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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

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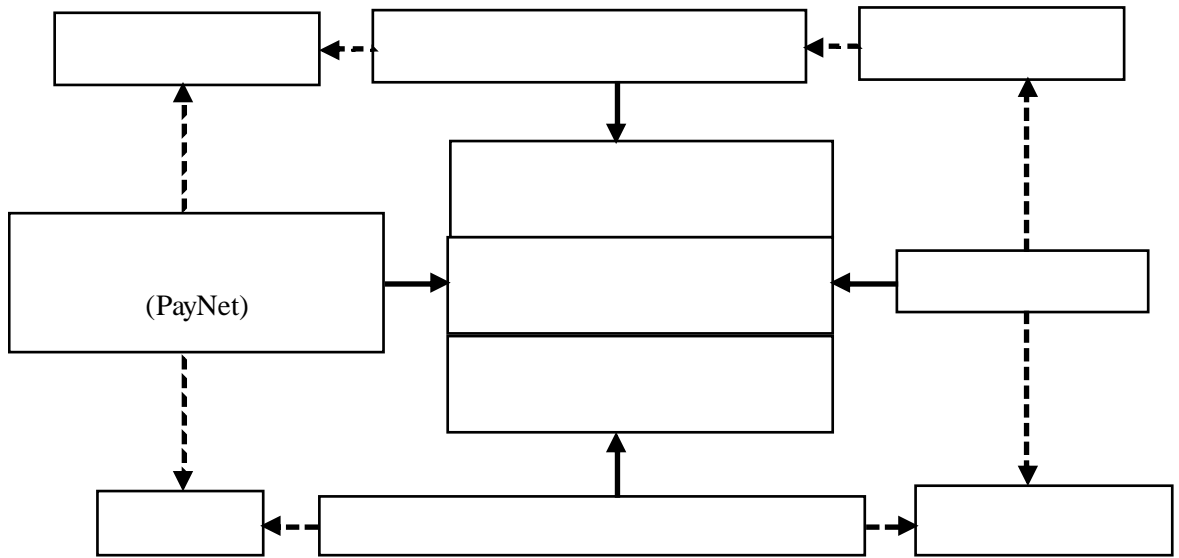
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