

Статистическая оценка развития форм безналичных расчетов на рынке финансовых услуг

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Аннотация

Цель данной статьи - охарактеризовать и изучить безналичные платежи и их особенности. Для достижения этой цели проводится исследование по формам безналичных расчетов в Российской Федерации. Рассматривается развитие и совершенствование системы безналичных расчетов в современных условиях. Предметом исследования являются формы и условия организации безналичных расчетов. Информационной базой для исследования послужили нормативные правовые акты, материалы, изложенные в учебной литературе, периодических изданиях, а также в Интернете.

Ключевые слова: безналичные деньги, платежи, кредитные карты, свободные средства, банки.

Statistical evaluation of the development of forms of non-cash settlements in the market

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Abstract

The purpose of this article is to characterize and study non-cash payments and their specific features. To achieve this goal, the study on forms of cashless payments in the Russian Federation is conducted. The development and improvement of the system of non-cash settlements in modern conditions is considered. The subject of the study is the forms and conditions for organizing non-cash settlements. The information base for the study was the normative legal acts, the materials set out in the educational literature, periodicals, and also on the Internet.

Keywords: non-cash money, payments, credit cards, free funds, banks.

Introduction

Money is an outstanding achievement of mankind. They created a modern civilization. Without money, a person would still be dressed in animal skins, and as a workforce would use animals or similar ones turned into slaves.

The role of money in history has constantly increased, and now our civilization has reached a state where their significance has become totally determinative.

As you know, in the real economy, money is divided into cash and non-cash. Cash has significant shortcomings, which currently hinder the development of the economy. Among them, the main drawback is high costs of money turnover.

Non-cash money and calculations significantly accelerate the turnover of funds, reduce the amount of cash, reduce the cost of circulation, because they represent only the movement of information in paper and / or electronic form.

The modern evolution of money consists, first of all, in the gradual reduction of the share of cash in circulation and in their consistent replacement by cashless settlements.

The relevance of consideration and study of this topic is due to the fact that due to technical progress, there is a development of non-cash settlements, improvement of existing and the emergence of new forms and methods of payments associated with the development of IT technologies. The share of such calculations is constantly increasing, in the financial services market there are more and more new products using IT technologies.

The purpose of this article is to characterize the principle of work of non-cash payments in Russia.

Concept of non-cash payments

In its content, non-cash payments are payments made without the use of cash; by

transferring money to the accounts of credit institutions or by offsetting mutual claims.

Cashless settlements are settlements that are made without using cash, by transferring money from one bank account to another.

Non-cash settlements mediate a whole system of relations between organizations (payments for products sold, work performed, services rendered, etc.); with the financial system (distribution and redistribution of national income); with the credit system (receipt and refund of bank loans, payment of loan interest); with the population (payment and use of monetary incomes).

Conditions for non-cash payments:

1. Having an account with a bank.
2. Mandatory deposit of money in bank accounts.
3. The payments are made with the availability of funds on the account and the right to a loan.
4. Payments must be made in accordance with the terms of the contract.
5. It is obligatory to inform the payer about all movements of funds in his accounts.
6. Freedom to choose forms of non-cash payments.
7. All settlement documents must be issued on blank forms.

In the system of cashless settlements, a huge role belongs to the Central Bank of Russia. In its exclusive competence, almost all issues related to their organization and regulation are given. Non-cash settlements should be organized, form a certain system, which usually includes: the principles of organization; forms of settlements; responsibility for timely settlement. [1, p. 546]

To correct in settlement documents, it is not supposed. Settlement documents are valid for presentation for ten calendar days, not including the day of discharge.

Already in the Middle Ages, the first forms of non-cash settlements began to appear, which were implemented with the help of a bill and a check.

In recent decades, thanks to the spread of modern technologies, new types of non-cash payments are rapidly developing and crowding out cash from many spheres of economic relations.

This trend exists in the states actively implementing the achievements of scientific and technological progress in various spheres of society and Russia is no exception [2, p. 128]

In addition to the objective development of non-cash settlements, economists consider a large number of subjective points of view as to the extent of their expansion.

Some researchers suggest that in the near future there will be a complete replacement of non-cash payments of cash from circulation. Others believe that non-cash money will be used only in certain areas of economic relations.

Thus, modern settlement and cash services are a complex of diversified services and

additional services aimed at certain groups of customers. It is based on modern technologies, contributes to the adequate development of the national payment system and ensures an increase in the speed and quality of settlements between business entities, as well as a reduction in the level of risks and development of the country's economy.

Analysis of the development of forms of cashless payments

The bank is interested in raising funds for a specific period of time in cashless and cash forms. In financial institutions and banks, non-cash services are handled by a specialized structure called cash management. This unit operates directly with the client. Settlement and payment operations in Russia are carried out under unified rules established by legislation and regulatory acts, as well as the Regulations of the Central Bank of the Russian Federation.

