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NJENO VELIČANSTVO TRANSAKCIJA

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Rezime

Transakcija predstavlja jedan od fenomena savremenog sveta. Transakcija je dostupna, sveprisutna, globalna i neophodna, otuda su, a statistike to redovno potvrđuju, broj transakcija i broj korisnika u stalnom porastu. Generatori daljeg razvoja transakcija u svetu finansijskih i posebno bankarskih usluga su svakako ICT- kompanije zajedno sa brojnim provajderima koji razvijaju i unapređuju informacione i komunikacione tehnologije, te stavljaju na raspolaganje pouzdane sisteme prenosa informacija bez kojih svet transakcija koji danas poznajemo ne bi uopšte bio moguć. Banke s posebnom pažnjom prate dalji razvoj i unapređenje svakog pojedinačnog tipa transakcija. Pri tome banke aktivno sarađuju sa ICT- kompanijama, upućivanjem inicijativa i davanjem ocena, te odgovarajućom podrškom, budući da su vitalno zainteresovane za pružanje inoviranih servisa i vrsta transakcija svojim postojećim i potencijalnim klijentima.

Ključne reči: transakcija, plaćanje, doznaka, efikasnost, globalna rasprostranjenost, imperativ

Pojmom transakcija u teoriji i praksi se označavaju dogovor, ugovor, postupak, izvršenje i neka druga srodna značenja shodno kojima se priprema i/ili realizuje određena poslovna aktivnost od značaja za dva ili više učesnika u transakciji.

U nastavku razmatranja uloge i značaja transakcija biće predstavljene osnovne klasifikacije transakcija, zatim uloga Narodne banke Srbije kao regulatora bankarskih operacija neraskidivo povezanih sa transakcijama. Sledi fokusiranje na banke kao primarne finansijske institucije u finansijskom sistemu zemlje, te pregled odabranih transakcija koje banke pružaju u vezi sa poslovanjem pravnih subjekata u zemlji, kao i u vezi sa pružanjem usluga stanovništvu. Razume se posebno mesto zauzima segment poslovanja privrede u domenu spoljnotrgovinskih transakcija, što će biti praćeno prikazom najznačajnijih instrumenata platnog prometa sa inostranstvom razumljivo praćenih posebnim vrstama transakcija.

Predmetno razmatranje će biti zaokruženo posebno značajnim i sve više korišćenim vrstama transakcija bez kojih bi bilo nezamislivo razmišljati o bilo kakvom proširenju ili unapređenju poslovanja, kako od strane pravnih lica i preduzetnika, tako i od strane banaka, osiguravajućih kompanija i drugih aktera u finansijskom sektoru. Reč je svakako o savetničkim/konsultantskim uslugama, koje po prirodi svog formata i značaja zaslužuju da budu posebno predstavljene, radi njihovog potpunijeg sagledavanja.

Transakcija dakle predstavlja volju dva ili više entiteta ili dve ili više osoba da sklope dogovor ili zaključe ugovor o razmeni dobara odnosno imovine, usluga ili u novije vreme finansijske imovine. Postojanje novca kao mere vrednosti dobara odnosno imovine, te kao takvog obaveznog elementa svake transakcije je ono po čemu se transakcija razlikuje od trampe. Razume se, postoje i određeni izuzeci u odnosu na prethodnu konstataciju, kao na primer u slučaju poklona u formi određenog predmeta ili određene usluge, a koji nisu praćeni niti novčanom niti drugom vrste naknade.

Pre nastanka transakcije isključivi način za obezbeđenje određenog dobra bila je trampa u smislu razmene dobara između jedne osobe koja poseduje određeno dobro i druge osobe koja baš takvo dobro želi da ima u svom posedu. Trampa bazira na neposrednoj pogodbi između zainteresovanih osoba i taj model prenosa dobara odnosno imovine iz vlasništva jedne u vlasništvo druge osobe se i dalje zadržava primarno u prostorima u kojima organizovana trgovina nije postala pretežni ili isključivi model snabdevanja.

