

Сумський державний університет  
Навчально-науковий інститут бізнес-технологій «УАБС»

**ПРОБЛЕМИ ТА ПЕРСПЕКТИВИ РОЗВИТКУ  
ФІНАНСОВО-КРЕДИТНОЇ СИСТЕМИ УКРАЇНИ**

МАТЕРІАЛИ

IV Всеукраїнської науково-практичної on-line-конференції  
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**У двох частинах**

**Частина 1**



Суми  
Сумський державний університет  
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- спростити шляхи продажу та списання проблемних активів. Так у сегменті корпоративного кредитування рівень NPL за останні три роки майже не змінився, що свідчить про низьку активність банків з реструктуризації та списання неякісних кредитів у цьому сегменті.

Усі ці заходи позитивно вплинуть на мінімізацію кредитних ризиків для банків, дозволять зменшити обсяги проблемної заборгованості та автоматично забезпечити зростання економіки країни.

### **Список використаних джерел:**

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**ANALYSIS OF ELECTRONIC PAYMENT SYSTEMS IN UKRAINE**

Nowadays, payment systems are an important part of the economy of any country. In the course of economic activity they satisfy needs of economic entities through transfer of funds. As a result it supports the financial industry, improves monetary relations and the execution of interstate currency payments. Safe and efficient payment systems are the key to sustainable activity of the banking system and the country's economy as a whole.

The payment system is a payment association, members of the payment system and the complex of relationships that emerge between them immediately upon making money transfer. Money transfer is a general function of payment system. There are many functions involved with payment systems: transfers of funds, payments through terminals and through the Internet.

Obviously, sales of goods and services via the Internet are becoming more and more popular today. Paying for a product or services purchased online can be provided by using payment cards, e-money and in cash. Nowadays payment card is the most popular electronic payment method because it is convenient and quick.

According to the National Bank of Ukraine for January 1, 2019 Ukrainian banks issued almost 59.4 million payment cards. Simultaneously, 62.2% of the total cards are active payment cards; during the year the number of cards increased by 6.0%.

It should be noted, that 82.3% of the total number of active payment cards were magnetic stripe payment cards (their number increased by 11.7% and amounted to 30.4 million units).

The largest card payment system in Ukraine is MasterCard, it counts 26 million items (70.3% of the total number), Visa - 10.5 million units (28.5%). Number of payment card holders at the beginning of 2019 reached 42.3 million people.

Totally in 2018 holders of payment cards of Ukrainian banks performed 3.9 billion operations.

The number of non-cash transactions during this period increased by almost 33.0% compared to 2017 and amounted to 3.1 billion units and the volume – by 55.4% and reached UAH 1 297 billion.

Share of non-cash transactions using payment transactions cards issued by Ukrainian banks in 2018 reached 45.1%. This is 5.8% more than in 2017 (39.3%).

We would like to point out, that such a positive trend is associated with a stable increasing demand for non-cash transactions among Ukrainians and promotion of innovative financial services.

Non-cash payment card transactions in 2018 are distributed in the following way (Fig.1):

— 35.8% (or UAH 465 billion) were card per card transfer operations (P2P transfers), the average check of which was 1 723 UAH;

— 32.6% (or UAH 423 billion) - operations in Internet, average check - 361 UAH;

— 29.3% (or UAH 381 billion) - payments in the trade network, the average check - 242 UAH;

— 2.2% (or UAH 29 billion) - operations using self-service devices (like ATM), the average check of such operations was 488 UAH. [2]

