

orobeynikova Olga Mikhailovna,
PhD. in economics, Associate Professor,
Associate Professor of the Department of Economic Security and Economics in Agriculture,
Volgograd State Agrarian University,
Volgograd.

1

THE PAYMENT SYSTEM IN THE DIGITAL ECONOMY

The relevance of the article is that to ensure national sovereignty and global competitiveness requires forming a model of the digital economy and its diffusion in all spheres of life of Russian society. The study is based on General scientific principles: the unity of theory and practice, and specifically historical approach, objectivity, comprehensiveness, systematic. Assessment of the current state and analysis of quantitative parameters of the national payment system has shown that its subjects are able to realize the objectives of the digital economy, that allows to consider the payment field as one of the points of the introduction, transmission, and distribution of digital innovation. Task-based digital economy stated objectives of the digital innovatisation for the national payment system (the General direction) and the subjects of the payment market (private events). The solution of the tasks proposed in the framework of the implementation of the innovation, or the forced Forecast scenario long-term socio-economic development of Russia, involving accelerated economic growth through increased investment (including foreign) in the expansion and integration of payment systems and their elements, serving the sources of economic growth. In the work of the General algorithm of creation of digital financial ecosystems of markets and industries based on innovative platforms and technologies of payment systems and payment services. Proposed directions for implementing the main tasks of the digital economy for a national payment system and its elements, their implementation will contribute to the availability of payment services and increase financial and digital literacy through the development of a knowledge society, based on innovative digital technologies.

Keywords: money circulation, payment systems, payment infrastructure, digital economy, innovation

[1].

71,29 %

12,2 / ()

» [2], 2016 18,77 %;

[3],

» [5]

[4]

» () 1,75 (1.15

« ()

» ()

: 46451 . 2012 35905 . 2016 ,

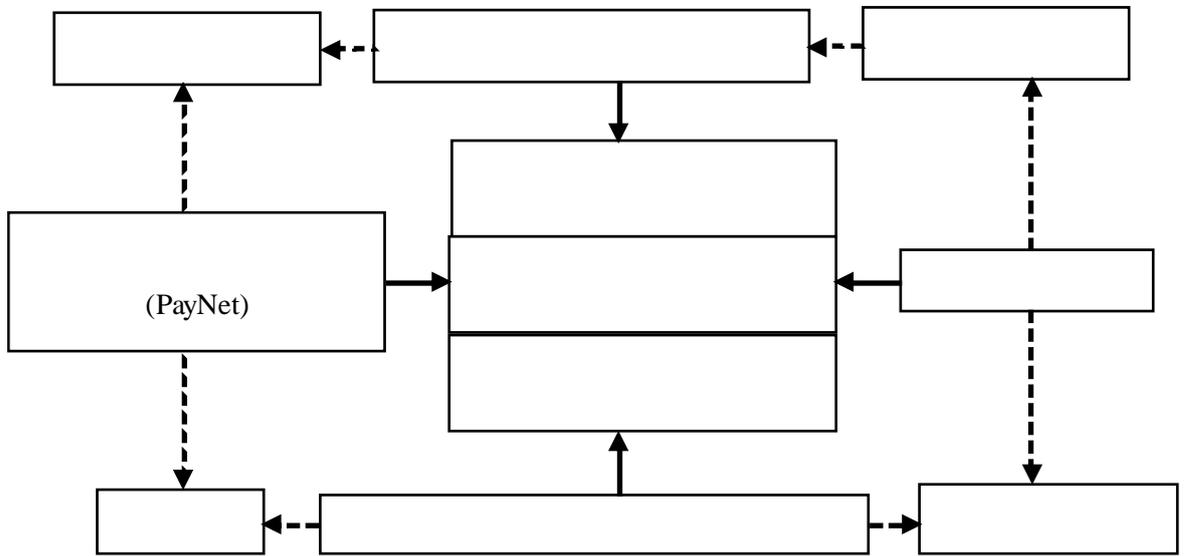
[7, .247].

325 . 245 .

()

130

-2018- 1



.1.

()

,) ()

()

« » , [2]

(-) [13, .187],

, , « » , , ,

(FinNet) , (PayNet).

, ,

- ,

.

,

.

[14; 15].

,

[16].

[17, . 318].

