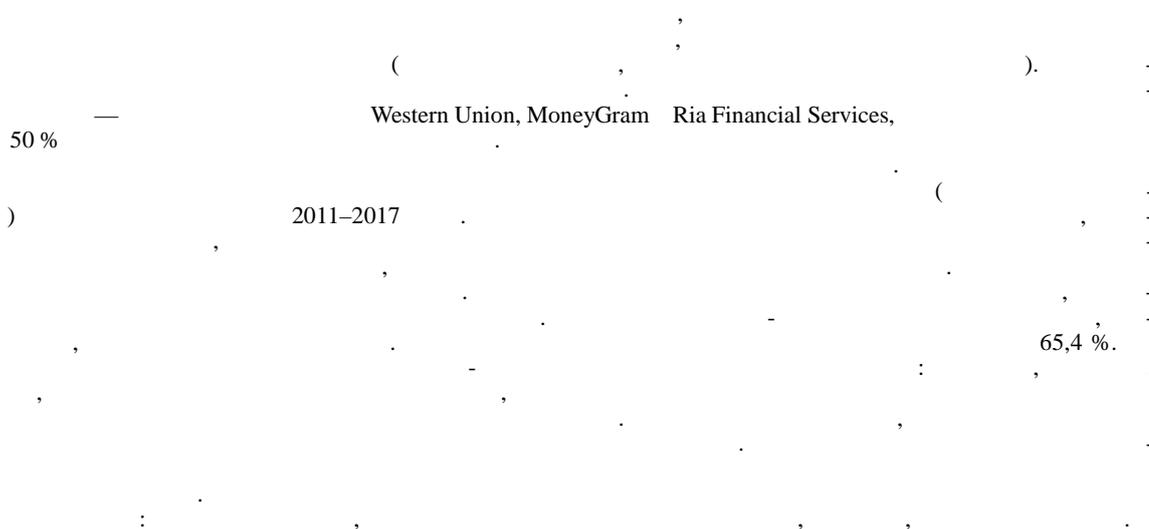


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CROSS-BORDER TRANSACTIONS OF INDIVIDUALS



The article describes the main remittance systems operating in the Russian Federation. State and non-state payment systems are considered, attention is paid to the calculations of innovative non-cash payment instruments (payment cards, electronic cash). The structure of the global market of money transfer systems is also considered. The leaders among the global money transfer systems are American companies Western Union, MoneyGram and Ria Financial Services, controlling together more than 50 % of the market of money transfer systems in the world. The article presents the connection of international trends in the movement of funds of individuals with the main characteristics of remittances in the Russian Federation.

The analysis of the dynamics and structure of cross-border remittances of individuals (residents and non-residents) in the Russian Federation in 2011–2017 is made. Based on the statistics of cross-border remittances, developed by the Bank of Russia, the main aspects and specifics of financial flows between Russian households and foreign countries, as well as the post-Soviet States are outlined. The target structure of transfers of residents abroad is analyzed. Attention is paid to the geographical structure of transfers sent from the Russian Federation via payment systems. The main recipient countries were Uzbekistan, Kyrgyzstan, China, Tajikistan and Azerbaijan. Their cumulative share in the outgoing flow was 65.4 %. In the incoming flow, the most important remittance countries to the Russian Federation are Kazakhstan, Kyrgyzstan, Armenia, the United States of America and Uzbekistan, together accounted for more than half of all funds received by individuals in the Russian Federation. The factors affecting the dynamics of cross-border remittances of individuals in the Russian Federation are also identified. It is concluded that the role of remittances as one of the main channels of redistribution of financial resources of individuals in the global space is increased.

Keywords: remittances, cross-border transfers of individuals, migration, households.

1990 ; 2010 — 3,6 , 2000 2

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2000 . 41 % 244 . 2015 . — 4 % , 405 , 2050 .

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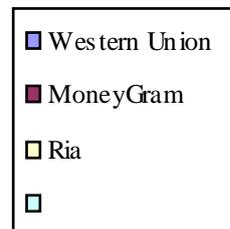
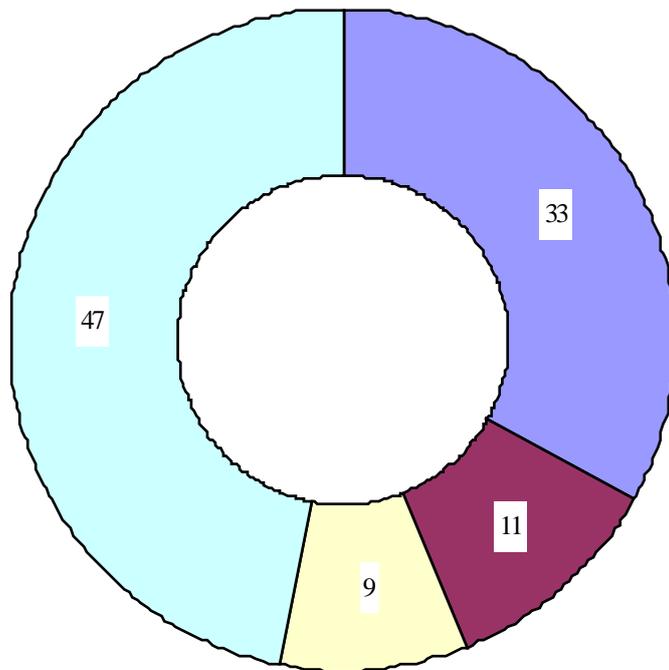
(, SWIFT).

