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## DEVELOPMENT OF THE PAYMENT SYSTEM IN UKRAINE IN THE CONTEXT OF DIGITAL TRANSFORMATION

### РОЗВИТОК ПЛАТІЖНОЇ СИСТЕМИ УКРАЇНИ В УМОВАХ ЦИФРОВОЇ ТРАНСФОРМАЦІЇ

*The study found that during the period under review, Ukraine's payment system transformed from a tool for servicing financial transactions to a strategic element of economic stability. It has been proven that the development of digital infrastructure, the growth of Internet penetration, mobile communications and electronic identification have created the conditions for scaling up cashless payments and expanding the population's access to payment services. The dynamics of investment in the FinTech sector were analysed, revealing the high sensitivity of financial technology companies to macroeconomic instability and military risks. A shift in the structure of FinTech project funding sources towards donor programmes, venture capital and own resources has been identified, as well as a growing role for non-bank forms of financing. It has been proven that the implementation of artificial intelligence-based solutions in payment services increases the effectiveness of risk management, the transparency of financial transactions and the level of data protection, while at the same time creating new challenges for the financial security system.*

**Keywords:** payment system, financial security of the state, cashless payments; digitalisation of financial services; FinTech companies; investments in financial technologies; risks of digital payments.

Актуальність дослідження зумовлена структурними змінами у функціонуванні платіжної системи України, що відбулися впродовж 2021–2025 рр. під впливом цифровізації фінансових послуг, розвитку фінансових технологій та зростання безпекових ризиків. У зазначений період платіжна інфраструктура набула системного значення для забезпечення стабільності грошового обігу, безперервності фінансових розрахунків, функціонування банківського сектору та реалізації бюджетних і соціальних зобов'язань держави. Масове поширення безготівкових платежів, цифрових каналів доступу до фінансових послуг, а також активізація діяльності FinTech-компаній істотно змінили архітектуру платіжного ринку, що актуалізує необхідність його наукового аналізу з позицій фінансової безпеки держави. У ході дослідження встановлено, що платіжна система України в досліджуваній період трансформувалася від інструменту обслуговування фінансових операцій до стратегічного елементу економічної стійкості. Доведено, що розвиток цифрової інфраструктури, зростання рівня проникнення Інтернету, мобільного зв'язку та електронної ідентифікації створили передумови для масштабування безготівкових розрахунків і розширення доступу населення до платіжних сервісів. Обґрунтовано, що формування сучасного регуляторного середовища, зокрема прийняття Закону України «Про платіжні послуги», імплементація положень PSD2 та запуск відкритого банкінгу, суттєво посилили конкуренцію на платіжному ринку та сприяли інтеграції FinTech-компаній у національну платіжну інфраструктуру. Проаналізовано динаміку інвестицій у FinTech-сектор, яка засвідчила високу чутливість фінансово-технологічних компаній до макроекономічної нестабільності та воєнних ризиків. Виявлено зміну структури джерел фінансування FinTech-проектів у бік донорських програм, венчурного капіталу та власних ресурсів, а також зростання ролі небанківських форм фінансування. Доведено, що впровадження рішень на основі штучного інтелекту у платіжних сервісах підвищує ефективність управління ризиками, прозорість фінансових операцій і рівень захисту даних, водночас формуючи нові виклики для системи фінансової безпеки. Результати дослідження свідчать, що розвиток платіжної системи України у 2021–2025 рр. відбувся в умовах поєднання інноваційної динаміки та зростання системних ризиків. Зроблено висновок, що платіжна інфраструктура стала одним із ключових елементів фінансової

*безпеки держави, забезпечуючи стійкість грошового обігу, адаптивність фінансового сектору та безперервність економічних процесів.*

**Ключові слова:** платіжна система, фінансова безпека держави, безготівкові розрахунки; цифровізація фінансових послуг; FinTech-компанії; інвестиції у фінансові технології; ризики цифрових платежів.

**Problem statement.** The relevance of the study is determined by the profound transformations taking place in Ukraine's payment system amid the digital revolution and unprecedented security challenges. In the period 2021–2025, the payment infrastructure has become critically important for maintaining the continuity of financial flows, the stability of the banking sector, and the performance of the state's basic economic and social functions in the context of a pandemic and full-scale war [12].

