

## MODELING THE PERFORMANCE OF CARDS IN THE BANKS

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Indicators of market of payment cards in Ukraine have the main parameters as European countries, while there are some problems were been solved. Most cards (about 93%) issued by Ukrainian banks in international payment systems, with over 99% of transactions take place in Ukraine [76]. According to the results presented in fig. 1, it should be noted that the constructed model of individual indicators of payment card market with a high level of certainty, based on which we can predict the volume of their activity.

Thus, we have a stable single-econometric model depending on volumes of balances on current accounts of individuals JSC “Private Bank” of the number of issued payment cards in circulation.

The resulting single-factor econometric models match real economic content of the bank and the profitability of banking operations:

– a lot of card accounts in the bank, the other more the total current account balances of individuals (personal, payroll or pension card);

– a lot of ATMs and terminals, the more commission income from transactions with them, because the network infrastructure of other banks serving payment cards PAO “Privat Bank” commission income received other banks.

Given the positive nature of the impact-factor models volume payment system infrastructure in net fee income activities of the bank JSC “Private Bank” for the construction of multi-regression model  $Y = f(X1, X2, X3)$ .

The resulting multifactor regression model corresponds to the actual dependence in period 2014–2016. The equation confirms the conclusions of “Private Bank” found a steady correlation of net commission income of the bank card volumes own infrastructure.

As the use of payment cards is a form of cashless payments that need the most improvement of infrastructure services in the financial market, we present the main issues that distinguish different authors and their solutions.