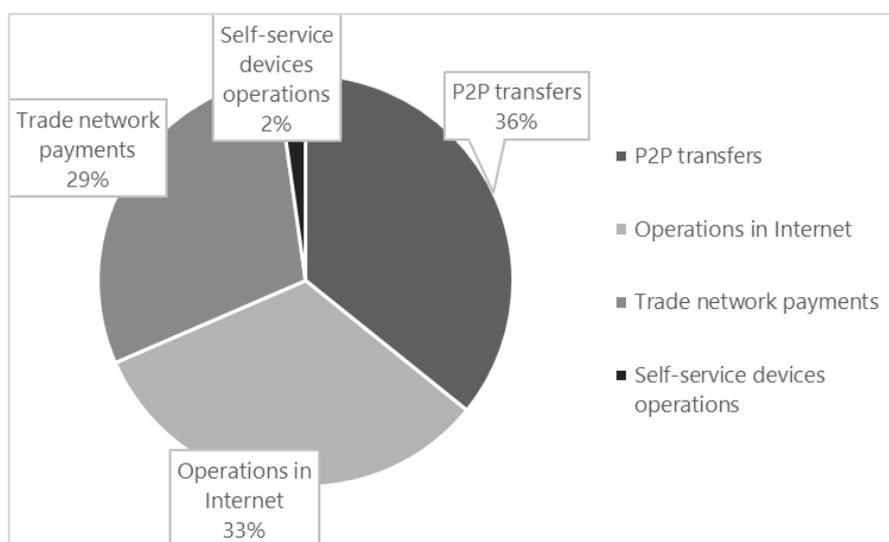


Fig. 1. Distribution of non-cash transactions by volume, %

Expansion of billing infrastructure for non-cash transactions took place in 2018. During 2018 the network of commercial payment terminals increased by 20.2% to 279.0 thousand items (Fig. 2). Expansion of contactless payment infrastructure also continued during the previous year. This was facilitated by implementation of such innovative services as Apple Pay and Google Pay, which started to work in Ukraine. Currently, almost 79.4% trading POS terminals in Ukraine provide the opportunity for contactless payment.

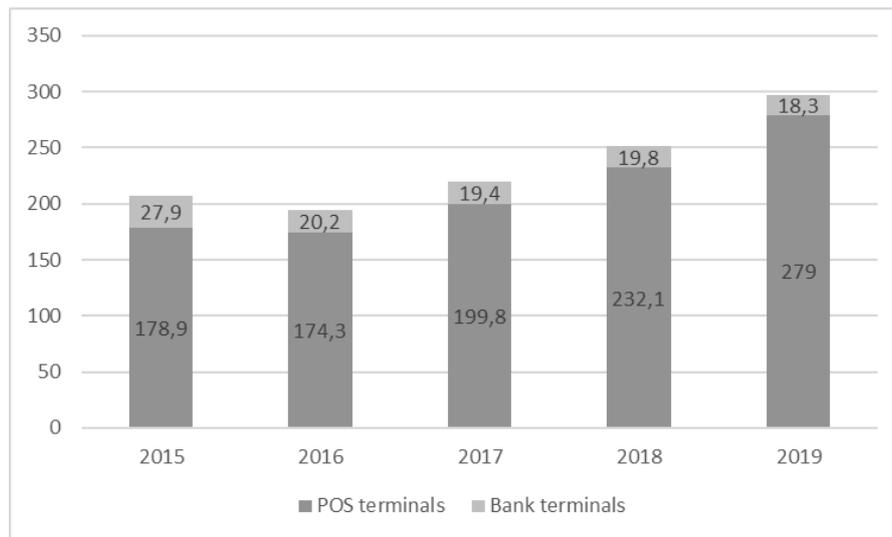


Fig. 2. Number of payment terminals from 2015-2019, thousand units

The ratio of payment terminals quantity to the permanent population of Ukraine also increased by 18.7% and by end of 2018 amounted to 7.1 thousand units per 1 million of population. Simultaneously, there is an uneven distribution of the terminal network on Ukrainian territory and insufficient pace of its development. The smallest number of payment devices is tracked in the West of the country and in Lugansk, Donetsk regions (dominated by Kyiv, Dnipropetrovsk and Kharkiv regions) [1].

To conclude we'd like to say that today innovative payment systems are emerging globally and they are very popular in Ukraine. Undoubtedly, our country is among countries experiencing fast development of payment innovations.

## References

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2. National Bank of Ukraine official website. URL: <https://www.bank.gov.ua/>

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## **SEO ANALYSIS OF THE ONLINE BANKING AREA IN UKRAINE**

Obviously, we live, work and develop ourselves in the time of digital era. With each year our possibilities in that direction expand and innovations in various areas make our lives more comfortable.

One of the biggest impact that digitalization has made on our way of life includes changes in financial area. Technology is rapidly transforming the way the financial sector is operating. New digital technologies have given the platform to new services, which have already proved their efficiency. Mobile banking, online banking, cashless payments etc. became an everyday reality and we can pay with our cards, phones, and watches or with any other devices we choose. In our opinion, the above mentioned innovations positively influenced the financial area in the following key directions: