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## **BANKING SECURITY**

**Abstract:** The problem of increasing the level of protection of banks from illegal actions is inherent in most countries of the world, including states that have centuries-old traditions of successful conduct of credit and financial activities. If the stability of the banking system is violated, if security is not respected within itself, if it is not sufficiently developed, the banking system itself may be a threat to financial security.

**Key words:** economy, finance, bank, security, risk.

One of the most important and acute economic problems of the Russian Federation is the growth of threats to the economic and financial security of the state.

The problem of increasing the level of protection of banks from illegal actions is inherent in most countries of the world, including states that have centuries-old traditions of successful conduct of credit and financial activities. The peculiarity of Russia lies in relatively recent restoration of the institution of commercial banks.

The modern banking system of the Russian Federation was created as a result of the reform of the state credit system that developed during the centralized planned economy. To date, the main elements of the financial and credit system of Russia are: the Central Bank of the Russian Federation (Bank of Russia), credit organizations, branches and representative offices of foreign banks.

The basis for regulating the banking system creates a legislative framework, which is formed by federal laws. Federal laws are adopted and act in full accordance with the Constitution of the Russian Federation.

To ensure the security of operations, protect property, protect sensitive information, the personnel system and the personal safety of bank employees, a scientific and methodological base is needed. The banking community of Russia is interested in the development of banking security systems, but most of the research is entrusted to law enforcement agencies.

Information security of the bank should take into account some specific factors:

1. The information stored and processed in banking systems is real money. Based on computer information, payments can be made, loans opened, significant amounts transferred. It is understandable that illegal manipulation of such information can lead to serious losses. This feature dramatically widens the circle of criminals who encroach on banks.

2. Information in banking systems affects the interests of a large number of people and organizations - customers of the bank. As a rule, it is confidential, and the bank is responsible for securing its clients' confidential data. Naturally, clients have the right to expect that the bank should take care of their interests, otherwise it risks its reputation with all the ensuing consequences.

3. The bank's competitiveness depends on how comfortable the client is working with the bank, and also on the wide range of services provided, including services related to remote access. Therefore, the clients should be able to dispose their money quickly and without tedious procedures. But such ease of access to money increases the likelihood of criminal infiltration into banking systems.

4. Information security of the bank must ensure high reliability of the computer systems operation even in case of emergency situations, since the bank is responsible not only for its own funds, but also for the money of customers.

5. The Bank keeps important information about its customers, which expands the circle of potential intruders interested in theft or corruption of such information [1].

Many crimes committed in the financial sphere remain unknown to the general public due to the fact that bank managers do not want to disturb their shareholders, are afraid to expose their organization to new attacks and do not want to spoil their reputation of a reliable depository of funds and, as a consequence, lose clients.

Users of Mobile Banks, also face risks. After all, there is always a risk of loss or theft of the Mobile Device, in which case the "newly-minted" owner will be able to assign all the funds from your bank account. But, if you study the Mobile Bank system more thoroughly, its advantage over the classical visit to the bank branches and even over the Internet banking system will become obvious. However, there is still a risk of obtaining confidential data from your account by infecting spyware on

your mobile device. As a result, the technical department of the bank is continuously developing the security systems of the Mobile Bank application. At the same time, representatives of the bank recommend not to install programs from the Internet to a mobile phone in which a banking application is installed. And also hand over to repair maintenance or rent your phone, only after the removal of this application.

Any bank would like to release its mobile devices that are tightly integrated with the phone's security system. On such a device it is impossible to install additional programs and, thus, the maximum degree of protection against hacking will be guaranteed [4].

As a result, automation and computerization of banking activities, and of monetary circulation in general, continues to grow. The main changes in the banking industry over the past decades are connected with the development of information technology. You can predict a further decline in cash turnover and a gradual shift to non-cash settlements using plastic cards, the Internet and remote legal account management terminals.

It is advisable to follow the following general safety rules when using plastic cards:

- Do not make purchases on the Internet on unreliable websites. Make sure that the site you use uses a special http-protocol for performing financial transactions. This protects your data from leakage.

- Carefully store information about the card, especially the pin code and the CVV code on the back. The attackers will have a few seconds to take what they needs, so do not be distracted by holding the card in your hands, especially when calculating in restaurants and cafes.

- When withdrawing money from the ATM, adhere to some security rules. Among other things, pay attention to the ATM itself, to whether any additional cameras are hung on it, and also whether there are any additional overlays on the keyboard or in the receiver.

- In case of loss of your card, call the operator immediately to block it. If you believe that the data of your card has been placed at the disposal of strangers, also inform the bank about it.

- Do not hesitate to enter into communication with the bank, many banks support service works daily and around the clock. If you contact support in a letter or by calling, you will solve any issue related to your card.

It should be noted that banking itself is inherently associated with numerous threats posing a potential danger to the interests of citizens, society and the state as a whole.

In the sphere of legal regulation of the activities of credit institutions, norms, principles and recommendations worked out by international organizations, whose activities to some extent affect the functioning of financial markets, are of great importance [3].

Credit organizations are the backbone of the financial and credit system, as well as the state's economy, and liquidity problems can threaten stable monetary circulation, attracting banking investments in the real sector of the economy.

To do this, it should be understood that the stability of the financial and credit system means the creation of a set of measures in the field of financial security that provide reliable regulation of banking risks, capital and liquidity, as well as state financial flows in the amounts necessary to fulfill state tasks and functions. If the stability of the banking system is violated, if security is not respected within itself, if it is not sufficiently developed, the banking system itself may be a threat to financial security.

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## **БАНКОВСКАЯ БЕЗОПАСНОСТЬ**

**Аннотация:** в настоящее время, одной из важнейших экономических проблем Российской Федерации является укрепление экономической и финансовой безопасности государства. Основу для регулирования деятельности банковской системы создает законодательная база, которую формируют федеральные законы, позволяющие создать комплекс мер, обеспечивающих надежное регулирование банковских рисков, капитала и финансовых потоков, необходимых для выполнения государственных задач.

**Ключевые слова:** экономика, финансы, банк, безопасность, риск.

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