[18, . 234]

[19]),

1. // « VIII
2. », 2017. — . 141–147.
3. 1632- []// « : 27.10.2017).
document/cons_doc_LAW_221756(: 27.10.2017).
4. « », 2017. — 284 .
5. , 2013. — 184 . 27.06.2011 161- //
6. : « », 2011. — 27. [] .
: www.cbr.ru/ statistics/p_sys/print.aspx?file=sheet001.htm&pid= psRF&sid=ITM_30245 (: 11.09.2017)
7. // .— 2015. — 2 (38). — . 246–251. //
8. .— 2015. — 3 (22). — . 39–41.

9. . . . // . — 2013. — 11. — . 126–129. . . .
10. (. . .) [. . .]. — . . . : base.garant.ru/70309010/#friends (. . . : 11.09.2017).
11. . . . — 2- . . . — . . . , 2008. — 560 .
12. / . . . [. . .]. — . . . : teoria-practica.ru/rus/files/arhiv_zhurnala/2017/10/economics/korobeynikov.pdf (. . . : 27.10.2017).
13. // — 2013. — 4 (25). — . 184–188.
14. . . . //
15. . . . Bitcoin: . . . — 2016: . . . III . . . , 2016. — . 88–97. // . . .
16. . . . — . . . , 2016. — . 41–49.
17. . . . // . . . , 2017. — . 280–283.
18. . . . 70- . . . , 2013. — . 317–321. / . . . // . . . : . . . — 2015. — 4 (40). — . 233–239.
19. // . . . — 2012. — 17 (497). — . 66–74.

SPISOK LITERATURY

1. Burkal'tseva D.D. Algoritm vnedreniya programmy «Tsifrovaya ekonomika» / D.D. Burkal'tseva, D.G. Kosten', Yu.N. Vorob'yev // Innovatsionnyye klasteri v tsifrovoy ekonomike: teoriya i praktika: Trudy VIII nauchno-prakticheskoy konferentsii s mezhdunarodnym uchastiyem. Pod redaktsiyey A.V. Babkina. — SPb.: Federal'noye gosudarstvennoye avtonomnoye obrazovatel'noye uchrezhdeniye vysshego obrazovaniya «Sankt-Peterburgskiy politekhnicheskii universitet Petra Velikogo», 2017. — S. 141–147.
2. Programma «Tsifrovaya ekonomika Rossiyskoy Federatsii»: Rasporyazheniye Pravitel'stva RF ot 28 iyulya 2017 g. 1632-r [Elektronnyy resurs] // Sprav.-pravovaya sistema «Konsul'tantPlyus». — Rezhim dostupa: www.consultant.ru/document/cons_doc_LAW_221756 (data obrashcheniya: 27.10.2017)
3. Regional'naya ekonomika Kryma: tochki rosta : monografiya / L.M. Borshch i dr.; M-vo obrazovaniya i nauki RF, In-t ekonomiki i upravleniya FGAOU VO «Krym. feder. un-t im. V.I. Vernadskogo», Obshchestv. org. RK «Nauch.-innovats. tsentr». — Simferopol' : OOO «Antikva», 2017. — 284 s.
4. Korobeynikova O.M. Metodologiya formirovaniya i razvitiya lokal'nykh platezhnykh sistem: monografiya / O.M. Korobeynikova. — Volgograd: FGBOU VPO Volgogradskiy GAU, 2013. — 184 s.
5. O natsional'noy platezhnoy sisteme: Federal'nyy zakon Rossiyskoy Federatsii ot 27.06.2011 161-FZ // Sobraniye zakonodatel'stva Rossiyskoy Federatsii. — 2011. — 27.
6. Bank Rossii: ofitsial'nyy sayt. Statistika. Statistika natsional'noy platezhnoy sistemy. [Elektronnyy resurs]. — Rezhim dostupa: www.cbr.ru/statistics/p_sys/print.aspx?file=sheet001.htm&pid=psRF&sid=ITM_30245 (data obrashcheniya: 11.09.2017)
7. Korobeynikova O.M. Problemy transmissii denezhnykh i kreditnykh resursov v kontekste provedeniya denezhno-kreditnoy politiki / O.M. Korobeynikova, D.A. Korobeynikov // Izvestiya Nizhnevolzhskogo agrouniversitetskogo kompleksa: nauka i vyssheye professional'noye obrazovaniye. — 2015. — 2 (38). — S. 246–251.
8. Korobov Yu.I. Razvitiye bankovskoy sistemy: modernizatsiya ili transformatsiya? / Yu.I. Korobov // Nauka i obshchestvo. — 2015. — 3 (22). — S. 39–41.
9. Perekrestova L.V. Evolyutsiya platezhnykh instrumentov v mirovoy ekonomike / L.V. Perekrestova, O.M. Korobeynikova, D.A. Korobeynikov // Ekonomika i predprinimatel'stvo. — 2013. — 11. — S. 126–129.
10. Prognoz dolgosrochnogo sotsial'no-ekonomicheskogo razvitiya Rossiyskoy Federatsii na period do 2030 goda (razrabotan Minekonomrazvitiya RF) [Elektronnyy resurs]. — Rezhim dostupa: base.garant.ru/70309010/#friends (data obrashcheniya: 11.09.2017).
11. Ringland Dzh. Stsenarnoye planirovaniye dlya razrabotki biznes-strategii / Dzh. Ringland; per. s angl. O.L. Pelyavskogo. — 2-ye izd. — M.: Dialektika, 2008. — 560 s.
12. Korobeynikov D.A. Stsenarii razvitiya regional'noy platezhnoy infrastruktury v usloviyakh tsifrovoy ekonomiki / D.A. Korobeynikov [Elektronnyy resurs]. — Rezhim dostupa: teoria-practica.ru/rus/files/arhiv_zhurnala/2017/10/economics/korobeynikov.pdf (data obrashcheniya: 27.10.2017)
13. Kozenko Yu.A. Perspektivy ispol'zovaniya tsifrovyykh platezhnykh sistem, obespechennykh zolotom / Yu.A. Kozenko // Biznes. Obrazovaniye. Pravo. Vestnik Volgogradskogo instituta biznesa. — 2013. — 4 (25). — S. 184–188.

