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LEGAL ASPECTS OF ORGANIZATION OF CASHLESS SETTLEMENTS IN THE ACTIVITIES OF BUSINESS ENTITIES

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Abstract. *The article examines the main areas of legal regulation of non-cash payments in the activities of economic entities. It is proved that settlements in economic activity are economic legal relations that arise in the performance of financial obligations created by a regulatory act or a specific agreement. The authors found that the subject of regulation of the institution of non-cash payments are not only economic but also civil legal relations that arise between the bank and the client, as well as administrative and financial, and finally - information relations closely related to the circulation of paper and electronic documents. because when making non-cash payments, the documents provided by the regulations of the National Bank of Ukraine are created.*

Keywords: *accounts, non-cash settlements, cash, payment, economic and legal settlement, financial legal relations, economic legal relations, transfer of funds, civil legal relations.*

Considering the issue of legal support of non-cash payments in the activities of economic entities, it should be recognized that the main scientific problem is the stability and widespread use, which necessitates a comprehensive study of the current state of payments and existing mechanisms and methods of regulation. The subject of regulation of the institution of non-cash payments includes not only economic or civil relations, which are inherent in the legal relationship between a natural or legal person and a banking institution.

Thus, the problem of identifying the relationship between the legal regulation of financial settlements and modern legislative support of settlements in economic activity becomes especially scientific.

The purpose of the article is to comprehensively study the trends of legal regulation of non-cash payments in economic activities and develop recommendations for their further optimization, taking into account the existence of different settlement relations in modern economic conditions, which radically change approaches to specification, protection and specific application.

It is noted that a clear definition of the legal nature of payments, as well as identifying the relationship between the legal regulation of primary forms of payment and modern regulations in economic activities will determine the specifics and features of legal regulation of non-cash payments, will help identify improvements in modern conditions.

The subject of non-cash settlement relations is cash. During calculation between persons with "non-cash money", which amounts recorded in the bank's accounts the payment function which is inherent in "cash" is realized. Electronic money and cryptocurrency should also be added.

Highlighted criteria on which the legal regulation and provision of non-cash payments in economic activity are based.

Development of payment services market is characterized by a significant increase of customer demand for non-cash payment services. At the same time, the development of recommendations for improving the legal regulation of non-cash payments in economic activities should be based on a comprehensive analysis of the interests of both market participants and the state.

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