Pažnje je vredna klasifikacija transakcija sačinjena od strane prof. dr Stobbe-a, koja obuhvata sledeće vrste:

1. roba za robu - razmena roba,
2. roba za potraživanje u novcu - kupoprodaja roba,
3. potraživanje za potraživanje - kupovina odnosno prodaja potraživanja (trgovina zajmom, otplata zajma i drugo),
4. roba za plaćanje - stvarni transfer i
5. potraživanje za transfer - uplata poreza, penzija i drugo.

S obzirom na raznovrsnost i masovnost transakcija, iste mogu biti podeljene prema brojnim kriterijumima, kao na primer:

1. Prema učesnicima na:

- transakcije između fizičkog lica A i fizičkog lica B, na primer u slučaju zamene gume na automobilu u vlasništvu lica A i to u servisu u vlasništvu lica B;
- transakcije između fizičkog lica A kao kupca i fizičkog lica B kao prodavca - vlasnika radnje;
- transakcije između firme A i firme B u smislu standardnog poslovnog odnosa;

2. Prema mestu obavljanja transakcija na:

- transakcije u zemlji;
- prekogranične transakcije;

3. Prema prirodi transakcije na:

- uslužne transakcije, koje imaju efekat na povećanje ili smanjenje finansijske imovine i
- finansijske transakcije, kod kojih iznos finansijske imovine ostaje nepromenjen, uz promenu njegove strukture, kao npr. kod kupovine hartija od vrednosti za gotovinu itd.

U Srbiji aktivno posluju sledeće finansijske institucije: banke, učesnici na tržištu osiguranja, penzioni fondovi, kao i platne institucije uključujući institucije elektronskog novca iz trećih država.

Shodno čl. 4 Zakona o bankama ("Sl. glasnik RS", br. 107/2005, 91/2010 i 14/2015) banka može obavljati sledeće poslove:

- 1) depozitne poslove (primanje i polaganje depozita);
- 2) kreditne poslove (davanje i uzimanje kredita);
- 3) devizne, devizno-valutne i menjačke poslove;
- 4) poslove platnog prometa;
- 5) izdavanje platnih kartica i druge.

Istovremeno Narodna banka Srbije preduzima sistematske aktivnosti u smislu uvođenja, unapređenja i pouzdanog funkcionisanja sledećih platnih sistema:

- RTGS platni sistem
- Kliring platni sistem

- Međubankarski kliring sistem u devizama
- Međunarodni kliring sistem u devizama, koji podržava usluge plaćanja i naplata uz učešće: poslovnih banaka i Narodne banke Srbije, kao i poslovnih banaka iz Bosne i Hercegovine
- DinaCard kliring sistem
- IPS platni sistem

Sa svoje strane Poslovno udruženje Udruženje banaka Srbije je operator sledećih sistema:

- Kliring čekova, Kliring direktnih zaduženja i Kreditni biro

Shodno čl. 2 Zakona o platnim uslugama, Značenje pojedinih pojmova, stav 1, platna transakcija označava uplatu, prenos ili isplatu novčanih sredstava koje inicira platilac ili primalac plaćanja, a obavlja se bez obzira na pravni odnos između platioca i primaoca plaćanja.

U kojoj meri nove tehnologije omogućavaju i doprinose efikasnosti i masovnosti korišćenja raspoloživih sistema plaćanja putem mobilnog bankarstva biće prikazano kroz izveštaj Narodna banke Srbije kako sledi:

U grupi fizičkih lica, broj izvršenih transakcija korišćenjem mobilnog bankarstva u prvom tromesečju 2021. god. bio je za 76,11% viši nego u prvom tromesečju 2020. godine (10.781.314 u odnosu na 6.121.969), dok je broj izvršenih transakcija korišćenjem elektronskog bankarstva u prvom tromesečju 2021. bio za 12,93% viši nego u prvom tromesečju 2020. god. (u kojima je izvršeno 6.068.362, odnosno 5.373.715 transfera).

