



Science magazine  
**Savings Business**  
**Abroad**



**№ 2/2021**

**Financial and digital technologies for the population**

---

Science magazine Savings Business Abroad

**THEORY AND PRACTICE OF THE SAVINGS BUSINESS**

Abramova M.F., Zeleneva T.S.

Financial Literacy as a Factor of the Population’s Communicative Behavior in the Savings Market .....3

**SOCIAL FINANCE**

Volodina V.N.

Social Bonds and Green Tokens: Focus on Private Investment..... 11

**INSURANCE: WORLD EXPERIENCE**

Trushina K.V.

Australia’s deposit insurance system: from denial to acceptance ..... 17

**WEALTH MANAGEMENT**

Medvedeva N.B., Kasyanov R.Yu.

Private Banking for High Net Worth Clients: Pricing Features..... 22

---

© Science magazine Savings Business Abroad. Founder and publisher: Fininformservice NIKA LLC. Certificate PI 77-1027 issued by the Ministry of Press, Broadcasting and Mass Media of the Russian Federation dated 04.11.1999. The journal is included in the RSCI, CrossRef.



\* E-mail: [nikainform@mail.ru](mailto:nikainform@mail.ru) . Website: [finvector.ru](http://finvector.ru)

Phone: 8-916-646-09-30



---

---

## **DIGITAL PLATFORMS: SECURITY ISSUES**

**Morozova O.A.**

**Cyber threats of the digital economy:  
the main risks, facts and trends..... 29**

## **FINANCIAL INSTRUMENTS**

**Luzhnova L.A.**

**Individual investment account as an instrument  
of transforming savings into investments ..... 39**

## **GREEN PROJECTS AND PRIVATE INVESTMENTS**

**Issenov A.S.**

**Multilateral Development Banks in Investment Support  
of the Water and Energy Complex of the Central Asian Countries ..... 46**

## **THE WORLD OF PAYMENT CARDS**

**Soluyanov A.A.**

**Multicurrency Bank Cards ..... 51**

**FINANCIAL EXPRESS ..... 21, 28, 38, 56**

---

---

**Editor-in-chief Panova G. S., Doctor of Economics, prof.**

**Editorial Board: Yevlakhova Yu. S., Doctor of Economics, prof.; Rudakova O.S.,**

**Doctor of Economics, prof.; Starodubtseva E.B., Doctor of Economics, prof.; Yanova S.Yu., Doctor of Economics, prof.; Annenskaya N.E., Candidate of Economics, Assoc.;**

**Meshkova E.I., Ph.D., Assoc.; Shaker I.E., Ph.D., Assoc.; Terentyeva O.I., Ph.D., Assoc.;**

**Badalov L.A., Ph.D., Assoc.**

**Experts: Medvedeva M.B., Candidate of Economics, Professor; Trushina K.V., Candidate of Economics, Assoc.**

**Project manager and author of the idea: Volodina V.N.**

---

**Marina A. Abramova**, Doctor of Economics, Professor of the Department of Banking and Financial Markets, Chief Research Center for Monetary Relations, Financial University under the Government of the Russian Federation  
E-mail: MAbramova@fa.ru Author ID: 615724

**Elena S. Zeleneva**, Postgraduate Student, Assistant of the Banking and Financial Markets Department, Research Assistant, Research Center for Monetary Relations, Financial University under the Government of the Russian Federation  
E-mail: E.S.Zeleneva@yandex.ru Author ID: 933993

**Financial Literacy as a Factor of the Population's Communicative Behavior in the Savings Market**  
**Abstract**

The authors investigate the transformation of the population's saving behavior in the Russian and foreign savings markets, which occurs under the influence of financial literacy. The originality of the presented material is because financial literacy is considered as a factor of communicative behavior, which is defined as a set of norms and traditions of interaction of a group of people, who in this case act as subjects of the savings market. It is proved that the saving behavior of the population can and should be investigated as part of the communicative behavior of the population in the savings market. The analysis of financial literacy indices in Russia and foreign countries, carried out in the article, allows us to conclude that there are favorable prospects for increasing financial literacy in Russia, and an analysis of the structure of savings in Russia and abroad helps to identify ways to increase the financial literacy of Russians to increase welfare.

**Keywords:** financial literacy, financial knowledge, savings behavior, investments, deposits, securities.

**Valeria N. Volodina**, Editor-in-chief of the journal "Banking Services"  
E-mail: nikainform@mail.ru Author ID: 1087056

**Social Bonds and Green Tokens: Focus on Private Investment**  
**Abstract**

The article considers: the relevance of the social agenda supported by international agreements; the concept and brief description of the emergence of social bonds; as well as the practical aspect of social private investment, including in the Russian Federation. Based on foreign experience, proposals for the development of such financial instruments as social bonds and "green" tokens are given.