14. Yepifanova O.N. Ispol'zovaniye tekhnologii blokcheyn v gosudarstvennom sektore / O.N. Yepifanova, D.D. Burkal'tseva, A.S. Tyulin // Elektronnaya valyuta v svete sovremennykh pravovykh i ekonomicheskikh vyzovov: sbornik materialov Mezhdunarodnoy nauchno-prakticheskoy konferentsii. — Simferopol', 2016. — S. 88–97.

15. Burkal'tseva D.D. Bitcoin: teoriya i praktika dlya Rossiyskoy Federatsii / D.D. Burkal'tseva, A.S. Tyulin // Perspektivy nauki — 2016: Materialy III Mezhdunarodnogo zaochnogo konkursa nauchno-issledovatel'skikh rabot. Nauchnyy redaktor A.V. Gumerov. — Simferopol', 2016. — S. 41–49.

16. Kur'yanova I.V. Beznalichnyye roznichnyye raschety: ekonomicheskaya model' blokcheyna v protivoves traditsionnoy bankovskoy modeli / I.V. Kur'yanova, D.D. Burkal'tseva // Finansy khozyaystvuyushchikh sub'yektov: sovremennyye problemy i puti ikh resheniya: sbornik trudov prepodavateley, aspirantov, magistrantov, studentov po materialam Mezhkafedral'nogo nauchno-prakticheskogo seminar. — Simferopol', 2017. — S. 280–283.

17. Kozenko Yu.A. Protsessy zarozhdeniya universal'noy platezhnoy substantsii / Yu.A. Kozenko // Integratsiya nauki i proizvodstva — strategiya ustoychivogo razvitiya APK Rossii i VTO: materialy mezhdunarodnoy nauchno-prakticheskoy konferentsii, posvyashchennoy 70-letiyu pobedy v Stalingradskoy bitve. — Volgograd, 2013. — S. 317–321.

18. Zavivayev N.S. Gosudarstvennaya podderzhka kak faktor effektivnogo razvitiya informatsionnogo obshchestva / N.S. Zavivayev, Ye.A. Shamin // Izvestiya Nizhnevolzhskogo agrouniversitetskogo kompleksa: nauka i vyssheye professional'noye obrazovaniye. — 2015. — 4 (40). — S. 233–239.

19. Korobeynikova O.M. Sposoby i metody minimizatsii riskov v lokal'nykh platezhnykh sistemakh / O.M. Korobeynikova // Finansy i kredit. — 2012. — 17 (497). — S. 66–74.

22 2017

23 2018