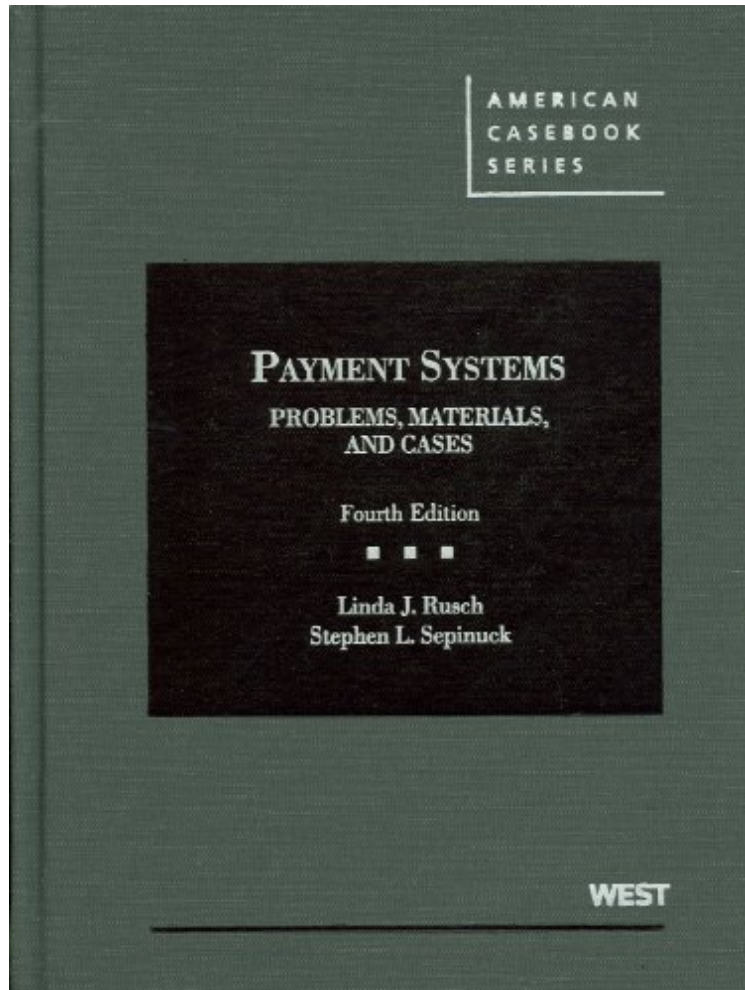


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Stephen Sepinuck

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somewhere or online. However, the authors spend pages asking the reader what the payment system rules are. Even the footnotes are questions. This is difficult, complex material. Digging out the answer from statutes and regulations was not helpful because, you never find the answer. The problems were good. They laid out the different strange situations that could happen and exercised knowledge of the rules. But you never get an answer. Just more questions. The review section of the chapters say, "lay out an outline and organize your material for review." Gee thanks. If I knew that, I wouldn't need the book. I could get the regs and struggle through them. Didn't like it. Tell the profs to get a different book.

In the fourth edition, the organization of this book has been revised, and includes expanded coverage of new payment mechanisms. In addition, each chapter has been extensively revised with additional textual material and updated problems. The book contains problems designed to help the novice learner focus on important statutory and policy issues. Topics include Check 21 and the revised Regulations CC and J, as well as the provisions in Regulation E.