The development of cashless payments, payment services, FinTech solutions and digital channels for accessing financial services is no longer just a tool for improving convenience for consumers, but has become one of the key elements of a country's financial security [1, 7]. It is the payment system that ensures the stability of money circulation, the efficiency of budgetary and interbank settlements, the functioning of e-commerce, social payments and the financing of defence needs.

The processes of institutional and regulatory adaptation of the payment market are becoming particularly important, in particular the implementation of PSD2 principles, the launch of open banking, the development of API infrastructure, and the active involvement of FinTech companies in the provision of payment and related financial services [3]. At the same time, these processes are accompanied by new risks – an increase in cyber threats, dependence on digital infrastructure, and volatility of investment flows in the FinTech sector, which requires systematic scientific analysis from the perspective of financial security.

In view of this, it is important to conduct a comprehensive study of the development of Ukraine's payment system in relation to the digital transformation of the financial sector, the activities of FinTech companies, regulatory policy and investment processes in order to determine its role in strengthening the country's financial security in the context of wartime and post-war development.

#### **Analysis of recent research and publications.**

The issues of payment system development and digital transformation of the financial sector are actively researched in the works of domestic scientists, who focus on the technological, institutional and market aspects of payment infrastructure functioning. In particular, O. Golovko emphasises the two-pronged nature of the evolution of payment systems, linking it, on the one hand, to the expansion of the range of payment services and increased inter-species competition, and on the

other hand, to the integration of the infrastructures of various payment instruments in order to improve the accessibility and quality of services [5].

The article by O. V. Kopylova, Yu. V. Pichugina, and K. O. Gonchar pays considerable attention to the impact of the digitalisation of the banking sector on consumers of financial services [14]. O. Boldueva focuses in her works on identifying key trends in the development of payment systems that shape the modern payment infrastructure. The author emphasises the growing role of technological innovations, cashless payments and new payment services in the transformation of the financial market [2]. Innovative aspects of financial services, particularly in the field of lending, have been thoroughly examined in the studies by A. Ivashchenko and O. Honta. The authors emphasize the significance of digital platforms as a mechanism for simplifying access to financial resources and enhancing the efficiency of interaction between financial institutions and clients [10]. In the paper by N. M. Davydenko and O. V. Kliuchka, a comprehensive analysis of the role of blockchain technologies in optimizing business processes within the digital economy is conducted [8]. L. H. Klioba, N. M. Dobosh, and O. P. Soroka focus on the role of financial technologies in the modernization of the banking system, considering FinTech as a driver of structural changes in the traditional banking model and a catalyst for innovation processes [11].

At the same time, O. Yesina, examining the development of financial technologies in the banking sector, emphasizes that the accessibility of banking services through internet-based technologies has become a key direction in the development of both the corporate sector and households in Ukraine [9]. Along with the positive effects of digitalization, the author draws attention to the growing risks associated with personal data protection, regulatory compliance, and cybersecurity, which underscores the relevance of financial security issues.

The generalization of scientific approaches shows that the majority of studies are focused on technological advantages of digital payment solutions, issues of customer orientation and efficiency of banking services. At the same time, the relationship between the development of the payment system and the financial security of the state, especially in the conditions of war and crisis challenges, remains insufficiently systematized, which determines the feasibility of further scientific research in this direction.

**The purpose of the article** is to study the peculiarities of the development of the payment system of Ukraine in the period 2021–2025 in the context of the digital transformation of the financial sector and military challenges, as well as to substantiate its role in ensuring the financial security of the state.

**Presentation of the main material.** The period of 2021–2025 became decisive for the evolution of the financial system of Ukraine, since it was during this time that the payment infrastructure underwent profound structural changes [15]. If at the initial stage the key impetus for development was the forced digitalization of financial services during the pandemic, then with the beginning of a full-scale war, the payment system assumed the function of a critically important element of ensuring the economic stability of the state. In these conditions, non-cash payments ceased to be considered solely as a result of technological progress and transformed into a strategic resource that ensures the continuity of financial flows, the stability of the banking sector and the performance of key socio-economic functions.

The dynamics of the development of the payment market shows that the banking system of Ukraine was able not only to maintain operational capacity in crisis conditions, but also demonstrated a high level of adaptability and accelerated implementation of innovative solutions. The pace of digital transformations in the payment sphere in some areas was comparable or even higher than the world average, which is due to a combination of external challenges and the internal readiness of the financial sector for technological changes [6].

