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CONTACTS

Phone: **97-748-70-03**

Website: <https://ist-journal.uz>

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DEVELOPMENT OF CROSS-BORDER PAYMENTS IN UZBEKISTAN: DIGITALIZATION, OPPORTUNITIES, AND CHALLENGES

Jiyanova N.E.

Professor, PhD TSEU, Tashkent
nargiza_omad@mail.ru

Utepova G.B.

Master's Student, TSEU, Tashkent
utepovagulbanu98@gmail.com

Abstract: The article analyzes the current status and future potential of cross-border settlements in Uzbekistan in light of the high digitalization of the financial system. Key achievements are discussed, including the implementation of SWIFT gpi and the integration of national payment systems with international platforms. A SWOT analysis was conducted to identify strengths, opportunities, and key challenges, such as a limited legal framework and cyber threats. Recommendations are made to develop a regulatory framework for digital currencies, add cybersecurity features, and expand international cooperation. The creation of a central bank digital currency is a promising step towards improving the efficiency and transparency of settlements.

Key words: cross-border payments, digitalization, SWIFT gpi, HUMO, Uzcard, blockchain, central bank digital currency (CBDC), cybersecurity, Uzbekistan.

INTRODUCTION

The development of cross-border payments plays a crucial role in the digitalization of Uzbekistan's economy and contributes to the improvement of international trade and the attraction of foreign investments. In the current dynamic economic environment, the demand for fast, reliable, and efficient cross-border payment mechanisms continues to grow worldwide, including in Uzbekistan. The inefficiencies of existing payment systems, such as high service costs, slow transaction processing, and lack of transparency, pose challenges not only for businesses but also for individuals. The development of cross-border payments based on blockchain technology and the implementation of Central Bank Digital Currencies (CBDCs) open new opportunities for improving these processes. These tools enable faster transaction processing, cost reduction, and minimization of errors and risks. For Uzbekistan, which is undergoing an active digital transformation, this area is of great importance within the framework of the "Digital Uzbekistan – 2030"¹ strategy. However, implementing these opportunities comes with challenges, including the need to modernize the legal framework, strengthen cybersecurity, and enhance financial literacy. The relevance of this study is driven by the significant growth in cross-border transactions in Uzbekistan in recent years, as well as the country's need to integrate into the global digital economy. The goal of this research is to analyze the current state of cross-border payments in Uzbekistan, identify key issues, and assess their development prospects. The main objectives include examining the impact of SWIFT gpi implementation, evaluating the potential of national payment systems for integration with international platforms, and reviewing the experience of digital currency adoption in other countries. This study aims to develop scientifically grounded recommendations for the modernization of cross-border payments in Uzbekistan, taking into account contemporary trends and the challenges of global digitalization.

METHODS

To achieve the research objectives, an analysis of Uzbekistan's regulatory framework was conducted, specifically examining the Law of the Republic of Uzbekistan "About payments and payment systems"², which regulates relations in the field of payments and payment systems. Additionally, the Resolution of the Cabinet of Ministers of the Republic of Uzbekistan "On Measures to Create a Payment System for Ensuring Cross-Border

1 Decree of the President of the Republic of Uzbekistan, dated October 5, 2020, No. DP-6079 "On Approval of the "Digital Uzbekistan-2030" Strategy and Measures for Its Effective Implementation"- Lex.uz

2 Law of the Republic of Uzbekistan, dated 01.11.2019 No. LRU-578 «About payments and payment systems» - Lex.uz

Money Transfers”³ was analyzed, which focuses on improving the efficiency and transparency of the remittance system. Furthermore, several other laws, resolutions, acts, and decrees related to the implementation of artificial intelligence, the development of the digital economy, crypto-assets⁴, and cybersecurity were reviewed⁵.

A comparative analysis was conducted to examine the mechanisms of traditional payment systems, such as SWIFT, and digital technologies, including RippleNet and CBDC, to evaluate their efficiency, transaction processing speed, and security level.