At present, the possibilities for applying payment orders in the calculations are different and diverse. With the help of these calculations, settlements are made for non-commodity and commodity transactions. And all non-commodity payments are made exclusively by payment orders. Payment orders can be used in calculations for goods, works and services. For settlements and payments checks of the financial and credit institution, banks are not applied through the units of the settlement network of the Central Bank of Russia. In the check it is necessary to indicate all the mandatory details provided for in the Civil Code of the Russian Federation, as well as the additional details that determine the specifics of banking activities and tax legislation. The bank has the right to determine the form of the check. An important condition in the process of settlement by checks is that the drawer hands the check to the supplier at the time the goods are received (works, services). Any letter of credit can indicate that it is revocable or irrevocable, the accuracy of the register of accounts, the terms of the letter of credit. [3, p. 152]

Methods of payment are selected by payers, recipients of funds independently and can be established by agreements concluded with their counterparties.

Letter of credit - payment is made not at the institution of the bank that serves the buyer, but at the location of the supplier.

Settlements in the form of transfer of funds at the request of the recipient of funds (direct debiting) are carried out in the manner prescribed by federal law.

When making cashless payments in the form of transfer of funds at the request of the recipient of the funds, a payment request is applied, another order of the recipient of funds [4, p. 345].

Thus, the bulk of the money turnover (80-90%) is non-cash payment turnover, in which the movement of money occurs in the form of transfers to accounts in credit institutions and offsetting mutual claims.

The participants in the relationship are associations, enterprises, organizations, banking and financial bodies, and even the population. Non-cash payment turnover completely passes through the banking institutions, in which accounts of enterprises and organizations are maintained.

In accordance with the procedure for conducting cash transactions in the Russian Federation, organizations are required to keep free cash in the bank. Calculations are made mainly in non-cash form.

Trends in the development of forms of non-cash settlements

At the moment, in the Russian economy, non-cash payments still remain widespread only in certain spheres of the economy, although they are larger than the similar amount of cash in their volume.

It is worth to describe in more detail the main areas of application of non-cash settlements.

As already mentioned, dematerialized payments prevail in the environment of bank settlements.

In Russia, the two most well-known systems providing such calculations are RTGS and DNS. The dynamics of the use of cash and non-cash funds in the Russian economy in the period from 2004 to 2018 is shown in figure 1.

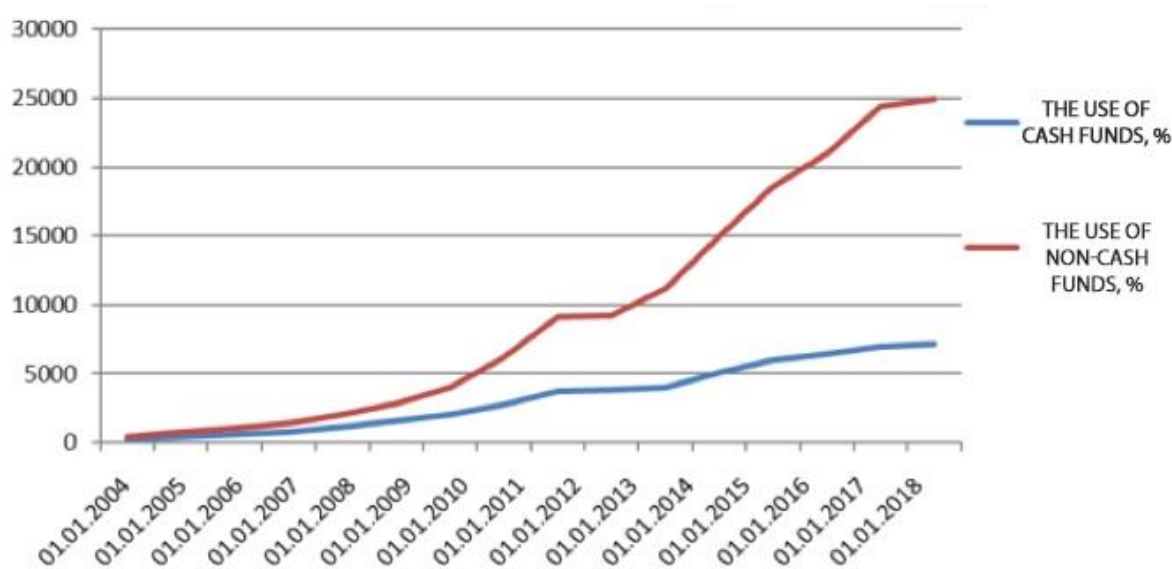


Fig. 1. The dynamics of the use of cash and non-cash funds in the Russian economy in the period from 2004 to 2018¹

The growth rates of cash and non-cash funds in the Russian economy in the period from 2004 to 2018 are shown in figure 2.

