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Должность: Ректор
Дата подписания: 22.05.2023 14:51:00
Уникальный программный ключ:
ca953a0120d891083f939673078ef1a989dae18a

Federal State Autonomous Educational Institution for Higher Education
PEOPLES' FRIENDSHIP UNIVERSITY OF RUSSIA
(RUDN University)
Faculty of Economics

COURSE SYLLABUS

International payment systems and instruments

Recommended by the Didactic Council for the Education Field of
38.03.01 Economics

(code and name of the direction of training/specialty)

The development of the discipline is carried out within the framework of the implementation of the main professional educational program of higher education:

International Economic Relations and Foreign Economic Activity

(name (profile/specialization))

2023 г.

1. COURSE GOALS

The purpose of mastering the discipline "International Payment Systems and Instruments" is to form students' knowledge in the field of payment systems and retail payment instruments, as well as to teach how to apply the knowledge gained in practice. The course explains the importance of the functioning of payment systems for the national economy, studies the payment systems of the USA, EU, Russian Federation; international markets for retail payment instruments: instant transfers, payment cards, traveler's checks and electronic money.

2. LEARNING OUTCOMES

Studying the discipline " International Payment Systems and Instruments " is aimed at the formation of the following competencies (part of competencies) among students:

Table 2.1. List of competencies formed in students when studying the discipline (results of mastering the discipline)

Шифр	Компетенция	Индикаторы достижения компетенции (в рамках данной дисциплины)
РС-1 / ПКО-1	Able to collect and analyze the initial data necessary for the calculation of economic and socio-economic indicators / способен собирать и анализировать исходные данные, необходимые для расчета экономических и социально-экономических показателей	РС-1 / ПКО-1.1 Know how to work with sources of international statistical information, analyze the dynamics of the main characteristics of international economic relations / умеет работать с источниками международной статистической информации, анализировать динамику основных характеристик международных экономических отношений. РС-1 / ПКО-1.2 Know the legal foundations of international economic relations, understand and be able to analyze their impact on the foreign economic policy of the Russian Federation / знает правовые основы международных экономических отношений, понимать и уметь анализировать их влияние на внешнеэкономическую политику РФ РС-1 / ПКО-1.3 Able to possess the basic skills and basic skills of applied analysis of the international situation / владеет основными навыками и базовыми навыками прикладного анализа международной ситуации
РС-4 / ПК-4	Able to analyze and make forecasts of the conjuncture of world markets for goods and services / Способен анализировать и составлять прогнозы конъюнктуры мировых рынков товаров и услуг	РС-4 / ПКО-4.1 Able to professionally and competently analyze the situation on world markets / Умеет профессионально и грамотно анализировать ситуацию на мировых рынках РС-4 / ПКО-4.2 Know how to use research results for forecast / Использует результаты исследований для составления прогнозов

3. COURSE IN HIGHER EDUCATION PROGRAMME STRUCTURE

The discipline "Basics of international trade" refers to the part formed by the participants of the educational relations of block B1 of the EP.

Within the framework of the EP, students also master other disciplines and / or practices that contribute to the achievement of the planned results of mastering the discipline "Basics of international trade".

Table 3.1. List of Higher Education Program (me) components / disciplines that contribute to expected learning/training outcomes

Code	Competence	Previous disciplines/modules, practices*	Subsequent disciplines/modules, practices*
PC-1 / ПКО-1	Able to collect and analyze the initial data necessary for the calculation of economic and socio-economic indicators / способен собирать и анализировать исходные данные, необходимые для расчета экономических и социально-экономических показателей	Foreign Economic Activity / Экономика и организация внешнеэкономической деятельности International settlements and currency transactions / Международные расчеты и валютные	Foreign trade insurance / Страхование ВЭД Project-technological internship / Проектно-технологическая практика Undergraduate practice / Преддипломная практика Final state examination procedures / Подготовка и сдача государственного экзамена Degree thesis procedures / Оформление, подготовка к процедуре защиты и защита выпускной квалификационной работы
PC-4 / ПК-4	Able to analyze and make forecasts of the conjuncture of world markets for goods and services / Способен анализировать и составлять прогнозы конъюнктуры мировых рынков товаров и услуг	Международные статистические базы данных Международная торговля высокотехнологичной продукцией и трансферт технологий Мировые товарные рынки Основы международной логистики Международная экономическая безопасность Стратегии международного инвестирования Свободные экономические зоны и офшоры Электронная коммерция в международном бизнесе	Мировой энергетический рынок Портфельные инвестиции на мировых финансовых рынках Исламские финансы Деловой протокол и этикет в международном бизнесе Страхование ВЭД Система поддержки экспорта Преддипломная практика Подготовка и сдача государственного экзамена Оформление, подготовка к процедуре защиты и защита выпускной квалификационной работы

4. COURSE WORKLOAD AND LEARNING ACTIVITIES

TABLE 4.1. Types of academic activities during the period of the HE program(me) mastering

