

*Valerii Finaheiev – Ph.D in Law, Associate Professor of the
Department of Civil Law and Procedure of the National Academy
of Internal Affairs*

Methods of Committing Crimes Related to the Use of Bank Accounts Access

The establishment of Ukraine as an independent state parallel to the processes of formation of the legal system and the development of the market economy has led to the inefficiency of the state regulation of the latter, as well as the emergence of the powerful shadow economy because of significant gaps in legislative and regulatory acts. Today, this problem is exacerbated by the rapid growth of the financial sector, which permeates all spheres of social relations, and existing socio-economic situation in the country, resulting in the increasing number of financial crimes.

The current level of criminalization of economic relations could not help but have a negative impact on the world of banking and with a certain probability we can say that this industry has become highly criminalized. In the globalization of the world economy, taking into account changes in the financial system of Ukraine due to innovations in the legislation and the financial and economic crisis, the internal affairs bodies must oppose new manifestations of crime in the monetary market.

The scope of banking activities has never been left without the attention of criminal structures. In recent decades the forms of fraud associated with the use of telegraph memo, plastic means of payment, signature, electronic securities, virtual Internet-stores have spread in the banking sector. However, the range of contemporary issues to combat fraud in the banking sector in Ukraine today is determined not only by the appearance of many new forms of fraud, but also by changes in the factor complex of this type of crime, its globalization and internationalization, so fraud has become one of the most common types of acquisitive crime. These circumstances explain the relevance of the chosen theme.

This article provides an overview and the analysis of theoretical principles and practical techniques for investigating crimes related to illegal access to bank accounts. The paper has formulated and proved a number of new provisions and findings relevant to forensic science, investigation and litigation. It contains elements of criminological characteristics of crimes in this category. The article has determined some ways of committing crimes related to the use of bank accounts access.

Keywords: method; fraud; bank; bank card; means of bank accounts access.