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**FEATURES OF FORMATION OF AN INTEGRATED SYSTEM OF RISK  
IDENTIFICATION FOR ORGANIZATIONS OF THE CREDIT AND FINANCIAL  
SPHERE IN THE CONDITIONS OF DEVELOPMENT OF REMOTE SERVICE  
CHANNELS**

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Due to the active implementation of social distancing measures against the background of the spread of COVID-19, the attention of the scientific community is focused on research on the use of digital, contactless financial technologies for customer service. The risks associated with the spread of COVID-19 open up problems of informal employment, the development of which is mainly due to the reduction of jobs, lack of social guarantees and a decrease in wages. The financial and credit sector is the most sensitive to the impact of risks associated with the impact of the pandemic, since the accumulated financial settlements and transactions in it increase the growth of crimes related to the legalization of proceeds from crime.

This article reveals the features of the formation of a comprehensive COVID-19 risk identification system for organizations in the credit and financial sector in the context of the development of remote service channels. In the course of the study, the authors found that: achieving the maximum effect from the implemented COVID-19 risk identification system on the scale of a multi-branch financial institution is ensured by analyzing events and sources at the level of various operational and business processes as part of the subsequent assessment of potential threats and identification the most significant of them.

Within the framework of this publication, the COSO ERM methodology is also considered and improved, the mechanisms for balancing customer distribution for the purpose of leveling the difference in the level of involvement between different branches. and the business processes most at risk.

*Keywords:* COVID-19 risk, risk identification and management system, financial institutions, anti-money laundering, COSO methodology, branches, balancing, compliance control, compliance report, risk concentration.

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$$\left( \frac{N_{i,j}}{N_{1,1} + N_{k,1}} \right) \mid P,$$

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