The research utilized statistical data on cross-border payment volumes, growth dynamics, and the impact of modern technology adoption. The data was collected from reports of the Central Bank of Uzbekistan, the World Bank, and international publications. To systematize the results, a SWOT analysis was conducted, allowing for the identification of the strengths and weaknesses of the existing cross-border payment mechanisms in Uzbekistan, as well as the opportunities and threats associated with their digitalization. Additionally, within the case study analysis, successful examples of innovative technology implementation were examined both within Uzbekistan and internationally. This approach helped adapt global best practices to Uzbekistan’s specific conditions.

RESULTS

A study of the current state of cross-border payments in Uzbekistan revealed that traditional systems like SWIFT remain the primary instruments for international settlements. In 2023, Uzbekistan began integrating SWIFT gpi (Global Payments Innovation), which significantly reduced transaction processing time and enhanced payment transparency. The average processing time for SWIFT gpi payments decreased to 24 hours, aligning with this system’s performance metrics in developing countries⁶.

Data from the Central Bank of Uzbekistan indicates that cross-border payment volumes grew by 34% between January and October 2024 compared to the same period in the previous year (Figure 1).

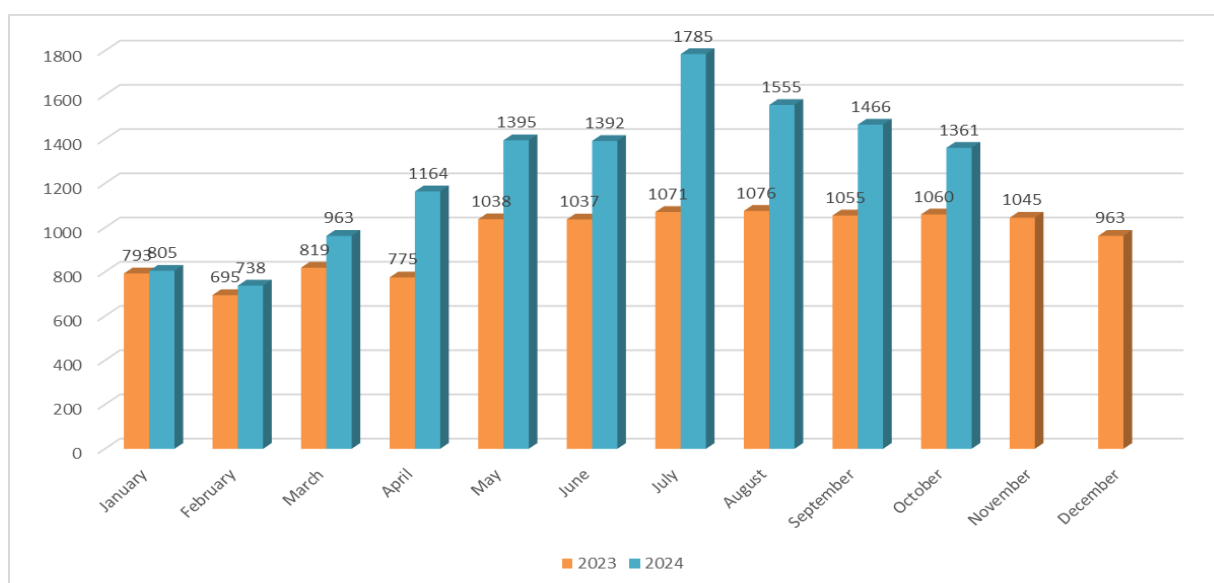


Fig. 1. Dynamics of Inbound Remittance Volumes, 2023-2024 (USD million).

