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THE EVOLUTION OF TRADITIONAL BANKS IN THE NEW REALITIES OF FINANCIAL ECOSYSTEMS

The article analyzes the genesis of the development of traditional banks in the realities of digital economic transformation and the peculiarities of the formation of financial ecosystems in Russia and the world. The relevance of the article is due to the role of banks in the global economy and the achievement of financial stability. However, in economic science, the problem of the formation, regulation and prospects for the development of financial ecosystems has not been fully explored, due to the rapid development of new business models of banks and other companies united in ecosystems. The analysis showed that Russia has created favorable conditions for the evolutionary development of traditional banks in the new realities of financial ecosystems, and, consequently, there is an opportunity to increase transparency, efficiency and stability of the financial market.

Keywords: *traditional banks, business models of hybrid and neobanks, digital financial ecosystems.*

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PAYMENT SYSTEMS USING COLLECTIVE SETTLEMENT UNITS AT THE NATIONAL AND REGIONAL LEVEL

The article presents a retrospective review of payment systems formed within the framework of regional cooperation, which reflects the variants of payment agreements that use collective settlement units in different ways at the national and regional levels, as well as examples of promoting the national currency of an individual state as a collective currency. It is shown that at the present stage, the construction of the payment infrastructure in the tasks of regional integration should take into account the global needs for improving cross-border payments and the methodology developed for this by international financial institutions.

Keywords: *collective settlement units, regional integration, payment systems and infrastructure, cross-border payments.*

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CURRENT RISKS OF SETTLEMENT AT THE REGIONAL LEVEL

Traditionally, it is believed that one of the key banking operations is settlement. But in the context of the development of the modern financial system, settlements have

become not just a banking operation, they have managed to form an independent payment market. That is why, in the context of the development of financial technologies and globalization, the payment market is a critical infrastructure within the framework of regional integration associations. The article discusses the key risks limiting the development of the payment infrastructure of the global financial system in the context of the transformation of the world economic order.

Keywords: settlements, payments market, money transfer, risk, cyber fraud.

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RESOLUTION OF SYSTEMICALLY IMPORTANT BANKS: METHODOLOGICAL ASPECT

Theoretical and methodological issues of bank insolvency resolution are considered. The mechanism for resolution of systemically important banks is proposed, which can also be applied to non-bank financial institutions. The article describes the stages of resolution process and elements of its mechanism. The article substantiates the provision on the proactive role of this mechanism in ensuring the stability of financial system.

Keywords: insolvency resolution, systemically important bank, insolvency, bankruptcy, financial stability, government intervention, crisis.

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PRECONDITIONS FOR THE TRANSFORMATION OF TRADITIONAL CREDIT AND FINANCIAL INSTITUTIONS INTO DIGITAL BANKS: APPLIED FOREIGN RESEARCH

The article analyzes the transformation of standard traditional banks into digital ones. The purpose of the study is to present some arguments for the need to transform banks from their current traditional form into a new one, which provides for the organization and provision of services through a special digital bank. The basic principles of banks' transition from traditional to digital formats through the period of the so-called hybrid transformation are presented. Several specific solutions have been proposed.

Keywords: bank transformation, information and mo of the bile technologies, traditional retail bank and digital bank, hybrid transformation period bank, the period of creation of a digital bank.