U grupi pravnih lica i preduzetnika, posmatrano za period od prvog tromesečja 2020. god. do prvog tromesečja 2021. godine, broj izvršenih transakcija korišćenjem mobilnog bankarstva porastao je za 77,99% (sa 775.506 na 1.380.352 transakcija), dok je broj izvršenih transakcija korišćenjem elektronskog bankarstva u istom periodu porastao za 12,63% (sa 26.489.392 na 29.833.815 transakcija).

Banke predstavljaju najsloženije finansijske institucije koje pružaju usluge korisnicima, kao što su:

1. Fizička lica: zaposleni, penzioneri, student i dr.
2. Privredna društva (velika, srednja i mala preduzeća)
3. Preduzetnici
4. Javna preduzeća
5. Specijalizovane finansijske institucije kao što su: brokeri, kastodi banke i druge
6. Nerezidenti i ogranci nerezidentnih firmi
7. Strane banke preko svojih predstavništava, itd.

Stoga je bankarsko poslovanje praćeno brojnim specifičnostima, među kojima neizostavno treba izdvojiti: izrazita diferencijacija i masovnost klijenata, raznovrsnost usluga, stalna tehnološka unapređenja, te digitalizacija, uvođenje aplikacija i platformi za on-line pristupe korisnika i neke druge.

Pred svakim privrednim društvom, odnosno preduzetnikom stoje sledeći ciljevi: obezbeđenje likvidnosti, utvrđivanje optimalnog obima sredstava sa kojima firma posluje, što uključuje kreditnu podršku poslovne banke odnosno banaka, uz smanjivanje transakcionih troškova.

Primarne funkcionalnosti tekućeg računa privrednog društva, odnosno preduzetnika kod banke su: držanje sredstava u lokalnoj i stranoj ili stranim valutama, obavljanje platnog prometa u zemlji i platnog prometa sa inostranstvom, e-banking, kao i korišćenje platnih kartica na ime firme, uz ovlašćenje za raspolaganje od strane određenog broja rukovodilaca/menadžera firme.

Segmentacija klijenata je praksa najpre uvedena od strane globalnih banaka, a potom preuzeta i od strane većine banaka širom sveta. Suština ovog modela je u slojevitom određivanju tarifa za klijente prema internim kriterijumima koje definišu same banke.

U imperativne koje banke podržavaju spadaju pre svega: informacije u realnom vremenu i transparentnost u pogledu promena na računu svakog klijenta, budući da isti omogućavaju procenu i donošenje odluka o investiranju raspoloživih sredstava, te optimizacije poslovanja na kraći i duži rok.

Odobranje kredita predstavlja takođe veoma poznatu vrstu transakcije, u kojoj kreditor, a u skladu sa propisima većine država sveta, to može biti banka ili samo banka, stavlja na raspolaganje, odnosno pozajmljuje određeni iznos novca svom klijentu, pod tačno određenim uslovima u pogledu kamate i roka vraćanja kredita, kao i nekih drugih pratećih uslova kao što su depozit, žiranti i neki drugi.

Kreditna kartica predstavlja veoma korišćen instrument, koji omogućava kombinaciju kupovine sa kreditom. Prodavac prodaje robu, koja se plaća karticom po osnovu kredita odobrenog od strane banke, kao što je slučaj u Srbiji, ili kredita odobrenog od strane platne institucije odnosno kartičarske institucije, shodno propisima u nekim drugim zemljama. U standardne vrste platnih kartica spada tzv. debitna kartica, kod koje se plaćanje vrši automatskim zaduženjem raspoloživih sredstava na računu vlasnika kartice koji se vodi kod banke.

Za razliku od transakcija u zemlji, transakcije u vezi sa poslovanjem pravnih lica i preduzetnika sa inostranstvom su daleko složenije, po pravilu skuplje i često praćene većim rizikom, odnosno rizicima.

Jedan poseban segment transakcija sa inostranstvom predstavljaju transakcije u koje su uključena fizička lica. Naime, fizička lica mogu, shodno propisima zemlje u kojoj je izdata platna kartica, vršiti plaćanja po osnovu kupovine roba ili usluga, kako u zemlji, tako i u inostranstvu. Fizička lica mogu biti korisnici čekova koji glase na stranu valutu, a koje dobijaju po osnovu penzije ostvarene u inostranstvu, kao i po nekim drugim osnovama.

