

**Reviewing Regulations of the Manuscripts  
represented for publication in “Banking Services” science-practical journal.**

1. All the scientific articles for the journal must be reviewed before publication. 1. The  
2. Editor-in-chief determines if the article is in compliance with the journal subjects  
and typescript requirements and then sends it to a specialist – Doctor of Science or  
Candidate of Science for reviewing. (This specialist, who has the most similar  
scientific specialization, can be member of the editorial Board or member of another  
organization) and has been publishing the articles for 3 last years)

The provisions for reviewing

3. The reviewers are informed that the manuscripts sent them for examination are subjected to the rules of copyright, the unpublished manuscripts are not copied and the contents of the articles aren't disclosed. The requirement of the journal are published in the editions of the journal and web-site “Fininformservice NIKA” on the page <http://finvector.ru/contacts>.

4. The Editorial Board reserves the right to decline:

- articles which don't comply with the journal subjects or typescripts requirements;
- articles published in the same volume and under the same title in other mass media including the Internet;
- articles which contain plagiarism

5. The authors without academic degree, post-graduates, competitors, interns give a review made up by the editorial Board member. On request the review is given to the Higher Certifying Commission and/or the Russian Federation Ministry of Education and Science.

6. The review time cannot exceed eight weeks. It must be stated in review:

- if the contents of the article comply with its title;
- if the article meets latest achievements in the studied field of science (taking into account its scientific relevance and novelty), and also it must be concluded if the article can be published. The reviewer gives some recommendations for its improvement and publication in the journal.

7. The authors of declined articles receive reasoned refusal in ten days' time without specifying the reviewer's surname. The editorial Board doesn't keep up a correspondence with them any longer. The article which needs improvement is sent to the author with the remarks of the reviewer or member of the editorial Board.

8. The author must take into account all the remarks made, give an answer to all of them and indicate the place in the text containing changes. These changes must be made in the electronic version of the text and sent back to the editorial office by the time indicated. After that the article is reviewed for the second time and the editorial Board makes a decision if it is worth publishing. The copies of the provisions have to be keeping at editorial office for 3 years.

9. The final decision on its publication is made by the editor-in-chief, and if it is necessary by the editorial Board. The reviews of the received articles are kept by the founder for five years.

10. The reduction sent to the authors copies of the provisions and must sent the copies of the provisions to the Ministry of education and science of the Russian Federation upon its request.

11. After making a decision to publish the article in the next journal issue it is edited by the editorial staff to be adjusted to the standards adopted by the journal and to correct logical, stylistic, syntax and grammatical errors. When the questions arise, the editorial staff consult the author by e-mail or verbally. The layout of the article is sent to the author by his request. In two days' time after sending the article the author can make changes in the article layout.

Editor-in-chief of "Banking Services" journal

Volodina V.N.

Document comes into effect on 7 th april in 2015 year.