

Trading via the Internet is our present and future. Actually creating a website or an online shop is simply, but it is not an easy task to do it well. The best way to found an online business is to set up something special, something that will highlight the products among competitors and make your customers loyal.

### **References:**

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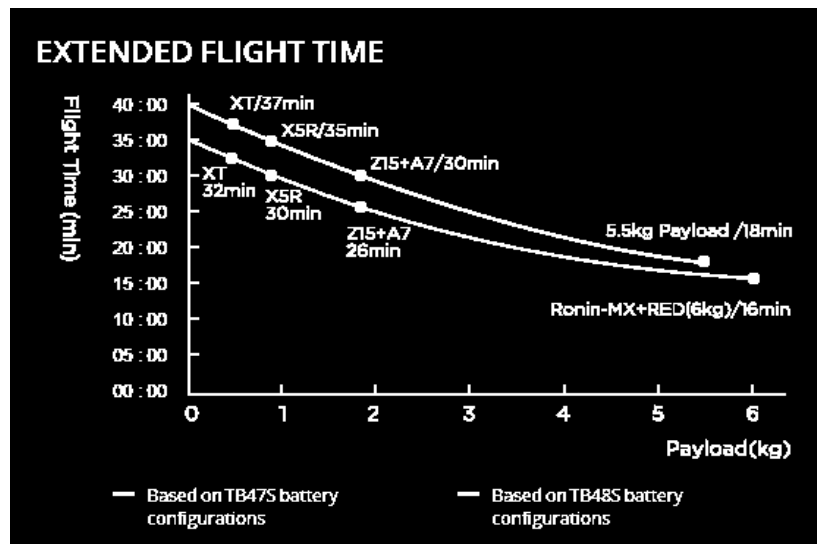
## **EFFICIENCY OF UNMANNED AERIAL VEHICLES APPLICATION IN THE BANKING SECTOR**

The purpose of this paper is to study the problems of drones application in the banking sector of the Republic of Belarus and the ways to eliminate them. The issue of implementation of the system Matrice 600 for the delivery of documents, cargo and cash is considered as well.

The National Statistical Committee of the Republic of Belarus reports that the total revenue in the banking sector increased in 2017 [1, p.1]. Cash collection is one of the most expensive processes in the banking sector, as for its implementation the bank needs to have cash transporting vehicles, qualified workers and a package of documents that meet the requirements of the state legislation. In banking business, unmanned aerial vehicles (UAVs or drones) are effective for ensuring the delivery of documents, cargo and collection of cash in cities with high population density and heavy traffic. Testing of this technology took place on August 4, 2016 in Minsk. 100 dollars and 100 BYN were successfully transported by a Belgazprombank drone [2].

The possibilities of UAVs application in the banking sector for cash collection are being researched with the help of the world leader in the production of UAVs, DJI Enterprise. Matrice 600 was chosen as the base model used in the testing [3].

The drone is integrated with DJI technologies: SMART security system, HD image broadcast, DJI GO motion monitoring. Flight range can be up to 5 km with a carrying capacity of 6 kg. Cargo can be delivered to the destination with an accuracy of one meter. In the flight of the Matrice 600, you can track your location in real time. The climatic modification of the mechanical part of the UAVs allows them to be used in various weather conditions, and the modular design makes repair and maintenance processes possible in short time [3].



Flight time depending on the type of battery [5]

Belarusian economists prove that the use of drones is economically feasible [1], since the cost of one UAV varies between 10000-12000 BYN, with an estimated cost of a collector machine of 200000 BYN. Innovations will simplify the duties of workers of the banking sector. Employees previously engaged in the transportation of money will be retrained to drone operator's qualification [4].

Today there is a problem of controlling the displacement of the UAV. The legislation restricts the use of UAVs on the territory of regional centres. According to the decree of the Ministry of Defense of the Republic of Belarus of September 27, 2017, for the legal launch of drones permission is needed, agreed by several instances, including the Ministry of Defense and the security service [5].

There are probabilities of theft of cash in flight. The risks of hacker attacks will be reduced by the introduction of computer security systems and the liability of insurance companies [6, p.171]. It is also possible to attach a special container to the drone which in case of hacking attacks releases ink and dyes cash. If you receive the cargo directly, you can authorize your access to the money only when scanning the recipient's face using the Micro Four Thirds system cameras.

A conclusion can be made that the introduction of UAVs in cities with high population density and heavy traffic for the delivery of documents and cash is an urgent task, the solution of which will reduce the costs in the banking sector while ensuring the safe displacement of goods [6, p.168]. Also, by means of drones corporations and banks can organize the management of the delivery of documents, cargo and cash without recruiting employees.

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