Pre prelaska na detaljnije predstavljanje platnih instrumenata prilika je da se ukaže na jedan posebno značajan globalni fenomen. Reč je o dijaspori odnosno rastućem broju ljudi koji odlaze privremeno ili trajno u druge zemlje pre svega iz ekonomskih razloga. Ovaj fenomen je praćen masovnošću, te velikom frekvencijom slanja sredstava porodici u zemljama porekla, preko banaka ili preko platnih institucija globalnog karaktera, kao što su PayPal, Skrill i brojni drugi.

Takođe treba spomenuti globalno masovan platni promet po osnovu prenosa penzija rezidentima koji privremeno ili stalno žive van zemlje u kojoj su ostvarili penziju, što zahteva transfer iste u inostranstvo.

Tradicionalni instrumenti platnog prometa sa inostranstvom su: doznaka, ček, menica, poštanska uputnica, platna kartica, a u nekim zemljama i direktno zaduženje. Pored navedenih instrumenata postoje brojne varijante istih, od kojih su najmasovniji modeli plaćanja putem doznake.

Book payment predstavlja model izvršenja transakcija plaćanja kod koga banka nalogodavca plaćanja i banka korisnika plaćanja imaju račune kod iste/zajedničke korespondentne banke u inostranstvu. Prednost se ogleda u brzini izvršenja naloga, kao i posebno povoljnim, a često i nultim tarifama.

Bulk payment predstavlja model plaćanja koji koristi banka radi izvršenja velikog broja plaćanja odnosno doznaka po nalogu jednog nalogodavca, dok je broj korisnika veliki. Kao primer se može uzeti isplata plata zaposlenima u firmi. Mehanizam izvršenja takvih naloga obuhvata listu računa svih korisnika kojima će biti izvršene uplate, uz jedno jedino zaduženje računa nalogodavca za ukupan iznos svih pojedinačnih odobrenja.

U želji za postizanjem maksimalne brzine, tačnosti i efikasnosti u izvršenju ekstremno velikog broja naloga, globalne banke, a potom i većina operativnih banaka širom sveta razvijaju posebne sisteme. Naime, suštinski princip se odnosi na definisanje statusa obaveznih podataka za izvršenje svakog naloga za plaćanje (eng. Straight-through-Processing skraćeno STP). Takođe posebna pažnja se posvećuje egzaktnosti podataka koji omogućavaju sveobuhvatnu kontrolu transakcija u domenu „Upoznaj svoga klijenta” (eng. Know Your Customer).

Novijeg datuma je uvođenje doznaka - transakcija pod nazivom Plaćanja male vrednosti (eng. Low Value Payments). Iste se odnose na elektronska plaćanja po nalogu fizičkih lica, firmi, finansijskih institucija i vladinih institucija, nezavisno od visine iznosa na koji takvi nalozi glase. Takođe nalozi za plaćanje dati od strane PayPal, Facebook, Google Wallet i nekih drugih institucija elektronskog novca takođe se mogu smatrati naložima za plaćanje male vrednosti.

Značajnu specifičnost prekograničnih plaćanja predstavlja korišćenje brojnih valuta. S tim u vezi svakako se može konstatovati da evro predstavlja najmasovnije korišćenu valutu u platnom prometu iz Srbije, kao i prema Srbiji. Evropski Komitet za bankarske standarde uz podršku SWIFT-a je formirao IBAN kao model međunarodnog broja bankarskog računa. Do sada je 77 zemalja pristupilo IBAN-u pri čemu treba imati u vidu da SAD, Kanada, Australija i neke druge države nisu članice.