The formation of a modern payment infrastructure and the development of FinTech in Ukraine were determined by a set of interrelated factors. Among them, it is worth highlighting the consequences of the global financial and economic crisis of 2008, which actualized the need to increase the efficiency of financial intermediaries, as well as restrictions introduced in 2019–2020 in connection with the pandemic, which significantly accelerated the transition to remote financial services [15]. Global processes of digitization, the active spread of the Internet, the growth of competition in financial markets, as well as the transformation of consumer behavioral models under the influence of social networks and digital communications also had a significant impact. An additional incentive was the increased demands of users for the convenience, speed and quality of financial services, as well as the positive experience of the development of FinTech solutions in other sectors of the economy and the rapid growth of e-commerce.

An important role in the digital transformation of the financial sector was played by the gradual formation of

modern digital infrastructure. The increase in the level of access of the population to the Internet, the expansion of mobile communication coverage, the increase in the speed of data transfer and the mass use of smartphones created the prerequisites for the large-scale introduction of remote financial services [16]. The spread of electronic personal identification technologies has made it possible to significantly expand the list of online services, including online banking, e-commerce and access to digital government services. If in 2008 only about 24% of the adult population of Ukraine had access to the Internet, then in 2024 it reached the level of about 80% [13], which significantly expanded the potential for the development of cashless payments.

Digital changes in the payment sphere were accompanied by the formation of an appropriate legal and regulatory environment. Regulation of the activity of the FinTech sector and payment services in Ukraine is carried out on the basis of the norms of the Civil Code of Ukraine, the Law of Ukraine “On Payment Systems and Transfer of Funds in Ukraine” [19], “Regulations on Electronic Money in Ukraine” [17], as well as “Regulations on the Procedure for Registration of Payment Systems, Participants of Payment Systems and Operators of Payment Infrastructure Services” [18]. The totality of these acts created legal conditions for the development of new payment instruments and technological solutions.

The actual launch of open banking in Ukraine took place on August 1, 2025. The implementation of this model became the final stage of the transposition of PSD2 norms and the relevant provisions of the Law of Ukraine “On Payment Services” into national legislation. API access standardization has the potential to significantly change the structure of the financial sector, expanding opportunities for FinTech companies to create innovative products based on existing banking infrastructure. It is expected that increased competition between banks and non-bank providers will contribute to reducing the cost of financial services, improving their quality and developing personalized payment solutions.

The financial support of the FinTech sector during 2021–2025 was characterized by significant volatility. According to the National Bank of Ukraine, in 2024–2025, the volume of investments in domestic fintech amounted to 37.8 million dollars. USA, while total investments in the Ukrainian technology sector, including FinTech, reached \$462 million in 2024. USA. This indicates a gradual recovery of investment activity after a sharp decline in 2022–2023. In general, in 2024, the capitalization of the FinTech sector of Ukraine increased by 18%, which was the result of intensifying cooperation with international investors and European partners.

In 2023–2025, funds from donor programs remained the key source of financing for FinTech companies. In 2023, Ukraine attracted 42.5 billion dollars. The USA received external funding from international organizations, of which 27% were of a grant nature. As a result, the share of donor funds in the financing structure of the FinTech sector increased from 1% to 3%. At the same time, the investment expectations of companies in 2024-2025 worsened: 19% and 18% of FinTech companies, respectively, did not plan to attract external financing, which exceeds the indicators of 2023 by 13 and 12 percentage points. The majority of companies that planned recapitalization focused on their own funds (45%), private investors (39%), venture capital funds (31%) and donor programs (28%). At the same time, the role of accelerators and incubators has increased, and the share of bank lending in FinTech financing has increased from 3% in 2023 to 7% in 2025, which reflects both the transformation of the banking system and the general trend towards diversification of investment sources.

The technological core of the development of the FinTech sector in Ukraine in the specified period was the field of artificial intelligence. Domestic companies actively implemented AI solutions in order to improve the efficiency of customer service, improve risk analysis, ensure data protection and transparency of financial transactions. The use of chatbots has become a standard element of payment services and personal finance management products, and machine learning algorithms are used in the field of online lending, insurance and comparative analysis of financial instruments [4]. An additional incentive for the development of these technologies was the regulatory policy of the state, in particular the approval in 2021 of the plan of measures for the implementation of the concept of the development of artificial intelligence for the years 2021–2024. The

level of diffusion of digital banking services in Ukraine remains high, which is confirmed by the results of the rating of mobile applications of banks by functionality (Table 1).