Specifically, during January-October 2024, inbound remittance volumes showed significant growth (figure 2):

- From the United States: +37%
- From South Korea: +71%
- From the United Kingdom: +76%
- From European Union (EU) countries: +41%

3 Resolution of the Cabinet of Ministers of the Republic of Uzbekistan, dated December 24, 2021, No. 771 “On Measures to Create a Payment System for Ensuring Cross-Border Money Transfers” - Lex.uz

4 Resolution of the President of the Republic of Uzbekistan, dated October 14, 2024, No. RP-358 “On Approval of the Artificial Intelligence Technology Development Strategy until 2030”-Lex.uz

5 Resolution of the President of the Republic of Uzbekistan, dated July 3, 2018, No. RP-3832 “On Measures to Develop the Digital Economy and the Crypto-Asset Turnover Sector in the Republic of Uzbekistan”-Lex.uz

6 Swift Annual Review, 2023 - www.swift.com

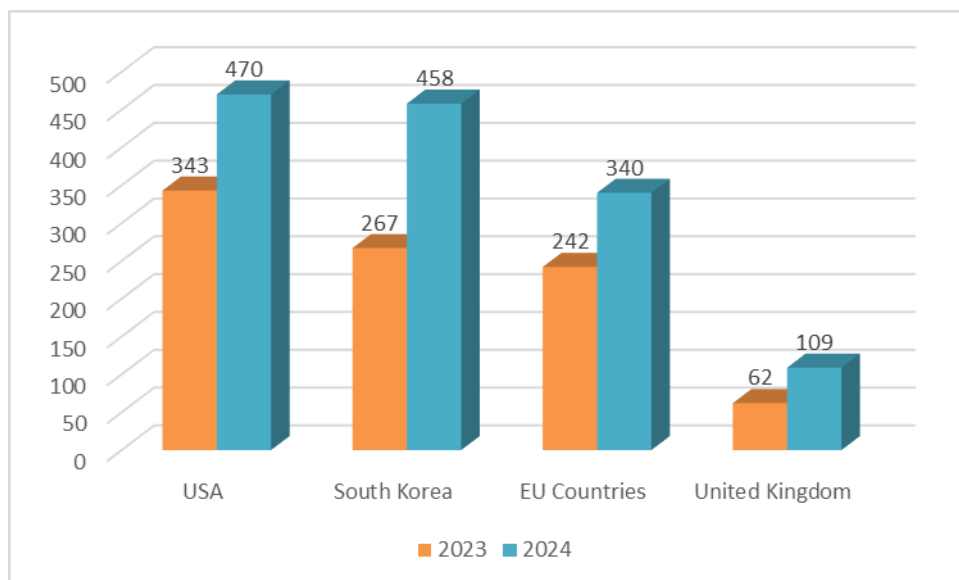


Figure 2. Inbound Remittance Volumes from Developed Countries (January-October 2023-2024), USD million.

At the same time, \$7 billion of the total volume of transfers received by individuals was processed through traditional international money transfer systems (a 19% increase compared to the same period last year), \$4.9 billion through direct person-to-person (P2P) transfers to individuals' bank cards (a 52% increase), and \$650 million through bank SWIFT transfers (a 2.4-fold increase) (Figure 3)⁷.

