**Example of execution of the manuscript:**

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**Increase of the Сentral bank payment service provider efficiency for ensuring financial stability**

***Abstracts.*** *The balanced socio-economic development of the territory of Russia is one of the main goals of managing the country's economy. An important role in achieving this goal is played by the development of Russian border territories, especially those remote from the central regions of the country, but having sufficiently developed economic ties with neighboring countries. Russia and China have a fairly long border and vast border areas, in the development of which the governments of both countries are interested. A balanced long-term development of border areas is impossible without scientifically grounded state programs, the development of which presupposes a preliminary comparative analysis of the methodological and theoretical foundations of scientific theories, as well as their relevance to the set goals and objectives.*

*The subject of research in the article is the heuristic possibilities of the cluster approach of the theory of spatial economics, on the one hand, and the ecosystem approach of the theory of socio-economic ecosystems, on the other. The research results are to identify the relative advantages and disadvantages of the cluster and system approaches as theoretical, methodological and practical tools for the development and implementation of programs for the socio-economic development of the territories of the Russian Federation bordering China. The author substantiated the advantages of the theory of socio-economic ecosystems as a theoretical and methodological tool for programs for the development of border areas.*

***Key words****: spatial economics, economics of ecosystems, business ecosystems, socio-economic ecosystems, economic clusters, cluster approach.*

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The subject of the study in this article are cluster and systemic approaches as theoretical foundations of border territory management programs (Russia-China). The object of the study is the territories of Russia bordering China. It is the border territories, according to the authors, that are a "litmus paper" that allows assessing the practical effectiveness of each of these approaches, since their dynamics are influenced by various factors that strengthen either centrifugal or centripetal trends.[[1]](#footnote-1)

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**Example of execution of the table**

Table 1

**GDP and GDP growth (2010-2020)[[2]](#footnote-2)**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | 2010 | 2012 | 2014 | 2016 | 2017 | 2018 | 2019 | 2020 |
| Gross domestic product: |  |  |  |  |  |  |  |  |
| total, mlrd. rub. | 7306 | 21610 | 46309 | 59698 | 66927 | 71017 | 77945 | 80804 |
| per capita, rub. | 49835 | 150571 | 324177 | 417584 | 467361 | 494866 | 533539 | 551919 |
| GDP growth rate (decline), in% to the previous year (in constant prices) | 110,0 | 106,4 | 104,5 | 104,3 | 103,4 | 101,3 | 100,6 | 103,0 |

**Example of execution of the drawing**

Urban quality of life indicators

Lifetime

Income level of the population

Economic development level

Availability and accessibility of services provided by social institutions

Crime rate

Comfort and safety of housing conditions

Infrastructure development

Fig.1. Urban life quality indicators[[3]](#footnote-3)

**Example of execution of the list of references**

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