

Veretennikova Viktoriya Viktorovna

Student

Ural Federal University

Russia, Yekaterinburg

DEVELOPMENT OF SERVICE OPERATING PRINCIPLES FOR DETERMINING CUSTOMER RELIABILITY

***Abstract:** In the conditions of modern business, all non-cash transactions of entrepreneurs are subject to close monitoring by the legislation. To comply with the law, banks provide their customers with a service based on information technology to evaluate their company and counterparties in order to avoid blocking company accounts. This article discusses a method of evaluating counterparties that can be used in a bank's service for customers. The goal of the study will be achieved using methods of analysis and comparison of materials from open sources on software and the requirements of the legislation of the Russian Federation. The result of the work is a set of indicators and their application in assessing the state of the client's business, helping to determine its reliability.*

***Keywords:** account blocking, whitelist, business metrics.*

Веретенникова Виктория Викторовна

Студент

Уральский федеральный университет

Россия, Екатеринбург

РАЗРАБОТКА ПРИНЦИПОВ РАБОТЫ СЕРВИСА ПО ОПРЕДЕЛЕНИЮ НАДЕЖНОСТИ КЛИЕНТОВ

***Аннотация:** В условиях современного бизнеса все безналичные операции предпринимателей подлежат тщательному контролю со стороны*

законодательства. Для ознакомления с требованиями и ведения более прозрачной финансовой деятельности банки предоставляют своим клиентам сервис на основе информационных технологий по оценке их компании и контрагентов с целью избегания блокировки счетов компании. В данной статье рассматривается метод оценки контрагентов, который может использоваться в сервисе банка для клиентов. Цель исследования будет достигнута с помощью методов анализа и сравнения материалов из открытых источников по программному обеспечению и требований законодательства российской федерации. Результатом работы является набор показателей и их применение при оценке состояния бизнеса клиента, помогающие определять его благонадежность.

Ключевые слова: блокировка счетов, белый список, бизнес-показатели.

I. INTRODUCTION

Since 2017, amendments to the 115 Federal Law «On Combating Money Laundering and the Financing of Terrorism» [1], which affected business owners, have entered into Russia. In connection with the new tough measures, more than half of small and medium-sized enterprises encountered blocking funds by banks and were forced to completely stop work. Law-abiding companies also came under the influence of brutal measures. It was due to the fact that the appearance of the activities of these firms aroused suspicion of the legality of their actions. One of the factors is the incompetent work of managers. At the same time, the restoration of the efficiency of accounts often takes an exorbitant amount of resources, in some cases a judicial appeal procedure is possible. Companies recognized as suspicious automatically fall into the black list, the so-called stop list or 550-P list. By means of this list, there is a mechanism for the exchange of information between financial institutions and the Bank of Russia about customers who have previously been denied service or operations by banks due to suspicions of violation of the relevant law. Due to numerous cases of blocking accounts, entrepreneurs began to lose confidence in banking institutions and try to switch to cash payments. For banks, the loss of business customers is an unacceptable minus in their activities. The purpose of this article is to develop a list of indicators,

analyzing which it will be possible to identify the level of reliability of the client and his contractors. To achieve this goal, the applicable indicators and technologies in evaluating counterparties were reviewed, and prospects for the development of the service were identified.

II. LITERATURE REVIEW

In 2019, as part of the RSBI quarterly index, a survey was conducted among the owners and top managers of 2,300 small and medium-sized businesses in 23 regions. The survey found that 20% of respondents faced blocking accounts over the past period, while the percentage of serious consequences increased from 28 to 43%. Litigation and capital losses could be avoided if legal entities were aware of the state of their business and operations by law. It is here that we apply the service for evaluating the client, based on his data on accounts and operations.

The article by Lang Zhang, Xian Feng, Tingting Fan and Haiqing Hu describes a model that reveals the counterparty's habits when lending to a bank, which can most accurately signal exposure to risk [2]. The actions of these customers may adversely affect the financial position of the credit institution. In the process, the client analyzes such indicators as credit histories, work in the investment market, compliance with requirements and obligations, and compliance with REPO agreements. Having studied the original method in more detail, we can conclude that the method is also suitable for evaluating counterparties of bank customers, but the analysis will be less accurate, since it is proposed to take other initial data for the calculation. This article will offer an alternative way to evaluate counterparties based on the requirements of the Central Bank of Russia for legal entities. The input information is the bank information on customer accounts and the movement of funds, as well as unloading from open sources.

