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# *Neobank Operation and Security Features*

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**Abstract** - New forms of banking, digital and neobanks, are now gaining popularity. It is a virtual form of banks that actively use modern mobile platforms. This business is promising, so it is actively developing and is a subject of interest of cybercriminals. The use of open APIs affects the security of information assets, so digital security systems must be protected from threats. The strategy for the protection of neobank information assets should include technical solutions and procedures that will protect all components of banking information systems - electronic payment services, electronic document flow, payment card servicing, banking software, remote service systems, network communications, etc. and provide high-performance processing of large amounts of information without loss of speed, tool collection, incident data analysis and response to security events, reliability, and fault tolerance.

**Keywords** - digital bank; neobank; Application Programming Interface; information security of the bank; the latest information technologies; innovations.