

Boychenko Oleg Valeriyevich,
Doctor of Technical Sciences, Professor,
Professor of the Department of Business Informatics and Mathematical Modeling,
Institute of Physics and Technology,
V.I. Vernadsky Crimean Federal University,
Simferopol, Russian Federation.

CYBER SECURITY RISK MANAGEMENT SYSTEM OF CREDIT AND FINANCIAL ORGANIZATIONS

The article analyzes the current state of the problems of threats and vulnerabilities of the cyber security management system of credit and financial organizations. The sources of threats and peculiarities of organization of cyberattacks and other destructive actions on the credit and financial sphere by attackers are studied. Founded approaches of counteraction to cyber-incidents in the activities of financial organizations were investigated to identify organizational, managerial and software and hardware gaps in their use in the system of cyber security of credit and financial organizations. The main problems in the development and adoption of information security policy of a financial institution in terms of creating the concept and system of cyber risk management were identified. The main reasons for the decline in the use of information security systems of credit and financial organizations have been identified, which consist in the high level of use of mobile banking and digital payment applications, the implementation of the transaction through unprotected devices and data transmission lines, the significant impact of the growth of the cybercrime market through the expansion of shadow business by attackers, the growing number of incidents with the use of spyware, the spread of malware for data deletion, the growth of the social, the popularity of cryptocurrency. It is determined that the developed methods and tools do not fully satisfy the solution to the problem of cyber security of the financial and credit sphere. The innovative system of cyber risk management of financial and credit organization as part of coordinated continuous actions to manage and control risks in the organization is proposed.

Keywords: financial and credit sphere, information threats, cyber risks, cyber attackers, system, management, cyber security.