Pristupanje IBAN-u omogućava bankama u Srbiji da preko svojih evropskih korespondenata budu uključene u izvršenje naloga za plaćanje koji glase na evro, kao i priliva iz inostranstva uz korišćenje SEPA-naloga za plaćanje. Upravo to predstavlja značajnu prednost, s obzirom na činjenicu da Srbija nije članica EU niti članica Evro-zone, koju čine zemlje članice EU koje su prihvatile evro u zamenu za svoju nacionalnu valutu, kao i neke druge zemlje po osnovu posebno zaključenih aranžmana sa EU, kao na primer: Andora, San Marino, Monako i Vatikan. Ne sme biti zaboravljena ni Velika Britanija, koja je i posle izlaska iz EU („Brexit”) ostala članica SEPA.

Prilika je da se konstatuje, da uprkos stalnom razvoju i unapređenju instrumenata plaćanja prema inostranstvu ček koji glasi na stranu valutu se dalje koristi. S tim u vezi, neophodno je konstatovati da je ovaj dugovečni instrument plaćanja praćen određenim specifičnostima, kao što su: značajni troškovi slanja čeka od strane korisnika čeka na adresu izdavaoca čeka u inostranstvu, velike razlike u pogledu roka važnosti čeka po zemljama, kao i rizik falsifikata.

Takođe su pažnje vredni instrumenti finansiranja trgovine (eng. Trade finance) koji predstavljaju instrumente namenjene privrednim društvima i preduzetnicima, odnosno kompanijama koje se bave

spoljno trgovinskim poslovima. Za ove vrste instrumenta postoje Jednoobrazna pravila sačinjena od strane Međunarodne trgovinske komore (MTK), sa ciljem da podrže interese učesnike u transakcijama. U ovu vrstu instrumenata spadaju: dokumentarni akreditiv, bankarska doznaka (L/G), SBLC, inkaso i Bankarska platna obligacija (BPO).

Pored predstavljenih vrsta transakcija i instrumenata svakako treba obratiti pažnju i na transakcije koje su podržane od strane specijalizovanih konsultantskih institucija. Reč je o savetovanju klijenata kao što su banke, osiguravajuće kompanije, velike i posebno globalne kompanije. Konkretnije rečeno okvir savetovanja je veoma širok i može obuhvatiti neke od ili sve tematske celine, kao što su:

- Spajanje i preuzimanje (M&A)
- Istraživanje tržišta
- Unapređenje poslovanja
- Razvoj poslovanja
- Upravljanje projektima
- Operativni alati
- Podrška poslovanju u matičnoj zemlji
- Podrška poslovanju na globalnom nivou i drugi.

Konsultantske/savetničke usluge u vezi sa transakcijama (eng. Transactions Advisory Services - TAS) pomažu firmama da procene i upravljaju transakcijama u cilju postizanja ciljeva u skladu sa očekivanjima i rokovima postavljenim od strane osnivača kompanija.

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HER MAJESTY THE TRANSACTION

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Summary

The transaction is one of the unavoidable phenomena of the modern world. The transaction is accessible, ubiquitous, global, and necessary, hence the number of transactions and the number of users is constantly increasing, as statistics regularly confirm. Generators of further development of transactions in the world of financial and especially banking services are certainly ICT companies together with numerous providers that develop and improve information and communication technologies, and make available reliable information transmission systems without which the world of transactions we know today would not be possible. Banks pay special attention to the further development and improvement of each individual type of transaction. In doing so, banks actively cooperate with ICT companies, sending initiatives and giving ratings, and appropriate support, as they are vitally interested in providing innovative services and types of transactions to their existing and potential clients.

Keywords: Transaction; Payment; remittance; efficiency; global distribution; imperative.

The term transactions in theory and practice means an agreement, contract, procedure, execution, as well as some other related meanings according to which a certain business activity of importance for both participants in the transaction is prepared and/or realized.

In the continuation of the discussion of the role and significance of transactions, the basic classifications of transactions will be presented, followed by the role of the National Bank of Serbia as a regulator of banking operations inextricably linked to transactions. This is followed by a focus on banks as the primary financial institutions in the country's financial system, and an overview of selected transactions that banks provide in connection with the operations of legal entities in the country, as well as in relation to the provision of services to households. Of course, a special place is occupied by the business segment of the economy in the field of foreign trade transactions, which will be accompanied by a presentation of the most important instruments of international payment transactions, understandably accompanied by special types of transactions.

