

EVOLUTION OF CASHLESS CALCULATIONS IN UKRAINE

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In modern conditions, the banking system of Ukraine is under the constant influence of new leading technologies. Its sphere of influence includes services for the issuance and maintenance of payment cards, which are the main way to accelerate the circulation of funds. In general, non-cash payments play a crucial role in ensuring the efficient and transparent functioning of the country's economy, in particular, help reduce the share of the shadow sector of the economy, reduce the cost of servicing cash circulation. Also, the non-cash form of payment increases the activity of the population as a participant in the banking system. At the same time, the importance of such calculations is also manifested in the supply and redistribution of money, due to which there are additional opportunities for lending, additional income, increasing the transparency and reliability of the entire national financial system [1].

Settlement relations in Ukraine are due to the presence of commodity production, commodity turnover. In Ukraine, most payments are made in non-cash form. Now that Ukraine has become a market state, the non-cash form of settlements and settlements in general have begun to receive much attention both in the legal literature and in the legislation of Ukraine.

In the legal literature of the period before the credit reform of 1930-1932. the rights and obligations of the parties to make payments for the delivered products, performance of work, services provided have never been considered as independent legal relations, independent of the contract from which they arise. In the period after this reform, the concept of settlement legal relations appeared in the literature. Proponents of this view argued that non-cash payments made by the parties through the bank, are separated from the contract from which they arose and acquire independence, become independent legal relations. They explain this as follows. Since the bank is not included in the legal relationship for the provision of relevant services, at the same time it becomes one of the subjects of settlement relations, the subjective composition of the settlement for the provision of services for which payments are made.

Payments for the delivered products, performed works, rendered services are separated from their basis - the corresponding contract and turn into independent settlement legal relations only through the mediation of the bank. If the settlements are made directly, without contacting the bank, there are no special independent settlement legal relations. The theory of settlement legal relations was born existing after the credit reform of 1930-1932. administrative-command methods of economic management, a special legal position of the bank, which is both a governing body and a business entity, which objectively required special legal regulation and the allocation of independent settlement legal relations [3].

The development of new technologies has not left aside the banking system, which is the main creator of non-cash payments. They are widely used, are really convenient and effective. The use of non-cash payments saves costs for their implementation, accelerates the implementation of settlement operations and cash flows. In addition, non-cash payments accumulate money in banks, and create conditions for control of their intended use.

Cashless payments - the transfer of a certain amount of funds from the accounts of payers to the accounts of recipients of funds, as well as the transfer by banks on behalf of enterprises and individuals of funds deposited by us in cash at the bank, to the accounts of recipients. These calculations are made by the bank on the basis of settlement documents on paper or in electronic form.

For banking institutions of Ukraine, which will be able to restructure their strategies in a timely manner and get out of the systemic crisis with minimal losses, the issue of effective cashless management is one of the most pressing today, because despite the positive developments in guarded in recent years, the current state of affairs can not be considered favorable for banking. Factors that follow the crisis, such as the lack of a sufficient number of solvent borrowers, alternatives to lending, and the lack of public confidence in the banking system, pose extremely difficult challenges for Ukrainian banks. In this situation, the issue of non-cash circulation is vital for the effective operation of the bank.

Despite the deep crisis that did not leave Ukraine throughout 2015, plastic cards not only suffered less than other products, but also made a leap in development. The segment of plastic cards made a real breakthrough in just one year. If the main achievement of 2014 was the banal growth of contactless payments, then 2015 intensified this trend, reinforcing it with the emergence of other technical innovations. Thus, in 2015 there was a high rate of development in the segment of plastic cards - non-cash payments are gaining more and more popularity, more and more customers are making transactions through Internet banking, as well as more active use of contactless cards. This is facilitated by the NBU's policy aimed at increasing the share of non-cash payments, as well as the constant activity of banks and payment systems. In 2015, banks became particularly active in the field of e-money and began launching products aimed at developing e-commerce. The number of active contactless cards is constantly growing.

In 2016, along with the existing payment systems, such world leaders as ApplePay and GooglePay will appear on the Ukrainian market, which promotes the development of contactless payments using NFC technology. Payments using a

mobile phone and other devices (bracelet or watch) will become more widespread. There will be other socially oriented tools, similar to the electronic student card, which surprised the market in 2015.

Thus, in January 2016, banking institutions launched municipal cards. It is a modern banking instrument that contains a financial component and an ID-card that identifies the client and is the "key" to the administrative services of the modern world, as well as to social programs and benefits. The share of non-cash payments using payment cards in 2015 was 31.2% of the total volume of payment card transactions and 65.5% of the total number of transactions, increasing by 6.2% and 9.6%, respectively.

One of the most important ways to improve the organization of non-cash funds is to build a single national bank card system, the system of such full activities contributes to increasing the amount of non-cash economic resources of national economic funds. The creation of an effective system of non-cash payments is of fundamental importance for clarifying the organizational and legal framework, as well as legislative provisions that would regulate the monetary system. Settlement relations between business entities in Ukraine will be important, because the economy as a whole is in its infancy, the same is needed now for the Congress to create a legal basis for non-cash monetary roles of domestic figures of the main activities of executive services. The main ways to improve and solve the problems of development of non-cash funds are: increasing public confidence in the banking system, which was lost through the financial system; introduction of insurance of risks of holders of payment cards from unauthorized interference and unforeseen use.

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