¹Compiled according to the website www.cbr.ru

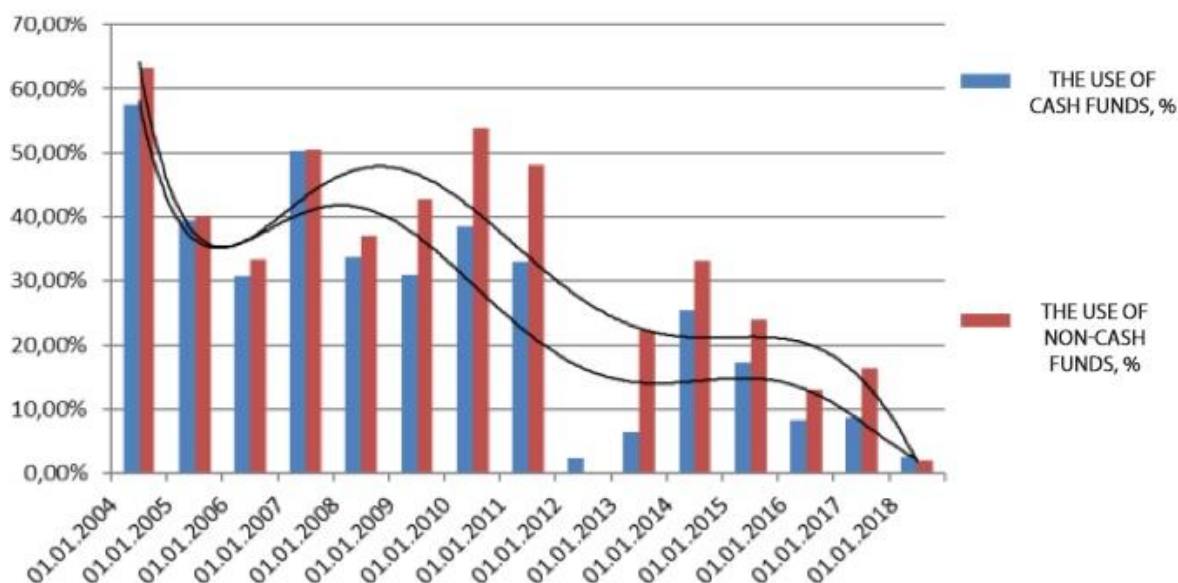


Fig. 2. The growth rates of cash and non-cash funds in the Russian economy in the period from 2004 to 2018²

Using the RTGS system implies the availability of a large amount of free funds from member banks, since RTGS calculates in real time.

The DNS system does not require as much liquidity as the RGTS system. This is due to the fact that the DNS uses a netting scheme with subsequent settlement at the end of the operational cycle.

The use of such a settlement mechanism allows banks to keep a smaller amount of necessary cash and provides greater freedom in the use of funds. Today, credit and debit cards are widespread in Russia. In 2012, for the first time, the share of credit card transactions exceeded the share of cash withdrawal operations from cards - 52% versus 48%. [5, p. 327]

According to experts, in the near future the scale of non-cash payments using credit cards in Russia will increase. With the advent of more high-tech and multifunctional communications, such as smartphones, mobile commerce has begun to evolve - a way of making payments electronically through SMS.

Consequently, in accordance with the procedure for conducting cash transactions in the Russian Federation, organizations are required to keep free cash in the bank. Calculations are made mainly in non-cash form.

Conclusion

Non-cash settlements are banking operations, which consist in transferring conditional cash forms from the account of the payer to the beneficiary's account, bypassing direct exchange between them in cash.

² Compiled by the author on the basis of data www.cbr.ru

Non-cash settlements are made through credit organizations or the Bank of Russia on accounts opened on the basis of a bank account agreement or a correspondent account agreement (sub-account), unless otherwise established by law and is not conditioned by the form of payment used.

In this paper, it is determined that most of the money turnover is non-cash turnover, carried out with the help of non-cash payments, conducted on the basis of settlement documents of a standard pattern and with observance of the corresponding document circulation.

Since non-cash payments are the transfer of funds from one bank account to another, the account in the financial and credit organization, the bank is an indispensable condition for the implementation of non-cash payments.

The development and widespread use of non-cash payments improves the development of a broad banking network. Since financial and credit organizations, banks are participants in non-cash settlements, the modernization of settlements and the improvement of banking technologies is one of the main activities of the Central Bank of Russia. The purpose of this activity is to create an automated settlement system that will operate in real time.

Non-cash money circulation is carried out on the basis of certain principles, such principles are the basis for making settlements and payments, their observance makes it possible to meet the requirements that are imposed on non-cash settlements.

Non-cash settlements greatly affect the acceleration of the turnover of funds, the reduction of cash that is necessary for circulation, a reduction in the cost of circulation.

Based on the above material, we can say that in the current conditions of economic development, the use of non-cash payments using cashless funds is more preferable, profitable and economically more expedient than payments in cash.

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