Internet-Banking

Hand-Book

Pavel Kallaur, Viktor Zhukov, Pavel Shvaiko

Abstract

The book gives comprehensive analytical coverage of prospects and possibilities of application internet-banking technology in Belarus basing on the world experience in this sphere. In particular, there are given definitions of internet-banking and associated notions; identified risks rose after implementation phase and praxis application of the internet-banking technology; analyzed spectrum of possible internet-banking products and services; given strict recommendations regarding the choice of in-house or outsourced approaches to the design, development and implementation of the internet-banking module; compared indicators of financial efficiency between internet-banks and non internet-banks; a forecast made for the proliferation of internet-banking in the world till 2003 and estimated a potential demand for this services. A specific attention is drawn to the role of central bank in regulation commercial structures' activity in the field of internet-banking.