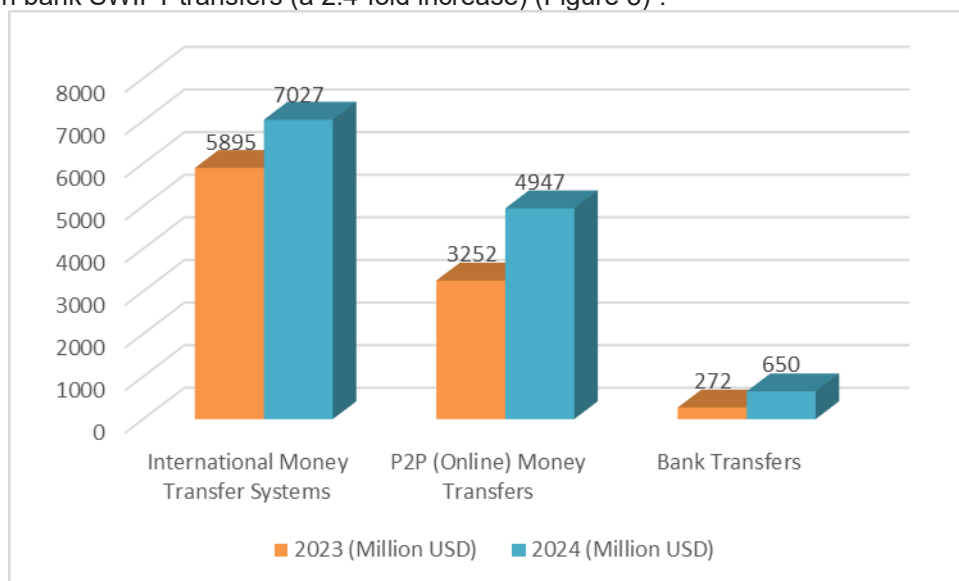


Fig. 3. Volume of incoming money transfers by cross-border transfer systems for January-October 2023-2024, million USD.

National payment systems HUMO and Uzcard have the potential for integration with international platforms. In pilot projects conducted in 2022-2023, the Uzcard system was successfully integrated with UnionPay, reducing transaction processing times by 20% and increasing transaction volumes by 15%. Additionally, in collaboration with international payment systems (VISA, Mastercard, UnionPay, and MIR), commercial banks continued developing a new service for issuing co-badged bank cards for residents. This initiative enabled users to make payments through both national and international payment system infrastructures. As of January 1, 2023, more than 1.7 million co-badged bank cards had been issued.⁸

The conducted SWOT analysis revealed that Uzbekistan has the following strengths: a well-developed national payment infrastructure, support for digitalization within the "Digital Uzbekistan – 2030" strategy, and

⁷ Brief Overview of Foreign Exchange Operations report, Jan-Oct 2024 - www.cbu.uz (Central Bank of Uzbekistan)

⁸ Payment Systems Review, 2022 - www.cbu.uz (Central Bank of Uzbekistan)

partial implementation of innovative technologies such as SWIFT gpi. However, key weaknesses include high transaction costs and a limited legal framework for utilizing blockchain technologies and CBDCs (Table 1).

Table 1. SWOT Analysis of the Current Cross-Border Payment System in Uzbekistan

| Strengths | Weaknesses |
|--|--|
| Presence of well-developed national payment systems (HUMO, Uzcard) | 1. Limited legal framework for using blockchain technologies and CBDCs |
| Support for digitalization within the «Digital Uzbekistan – 2030» strategy | |
| Partial implementation of innovative technologies such as SWIFT gpi | 2. High transaction costs |
| Возможности (Opportunities) | Угрозы (Threats) |
| 1. Potential use of blockchain technologies and CBDCs to accelerate and reduce the cost of cross-border settlements. | 1. Rising cyber threats and attacks on financial infrastructure |
| 2. Participation in international and regional initiatives aimed at payment digitalization | 2. Instability in international markets and sanction risks |
| 3. Attraction of international investors to finance digital projects. | 3. Resistance from some market participants due to the need to adapt to new technologies |

The prospects for CBDC implementation have been demonstrated by Kazakhstan, which is successfully introducing the digital tenge. On November 15, 2023, the first phase of the digital tenge platform was launched within the industrial framework. As part of a joint pilot project with the Almaty city administration and Kazpost JSC, a mechanism for using “digital vouchers” was introduced to provide free school meals. Additionally, in collaboration with international payment systems Visa and Mastercard, as well as leading Kazakh banks (Halyk Bank of Kazakhstan, Altyn Bank, Bank CenterCredit, Eurasian Bank), the world’s first bank cards integrated with a digital account within the central bank digital currency platform were introduced⁹. These cards allow users not only to conduct transactions in digital currency but also to withdraw cash or make payments anywhere in the world while maintaining the familiar interface and interaction process. Uzbekistan can adapt this approach to create its own central bank digital currency (CBDC), which would enhance the security and efficiency of international transactions.

Another payment system, RippleNet, based on blockchain technology, is used by several developing countries to accelerate settlements. This system is actively utilized to speed up transactions and reduce costs. For example, in some regions, the adoption of blockchain technologies has reduced transaction costs by 33–60%, demonstrating the potential for similar solutions in Uzbekistan¹⁰.