Type of educational work		TOTAL, academic hours	Semester			
			4	2	3	8
Contact academic hours		34				34
в том числе:						
Lectures						
Lab work						
Seminars (workshops/tutorials)		34				34
Self-study (ies), academic hours		29				29
Evaluation and assessment academic hours		9				9
Overall labor intensity of the discipline	academic hours	72				72
	credits	2				2

5. COURSE MODULES AND CONTENTS

Таблица 5.1. Содержание дисциплины (модуля) по видам учебной работы

Course Modules and Contents	Modules and Topics (Units/Themes)
Section 1. Theoretical foundations of the functioning of payment systems	Topic 1. The essence and nature of payment relations. Payment and payment system. National payment system, its features and functions. Structural elements of the payment system: Institutions, Infrastructure, Subjects and Objects Classification of payment systems. Wholesale and retail payment systems. Gross and clearing payment systems.
Section 2. Objects of payment systems: payment services and instruments	Topic 2. Forms of cash: Cash and non-cash payments. Settlement operations of banks and interbank correspondent relations. The role of banks in the organization of payments. Clearing. Interbank clearing and currency clearing. The role of Central Bank money in payment systems. Credit and debit payment instruments: letter of credit, collection, payment orders, checks, bank cards.
Section 3. Design of payment systems	Topic 3. Principles and features of payment systems. Payment service and payment system: legal difference. Subjects of the PS and the mechanism of their interaction: principles of organization and functioning, rules and contractual relations of subjects, the procedure for the provision of payment services, tariff policy. Wholesale and retail payment systems: the main differences. Features of payment systems of large sums of individual

	countries of the world: USA, EBU.	
Section 4. Safety Fundamentals and International REGULATION of THE	Topic 4. Risks of PS functioning: credit, operational, commercial. Fraud. Data Confidentiality. International regulation. Role of the Bank for International Settlements. Committee on Payment and Settlement Systems. International Standards Financial Stability Board Chiang Mai Initiative	
Section 5. International Payment Business	Topic 5. International payment card systems. International money transfers, system SWIFT	
Section 6. Modern payment technologies	Topic 6. Modern trends in the development of financial technologies in the payment sector: biometrics, QR codes, tokens, IVR Тема 7. Блокчейн, криптовалюты, электронные деньги	
Section 7. Global Financial Centers	Topic 8. Global financial centers, financial services, international exchanges.	
Section 8. Russia in the system of international payments	Topic 9. Russia in the system of international settlements, Russian payment systems and instruments	

6. CLASSROOM EQUIPMENT AND TECHNOLOGY SUPPORT REQUIREMENTS

Name of special * placements and placements for independent work	Equipment of special placements and placements for independent work	List of licensed software. Details of the confirming document
Lecture Hall	Auditorium for lecture-type classes, equipped with a set of specialized furniture; whiteboard (screen) and technical means of multimedia presentations.	
Computer Lab	Computer class for classes, group and individual consultations, current control and intermediate certification, equipped with personal computers (in the amount of 21 pcs.), a whiteboard (screen) and technical means of multimedia presentations.	
For independent work of students	Computer class for classes, group and individual consultations, current control and intermediate certification, equipped with personal computers (in the amount of 21 pcs.), a whiteboard (screen) and technical means of multimedia presentations. Computer class for classes, group and individual consultations, current control and intermediate certification, equipped with personal computers (in the amount of 21 pcs.), a whiteboard (screen) and technical means of multimedia presentations.	Компьютер с выходом в интернет

7. RECOMMENDED SOURCES FOR COURSE STUDIES

Main reading(sources)