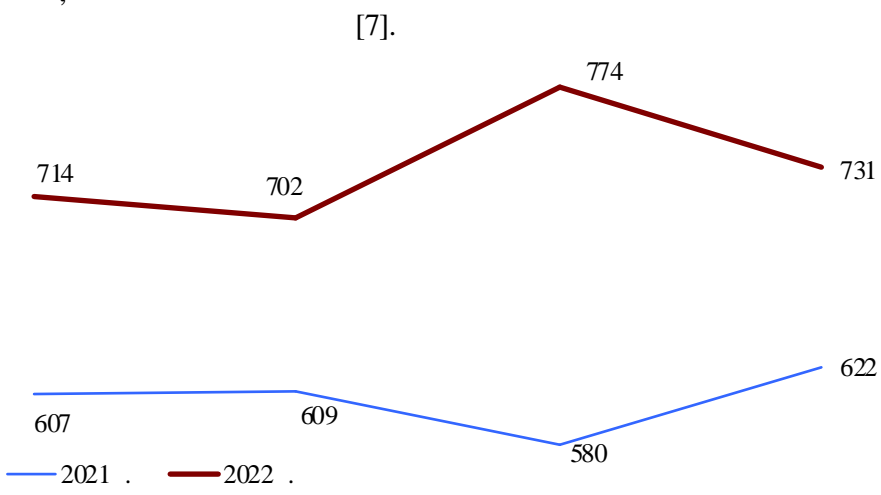
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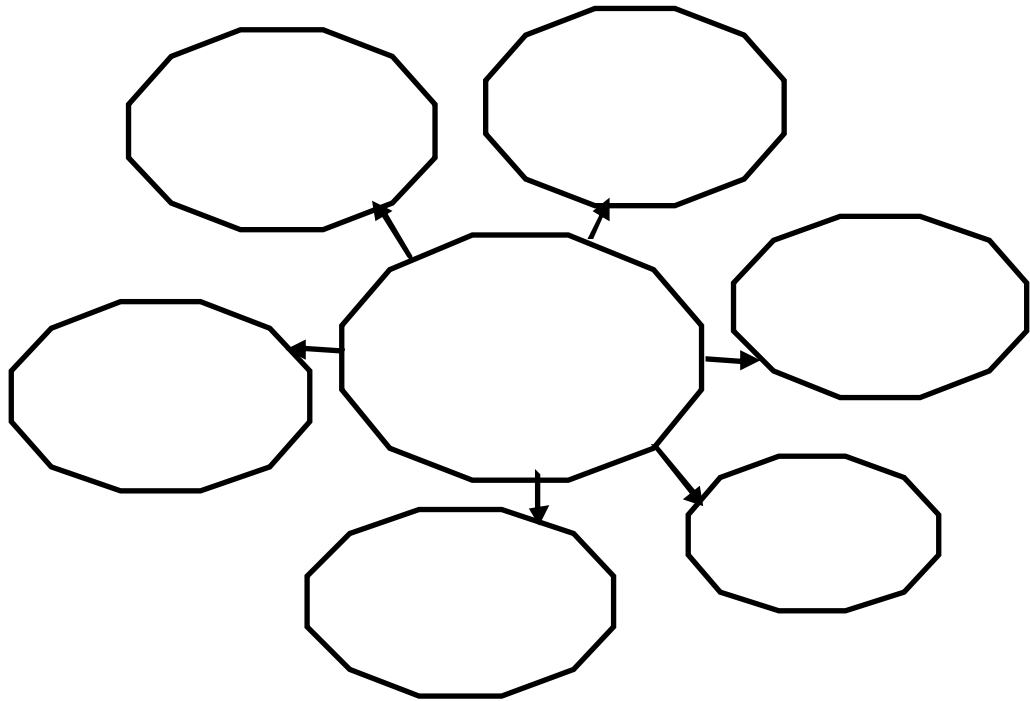
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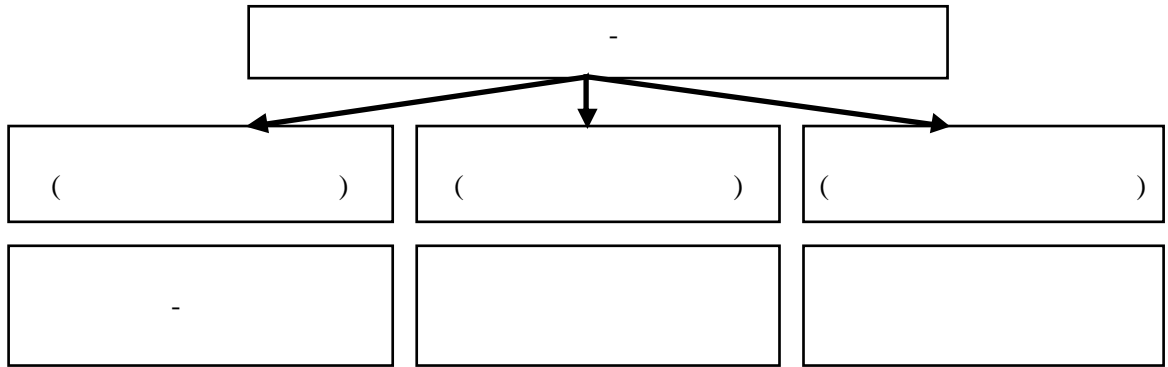
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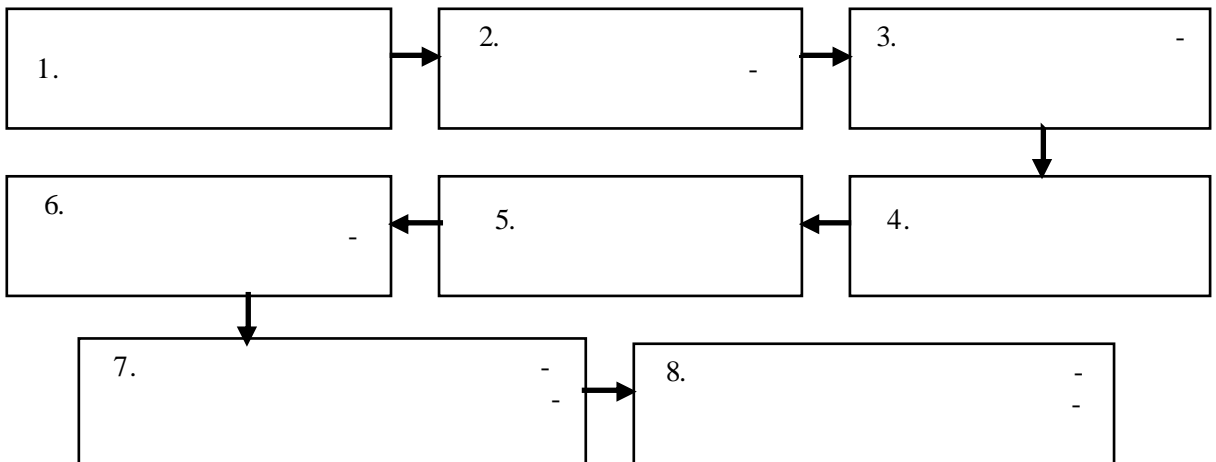


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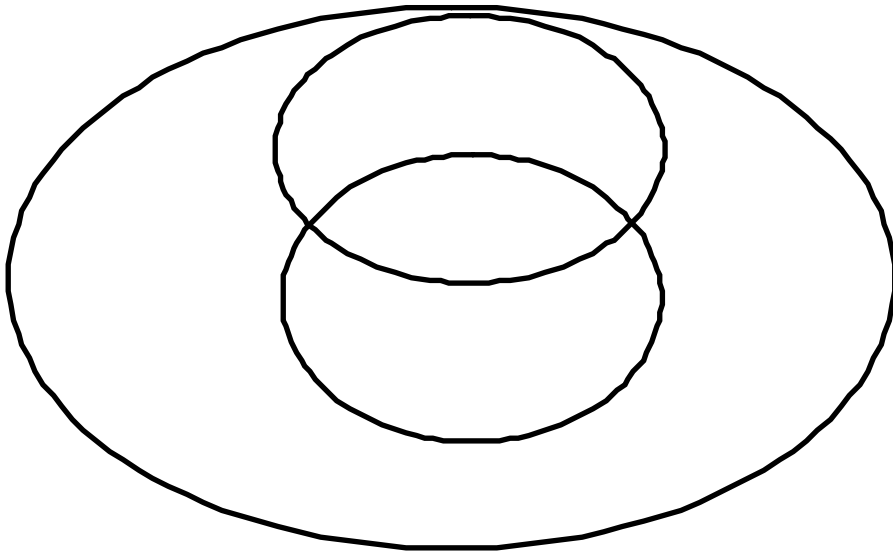
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