A comparative analysis has shown that the most efficient systems in terms of processing time and transaction costs are RippleNet and CBDC (Table 2).

Table 2. Comparison of Processing Time and Fees for Various Payment Systems.

| Payment System | Average Processing Time | Average Fee (%) | Usage in Uzbekistan |
|------------------|-------------------------|-----------------|------------------------|
| SWIFT | 2–3 days | 1,5 | Yes |
| SWIFT gpi | Up to 24 hours | 1 | Implemented since 2023 |
| Uzcard-UnionPay | Up to 36 hours | 0,8 | Pilot project |
| CBDC (Казахстан) | Up to 1 hour | 0,1 | No |
| RippleNet | Instantly | 0.2 | No |

Cyber threats remain a significant challenge for the country’s financial system. According to an IBM report, the financial and insurance industries ranked second among the most targeted sectors in 2023, following only the manufacturing sector. These industries accounted for 18.2% of all incidents. The most common type of attack in these sectors was the use of malware, responsible for 38% of all incidents, with ransomware making up 25% of them. Unauthorized access to servers ranked second, accounting for 25% of attacks, while the misuse of legitimate tools for malicious purposes ranked third at 19% (Figure 4)¹¹.

⁹ White Paper 2023: Implementation Results of the First Phase- www.nationalbank.kz.

¹⁰ Yiliu Yang (2023). “Exploration of Innovative Application Models for Cross-Border Payments in China”

¹¹ X-Force Threat Intelligence Index 2024, report - www.ibm.com

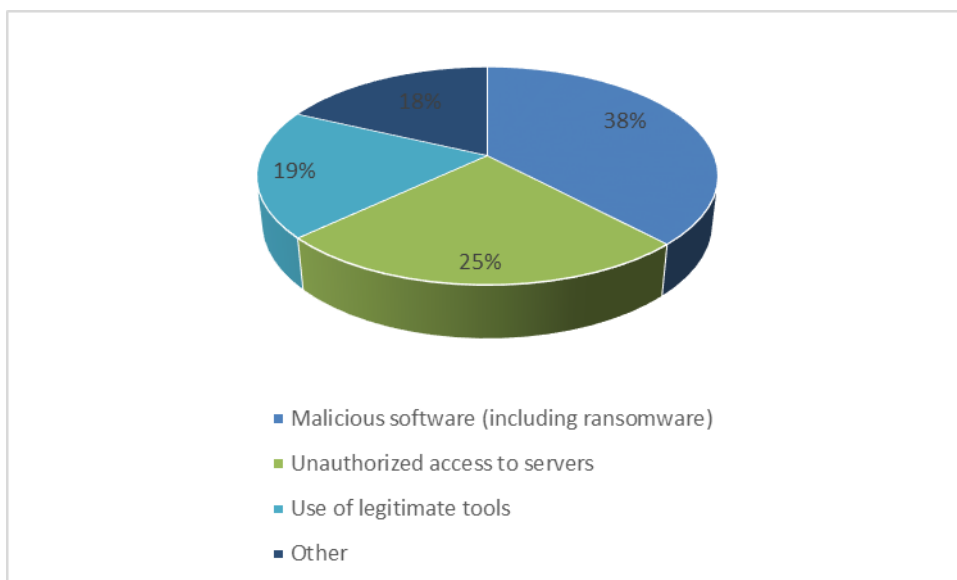


Fig. 4. Distribution of Cyber Threats to Financial Infrastructure (2023).