1. Bystryakov Alexander Yakovlevich. Monetary innovations and digital economy: reaction of the state, society and universities [Text/electronic resource] / A.Y. Bystryakov, N. Nenovsky, E.V. Ponomarenko // Vestnik Rossiiskogo universiteta druzhby narodiv: Ekonomika. - 2018. - Vol. 26 (4). - pp. 742 - 759.
<http://journals.rudn.ru/economics/article/view/20766/16764>
 2. Genkin A.S. , A.A. Mikheev, Blockchain. How it works and what awaits us tomorrow. 2018. 592 s.
 3. Gubenko E. S. «Financial and legal regulation of payment and settlement systems», 2017. 370 s.
 4. Krivoruchko S. V., Lopatin V. A. National payment system: structure, technologies, regulation. International experience, Russian practice. M.: KNORUS, TSIPSiR, 2018. 456 s
 5. Mussel K. M. "Payment Technologies, Systems and Instruments", 2018. 289 p.
 6. Ranchinsky Konstantin Leonidovich. Electronic money: definition and functions [text] / K.L. Ranchinsky // Vestnik Rossiiskogo universiteta druzhby narodiv: Yurydykhnykh nauki. - 2012. - №1. - S. 62-70. <http://journals.rudn.ru/law/article/view/5439/4892>
 - Платежные системы. Под ред. Дубовой С.Е., Обаевой А.С. МЦНИП. 2015. 510 с.
- б) дополнительная литература
1. Belov Valeriy Alekseevich. The development of the national payment system is a new goal of the Central Bank of Russia [text] / V.A. Belov // Vestnik Rossiiskogo universiteta druzhby narodiv: Yurydyaky. - 2012. - №4. - S. 107-116. <http://journals.rudn.ru/law/article/view/6034/5487>
 2. Varfolomeev A.A. Zashchita informatsii siznechnykh kart [Text/elektronnyi resurs] : Uchebnoe posobie / A.A. Varfolomeev. - M. : Izd-vo RUDN, 2008. - 158 p. - (Priority national project "Education": A set of export-oriented innovative educational programs in priority areas of science and technology). <http://lib.rudn.ru/MegaPro/Web/SearchResult/ToPage/1>
 3. Ranchinsky Konstantin Leonidovich. Issues of legal status and regulation of electronic money in the EU countries / K.L. Ranchinsky // Bulletin of the Peoples' Friendship University of Russia: Juridical Sciences. - 2011. - №1. - S. 69-77.
<http://journals.rudn.ru/law/article/view/5645/5098>
1. Khomenko E. G., Tarasenko O. A. National payment system of the Russian Federation and its elements. Monograph. – "Publishing House" "Prospekt", 2016. 176 s.
 2. Legislative and regulatory legal acts affecting the issues of payment systems and settlements. <http://www.cbr.ru/today/BESP/main.asp?Prtid=acts>
 3. Internet payments. <http://www.credcard.ru/russys.html>
 4. Payment system of the Bank of Russia. Synopsis. Bank of Russia. http://www.cbr.ru/today/BESP/obzor/sys_review.pdf
 5. Federal Treasury. <http://www.roskazna.ru/>
 6. Financial services. Russian Post. <http://www.russianpost.ru/portal/ru/home/financial>
 7. Cross-border operations of individuals carried out through money transfer systems and Russian Post. www.cbr.ru
 8. Western Union. <http://www.westernunion.com>
 9. MoneyGram. <http://www.moneygram.com>
 - Card history: credit cards in Russia and in the world. <http://www.credcard.ru/history.html>

- Нетривиальные новости о пластиковых картах.
<http://dom.bankir.ru/showthread.php?s=&threadid=11074>
- A glossary of terms used in payments and settlements systems. BIS.
<http://www.bis.org/cpmi/publ/d00b.pdf>
- The Committee on Payments and Market Infrastructures. BIS.
<http://www.bis.org/cpmi/index.htm?ql=1>
- Fedwire and National Settlement Services.
<http://www.federalreserve.gov/paymentsystems/paymentsresearch.htm>
- ABA. <http://www.aba.com>
- CHIPS Rules. www.chips.org
- Federal Reserve System. www.frbservices.org
- GSCC. www.gsc.com
- NSCC. www.nsc.com
- ECB: ECB, ESCB and the Eurosystem. ECB.
<http://www.ecb.int/ecb/orga/escb/html/index.en.html>
- Euro Banking Association. www.abe.org
- Payment Systems. <http://www.bundesbank.de>
- Target Statistics. <http://www.ecb.int/stats/payments/payments/html/index.en.html>

b) databases, reference and search engines

- ЦБ РФ
- Всемирный банк
- ООН
- Visa
- Mastercard
- Федеральное казначейство
- ABA. <http://www.aba.com>
- CHIPS Rules. www.chips.org
- Federal Reserve System. www.frbservices.org
- GSCC. www.gsc.com
- NSCC. www.nsc.com

Resources of the information and telecommunication network "Internet":

1. RUDN University EBS and third-party EBS, to which university students have access on the basis of concluded contracts:

- ELECTRONIC LIBRARY SYSTEM RUDN University – EBS RUDN University
<http://lib.rudn.ru/MegaPro/Web>
- EBS University Library Online <http://www.biblioclub.ru>
- EBS Jurait <http://www.biblio-online.ru>
- EBS Student Consultant www.studentlibrary.ru
- EBS "Lan" <http://e.lanbook.com/>
- EBS Troitsky Bridge

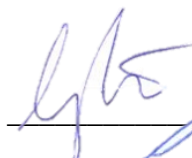
8. EVALUATION TOOLKIT & GRADING SYSTEM FOR ASSESSING THE LEVEL OF FORMATION OF COMPETENCIES IN THE COURSE

Evaluation materials and a grading system* for assessing the level of formation of competencies (part of competencies) based on the results of mastering the discipline "Basics of international trade" are presented in the Appendix to this Course Syllabus of the discipline.

AGREED

Developer:

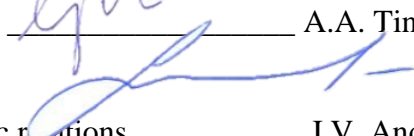
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