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## EVOLUTION OF ELECTRONIC MONEY

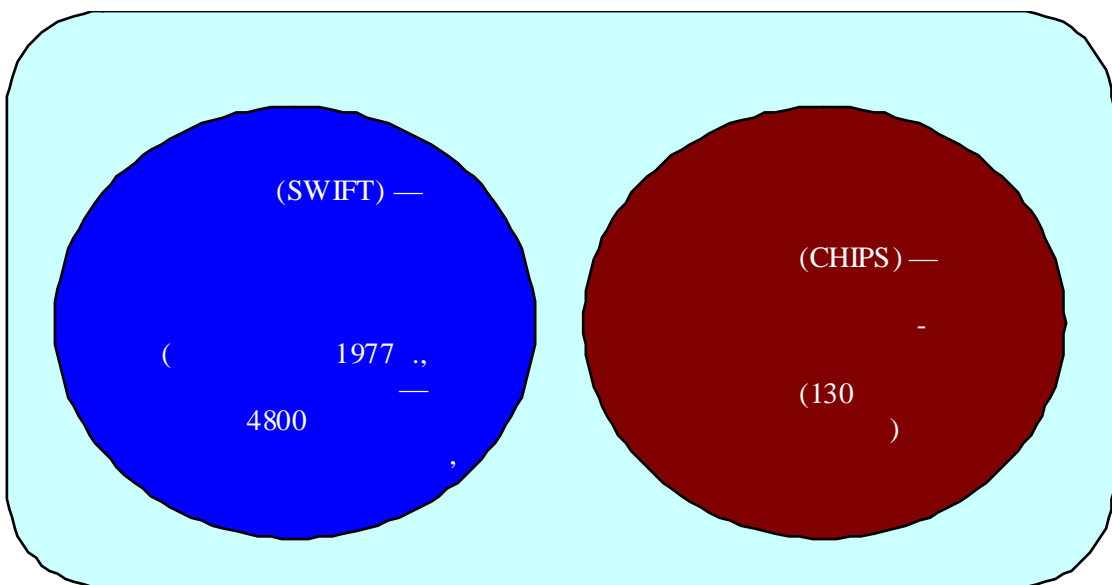
Electronic money is a system which, through the transmission of electronic signals without participation of paper carries out credit and paper operations. The development of information technologies allowed us to move away from cheques, which have disadvantages of difficulty of identification, incompatibility of the requested and available amounts on the account etc. to the electronic card tools. We emphasize that the list of payment instruments is open due to the dynamism of the payment systems and information environment that shapes them, as well as inconsistency of the opinions of philosophers concerning the species of the essence of payment systems, electronic money and payment instruments, which are tangible and intangible media form of electronic money. In the article the essence of e-money, types of systems of remittances. The stages of evolution of electronic money. Dedicated cryptocurrency as a new electronic money and tools of the digital economy. Classification of cryptocurrency.

*Keywords:* evolution of payment instruments, crypto-economics, electronic money, digital economy.

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, 2009

1990

26% 13%

90-

82%



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