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ON THE ESTABLISHMENT OF A NATIONAL PAYMENT SYSTEM OF THE RUSSIAN FEDERATION WITH DUE REGARD TO THE EXPERIENCE GAINED BY EUROPEAN COUNTRIES

The analysis is provided of foreign experience utilization for payment cards application in Russia. The Target 2 system functioning is examined as well as of other international payment systems based on the former and adapted to Russian realities.

Keywords: *The national payment card system of the Russian Federation, Target 2, the European Central Bank.*

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RISKS AND CHANCES OF THE DEPOSIT INSURANCE SYSTEM IN THE IMPLEMENTATION SOCIAL PRIORITIES OF BANK MANAGEMENT

The article considers the most important stages of the mills-ment and development in Russia of the Deposit insurance system and the positive consequences of this for the protection of savings of the population, stimulation of its investment activity, expansion and stabilization of the resource base for the development and modernization of the Russian economy.

Consider proposals for the reform of the Deposit insurance system and justifies their negative consequences, both economic and social spheres, which hinders the implementation of the social priorities of Bank management in Russia.

Given the idea of a positive correction of the Deposit insurance system supporting the possibility of the formation and implementation of social chances.

Keywords: *risks, odds, deposits, deposits, Deposit insurance system, the reform of the Deposit insurance system, Bank management, Bank supervisors, savings, social priorities, social responsibility, social groups.*

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BANKING LIABILITIES AND PROBLEMS OF THEIR ACCUMULATION

The Russian banking system is going through hard times. Reducing the cost of oil, the devaluation of the ruble, the outflow of finance resources from the financial system, rising interest rates, the sanctions by Western countries, deficit of currency, these factors have led to the fact that the Russian banking system is facing a shortage of the resource base.

Keywords: *Banking liabilities, banking crisis, savings money, finance resources, banking risk.*

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COLLATERAL MECHANISM AS THE KEY ELEMENT OF CREDIT RISK MANAGEMENT

This article contains of new approach to collateral security as the key element of credit risk management based on the integrated collateral mechanism, including external infrastructure and organization process of collateral relations.

Keywords: *Collateral mechanism, defense mechanism of collateral security, banks, credit institutions, corporate bank loan, pledge, collateral security, mortgage, credit recovery.*

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OPTIMIZATION OF PROJECT FINANCE PROCESSES IN COMMERCIAL BANKS: FROM INVITATION TO BID TO TRANSFER OF FUNDS

This article gives an insight view to project finance – one of the potential directions of investment banking. Based on results of the author's study made among commercial banks participating in project finance deals the author identifies the defects of current processes of organizing project finance in banks from the moment of receiving the initiators' invitation to bid to providing debt for the project. In addition, the author shares his ideas on how to eliminate the defects identified.

Keywords: *project finance, limitation of resources, project analysis, minimization of risks, contractual subordination, organizing project teams.*

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MOBILE PAYMENTS AS A SOURCE OF INNOVATION IN ORGANIZATION OF THE NATIONAL PAYMENT SYSTEM

The article covers the theme of development of mobile payments in Russia under conditions of formation its own payment system.

Keywords: *mobile payments, National Payment System, electronic device of payment.*

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TRENDS ON THE GLOBAL MARKET OF THE BANKS' MERGERS AND ACQUISITIONS

In the article is considered current trends on the global market of the banks' mergers and acquisitions. Main focus is on the consolidation of the banking capital as a consequence of the crisis, mainly due to mergers and acquisitions transnational banks.

Keywords: *Transnational bank, world financial crisis, mergers and acquisitions, transnational bank.*