

dependent on Russia. It is safe to say that if the EU countries continue to impose sanctions, they will suffer more.

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### **Функционирование национальной системы платежных карт России**

В течение двух десятилетий специалистами поднимался вопрос о необходимости принятия мер по предотвращению возможных действий со стороны международных платежных систем (МПС) Visa и MasterCard. При этом подчеркивалось, что единственным эффективным решением является создание российской национальной системы платежных карт (НСПК).

Преимущество платежных карт МПС на российском рынке несет угрозу информационной безопасности страны, финансовой и

социальной стабильности. Создание НСПК является значимым и своевременным событием: после введения санкций против нашей страны, клиенты банков не смогли воспользоваться своими картами. На данный момент, НСПК успешно функционирует: банки подключены к НСПК, все транзакции по МПС переведены на российский процессинг, выпущены национальные платежные карты, разрабатываются планы развития системы.

## **The National Payment Card System in Russia**

Russian lawmakers got the idea of creating a national payment card system (the NPCCS) in the early 90s. The first attempts of creating the NPCCS were unsuccessful, as it became clear that there was no regulatory framework for its functioning in Russia. In addition, the largest banks were unable to reach an agreement on who would get the profits from the project. This situation was exploited by such international payment systems as Visa and MasterCard, which, in fact, divided the Russian market among themselves.

The question was reconsidered in 2010, when the Government of the Russian Federation proposed to create a universal electronic card, which operations could be carried out without the participation of Visa and MasterCard. However, this project failed because the officials faced a skeptical attitude of professionals and market participants. Finally, the mandatory issue of the universal card to all citizens of Russia had been cancelled.

The turning point was the introduction of Western sanctions against Russia. In March 2014, Visa and MasterCard stopped servicing of several Russian banks and Moscow was under a threat of being disconnected with the SWIFT system. It would mean the complete isolation of Russia from global economic processes.

At the same time, the President Vladimir Putin ordered to create a payment system, which would not be depended on Western companies, urgently.

Therefore, the Russian National Payment Card System (the NPCCS) called "Mir" was created on 23 July 2014 in the Russian Federation under Federal Law № 161-FZ "About national payment system" on 27.06.2011 to provide continuity, efficiency and accessibility of money transfer service.

The existence of an independent national payment system has its cons and pros.

Some difficulties appeared due to the established tight deadlines for the NPCCS launching:

1. The connection between banks and the NPCCS.

The connection between banks and the NPCCS in the first stage had to be completely the same as their connection with the international payment systems. The task of the connection actually meant the placing of the NPCCS ultimate equipment in a bank. In addition, it was necessary to conduct a set of tests, examining the passage of basic operations such as authorization (request or approval from the payment system to conduct transactions), clearing (operation closing and exchange of information about the remittance) and settlement. Russian banks were unable to test the operations of the national card payment system.

2. The transition of international payment systems into the Russian processing.

Not many efforts were required for the cooperation from the banks, but with the International Payment Systems (IPS), it was not the case. It was hampered by the significant differences in technologies and internal procedures as well as the transmission of large amounts of data and money. As for MasterCard, the work moved quickly, and all necessary projects were completed even before the deadline (before March 23, 2015). But Visa was lagging seriously. Visa signed a contract with the NPCCS only on 18 February, 2015 and completed the transition on May 27, 2015.

3. Failures in the National Payment Card System.

Since such a large-scale business, as the creation of the NPCCS was carried out in a very short time and the domestic transfer of operations were required immediately, not all operations were stabilized, which led to some failures.

They can say that the main difficulties arose due to lack of time, heavy workload, and IPS reaction. However, the transition into the Russian processing was delayed, but it brought certain benefits.

Despite some difficulties, discussed earlier, the NPCCS has a number of advantages:

1. The insurance of Russian citizens from the problems with the IPS.

Today's political and economic crisis has shown that foreigners have more power over Russia – U.S. banks may deprive Russia of the opportunity to use cards of domestic banks simply because their

Government decided so. The Russian national payment system will not depend on the instructions of foreign governments.

#### 2. The domestic banking sector will develop.

Annually transactions are committed at \$4 billion in our country, till now a significant portion of the commissions were received by foreign payment system, but since the creation of the national payment card system, the money will remain in the country.

#### 3. Personal and banking data protection.

Nowadays the Russian government is worried about the lack of confidentiality of information about users of Visa and MasterCard since we cannot be sure that our data is not passed on to third parties or used by anyone without our permission. That is, a foreign state has information about the majority of citizens in the Russian Federation, the most important personal and banking data. Therefore, the national payment system is more profitable for us, because the data remains within the country.

#### 4. Adjusting the fee by our government, not by other countries.

When international payment systems are used (Visa and MasterCard), Russia has to live and act on their rules. Monopolistic international payment systems dictate their conditions to other banks. Therefore, payments for Visa and MasterCard transactions are very high. With NPCS interbank, fees and commissions for clients are much lower regulated by the Russian government.

The national card payment system is an important and timely step in the development of the Russian financial system. Now there are transactions of international payment systems handled through the NPCS, and in December 2015, the first cards were released with a new logo.

A team of the NPCS creates a handy card, with in-demand services, interesting features and technologies, which can be released by any Russian bank at will. Due to co-badging programs with international payment systems, there is an exit abroad. The agreements have already been signed on the issue of co-badged cards under the brands of Mir-Maestro, Mir-JCB (the issue is scheduled for 2016) and Mir-AmEx.

Thus, the NPCS is a new and significant player in the Russian market. Undoubted benefits from the use of the national payment card system will be interested by a wide variety of businesses. The NPCS offers cheap, reliable and efficient financial products and solutions for banks, companies or cardholders. This payment system will be competitive and meet the highest standards of safety and continuity.

The payment system of the national level will give a new boost to the economy and ordinary citizens of the Russian Federation will be able to use domestic payment cards in any part of the country, and eventually outside of Russia.

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### **Социальное жилье в городе Екатеринбурге: динамика развития в 2005-2015 гг.**

В статье представлены основные аспекты деятельности Комитета по жилищной политике администрации города Екатеринбурга по социально-экономическому развитию города в 2005-2015 гг. Рассмотрены программы по обеспечению жильем населения города