



## PERSONAL FINANCIAL SECURITY: CURRENT PROBLEMS AND SOLUTIONS

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Annotation: The relevance of the topic lies in the fact that in modern conditions of the implementation of the innovative economy in recent years, the role of the formation of a financial security system at all levels has sharply increased, whether it is macroeconomic security, the security of enterprises in various fields and industries, or the financial security of an individual. It is considered one of the main components of the concept of personal security, that is, the protection of a person from danger factors at the level of their personal interests and needs, which has many varieties.

Keywords: finance, financial security, financial fraud, bank accounts, bank cards, personal capital, financial literacy of the population.

The financial security of the state is the security of the financial system of the state, which is ensured by specially authorized state authorities, in the process of their financial activities, is achieved in the manner and using the means established by regulatory legal acts. Ensuring the financial security of the state is impossible without the financially literate population of the country, because it depends not only on the fulfillment by the state of its obligations, but also on the financial decisions made by the citizen. Ensuring a high level of financial literacy will help maintain a high level of financial security of the individual, which directly affects the financial security of the entire state. Under the financial literacy of the population, it is permissible to understand the ability of individuals to assess the financial situation and make effective decisions regarding personal finances, based on information obtained from reliable sources, that is, our financial security directly depends on the decisions we make every day. There are an ill-considered choice of a financial service provider, inattentive reading of the terms of contracts, lack of financial discipline, failure to fulfill their obligations and an unpleasant financial situation.

In the past decades, bank cards have become a popular and practical way to store money, as they are always at hand, and you can get cash or pay in a store only if you know your PIN code. Credit card scams have become popular as scammers are constantly coming up with new tricks and scams to steal money from a personal account. The commission of illegal actions in the sphere of monetary circulation through deceit, breach of trust and other manipulations for the purpose of illegal enrichment is financial fraud. It is not so easy to outwit the banking security system, so criminals try to find out information about the card from the holder by any means, so they try to use all possible resources - telephone, websites, online banking, mobile banking and other channels. For example: A call to a mobile phone: this type of fraud has various variations. The cardholder receives a call from an unknown number and, under any pretext, is asked to provide its details, but everything is not as simple as it might seem at first glance, since most often fraudsters pretend to be bank employees,

notify the client that they tried to hack his card and ask for clarification data to correct the situation, or that a security system failure has occurred, and at the moment there is a need to provide all the necessary information for recovery. Through sending SMS messages: this scheme has much in common with the previous method, the only difference is that false information comes in the text of the SMS message. The mailing is carried out from an unknown number, but scammers usually sign with a well-known company.

For criminals, card details are not always the main goal. The easiest way to illegal enrichment is to convince the client that he must transfer the money himself. One of the options for implementing this scheme may be an offer to purchase goods at a bargain price, and the requirement to transfer an advance payment or the entire amount for the goods in advance. Some scammers act as non-existent companies that offer remote work on the Internet with good earnings. To do this, you only need to confirm the seriousness of your intentions and transfer a certain amount to the account or card of the "employer". The most ancient way of illegal financial enrichment associated with a bank card of an individual is its elementary theft. Some attackers do it openly, threatening the life and health of the owner, others are on duty near ATMs and take away lost cards. In most cases, the device returns the card with a delay. The client may not wait and leave, or, having received cash, simply forgets about the card. After that, the fraudster can absolutely safely pick it up and use it. If the cardholder noticed an illegal debiting of funds from his account, or his bank card was lost, it is urgent to block it in order to avoid further theft and unwanted transactions, you should also immediately contact the nearest branch of the bank that issued the card. The bank can return the money to the client only if the user did not violate the security rules, that is, did not voluntarily disclose confidential information to third parties. Regardless of the decision of the issuer, the cardholder has the right to apply to law enforcement agencies and write a statement about the theft of money.

As a rule, when applying for a new card, bank employees immediately offer the client to connect the Internet banking service and help with registration. The best way to use cards is the SMS notification service to control your account. This feature has greatly simplified the life of bank card holders, and also increased the level of security, since the client is always aware of the status of his financial account and, in the event of a suspicious situation, has the ability to immediately respond. In addition, you should keep the PIN code separately from the card and cover the ATM or terminal keyboard with your hand at the time of its entry, so that people standing behind you would not be able to find out and use the information received in the future. It would not be superfluous to set spending limits in the Internet bank or mobile application, since most often, when placing orders in online stores, users do not feel the physical expenditure of money and can independently reduce their budget, and to a large extent.

An offer to invest money at an unusually high percentage by replenishing an investment account from a card - you should carefully study the history and reviews of such companies, and it is best to use official banks for such purposes. When investing on the Internet, there is a huge risk of losing your finances. Every day, scammers invent new scams and schemes for illegal debiting of funds from bank cards, so it is impossible to predict all potential scenarios for the development of events. However, subject to the indicated elementary security measures, any user of the banking system can prevent damage to himself and his financial situation.



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