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—Western Union, MoneyGram Ria Financial Services, (. 1).

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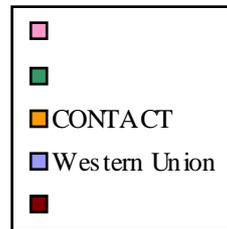
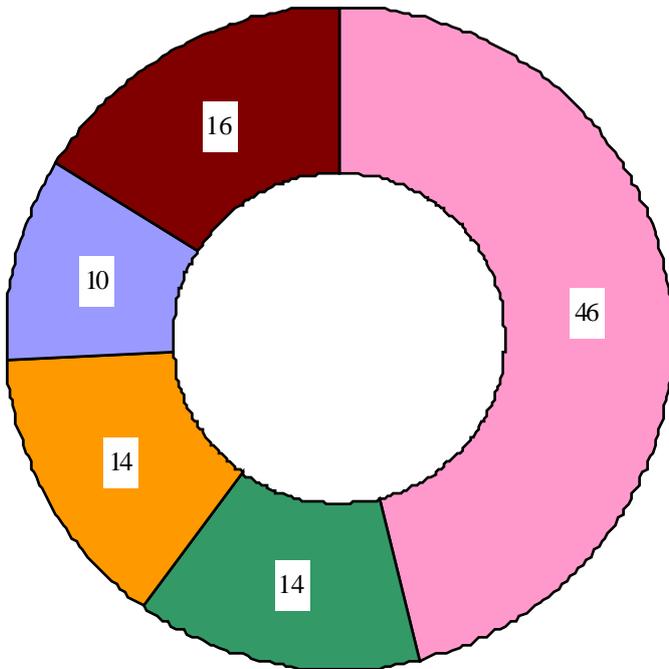
2015 .(-

PayPal WebMoney,
 Visa MasterCard
 —Visa MoneyTransfer MasterCard MoneySend,

10
 », Western Union MoneyGram.
 3
 », CONTACT « 70 % «
 (Western Union, MoneyGram, Sigue Money Transfer) 16 %, «
 30 % (), Faster,
 Caspian Money Transfer) (),

CONTACT 2015 .
 QIWI.

CONTACT



22 (-
 16 . 45
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 «
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.2.
 2015 . ([3])

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2014–2018 .

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14,9 %, 8 637 . 2017 2011 2014 2015 .

39 % 53,7 . 2014 . 2015 .

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1. 2011–2017 *

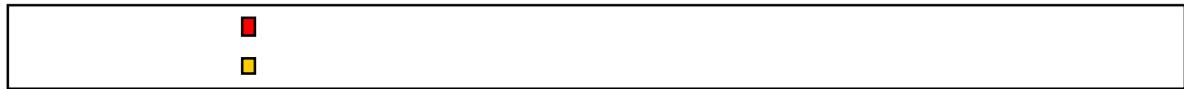
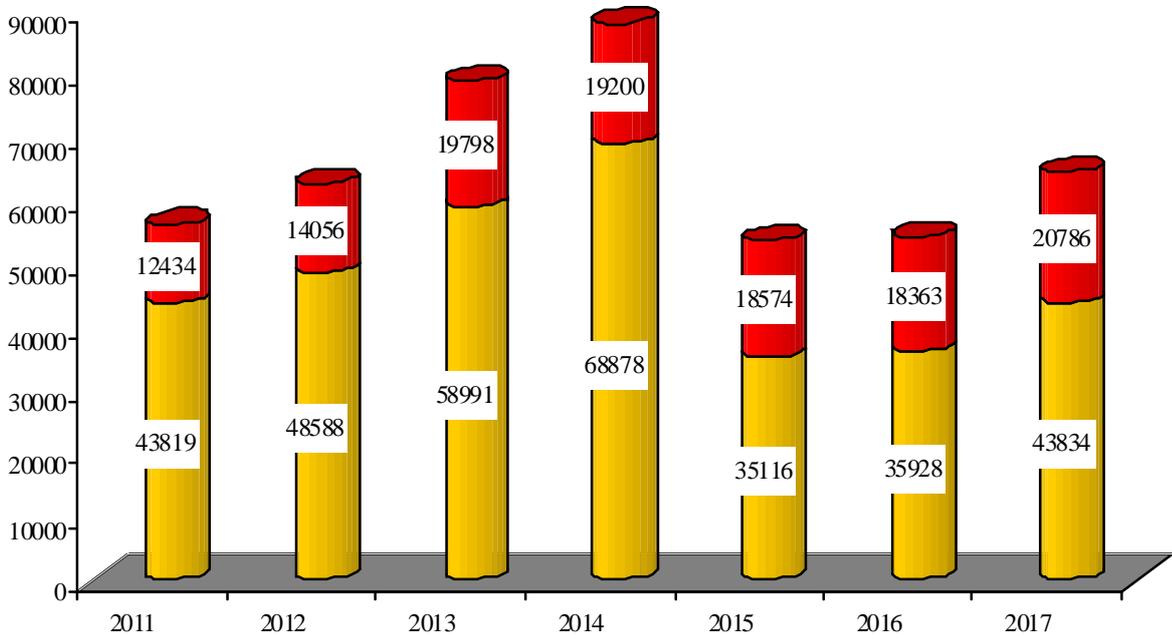
	2011	2012	2013	2014	2015	2016	2017
-	43819	48588	58991	68878	35116	35928	43834
-	27816	29384	37264	49825	24059	25799	30928
	16002	19205	21726	19054	11057	10129	12906
-	12434	14056	19798	19200	18574	18363	20786
-	9820	10375	15543	14532	14702	15515	17451
	2614	3321	4255	4668	3872	2847	3335
	-3 1385	-34532	-39193	-49679	-16542	-17565	-23048
	-1 7997	-18649	-21721	-35293	-9357	-10283	-13477
	-1 3388	-15884	-17471	-14386	-7185	-7282	-9571