DISCUSSION

The research results indicate that Uzbekistan is on a stable path toward the development of cross-border payments, driven by the adoption of innovative technologies and integration with global payment networks. A 34% increase in transaction volume in the first 10 months of 2024 highlights the growing importance of this sector for the country's economy. The implementation of SWIFT gpi in 2023 was a major milestone, reducing transaction processing times to 24 hours, aligning with the highest international standards. National payment systems, such as HUMO and Uzcard, have significant potential for international integration. The Uzcard-UnionPay pilot project demonstrated that such initiatives can reduce transaction processing times by 20% while increasing transaction volumes by 15%. Furthermore, cooperation with foreign payment systems remains a promising direction. According to the report, high transaction costs in traditional systems like SWIFT and the limited legal framework for blockchain and CBDC adoption have been identified as key barriers to progress. Addressing these issues and bringing the country's infrastructure in line with international standards will require substantial efforts. Kazakhstan's successful introduction of the digital tenge for cross-border settlements in 2023 confirms the potential of CBDCs. Joint initiatives with Visa and Mastercard have demonstrated that central bank-issued digital currencies can reduce transaction costs and settlement times to just one hour. By adopting this strategy, Uzbekistan can enhance payment efficiency and strengthen the security of international transactions. A reduction in transaction costs of up to 60% and faster settlements are two key potential benefits of innovative technologies such as RippleNet. While RippleNet has not been directly implemented in Uzbekistan, it could be leveraged for settlements with key commercial partners. Cyber threats remain a major concern. IBM reports that in 2023, payment system servers were targeted in 25% of all cyberattacks. This underscores the need for advanced data protection technologies, enhanced cybersecurity training for professionals, and stricter national security regulations. A crucial component of cross-border payment modernization is international cooperation. Kazakhstan and other Central Asian countries serve as examples of how participation in regional projects and knowledge exchange with global institutions such as the World Bank and BIS can accelerate digital transformation.

CONCLUSION

One of the key components of Uzbekistan's modern financial system is the digitalization of cross-border payments. The speed, transparency, and convenience of transactions can be significantly improved through the adoption of modern technologies such as SWIFT gpi, pilot projects within the national payment system, and collaboration with global platforms. However, several challenges hinder the development of this sector, including high transaction costs, the absence of digital currency platforms and technologies, and the increasing risk of cyber threats.

To establish a robust cross-border payment ecosystem in Uzbekistan, the following strategic priorities should be addressed:

First, updating the legal framework is essential, as current regulations do not fully cover the use of digital currencies and smart contracts. Best practices and standards should be aligned with legal provisions that provide the central bank with a solid foundation for the secure adoption of digital currencies and electronic financial technologies. Ensuring Uzbekistan's technological competitiveness requires a focus on cryptocurrency transaction regulations and the development of a regulatory framework for CBDC.

Second, it is crucial to continue integrating foreign platforms with national payment systems such as Uzcard and HUMO. The UnionPay pilot projects have demonstrated how these initiatives improve operational efficiency. Expanding cooperation with companies like Visa, Mastercard, and RippleNet could reduce transaction costs and accelerate settlements. Particular attention should be given to the implementation of co-branded cards, which offer consumers seamless payment options both domestically and internationally.

Third, strengthening cybersecurity must be a priority to maintain trust in the financial system. The growing number of cyberattacks on payment platforms highlights the need to establish national security standards and implement real-time monitoring technologies. The training of specialists and the development of a rapid-response system for cyber threats should be accompanied by enhanced international cooperation, particularly in experience sharing and joint security initiatives.

Finally, the central bank could take a step forward by launching pilot projects for digital currency adoption. Kazakhstan's experience has shown that CBDCs accelerate payments while significantly reducing transaction costs. Uzbekistan could build a secure and functional infrastructure for cross-border payments by adapting this policy to fit its legal framework and economic conditions.

Uzbekistan has significant potential to integrate into global financial systems and strengthen its position in the international arena. The successful implementation of these recommendations will lead to lower transaction costs, faster settlements, and greater accessibility to modern financial services for businesses and the public. This will be a crucial step toward the digital transformation of the economy and the country's sustainable development.

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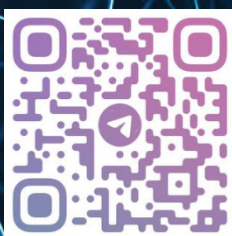
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