



# Digital Banking Systems

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**Abstract:** This article will tell you about the author's various researches on the further development of the Interbank Settlement System, highlighting the large-scale reforms being implemented, and one of the most important factors for the further development of the rapidly developing economy today - the correct and accurate organization of money circulation.

**Keywords:** Commercial banks, accounts, digital reform, goods.

**Introduction:** Modern in the economy digital finance system development and innovative of technologies fast integration, especially commercial in banks cash penniless of operations importance noticeable at the level Cash penniless operations these are banks and their customers between done increaseable financial are operations, and this operations money his/her behavior simplification, costs reduce, and financial indicators transparency provide for the purpose positive impact showing.

Today on the day fast photos with developing economy further development the most important from factors one - money rotation right and clear organization from doing consists of, because market economy commodity-money of relations status and development with closely is related to. Enterprise and organizations their own farm activities in the process always each other with in touch They will be. between goods exchange services show process continuous accordingly continue will reach.

This goods exchange and service show processes money and paid calculations using done increased. Commodity exchange rate himself/herself and money of the cycle material basis become is considered, its based on other paid relationship to the body is coming.

In economics to the surface coming paid in relationships money from the forms use features and payment to the methods according to money rotation cash penniless to

turn and cash paid to turn divided into. Retail trade and to the population paid service for payments, utilities and household services for payments, work right and to that equalized payments, insurance to organizations contributions, population by property and other taxes, population by taken the loan and his/her percentage cash in money return such as payments and other of payments payment cash paid to turn enters.

Farm driver subjects between goods and services, as well as financial obligations according to all calculations only cashless in appearance done is increased. Calculations cashless appearance republic in practice cash penniless calculations that is maintained and his/her account management and currently software supply using automated order done is being increased.

Remote bank from services use of the scope exceed going, own In turn, the bank to the cards was demand increasing to go service In particular, in 2023 into circulation issued bank cards number 46.2 million per piece reach, by 2022 compared to 35 percent grew. Population republic and foreign payment systems in the infrastructure one card through calculations done increase opportunity giver cobadging bank cards number by 2022 1.7 times more than increased by 3.1 million per piece reached 429 thousand in 2023 payment terminals through acceptance made payments volume by 2022 1.4 times more than more than 254.7 trillion soum organization reached and

In Uzbekistan cash penniless calculations done increase order Central bank defines and this order execution according to control take goes, because Uzbekistan Republic Central bank about in law Central bank main from the duties one as "Uzbekistan In the Republic of calculations effective system organization to grow and "to provide " task shown. In practice central bank by by designating given order current to be and in practice right application whole republic on the scale of calculations continuity provide opportunity creates.

The last 15-20 years inside many countries, mainly market economy developed countries in the economy following situations observation possible:

First, the only representation accounts through bank transfers number and being held of funds size increasing progress as a result payment system turnover incomparable at the level growth. This and the first all in turn in the world financial market of activity to grow and of payments to the acceleration help gave.

Secondly, the only representation accounts through money of funds one from the place second to the place fast the passage provider technique and technology in

the system big of successes caught Payment in the system new of technologies creation and their to practice implementation to be of payments one how many per minute one from the area second to the area passing to give for conditions created.

This and now payment system market economy in development role incomparable that shows. General as in other words , payment system economy financial infrastructure vital important element , economy to the effectiveness impact provider factor become is considered . This with together money and credit policy through the economy effective to manage provider necessary tool become is considered.

Cash penniless calculation system improvement on the surface suggestions.

#### 1. Bank of services digitization strengthen.

Digital services current to grow banks for customers with connections reinforcement and new services show opportunity Platforms through customers with communication to do opportunity to give, the bank competitiveness increases. Next in years banks also digital services further expansion for the purpose many initiatives on the road put it.

#### 2. Electronic payment systems development

Internet and mobile payment systems through of operations intense development, all of the country economic development positive impact shows.

#### 3. Cybersecurity measures reinforcement

Cybersecurity today's on the day bank system important and current from issues one is, financial transactions safety in providing main factor is considered. One how many year during cyberattacks through banks through being held to operations impact transfer it is possible, this and finance system reliability reduces.

#### 4. Interbank calculation system improvement

Commercial banks between calculations automation and digitization, not only of operations speed, maybe of operations efficiency also increases. If systems integration to do according to work done increase necessary if, banks own resources again work, new tools current to grow and security in strengthening significant steps their putting necessary.

### CONCLUSION

Conclusion in place record to grow yes, cash penniless operations modern bank system main structural from parts one is considered. Their development, banking of services efficiency increase, financial individuals for comfort provide and of the economy transparency in increasing important importance has.

Cash penniless of calculations improvement and development as a result in banks calculations

organization to grow efficiency further increase, operational expenses to decrease and money funds of the cycle to accelerate is achieved. In general when you get it, work issued Regulation in our republic cash penniless calculations order determinant legal basis become service does.

Settlement system improvement, digital platforms expansion and security measures reinforcement through banks not only own customers for convenience creates, maybe whole of the economy transparency provides.

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