**Keywords:** social financing, private investments, depositor, social bonds, social projects, foreign issues of social bonds, "green" financing, "green" tokens.

**Ksenia V. Trushina**, Candidate of Economic Sciences, Associate Professor of the Department of International Finance, Moscow State Institute of International Relations (MGIMO University)  
E-mail: k.trushina@bk.ru Author ID: 810027 ORCID ID: 0000-0002-8255-6859

**Australia's deposit insurance system: from denial to acceptance.**  
**Abstract**

The article provides an overview of the deposit insurance system in Australia: a retrospective of development is given, the main distinctive features are identified. The circle of participants in the insurance system is shown, which differs from the classical deposit insurance systems by a wider range of institutional participants (not only banks).

**Keywords:** Australia, deposit insurance system, types of financial institutions.

**Marina B. Medvedeva**, Candidate of Economic Sciences, Professor of the Department of World Finance, Financial University under the Government of the Russian Federation  
E-mail: MDMedvedeva@fa.ru Author ID: 691583

**Roman Yu. Kasyanov**, Senior Private Banker (Private Banking) SBER  
E-mail: Kasyanov.ry@gmail.com AuthorID: 914561

**Private Banking for High Net Worth Clients: Pricing Features**  
**Abstract**

In the context of increasing competition in the private banking market, the analysis of various methodological approaches to pricing for services and products offered to wealthy clients is of particular importance. The authors analyze high-quality wealth management, which remains an important segment of the exclusive service of leading European and American banks, including the Swiss bank. The methods of pricing for Private Banking are given, the taxation regime is considered. Estimates of tariff classification and structural characteristics of services are given.

**Keywords:** financial industry, private banking, size of assets under management, innovations in service pricing, tariffs, European private banking market.

**Olga A. Morozova**, Candidate of Technical Sciences, Associate Professor, Department of Business Informatics, Financial University under the Government of the Russian Federation  
E-mail: oamorozova@fa.ru

## **Cyber threats of the digital economy: the main risks, facts and trends**

### **Abstract**

Open source data on the largest cybercrime for the period from 2018 to 2021 are analyzed. Cases of personal data leakage for users of known digital platforms are considered from the point of view of measures taken by the platforms owner in order to reduce the likelihood of a recurrence of incidents. The most significant causes of cyber threats are analyzed, as well as a rating of the impact of breakthrough information technologies on cyber risks.

**Keywords:** *cyber attacks, cyber crimes, cyber threats, personal data leaks, data compromising.*

**Larisa A. Luzhnova**, Candidate of Economic Sciences, Associate Professor of the Department of Finance and Military Banking Management, Alexander Nevsky Military University of the Ministry of Defense of the Russian Federation

E-mail: lar.lu@mail.ru Author ID: 370745

## **Individual investment account as an instrument of transforming savings into investments**

### **Abstract**

The article covers aspects contributing to savings and investment activity of the population, features of the organization of private investments using various types of individual investment accounts, dynamics and incentive measures for their development in the modern context.

**Keywords:** *individual investment account, household savings, Bank of Russia, monetary policy, private investors, investments, investment tax deduction.*

**Amangeldy S. Issenov**, Eurasian Development Bank (The Republic of Kazakhstan)

E-mail: amanesen78@gmail.com ORCID: 0000-0003-2806-0956

## **Multilateral Development Banks in Investment Support of the Water and Energy Complex of the Central Asian Countries**

### **Abstract**

The structure of investment sources in the development of water and energy projects of the Central Asian states as members or potential participants of the Eurasian Economic Union is considered. The urgent problems, risks, directions of development of water supply and hydropower systems are outlined. The statistics on investments of international multilateral development institutions and financing instruments are presented.

**Keywords:** *multilateral development banks, investments, sources of financing, green projects, hydropower, protection of water resources.*

**Alexey A. Soluyanov**, Candidate of Economic Sciences, Associate Professor of World Finance Department, Financial University under the Government of the Russian Federation

E-mail: asoluyanov@yahoo.com Author ID: 710124

## **Multicurrency Bank Cards**

### **Abstract**

Article provides the concept of multi-currency bank card, discusses the operation schemes of multi-currency bank cards and payment options for such cards. Examples of banks offering such a banking product as a multicurrency card are given. Data on the relevance of multicurrency cards is analyzed: the issue is considered both by clients and by banks. The forecast of further development of the market of multicurrency cards is given.

**Keywords:** *banking product, bank card, multicurrency card, multicurrency bank cards, payment schemes.*