

contents

"The journal is included in the list of necessary scientific literature on speciality "Finance and Credit"

The journal is accredited
by Eurasian business council

Chief/science editor
V.N.Volodina

Editorial Board:
Abramova M.A.,
Doctor of Economics, professor
Valentseva N.I., Doctor of Economics,
professor
Mirkin Ya.M., Doctor of Economics, professor
Khandruev A.A., Doctor of Economics,
professor
Khomnich I.P., Doctor of Economics, professor
Yudanov A.Yu., Doctor of Economics,
professor
Larionova I.V., Doctor of Economics, professor
Shchegoleva N.G., Ph.D., professor
Medvedeva M.B., Ph.D., professor
Olkhova R.G., Ph.D., professor

Placement articles of graduates are free
The periodical is also in the list of Russian
Science Citation Index (RSCI)

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

"Fininformservice NIKA":
Certificate PI №77-1026 issued by the
Ministry of the Russian Federation for press,
broadcasting and mass communications from
4.11.1999.
Published since January 1995

Thematic issue:

Banking technology: new solutions

BANKING SYSTEM

Antonyan V. Y.

RUSSIAN ANALOG OF SWIFT 2

Kononov O. I.

CONTACTLESS TECHNOLOGY IN THE BANKING SYSTEM 7

BANKING SECTOR

Khritonov M. A.

CLOUD TECHNOLOGIES IN BANKS 14

BANKING TECHNOLOGY

Smolyakov A. A.

SBERBANK WITHOUT «PLASTIC»? 24

BANKING ANALYST

Polyakova M. A., Komarnitskaya V. A.

«MIR» CARD: ISSUE AND ADDRESS 32

BANKING SERVICES

Miftakhova N. R.

RUSSIAN PREPAID CARDS MARKET AND ITS PROSPECTS..... 42

BANK MANAGEMENT

Malysheva V. V.

RISK MANAGEMENT IN THE CONDITIONS OF ELECTRONIC BANKING..... 49

ANNOTATION 53

INFORMATION 55

Antonyan V. Y., graduate of faculty Institute of the reduced programs, Financial University under the Government of Russian Federation

RUSSIAN ANALOG OF SWIFT

The main problem considered in article, granting to the banking sector both Russian, and foreign the alternative channel on transfer of financial messages. A research objective – to define the relation of the Russian banking sector to service for transfer of financial messages (SPFS). The main objectives of work are identification of main pluses and minuses in the organization of work of service for transfer of financial messages, and also identification of possible risks for further development and functioning of this service.

Keywords: *russian analog of SWIFT, service for transfer of financial messages, pluses and minuses of SPFS.*

Kononov O. I., graduate of faculty Institute of the reduced programs, Financial University under the Government of Russian Federation

CONTACTLESS TECHNOLOGY IN THE BANKING SYSTEM

In article the question of implementation of modern payment technologies to the bank sphere and society is considered. Positive and negative sides of contactless payment service providers come to light.

Keywords: *NFC-technologies, a bank system, mobile bank, the economic importance, alternative technologies, contactless transactions.*

Khritonov M. A., graduate of faculty Institute of the reduced programs, Financial University under the Government of Russian Federation

CLOUD TECHNOLOGIES IN BANKS

The main problem investigated in the article is innovative organisation of banking and providing bank services to clients. The purpose of the research is to determine the attitude of the Russian bank sector to applying cloud technologies to ITs business processes. The main objectives of the research are: to specify the main advantages and disadvantages of applying cloud technologies according to the representatives of different banks; to define which banking directions are most actively removed in "cloud" and which of them are behind; to determine in general the level of cloud technologies integration into the structure of the largest (TOP-100) banks of Russia.

Keywords: *innovative organisation of banking, cloud technologies, advantages and disadvantages of applying cloud technologies.*

Smolyakov A. A., graduate of faculty Institute of the reduced programs, Financial University under the Government of Russian Federation

SBERBANK WITHOUT «PLASTIC»?

In article idea Public joint-stock company «Sberbank of Russia» is considered to refuse release and service of bank plastic cards, and in exchange to introduce new technologies of identification which will allow the client to get access to the bank account without what or manipulations with a plastic bank card. At the same

time with it the analysis of an innovation of the Savings Bank and its possible negative consequences for clients is spent.

Keywords: *plastic cards, technical progress, technological decisions: voice recognition (identification on a voice), image recognition (identification on appearance).*

Polyakova M. A., graduate of faculty Institute of the reduced programs, Financial University under the Government of Russian Federation

Komarnitskaya V. A., graduate of faculty Institute of the reduced programs, Financial University under the Government of Russian Federation

«MIR» CARD: ISSUE AND ADDRESS

The main problems touched in this article is the possibility of use of Mir payment provider in insurance business, and also issue and the address of the World card at the international level. The capability to continued operation, liquidity risks, policy risks, level of personal data protection, and also foreign experience of other payment service providers for the purpose of implementation of the World card on the world financial and technical market are considered. The analysis what benefits and shortcomings the World system in comparison with international payment systems has and as these features will wag for work of insurance companies is carried out.

Keywords: *«Mir» payment provider, insurance companies, issue and address, «Mir» card, risks, international payment systems.*

Miftakhova N. R., graduate of faculty Institute of the reduced programs, Financial University under the Government of Russian Federation

RUSSIAN PREPAID CARDS MARKET AND ITS PROSPECTS

The subject of the article is the prepaid bank Cards market. The purpose is to look into the modern state and prospects of this market in Russia. The definition of prepaid card is quoted and the differences between prepaid card and debit/credit card are specified. Prepaid cards have their special features which are described in the article. besides, there is an overview of current bank's offers.

Keywords: *prepaid bank cards, payment instruments.*

Malysheva Vera, student, Plekhanov Russian University of Economics

RISK MANAGEMENT IN THE CONDITIONS OF ELECTRONIC BANKING

The article is devoted to remote banking services, namely banks in the first place associated with the transformation of banking sales channels, the transition from the traditional customer service through affiliates / branches to alternative. At the same time, giving banks broad operational capabilities of the remote banking leads to increased risks in banking.

Keywords: *remote banking services, risk management, structure, system.*