Consider the list of indicators used in the analysis of the reliability of the client and its counterparties. The first of these is an indicator called «Date of opening of the first bank account». It shows how long the organization has been conducting legitimate activities under a contract with a bank. It would be logical to assume that the earlier the organization's very first current account is registered, the more reliable the company seems and its credibility grows.

The second indicator sounds like «Your Reliability Level». Checking the reliability of the client involves a comprehensive analysis of the financial and economic activities of the organization. The main goal is to minimize risks and insure against cooperation with an unreliable counterparty. A number of criteria determines the level of reliability of the company. The service evaluates the characteristics of a one-day company, solvency and availability of resources, risks of default, business reputation and experience.

Sign of a transit company. Transit is usually understood as the movement of funds between organizations, not due to economic reasons. As a rule, his goal is to accumulate money for the purpose of their further use for any purpose, including illegal ones. A bank may recognize a transaction in transit if it is suitable for such characteristics as crediting funds to a client's account from a large number of accounts from other Russian banks, with their subsequent debiting within two days, regularity of operations, and the absence of activities within which cash credits are made funds to the account and debiting funds from the owner's account, tax liabilities or the minimum tax burden. For the same reason, a separate indicator is to allocate write-offs to contractors and the receipt of funds from them. To convert the indicator into a numerical form, the ratio of the sum of expense transactions without VAT to the amount of incoming transactions with VAT is allocated.

The total amount of taxes that the company must pay to the budget is taken into account when calculating the tax burden indicator. The lower the tax burden, the greater the likelihood that the organization will be suspected of violating the tax code. For example, if the amount of tax payment is less than 0.9% of the total account turnover, then this is a sign of a «bad» customer. When calculating the tax burden, the company's revenue without VAT and excise taxes and personal income tax paid are used. The value of the indicator is calculated as a percentage of the actual tax indicator to the federal tax service, depending on the activities of the company.

The amount of revenues from counterparties is calculated from the ratio of the sums of incoming transactions from counterparties from the list of 550-P to the sum of all incoming net operations. All incoming net operations include payments within the

bank, operations on deposits and loans, as well as commissions and support payments on operations. The amount of payments to individuals includes payments with the above, with the exception of wages.

Settlements within the framework of the counterparty assessment service are made for all legal entities of the bank, with an open current account and with transactions for the past month and a half.

Each of the five indicators can be characterized by one of three colors, where green – indicates the positive impact of the characteristics on the client's reputation, and red – the need to correct deficiencies in order to avoid blocking accounts.

The total score for the client is calculated by the formula of the integral indicator: the sum of the products of the indicator value by the corresponding weight. The weight of the indicator is determined separately for customers, depending on the average monthly turnover in their bank accounts [3]. Both general and private assessments should be updated daily and displayed on the main page of your personal account in the client's Internet bank.

III. RESULTS

The introduction of such a service into the functionality of applications offered by banks for their customers helps to increase the company's position in bank ratings. The company's activities become transparent from the side of the law, and businessmen can independently influence their rating and reduce the likelihood of the company getting into the black list of entrepreneurs. This allows you to reduce the burden on technical support staff, lawyers, etc., and increase the loyalty of bank customers. The introduction of an analysis of companies and their counterparties in the banking sector will increase the value of the client's offer, attract new entrepreneurs to cooperation, and expand the client base. In the future, such counterparty assessment services will become an integral part of doing business and banking.

IV. CONCLUSION

In this article, we described indicators and their calculation for the possibility of assessing the status of organizations from the inside. Of course, the calculation methods used in counterparty assessment services can be a great many. In any case, no credit

institution can give customers an absolutely accurate result. The use of original techniques in competitor's tank services allows customers to more widely evaluate the range of their capabilities. Based on the calculations based on the above principles, the client can daily observe the legality of his actions and operations, promptly influencing the course of events. The implementation of systems for evaluating counterparties in the near future in all banking institutions will allow in the future not only to make calculations with numbers, but also to focus on the specifics of the client and its counterparties.

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