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RUSSIAN FINANCIAL MARKET INFRASTRUCTURE: UNRESOLVED ISSUES

The article analyzes institutional aspects of the financial market infrastructure, including accounting infrastructure, implementation of international standards, as well as problematic issues of electron interaction in the financial market and establishment of Privacy centers. Special attention is paid to the protection of consumers' rights in the sphere of financial services.

Keywords: financial market, infrastructure, consumers' rights, international standards, electron interaction, Privacy centers.

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THE MAIN FEATURES OF THE INTERNATIONAL PAYMENT SYSTEM CONTINUOUS LINKED SETTLEMENT

The article studies the main features of the international payment system Continuous Linked Settlement (CLS), for instance, governance and oversight in CLS, risks in the settlement of foreign exchange transactions, participation conditions and services rendered, the separation of settlement and funding. It's noted that the U.S. Federal Reserve System and the CLS Oversight Committee are responsible for oversight and supervision in CLS. CLS has eliminated the main risk of loss of the trade's principal amount, using the «payment-versus-payment» mechanism. After 2002 there has been an expansion in the volume of transactions in CLS and a rapid growth of the number of participants. At present the number of currencies settled in CLS amounts to 18.

Keywords: CLS, Continuous Linked Settlement, governance and oversight in CLS, risks in the settlement of foreign exchange transactions, currencies and services, participation conditions, main features of the CLS system.

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REMOTE BANK SERVICE: FEATURES OF DEVELOPMENT

The essence and advantages of application of remote bank service in modern economy is determined. Development of remote bank technologies is analysed, the most significant modern trends in this sphere are described, features of development the Internet-banking in particular are illuminated. Necessity of perfection existing and introductions of new products of remote bank services is determined.

Keywords: the market of bank services, bank innovations, remote bank service, the Internet-banking.

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CARD TECHNOLOGY FOR VIP-CLIENTS

The analysis of the card technologies used by banks for VIP-clients is given. It is presented, what profits are expedient for offering holders of bank VIP-cards.

Keywords: VIP-clients, VIP-cards, the Savings Bank of Russia, a card of category Gold, Platinum, Visa Infinite, MasterCard Worldwide.

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RUSSIAN FINANCIAL MARKET INFRASTRUCTURE: UNRESOLVED ISSUES

Specialised tools of refinancing, используемее are considered today by Bank of Russia. The short analysis of financing of investment activity of holding «Helicopters of Russia» is presented.

Keywords: Bank of Russia, refinancing gears, specialised tools of refinancing, investment programs, joint-stock company «EKSAR», SME Bank, «Helicopters of Russia».

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WORKING OUT OF BANK ADVERTISING: METHODS, THE FORECAST, TECHNOLOGIES

In the article features of bank advertising are considered. On particular examples it is shown, how works image and information advertising of bank.

Keywords: bank advertising, image of bank, brand marketing, information advertising, Sberbank of Russia, Sovkombank.