

Қорыта келе, криптовалюта «цифрлы ақша» немесе «электронды ақша» болып табылады. Бұл ақшаның физикалық баламасы жоқ, сондықтан ол виртуалды кеңістікте ғана жүреді. Қазіргі кезде крипто-валюта бұл біздің болашағымыз! Инновация! Крипто-валюта экономикаға және тікелей өмірімізге көп өзгерістер алып келеді деп есептейміз. Сол себептен, болашаққа дайын болып, қазірден бастап, криптовалюта арқылы табыс табудың жолдарын аталған әдстерді тиімді пайдалану арқылы жүзеге асыруға болады.

Әдебиеттер тізімі

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Banking Messages Exchange System

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Annotation: Bank Message Exchange System is an alternative of international SWIFT system in Kazakhstan created in 2018. BMES is a vast messaging network used by banks and other financial institutions to quickly, accurately, and securely send and receive information, such as money transfer institution.

Key words: Banking Messages Exchange System (BMES), Society for Worldwide Interbank Financial Telecommunications system (SWIFT), financial transactions.

Nowadays there are a lot of easiest ways to transfer money from one bank to another or even overseas without need to walk into a bank. One of this way is Society for Worldwide Interbank Financial Telecommunications (SWIFT) system. It helps not only send payment orders but also provides a network between financial institutions worldwide to send and receive financial transactions and information about them in a secure, standardized and reliable environment.

SWIFT system was created in Brussels in 1973 and was accepted by 239 banks in fifteen countries. Every day, nearly 10,000 SWIFT member institutions send approximately 24 million messages on the network. Even though SWIFT system is used worldwide, some countries decided to found their own financial banking telecommunications. It has happened because system is prone to be under the demands of the United States, meaning that if US request SWIFT services drop from dealing with specific banks or even countries, the network will typically follow suit. This has become increasingly politicized, what ought to be a payments network system has ended up being a service that will do as requested and be driven by US economic and trade policy. This has happened when Washington issued sanctions against countries like Russia, also Iran, Turkey, Cuba and others. Over 11,000 financial institutions in more than 200 countries are connected to the network, meaning that when Washington uses it to cut financial transaction ability the impact is immediate and global.

That's why such countries as Russia and China had created alternatives for SWIFT system. In Russia, for example, it calls SPFS, or System for Transfer of Financial Messages, and have been existed since 2014. Another alternative is China's CIPS, or China International Payment System which was founded a year later than Russian SPFS, in 2015.

In 2017, the President of Kazakhstan accepted the state program “Digital Kazakhstan”, the purpose of which is to accelerate the pace of development of the economy of the country as well as improve the quality of life of the population through the use of digital technologies. The program consists of five key areas, major of them is “Digitalization of economic sector”. The digitalization process goes along in all sectors of the economy and more actively and efficiently – in the financial sector.

Today, because of the changing geopolitical situation, there is increasingly talking about the need for their own alternative SWIFT system for data transmission channels in Kazakhstan.

In this regard, it should be noted that in Kazakhstan in the national payment systems through which the major part of payments are carried out, it is not SWIFT that is used, but its own development – Banking Messages Exchange System, or BMES. The functioning of this system is provided by a subsidiary of the National Bank, the Kazakhstan Center for Interbank Settlements (operator of national payment systems).

So what does BMES do? First of all it provides an acceptance, control, processing and distributing of message flow. All incoming messages passed checking procedures of BMES are forwarded either to ISMT, Interbank Clearing and SMEP or directly to participants. The second function of BMES is to check of end-to-end numeration of incoming and outgoing messages and create of message archive. Also BMES makes available to work with using of modern network technologies for all users. System receives and processes both financial information for the payment system and private participants' information if their structure meets standards of the payment system electronic messages.

In this regard, banks of Kazakhstan within the framework of in-country messaging are not dependent on the SWIFT system. In Kazakhstan, SWIFT is mainly used for international payments and money transfers through direct correspondent accounts with foreign financial institutions or for currency transfers within the country. In the latest case, BMES, if it is necessary, can also be used to ensure the transfer of messages between banks on direct correspondent accounts.

As for the certain dependence of external payments on the SWIFT system, for instance, within the framework of the EEU (Eurasian Economic Union), the possibility of creating alternative financial message exchange channels that can be used to diversify risks is being considered.

BMES prohibits the transfer of funds abroad, does not allow sending mass registries as part of one message, and has rather strict security requirements. Because of these reasons, many users of BMES consider it as a backup channel, without stopping work with SWIFT which is still significantly superior to the competitor in the number of messages.

However, there are some development prospects primarily because National Bank suggested to use BMES not only by banks but also by corporations, like it was done in Russia and other countries in order to increase traffic volumes.

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