type:** Article in a Journal

White, Michelle J.. "Why Don't More Households File for Bankruptcy?," *Journal of Law, Economics, and Organization*, Vol. 14-2 (October 1998), pp. 205-231.

**Document Type:** Article in a Journal

White, Michelle J.. "Economic Analysis of Corporate and Personal Bankruptcy and Law," Working Paper 11536, National Bureau of Economic Research (August 2005).

**Document Type:** Working Paper

White, Michelle. "Personal Bankruptcy: Insurance, Work Effort, Opportunism and the Efficiency of the Fresh Start," Preliminary Draft University of California, San Diego (May 2005).

**Document Type:** Working Paper

White, Lawrence J.. "Market Definition and Market Power in Payment Card Networks: Some Comments and Considerations," *Review of Network Economics*, Vol.5-1 (March 2006), pp. 61-71.

**Document Type:** Article in a Journal

Whitesell, William C.. "Deposit Banks and the Market for Payment Media," *Journal of Money, Credit, and Banking*, Vol. 24-4 (November 1992), pp. 483-498.

**Document Type:** Article in a Journal

Wilkie, "Measures for Comparing Scoring Systems" in Thomas, Lyn C., Jonathan N. Crook, and David B. Edelman, eds., *Credit Scoring and Credit Control*(Clarendon Press, 1992).

**Document Type:** Book

Williams, Jack F.. Vol. 14-2 "National Bankruptcy Review Commission Recommendations: Notice, Jurisdiction, and Corporate Debtors" *Bankruptcy Developments Journal*(Spring 1998).

**Document Type:** Specialized Report

Willis, Lauren E.. "Decisionmaking & the Limits of Disclosure: The Problem of Predatory Lending," Legal Studies Research Paper 2005-14, Loyola-LA (June 2005).

**Document Type:** Working Paper

Wilson, Nicholas, Barbara Summers, and Robert Hope. "Using Payment Behaviour Data for Credit Risk Modeling," *International Journal of the Economics of Business*, Vol. 7-3 (November 2000), pp. 333-346.

**Document Type:** Article in a Journal

Winn, Jane K.. "Clash Of The Titans: Regulating The Competition Between Established and Emerging Electronic Payment Systems," *Berkeley Technology Law Journal*, Vol. 14-2 (Spring 1999), pp. 675-709.

**Document Type:** Article in a Journal

Wolters, Timothy. "Carry Your Credit in Your Pocket: The Early History of the Credit Card at Bank of America and Chase Manhattan," *Enterprise and Society*, Vol. 1-2 (2000), pp. 315-354.

**Document Type:** Article in a Journal

Woolley, J. Michael. "Imperfect Information, Adverse Selection, and Interest Rate Sluggishness in the Pricing of Bank Credit Cards," *Finance and Economics Discussion Paper Series*37 (1988).

**Document Type:** Discussion Paper

Wright, Julian. "One-Sided Logic in Two-Sided Markets," *Review of Network Economics*, Vol. 3-1 (March 2004), pp. 42-63.

**Document Type:** Article in a Journal

Wright, Julian K.. "The Determinants of Optimal Interchange Fees in Payment Systems," *Journal of Industrial Economics*, Vol. 52-1 (March 2004), pp. 1-27.

**Document Type:** Article in a Journal

Wright, Julian. "Pricing In Debit and Credit Card Schemes," *Economics Letters*, Vol. 80-3 (September 2003), pp. 305-309.

**Document Type:** Article in a Journal

Wright, Julian K.. "Optimal Card Payment Systems," *European Economic Review*, Vol. 47-4 (August 2003), pp. 587-612.

**Document Type:** Article in a Journal

Xiao, Jing Jian, Benoit Sorhaindo, and E. Thomas Garman. "Financial Behaviors of Consumers in Credit Counseling," *Consumer Interest Annual* Vol. 50 (2004), pp. 131-133.

**Document Type:** Discussion Paper

Yoo, Peter S.. "Still Charging: The Growth of Credit Card Debt Between 1992 and 1995," Federal Reserve Bank of St. Louis *Review* (January 1998), pp. 19-27.

**Document Type:** Federal Reserve Publication

Yoo, Peter S.. "Charging Up a Mountain of Debt: Accounting for the Growth of Credit Card Debt," Federal Reserve Bank of St. Louis *Review* (March 1997), pp. 3-13.

**Document Type:** Federal Reserve Publication

Zaborowski, Christoph, and Peter Zweifel. "Getting out of Debt: Garnishment of Wage in Whose Interest?," *European Journal of Law and Economics*, Vol. 8-3 (November 1999), pp. 207-230.

**Document Type:** Article in a Journal

Zagorsky, Jay L.. "Debt's Impact on Consumer Bankruptcy," Working Paper Center For Human Resource Research, Ohio State University (2005).

**Document Type:** Working Paper

Zeira, Joseph. "Money and the Size of Transactions," *Discussion Paper* 5010 (April 2005).

**Document Type:** Discussion Paper

Zhou, Ruilin. "Understanding Intraday Credit in Large-Value Payment Systems," Federal Reserve Bank of Chicago *Economic Perspectives* (3rd Quarter 2000), pp. 29-44.

**Document Type:** Federal Reserve Publication

Zilberfarb, Ben-Zion. "The Effect of Automated Teller Machines on Demand Deposits: An Empirical Analysis," *Journal of Financial Services Research*, Vol. 2-1 (February 1989), pp. 49-57.

**Document Type:** Article in a Journal

Zinman, Jonathan. "The Impact of Liquidity on Household Balance Sheets: Micro Responses to a Credit Card Supply Shock," Working Paper Federal Reserve Bank of New York (2003).

**Document Type:** Working Paper

Zywicki, Todd J.. "Economics of Credit Cards," Law and Economics Working Paper 00-22, George Mason University (2000).

**Document Type:** Working Paper

Zywicki, Todd J.. "The Economics of Credit Cards," *Chapman Law Review*, Vol. 3-1 (Spring 2000), pp. 79-172.

**Document Type:** Article in a Journal

Zywicki, Todd J.. "Why So Many Bankruptcies and What to Do About It: An Economic Analysis of Consumer Bankruptcy Law and Bankruptcy Reform," Research Paper 03-46, George Mason University School of Law (2003).

**Document Type:** Working Paper

Zywicki, Todd J.. "The Past, Present, and Future of Bankruptcy Law in America," *Michigan Law Review*, Vol. 101-6 (May 2003), pp. 2016-2036.

**Document Type:** Article in a Journal

Zywicki, Todd J.. "Institutions, Incentives, and Consumer Bankruptcy Reform," Law and Economics Research Paper 05-07, George Mason University School of Law (March 2005).

**Document Type:** Working Paper

Durkin, Thomas A. and Michael E. Staten, eds., The Impact of Public Policy on Consumer Credit *The Impact of Public Policy on Consumer Credit*(Kluwer Academic Publishers, January 2002).

**Document Type:** Book

Mays, Elizabeth, ed., Credit Risk Modeling Design and Application *Credit Risk Modeling Design and Application*(Glenlake Publishing, 1998).

**Document Type:** Book

Trippi, Robert R., and Efraim Turban, eds., Neural Networks in Finance and Investing *Neural Networks in Finance and Investing*(Irwin Professional Publishing, 1996).

**Document Type:** Book

Lyn, Thomas, Jonathan N Crook, and David B Edelman, eds., Credit Scoring and Credit Control *Credit Scoring and Credit Control*(Clarendon Press, 1992).

**Document Type:** Book