This consideration will be rounded off with particularly significant and increasingly used types of transactions without which it would be unthinkable to consider any expansion or improvement of business, both by legal entities and entrepreneurs, and by banks, insurance companies and other actors in the financial sector. These are certainly advisory/consulting services, which by the nature of their format and importance deserve to be presented separately, in order to have a more complete view of them.

The transaction therefore represents the will of two or more entities, or two or more natural persons, to enter into an agreement or conclude an agreement on the exchange of goods, services or, more recently, financial assets. The existence of money as a measure of the value of goods or assets, and as such a mandatory element of any transaction is what distinguishes a transaction from barter. Of course, there are certain exceptions to the previous statement, such as in the case of gifts in the form of a particular item or a particular service, which are not accompanied by either monetary or other types of compensation.

Prior to the transaction, the only way to secure a certain good was a barter in terms of exchanging goods between one person who owns a certain good and another person who wants to have such a good in their possession. The exchange is based on a direct agreement between the interested persons and that model of transfer of goods, i.e., property from the ownership of one to the property of another person is still retained primarily in areas where organized trade has not become the predominant or exclusive model of supply.

Noteworthy is the classification of transactions made by Prof. Stobbe, PhD, which includes the following types:

1. goods for goods - exchange of goods
2. goods for receivables in cash - purchase and sale of goods
3. receivable for receivable - purchase or sale of receivables (loan trade, loan repayment, etc.)
4. goods for payment - actual transfer
5. receivables for transfer - payment of taxes, pensions, etc.

Given the diversity and pervasiveness of transactions, they can be divided according to a number of criteria, such as:

1. According to the Participants included:

- Transactions between natural person A and natural person B, for example in the case of replacing a tire on a car owned by person A in a service owned by person B;
- Transactions between natural person A as a buyer and natural person B as a seller - shop owner;
- Transactions between firm A and firm B in terms of a standard business relationship;

2. according to the place of performing transactions on:

- Domestic transactions;
- Cross-border transactions;

3. according to the nature of the transaction on:

- Service transactions, which have the effect of increasing or decreasing financial assets and
- Financial transactions, in which the amount of financial assets remains unchanged, with a change in its structure, such as the purchase of securities for cash, etc.

The following financial institutions are active in Serbia: banks, participants in the insurance market, pension funds, as well as payment institutions, including electronic money institutions from third countries.

According to the Art. 4 of the Law on Banks ("Official Gazette of RS", No. 107/2005, 91/2010 and 14/2015), a bank may perform the following tasks:

- 1) Deposit operations (receiving and placing deposits);
- 2) Credit operations (giving and taking loans);
- 3) Foreign exchange operations and foreign exchange transactions;
- 4) Payment operations;
- 5) Issuance of payment cards, etc.

At the same time, the National Bank of Serbia undertakes systematic activities in terms of implementation, improvement and reliable functioning of the following payment systems:

- RTGS payment system

- Clearing payment system
- Interbank clearing system in foreign currency
- International clearing system in foreign currency, which supports payment and collection services with the participation of: commercial banks and the National Bank of Serbia, as well as commercial banks from Bosnia and Herzegovina
- Dina Card clearing system
- IPS payment system

For its part, the Association of Serbian Banks b.a. is the operator of the following systems:

- Cheque Clearing, Direct Debit Clearing and the Credit Bureau.

According to Art. 2 of the Law on Payment Services, Meaning of Certain Terms, paragraph 1, a payment transaction means the payment, transfer or disbursement of funds initiated by the payer or payee, and is performed regardless of the legal relationship between the payer and the payee.

