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From the JIBC Publisher

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Brief Biographic Description: Nahum Goldmann, President, ARRAY Development, is a leading expert and a lecturer on building and securing ebanking and ecommerce, procurement, financial and governance strategies, Supply Chain Finance, as well as regulatory and government policy issues.

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Payments Innovation Workshop 2012 Was a Success

In October 2012, together with my distinguished JIBC colleagues, Edwin Jacobs and Francis Chlarie, I had an honor of presenting to the 2-days Payments Innovation Workshop 2012 organized by [BelPay.be](#) at Flanders Business School, Antwerp, Belgium.

The banking industry faces new perilous challenges due to the worldwide liquidity crunch resulting from the global financial crisis and corporate cash hoarding; tough Basel III capital and compliance burden; and regulatory trend for ring-fencing, i.e., splitting European banks into investment and retail/transactional entities. Sustained pressure to ensure profitability of transactional banking imposes the prospect of prolonged austerity on the financial institutions.

For the workshop's participants, it was a unique chance to participate at the only European seminar/interactive workshop for executives, managers and professionals of banks and financial institutions that deals exclusively with the present-day strategies and opportunities of monetizing new profitable payment services in the emerging economic paradigm.

The participants were challenged to face economic hardship as an opportunity to refocus scarce investments on the new and re-engineered old banking services that could deliver increased profit margins. Rather than addressing this challenge with the ineffective cost cutting across all banking service lines, it is possible to achieve new growth with the banks' profit and cost centers shifting to a culture of evidence, by prioritizing your bank's payments programs.

Executives from several leading European financial institutions and advanced corporates attended it and made the two days workshop very intensive and interactive. Workshop's social part included wine tasting and other exciting social networking activities for the participant. Participants' highly positive feedback proves that there is a need for such workshops with strong focus on strategies and opportunities of monetizing new profitable payment services.

JIBC is still growing, and as a part of new opportunities, we are looking for one more new key member of our editorial team to act as an *Assistant Editor*. The candidates should be open to evolving responsibilities, have strong research, organizational and communication skills, ability to work both independently and with the JIBC editorial team, proficiency at multitasking, and be passionate about the newly emerging field of electronic banking and commerce. Past editors have used the position as a staging ground for the leading positions in the global academia and industry.

For a highly qualified person well familiar with HTML and looking for a world-class carrier in ecommerce, this position opens unparalleled opportunities to work closely with a wide range of international scholars, to learn the modern online publishing ropes, to develop familiarity with the style guides and establish useful academic and industrial connections. It provides an excellent opportunity to hone your editing and time management skills, to gain experience in academic publishing, and to actively develop an understanding of issues considered of great import to the electronic banking and commerce.

A successful candidate will help JIBC Editor-in-Chief Prof. Nikhil Agarwal, Managing Editor Dr. Xin "Robert" Luo and Assistant Managing Editor Francis Chlarie in working with the JIBC authors to ensure high academic quality contributions and preparing submissions for our leading publication. She or he will provide the editorial input on the articles' fitness for publication, and perform formatting of each article to ensure that their language, layout and style meet academic standards.

As we only issue JIBC three times a year, a volunteer Assistant Editor will be asked to commit just 2-3 hours of work per week performed on their own schedule. Please send your CV to JIBC Chief Editor Prof. Nikhil Agarwal or myself if you would like to

participate and contribute to our advanced global community.

Again, I am asking each and every one of you, our readers and subscribers, to email JIBC to at least 3 of your colleagues, friends and discussion groups that you are participating at, and recommend that they also subscribe. Please share information about JIBC articles with the Internet community and suggest to us new ways to promote JIBC among academics and professionals from around the globe.

As well, I am challenging all the current and past authors and editors to email your own articles -- along with the rest of JIBC edition -- to at least 10 of your peers and colleagues in academia, government and industry. Make sure that they are well aware of your articles and the *Journal of Internet Banking and Commerce*. Recommend that they also subscribe to email editions. After all, we send it around just 3 times a year.

A special appeal to ecommerce/ebusiness students to pass a word about JIBC to your professors and classmates and, more important, to ask them to supply new articles and tell everybody to subscribe.

Please contact us with the suggestion of how to submit information on JIBC to other leading search engines and academic reference publications. Also, if you notice publications referring to JIBC articles, please let us know.

Let's spread the word!