

In addition, potatoes with high levels of monosaccharides turn black when fried, making them less attractive to consumers. Not only do GMO potatoes have a lower sugar content, but chips made from them are also lighter in colour than chips made from non-GMO potatoes [3].

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TRANSITION TO A NEW GENERATION OF SEP: AN IMPORTANT PREREQUISITE FOR THE QUALITATIVE DEVELOPMENT OF UKRAINE'S PAYMENT INFRASTRUCTURE

У статті розглянуто перехід на нове покоління СЕП на базі стандарту ISO 20022. Виявлено основні особливості та переваги нового стандарту. Досліджено діяльність НБУ у зв'язку з переходом на нове покоління СЕП. Доведено важливість переходу на нове покоління СЕП для подальшого якісного розвитку платіжної інфраструктури України.

Ключові слова: Система електронних платежів, стандарт ISO 20022, НБУ, платіжні операції.

The article discusses the transition to a new generation of SEP based on the ISO 20022 standard. The main features and advantages of the new standard are revealed. The activity of the NBU in connection with the transition to a new generation of SEP was studied. The importance of the transition to a new generation of SEP for the further qualitative development of the payment infrastructure of Ukraine has been proven.

Keywords: Electronic payment system, ISO 20022 standard, NBU, payment operations.

The Law of Ukraine dated June 30, 2021 No. 1591-IX "On Payment Services" (hereinafter - the Law) created the conditions for the transition of the Ukrainian payment infrastructure to the international standard for the exchange of payment messages ISO 20022, which is the basis of the functioning of European payment systems. In compliance with the requirements of the above-mentioned Law, the Board of the National Bank of Ukraine adopted Resolution No. 93 dated 16.09.2021 "On the introduction of the international standard ISO 20022 in the payment infrastructure of Ukraine", according to which, as part of the implementation of the project of the National Bank of Ukraine "Development of the Payment Infrastructure of Ukraine" from April 1, 2023 the international standard ISO 20022 was introduced in the payment infrastructure of Ukraine [1].

ISO 20022 is an ISO standard for electronic data interchange between financial institutions. It describes a metadata repository containing descriptions of messages and business processes, and a maintenance process for the repository content. The standard covers financial information transferred between financial institutions that includes payment transactions, securities trading and settlement information, credit and debit card transactions and other financial information [2].

The electronic payment system of the National Bank (SEP) is a state bank payment system that ensures interbank settlements through accounts opened at the National Bank [3].

Starting from April 1, 2023, the National Bank of Ukraine launched a new generation of the Electronic Payment System. This system is built with the help of modern software and technical means, which allows making electronic payments even faster, more convenient and safer [3].

Chart 1.1, created by the author based on the literature [3].



The new generation of the Electronic Payment System of the National Bank of Ukraine will bring new opportunities to banks and businesses and increase the security of payments, as well as strengthen competition in the payment market. In addition, the introduction of IBAN together with the new Electronic Payment System will create a technological basis for joining Ukraine to the Single Euro Payments Area (SEPA) and realizing the possibilities of instant payments in Ukraine [4].

Features of the new standard:

❖ the ISO 20022 standard unifies payment documents, creates uniform principles for their filling and processing, expands the requisite composition of payment instructions with additional information, which makes it possible to automate payment operations and improve the level of customer service;

❖ the 24-hour operation mode of the SEP provides for the execution of interbank payment transactions without suspending the operation of this system and an instant transition from the current to the next calendar day. The amount of the executed payment instruction will be displayed on the SEP participant's account on the date of the calendar day on which it was carried out through the SEP [3].

In connection with the introduction of a new generation of SEP, the National Bank of Ukraine made several changes in the rules for conducting interbank payment transactions, in particular:

- established a new procedure for conducting interbank payment transactions through the accounts of SEP participants in terms of the rules for forming, exchanging and processing electronic messages;
- updated the procedure for entering information on the inclusion or exclusion of a SEP participant to/from the SEP participant Directory;
- updated the procedure for performing interbank payment transactions by the bank and its branches according to the corresponding consolidated correspondent account service model;
- established requirements for the list of information and details about the non-bank payment service provider, which will be contained in the Directory of non-bank payment service providers;
- settled the issue of performance by SEP participants of interbank payment transactions of non-bank payment service providers;
- updated the procedure for performing interbank payment transactions in national currency through correspondent accounts opened by resident banks in other resident banks [4].

The transition to a new generation of SEP is an important technological prerequisite for the further qualitative development of the payment infrastructure of Ukraine. In particular, taking into account Ukraine's acquisition of the status of a candidate for EU membership, the National Bank continues to actively work on the possibility of our country joining the Single Euro Payments Area (SEPA) and implementing the functionality of instant payments in the next version of SEP-4.1, the testing of which by participants is planned for 2023.

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ВПЛИВ СПОРТИВНОЇ АКТИВНОСТІ НА РОЗВИТОК СОЦІАЛЬНИХ НАВИЧОК СТУДЕНТІВ УНІВЕРСИТЕТУ В УМОВАХ ВІЙНИ

У статті розкрито, вплив занять фізичною культурою і спортом на розвиток соціальних навичок здобувачів вищої освіти університету в умовах війни. Зміни в політичній та соціальній сферах можуть викликати стрес та тривогу. Виконання спортивних вправ може бути корисним засобом для зменшення стресу та поліпшення фізичного та психологічного стану молоді. Згідно з проведеним дослідженням, заняття спортом може позитивно вплинути на розвиток соціальних навичок здобувачів вищої освіти, зокрема, на здатність взаємодіяти, співпрацювати, а також зменшити рівень стресу та покращити самопочуття.

Ключові слова: аграрний університет, здобувачі вищої освіти, соціальні навички, студентська молодь, фізична активність.

This article explores how engaging in sports affects the development of social skills among university students in times of war. Changes in the political and social sphere can cause stress and anxiety among university students. Engaging in physical exercise can be a useful tool for reducing stress and improving the physical and mental health of students. According to the conducted research, sports activities can have a positive impact on the development of social skills among students, including the ability to interact, communicate, collaborate, as well as reducing stress levels and improving well-being.

Keywords: physical activity, social skills, students, university, war.

Умови війни можуть викликати стрес та тривогу, що негативно впливає на фізичне та психологічне здоров'я студентської молоді. Один із ефективних способів зменшення стресу та поліпшення самопочуття - це зайняття спортом. Крім того, фізична активність може сприяти розвитку соціальних навичок здобувачів вищої освіти.

Ключові складові соціальних навичок, такі як взаємодія та співпраця, можуть бути розвинуті через заняття спортом. Взаємодія між спортсменами під час тренувань та змагань може сприяти взаєморозумінню та співпраці між здобувачами вищої освіти університету. Також, спортивна команда може стати відмінною навчальною платформою для розвитку