The extent to which new technologies enable and contribute to the efficiency and mass use of available payment systems through mobile banking will be presented in the report of the National Bank of Serbia as follows:

In the group of natural persons, the number of executed transactions using mobile banking in the first quarter of 2021 was 76.11% higher than in the first quarter of 2020 (10,781,314 compared to 6,121,969), while the number of executed transactions using electronic banking in the first quarter of 2021 was 12.93% higher than in the first quarter of 2020 (in which 6,068,362 and 5,373,715 transfers were made).

In respect of legal entities and entrepreneurs, observed for the period from the first quarter of 2020 to the first quarter of 2021, the number of executed transactions using mobile banking increased by 77.99% (from 775,506 to 1,380,352 transactions), while the number of executed transactions using electronic banking in the same period increased by 12.63% (from 26,489,392 to 29,833,815 transactions).

Banks are the most complex financial institutions that provide services to customers, such as:

1. Individuals: employees, pensioners, students, etc.
2. Companies (large, medium, and small enterprises)
3. Entrepreneurs
4. Public companies
5. Specialized financial institutions such as: brokers, custodian banks and others
6. Non-residents and branches of non-resident companies
7. Foreign banks through their representative offices, etc.

Therefore, banking is accompanied by numerous specific characteristics, among which we must highlight: strong differentiation and number of customers, diversity of services, constant technological improvements, and digitalization, introduction of applications and platforms for online user access and some others.

In front of every company or entrepreneur there are the following goals: providing liquidity, determining the optimal amount of funds with which the company operates, which includes credit support of a commercial bank or banks, while reducing transaction costs.

Primary functionalities of the current account of the company, i.e., entrepreneurs at the bank are: holding funds in local and/or foreign currencies, performing payment transactions in the country and foreign payments, e-banking, as well as the use of payment cards in the name of the company, with the usage authorization for a number of managers of the company.

Customer segmentation is a practice first introduced by global banks and then taken over by most banks around the world. The essence of this model is in the layered determination of tariffs for clients according to internal criteria defined by the banks themselves.

The imperatives that banks support include, above all: real-time information and transparency regarding changes in each client's account, since they enable assessment and decision-making on investing available funds, and optimizing operations in the short and long term.

Credit approval is also a very well-known type of transaction, in which the creditor, and in accordance with the regulations of most countries of the world it can be a bank or is exclusively a bank, makes available or lends a certain amount of money to its client, under precisely defined conditions regarding interest and loan repayment period, as well as some other accompanying conditions such as deposit, guarantors and others.

Credit cards are a much-used instrument, which allows the combination of shopping and loans. The seller sells the goods, which are paid by card on the basis of a loan approved by the bank, as is the case in Serbia, or a loan approved by the payment institution or card institutions, according to regulations in some other countries. The standard types of payment cards include the so-called debit card, where the payment is made by automatic debiting of available funds on the cardholder's account kept with the bank.

Unlike transactions in the country, transactions related to the business of legal entities and entrepreneurs abroad are far more complex, and are, as a rule, more expensive and often accompanied by higher risk or risks.

One special segment of foreign transactions is transactions involving individuals. Namely, natural persons may, in accordance with the regulations of the country in which the payment card was issued, make payments based on the purchase of goods or services both in the country and abroad. Individuals can be users of checks denominated in foreign currency, which they receive on the basis of a pension earned abroad, as well as on some other grounds.

Before moving on to a more detailed presentation of payment instruments, we can point out one particularly important global phenomenon. It concerns the diaspora, i.e., a growing number of people

who go temporarily or permanently to other countries, primarily for economic reasons. This phenomenon is widespread, and includes a high frequency of sending funds to families in countries of origin, through banks or through payment institutions of a global nature, such as PayPal, Skrill and many others.

We should also mention the globally widespread payment transactions based on the transfer of pensions to residents who temporarily or permanently live outside the country in which they receive their pension, which requires its transfer abroad.

Traditional instruments of international payment transactions are: remittance, check, bill of exchange, postal order, payment card, and in some countries even direct debit. In addition to the listed instruments, there are numerous variants of the same, of which the most common are the models of payment by remittance.

Book payment is a model of execution of payment transactions in which the bank of the ordering party and the bank of the payee have accounts with the same/joint correspondent bank abroad. The advantage is reflected in the speed of order execution, as well as particularly favourable and often zeros tariffs.

