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ЭЛЕКТРОННЫЕ И ВИРТУАЛЬНЫЕ ДЕНЬГИ В СОВРЕМЕННОЙ РОССИИ

Аннотация: статья посвящена исследованию электронных платежных систем в современной России. Процесс разработки cybercash действительно актуален в связи с существующими законодательными, техническими и повседневными общими проблемами. Такие вопросы должны решаться с помощью зарубежного опыта и теоретической базы. Процесс запущен, и нам нужно внедрять развивающиеся системы одновременно с повышением уровня компетентности в этой сфере.

Ключевые слова: электронные деньги, виртуальные деньги, платежные системы, Электронные деньги.

Abstract: The article is devoted to the research on the electronic payment systems in modern Russia. The process of developing cybercash is truly urgent due to the existing legislative, technical and daily common problems. Such issues should be solved with the help of the foreign experience and theoretical basis. The process has been launched and we need to introduce the developing systems simultaneously with raising the level of competence in this sphere.

Key words: electronic money, virtual money, payment system, cybercash.

1. INTRODUCTION.

Electronic and virtual money is quite a new phenomenon in economic science and economic practice, so there are different opinions about what should be considered electronic money. Some believe that e-money is an indefinite monetary obligation of a Bank or other company, expressed in electronic form, certified by an electronic digital signature, used as a means of payment and redeemable at the time of their presentation in ordinary money. Others think that it is a monetary value that represents a claim to the Issuer, which is stored on an electronic device, issued after receiving funds in the volume of at least the amount of obligations assumed, accepted as a means of payment not only by the Issuer, but also by other firms. This issue is absolutely vital, since the modern economy is strongly influenced by the process of digitalization [4]. The trend of expanding control, the influence and spread of Commerce due to the digitalization of society has led to the emergence of a new phenomenon — the digital economy. The digital economy brought to life new economic phenomena, which, due to their novelty, are insufficiently studied. Such phenomena of the modern network economy include electronic money [2]. This direction is wide-ranging, because it affects many areas of life as well as each individual and business structure (from small businesses to large corporations) [5]. With the advent of the Internet, a unique opportunity to cope with mass unemployment has appeared, which has always been a big problem in any country, especially in the republics of the former Soviet Union. But now such a form as distant work has become a way out of the situation, because you can find a great option to improve your financial situation. With this method of earning an employer can be located at a distance of tens of thousands kilometers from the performer. Moreover, the electronic payment system is a unique finding for payments for work performed. Programmers successfully solve the problems of electronic money development and provide unprecedented comfort and huge time savings to people's lives [7]. Thanks to these advantages, there are more and more users of the virtual currency. This area is in great demand, and needs to be further expanded and improved.

2. ANALYSIS.

Today in Russia, the most popular Internet payment systems include Yandex Money, Paycash, Webmoney, Rupay, Cybercash and others [9]. Such systems usually have a high degree of protection against hacking and fraud, and transactions between system users are confirmed by electronic contracts. It is worth paying attention to the most common electronic money systems in our country. Undoubtedly, such electronic payment systems as WebMoney and Yandex are the most widely exploited by users. They account for more than 80% in the market of electronic payment services. Also "PayPal", "QIWI", "Moneybookers" have been firmly rooted in Russia. WebMoney positions itself as an "international payment system". This system was founded in 1998. Its owner - the company "WM Transfer" Ltd is registered in London, however, all technical centers and the main certification center are located in Moscow. In this system, it is possible to make payments with the help of electronic equivalents of a number of currencies of the world. System "Yandex.Money" started working in 2002. It mediates settlements among its participants in Russian rubles. Here two types of calculations were used: By "Yandex.Wallet" - access to it is possible through the web interface. Via the "Internet Wallet" - a special account, operations on which are performed using respective software products and services. Today, it is only available to the users of "Yandex.Purse's» [3]. This payment tool successfully functions when merchant organizations are ready to accept electronic money as a means of payment. This condition is guaranteed by the Issuer, which undertakes to pay real currency in exchange for electronic money that it has been put into circulation. There are a number of factors that have a positive impact on the implementation of projects in the field of electronic currency:

- the higher income of citizens in the country;
- the wider range of computer and other gadgets users with the Internet;
- the increase in payment for advertising services;
- a larger number of micropayments;
- more comfort and saving time.

But in Russia, there are factors that create problems for the successful development of electronic money. In particular, Federal law No. 161-FZ of June 27, 2011" [1]. On the national payment, system «introduced such changes that suggest extreme distrust to the users of electronic currency. It seems that the Russian authorities are not on the side of those who are interested in the development of electronic money in Russia. Although on the other hand, such interference by the government is explained by the desire to protect users of electronic currency from fraud, attacks by hackers, and the use of currency for purposes prohibited by law. As you know, the WebMoney payment system has a multi-level structure for obtaining licenses. The higher the status, the more expensive it is and requires additional personal data from the user. The Russian authorities explain such requirements as a desire to provide higher security guarantees to the virtual depositors. Although you can't help but agree that there is another goal here: to strengthen control and get as much information about each user as possible. After the introduction of the law, which is called "anti-money laundering", the new requirements under which the user of any electronic payment system must identify themselves, come into force. The exceptions are utility payments, payment of membership fees for garden and dacha cooperatives, and payment for communication services, in case the amount does not exceed 30 thousand rubles. Any operations exceeding this level require identification. Thus, we can assume that in Russia, process of development of electronic money will differ from the other countries. But, in any case, it can't be stopped; once it has been launched , it will actively go on. In practice, the concepts of electronic money and virtual currencies are often reversed. In the process of use, the most common are two main systems: e-money based on microprocessor cards and network/software products. The first system is a technological product of a credit card and is implemented, for example, in the Visa Cash system. The second is based on the work of a special computer program that stores the cost of downloaded electronic money, and the user of the system, having access to the Internet, pays through it. Examples of systems based on network/software products are WebMoney, Yandex.Money, Qiwi, etc. In the Russian Federation, the most popular electronic services are the above-mentioned electronic money systems. But the peculiarity of their functioning is a small share of use in the total number and volume of cash and non-cash transactions.