The analysis of the data presented in Table 1 shows a significant differentiation of the level of digital functionality of mobile applications of domestic banks. In general, it can be stated that digital banking services in Ukraine are at the stage of active development, but the degree of implementation of individual digital functions remains uneven.

The most developed mobile applications in terms of functionality have banks focused on the retail segment and the digital service model. In particular, such institutions as Monobank, Sense Bank and A-Bank provide clients with the possibility of remote appeal of payment transactions, confirmation of documents without visiting a branch, as well as integration with global payment services Google Pay and Apple Pay. This indicates their focus on full-fledged remote service and reduction of transaction costs for customers.

At the same time, even among technologically advanced banks, there are limitations in functionality related to cyber security and interaction with state institutions. In particular, none of the analyzed banks provides the opportunity to submit a fraud report to the cyber police directly through the mobile application. This indicates the presence of an institutional gap between bank payment services and state mechanisms for responding to financial crimes, which is gaining particular importance in the context of growing cyber risks.

The limited implementation of the function of restoring access to banking applications through the state service «Diya» deserves special attention. The absence of this possibility in all the presented banks indicates an insufficient level of integration of

Table 1

**Rating of digital applications of domestic banks by digital functions in 2024**

№	Bank	The possibility of appealing the transaction to customers	Claim of fraud in the cyber police through the application when disputing the transaction	Restoring access to the application through “Diya”	Confirmation of documents without a visit to the bank	GooglePay and ApplePay in the app
1	Monobank	+	-	-	+	+
2	Sense bank	+	-	-	+	+
3	A-bank	+	-	-	+	+
4	Privat-24	+	-	-	+	-
5	PUMB	+	-	-	-	+
6	UkrGasbank	-	-	-	-	+
7	UkrSibbank	-	-	-	-	-
8	Otpbank	+	-	-	-	-
9	Raffaeisen Bank	+	-	-	-	-
10	Savings Bank	-	-	-	-	-

Source: [20]

banking digital platforms with the national electronic identification system, which holds back the potential for the development of completely contactless financial services.

The limited implementation of the function of restoring access to banking applications through the state service “Diya” deserves special attention. The absence of this possibility in all the presented banks indicates an insufficient level of integration of banking digital platforms with the national electronic identification system, which holds back the potential for the development of completely contactless financial services.

In general, the results of Table 1 confirm that the digitalization of bank payment services in Ukraine is happening asymmetrically: market leaders are forming high standards of remote service, while part of the banking sector maintains limited functionality. Such a situation creates unequal conditions for customers to access modern payment instruments and at the same time increases competitive pressure on banks lagging behind in the implementation of digital solutions. From the point of view of the financial security of the state, the obtained results are indicative, since the level of digital maturity of banking applications directly affects the stability of the payment system, the ability to promptly respond to fraudulent transactions and ensure the continuity of financial settlements in conditions of increased risks.

**Conclusions.** In 2021–2025, the payment system of Ukraine underwent significant structural changes

and acquired strategic importance for ensuring the financial security of the state. In the conditions of a pandemic and a full-scale war, it performed a critically important function of maintaining the continuity of financial flows, the stability of the banking sector and the implementation of key socio-economic tasks. The development of cashless payments, digital payment services and FinTech solutions was due to a combination of external crisis factors and internal transformations of the financial sector, in particular the growth of digital infrastructure, changes in consumer behavior and the formation of a regulatory environment based on the principles of PSD2 and open banking.

The study proved the asymmetric nature of digitalization of the banking sector: along with the high level of development of individual bank payment services, there are still institutional and technological limitations related to cyber security, integration with state digital services and uneven access of customers to innovative tools.

The active interaction of banks with FinTech companies contributes to the modernization of the payment infrastructure and increases the adaptability of the financial system, while at the same time requiring the strengthening of regulatory coordination and unification of security standards. Therefore, the further development of the payment system of Ukraine should be considered as a component of the financial security of the state, which requires a complex combination of technological innovations, institutional stability and effective regulatory supervision.

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