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35,1 . 2015 . 68,8 . 2014 . 2014 .

2014 .

(.3), 2,3 % 2016 35 928 .
 25 799 . — 10 129 .



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1,1 % - 2016 18 363 .
 2015 15 515 . — ,
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 35,9 . 43,8 . 2017 22,0 % (.3).
 (27,4 %). (19,9 %),
 , 69,1 2016 71,4 %
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 (11,1 . —) [5, . 2].
 2011–2017

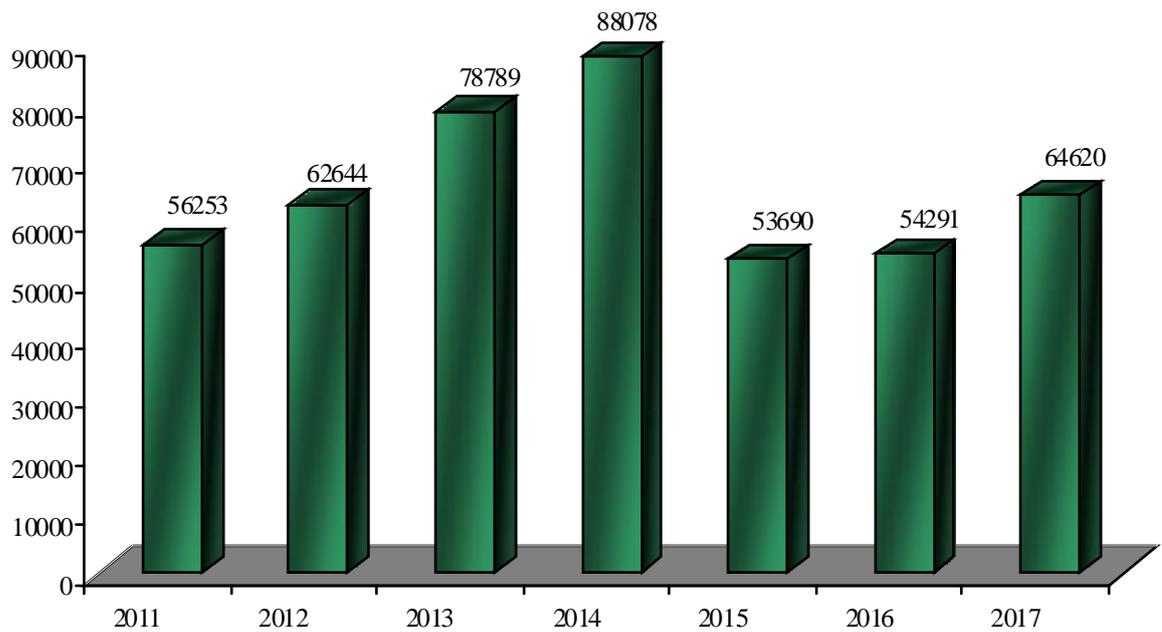
(4. 2017), 2016 19,0 % 64,62 .
 23,0 . , 31,21 %

(14,4 . 11,3 . 45,5
 2016), 2/3 .
 46,1 % .

[5, . 4].

2017

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. 4. 2011-2017

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, 65,4 %.

2019-2020

2014-2015

2014

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