Bulk payment is a payment model used by the bank to make a large number of payments or remittance by order of one principal, while the number of users is large. An example is the payment of salaries to employees in the company. The mechanism for executing such orders includes a list of accounts of all users to whom payments will be made, with a single debit of the client's account for the total amount of all individual approvals.

In order to achieve maximum speed, accuracy and efficiency in executing an extremely large number of orders, global banks and then most operating banks around the world are developing special systems. Namely the core principle refers to defining the status of mandatory data for the execution of every payment order - Straight-through-Processing. Also, special attention is paid to the exactness of the data that enable comprehensive control of transactions in the "Know Your Customer" domain.

The introduction of remittances - transactions called Low Value Payments is more contemporary. They refer to electronic payments on the orders of individuals, companies, financial institutions, and government institutions, regardless of the amount to which such orders refer. Also, payment orders given by PayPal, Facebook, Google Wallet and some other electronic money institutions can also be considered as low value payment orders.

A significant specificity of cross-border payments is the use of many currencies. In this regard, it can certainly be stated that the euro is the most widely used currency in payment transactions from Serbia as well as towards Serbia. The European Banking Standards Committee, with the support of SWIFT, has established the IBAN as a model for an international bank account number. So far, 77 countries have joined the IBAN, bearing in mind that the United States, Canada, Australia, and some other countries are not members.

Accession to IBAN enables banks in Serbia to be involved through their European correspondents in the execution of payment orders denominated in euros, as well as inflows from abroad with the use of SEPA payment orders. This is a significant advantage, given the fact that Serbia is not a member of the EU or a member of the Eurozone, which consists of EU member states that have adopted the euro

in exchange for their national currency, as well as some other countries under specially concluded arrangements with the EU, such as for example: Andorra, San Marino, Monaco, and the Vatican. We must not forget the United Kingdom, which remained a member of SEPA even after leaving the EU ("Brexit Deal").

It is worth mentioning that, despite the constant development and improvement of payment instruments abroad, a check denominated in a foreign currency is still used. In this regard, it is necessary to state that this long-term payment instrument is accompanied by certain specifics, such as: significant costs of sending a check by the check user to the address of the check issuer abroad, large differences in the validity of checks by country, and the risk of counterfeiting.

The instruments of trade finance are also noteworthy, which are instruments intended for companies and entrepreneurs, i.e., companies engaged in foreign trade. These types of instruments fall under the Uniform Rules made by the International Chamber of Commerce (ICC), with the aim of supporting the interests of participants in transactions. This type of instruments include: Documentary Letter of Credit (LC), Bank Guarantee (L/G), Stand-by Letter of Credit (SBLC), Collection and Bank Payment Obligation (BPO).

In addition to the presented types of transactions and instruments, attention should certainly be paid to transactions that are supported by specialized consulting institutions. They deal with advising clients such as banks, insurance companies, large and especially global companies. More specifically, the framework of the consultation is very broad and may include some or all of the thematic units such as:

- Merger and Acquisition (M&A)
- Market research
- Improving business,
- Business development
- Project management
- Operational tools
- Support for doing business in the home country
- Global business support and others.

Transactions Advisory Services (TAS) help firms to assess and manage transactions in order to achieve goals in accordance with the expectations and deadlines set by the founders of the companies.

The transaction is one of the unavoidable phenomena of the modern world. The transaction is accessible, ubiquitous, global, and necessary, hence the number of transactions and the number of users is constantly increasing, as statistics regularly confirm. Generators of further development of transactions in the world of financial and especially banking services are certainly ICT companies together with numerous providers that develop and improve information and communication technologies,

and make available reliable information transmission systems without which the world of transactions we know today would not be possible. Banks pay special attention to the further development and improvement of each individual type of transaction. In doing so, banks actively cooperate with ICT companies, sending initiatives and giving ratings, and appropriate support, as they are vitally interested in providing innovative services and types of transactions to their existing and potential clients.

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