

## contents

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Editorial Office:  
Fininformservice NIKA, Ltd  
MFPU Sinergia, 80 G Leningradskiy prospect,  
Moscow  
phone: 8-916-646-09-30  
<http://finvector.ru>  
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## MONETARY MANAGEMENT

**Medvedeva M.B.**

**CREATION OF THE UNION OF BANKS: WILL IT LEAD TO STABILITY TO THE EUROZONE? ..... 2**

## BANKING SYSTEM

**Soluanov A.A.**

**CORE PRINCIPLES OF THE PAYMENT SYSTEMS ..... 7**

## BANKING SECTOR

**Khrisanfova Daria**

**BANK PRODUCT STANDARTISATION: STAGES OF DEVELOPMENT, MODEL OF PRODUCT STANDARD ..... 14**

## БАНКОВСКАЯ АНАЛИТИКА

**Darima Puteeva**

**ANALYSIS OF THE DOMESTIC LEGISLATION IN THE FIELD OF VALUATION FOR SECURED LENDING PURPOSES ..... 19**

**Khodiev D.A., Akbar Nikpur**

**CUSTOMER RELATIONSHIP MANAGEMENT (CRM) - THE MAIN PE-BELT QUALITY ELEC-TRONIC BANKING ..... 23**

## BANKING: SERVICES

**Aleksandrova L.S.**

**LENDING TO THE POPULATION AS A DIRECTION TO REALIZING THE POTENTIAL OF THE BANKING SECTOR ..... 28**

## INTERNATIONAL

**Koshkul D.**

**INTEGRATION EXPERIENCE OF THE LATIN AMERICA UNDER GEOPOLITICAL RISKS ..... 32**

**ANNOTATION ..... 35**

**INFORMATION ..... 36**

**Medvedeva M.B., Ph.D, professor, Financial university under the Government of the Russian Federation**

**E-mail: mmborisovna@gmail.com**

**CREATION OF THE UNION OF BANKS: WILL IT LEAD TO STABILITY TO THE EUROZONE?**

The article deals with the process of the foundation of the Union of Banks and the analyze of the contradictions which can exert negative influence to the effectiveness of the activity this institute.

**Keywords:** *Union of Banks, Single Supervisory Mechanism, Single Resolution Mechanism for Banks, eurozone, insurance of the deposits.*

**Soluanov A.A., Ph.D, Financial university under the Government of the Russian Federation**

**E-mail: gansi@mail.ru**

**CORE PRINCIPLES OF THE PAYMENT SYSTEMS**

The transfer of funds of legal persons and individuals with the help of the payment systems and the role of each party of the transaction are defined in the article. Payment scheme and the core principles of the payment systems were analyzed, the possible payment channels to carry out the transactions with the help of the payment systems are described. The standard schemes of payment settlement and alternative channels of payments, that recently appeared, were taken into consideration.

**Keywords:** *money transfer, payment systems, payment channels, alternative payment schemes.*

**Khrisanfova Daria, PhD student, Banks and bank management Department, the Financial University under the Government of Russian Federation**

**E-mail: hrisanfova@mdmbank.com**

**BANK PRODUCT STANDARTISATION: STAGES OF DEVELOPMENT, MODEL OF PRODUCT STANDARD**

The article looks into stages of bank product standartisation development as efficient and advanced approach to quality management. Existing product standards requirements by Association of Russian banks are critically reviewed that resulted into presentation of model for bank product quality standard.

**Keywords:** *bank product quality, bank service, stages of bank product standartisation development, bank standards of Association of Russian banks.*

**Darima Puteeva, Finance University under the Government of the Russian Federation, undergraduate of Department of Global Finance**

**E-mail: puteeva.d@gmail.com**

**ANALYSIS OF THE DOMESTIC LEGISLATION IN THE FIELD OF VALUATION FOR SECURED LENDING PURPOSES**

The article considers the national legislation in the field of valuation for secured lending purposes. Within the article the new legislation of pledge is analyzed, as well as a draft standard of valuation for the purposes of collateral.

**Keywords:** *collateral, pledge, valuation for secured lending purposes, legislation, International Valuation Standards.*

**Khodiev D.A., Ph.D., Head of the Department of Management and Marketing Tajik Na-tional University**

**Akbar Nikpur, PhD student of Tajik National University**

**E-mail: akbarnikpour44@gmail.com**

**CUSTOMER RELATIONSHIP MANAGEMENT (CRM) - THE MAIN PE-BELT QUALITY ELEC-TRONIC BANKING**

By transition from a traditional economy and industrial and post-industrial period to the new economy, the customer is defined as a key element, which is vital for an organization or company. So from the point of view of today's competitive business environment, survival and the preservation of an organization depends on identifying and attracting new and retaining existing customers. Economic enterprises as the best way to achieve success and develop their own business focus on customer relationship management. This article discusses the basic concepts of customer relationship. The author based on the analysis of works of various authors summarizes forms and strategies of customer relationship.

**Keywords:** *CRM, e-banking, personalization services, security of transactions, technology customer relationship management.*

**Aleksandrova L.S., professor, associate Professor of The Department of monetary and credit relation and monetary policy, Financial University under the Governement of the Russian Federation, Moscow**

**E-mail: als.007@yandex.ru**

**LENDING TO THE POPULATION AS A DIRECTION TO REALIZING THE POTENTIAL OF THE BANKING SECTOR**

This article covers the main problems and perspectives of credit to households. Analyzes the determinants of lending to the population dynamics, key challenges and prospects of its development in modern banking sector of Russia.

**Keywords:** *lending to the population, consumption credit, mortgage loan, overdue debt.*

**Koshkul D., Moscow, Financial University under the Government of the Russian Federation**

**E-mail: dasha\_koshkul@mail.ru**

**INTEGRATION EXPERIENCE OF THE LATIN AMERICA UNDER GEOPOLITICAL RISKS**

Article examines integration processes in the Latin America as a way of reducing geopolitical vulnerability of the region.

**Keywords:** *regional integration, global economy, geopolitical risks, economic development, Latin America.*