Most often, Russians use them to pay for low-cost purchases and services, such as mobile phone payments and purchases in online stores. Virtual currencies are an encrypted set of text-code that can be obtained by solving a specific task, or by buying a currency on an exchange. At the moment, the most popular e-wallet among Russians is Visa QIWI Wallet (the share of its subscribers is constantly growing: from 39% in 2016 to 41% in 2017) [10]. The second most popular is "Yandex.Money", which lags behind the leader in the number of users by almost two times: 20% in 2016, 21% in 2017. Then, with the share of users 9% in 2016, are WebMoney and PayPal.

Table 1.

Yandex.Money	48%
WebMoney	29%
QIWI	19%
PayPal	3%
Rapida	1%

*http://www.tadviser.ru/index.php/%D0%A1%D1%82%D0%B0%D1%82%D1%8C%D1%8F:%D0%AD%D0%BB%D0%B5%D0%BA%D1%82%D1%80%D0%BE%D0%BD%D0%BD%D1%8B%D0%B5_%D0%BF%D0%BB%D0%B0%D1%82%D0%B5%D0%B6%D0%BD%D1%8B%D0%B5_%D1%81%D0%B8%D1%81%D1%82%D0%B5%D0%BC%D1%8B_%D0%B2_%D0%A0%D0%BE%D1%81%D1%81%D0%B8%D0%B8.

The audience of both these payment systems has decreased due to the increased activity of competitors. Despite the fact that e-money is growing in popularity, the share of its users is less than the audience that prefers to pay for goods and services using Bank cards.

Table 2. Most popular spending of electronic money

Cellular communication	30%
Online shopping	24%
Internet service	21%
Tickets for transport	12%
Transactions	7%
Municipal services	4%
Films, books and music	2%

*http://www.tadviser.ru/index.php/%D0%A1%D1%82%D0%B0%D1%82%D1%8C%D1%8F:%D0%AD%D0%BB%D0%B5%D0%BA%D1%82%D1%80%D0%BE%D0%BD%D0%BD%D1%8B%D0%B5_%D0%BF%D0%BB%D0%B0%D1%82%D0%B5%D0%B6%D0%BD%D1%8B%D0%B5_%D1%81%D0%B8%D1%81%D1%82%D0%B5%D0%BC%D1%8B_%D0%B2_%D0%A0%D0%BE%D1%81%D1%81%D0%B8%D0%B8.

The formation of the virtual currency market begins with the creation of bitcoin in 2009 – the most popular cryptocurrency today, the market capitalization of which is 72% of the entire virtual currency market. Bitcoin is regulated by an open system that records and confirms transactions (blockchain) [11]. As a cryptocurrency, bitcoin is based on the principles of cryptography, which control the process of creating and exchanging currencies for others. You can use bitcoins by storing them on the local disk of your computer, phone, or performing operations on open platforms (online wallets). But the virtual currency market is not limited to the creation of bitcoin, the emergence of such an innovation has created a chain reaction of changes in the financial market and the formation of a diverse cryptocurrency market. Since 2011, this document has become Federal law No. 161-FZ" on the national payment system, dated 27.06.2011 [6]. This law not only defines the criteria, for which any monetary funds can be attributed to electronic money, but also fixes the main requirements for the subjects of the payment system, fixes the measures of regulation and supervision of operations with electronic money. In relation to virtual currencies, a large number of countries do not recognize them as legal tender; at the moment only 80 countries allow the use of virtual currencies when performing transactions. In Russia, virtual currencies are also not legalized, but recently there have been news that in the State Duma the working group on risk assessments of cryptocurrencies is preparing a bill on their recognition.

3. CONCLUSION

In the Russian Federation, there are prerequisites for the transition to electronic money payments, as evidenced by the growing volume of transactions made by electronic money from year to year, but due to some people's distrust of them, the spread of electronic money is not so fast. If a few years ago all researchers studied virtual currencies in order to understand what they are and whether they can be

considered a means of exchange, now there are discussions about how virtual currencies in general can be integrated into the payment system of a single state and the whole world. Unfortunately, it is very difficult to find an answer to this question, but we can see that every year the number of companies willing to accept cryptocurrencies increases. States recognize their status and give them legislative consolidation. Such process cannot but have an impact on the system of payments that we currently use. But to evaluate this impact is difficult, and not only because of the unpredictability of the prices of virtual currencies, which depend on many factors, ranging from political events for the legalization of virtual currency in different countries, to the number of extracted or newly created virtual currencies as well as blockchain and other components that should be considered when discussing this issue. Despite some factors that slow down the process of introducing a new type of payment, the development of electronic money in Russia also has real prospects. It will be successful if we manage to overcome the problem of the mass user lack of confidence in the electronic currency [8]. This requires ideal conditions for their unhindered use, so that we can easily make an equivalent exchange for the necessary national currency. We believe that virtual currencies, which are actively integrating into our lives, will soon enter it everywhere in the same way as Bank cards have done.

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