New technological platform

The Banks ecosystem will be based on the new technological platform. Its main task is to reduce the time for banking products development (time-to-market) and increase the level of automatic processing of transactions.

The technological platform

The technological platform is a universal constructor for creating a new business by re-using components and configurations, with a minimal amount of programming, on the basis of the best technology.

The work we began work on the new technological platform in 2015 and plan to transfer clients, products and data to the new platform by 2020. We are currently performing operations on the new platform in pilot mode, and for a while the old and new platform will operate in parallel. This approach will make it possible to go through many stages of the complex migration process unnoticed by clients and without losses for The Bank.

The new platform will be based on the following principles:

- **Client-centricity.** Now the client profile exists in a number of systems: deposits, loans, payments, and others. In the new platform, a single client file with all information about the client will be created, which will speed up the data processing and allow to personalize the Bank's offerings.
- **Flexible mechanisms for configuring complex products and data processing.** We seek to eliminate human involvement as much as possible and where possible to use monitoring of our processes and automatic management of error situations.
- **Application programming interface (API).** Programming interfaces allow our partners to fit their services into the Bank's ecosystem. Accordingly, APIs will penetrate all components of the platform. We will open external APIs for our partners and counterparties.
- **Machine learning and artificial intelligence.** We try to embed these mechanisms in the components of the platform and in our decision-making system.
- **Maximum reliability 24/7.** As a backbone Bank we make every effort to ensure that the information system is as reliable as possible.
- **Open-source software.** It can be used by users/companies that wish to employ such programs. Despite the fact that we have our own software and we are able to work with traditional architectures, we have begun to gradually migrate to open source.
- **In-memory processing.** This tool offers the greatest opportunities for speed of data processing, which is one of our objectives.

The platform consists of several architectural layers. At the bottom is the technological core, which is responsible for the basic applied and technical services. The next layer is the data factory, which is used to increase the level of quality, reliability and availability of data for analysis. A large layer is our product factories. These include loans,

deposits, other traditional products. But at the same time, we are developing new complex products, for example a combination of insurance and lending products.

The "brain" of the new platform is the business hub. Here we develop new solutions that allow to flexibly adjust the processes. At the center of the business hub is the unified client profile.

In order to create a better customer experience, we are developing a unified front-end system responsible for interacting with the client and partners.

New technological platform of Sberbank

Unified Front-End System

Business Development Support Platform

Data Factory

■ **Unified Front-End System**

The Single Point of contact with the client

■ **Business Hub**

"Brain" – logic and decision-making system

■ **Product Factories**

"Production" – products, transactions, accounting

■ **Data Factory**

"Experience" – building up client experience and generating new knowledge

Platform Core
"Basic services" – applied and techological services

By now we have created the basis of the technological platform: completed the formation of the core's technological components and created business service development tools that will be contained in the business hub. Now we are moving forward in several directions in parallel because the enormous scale of our business requires a lot of effort and time to implement changes.

In constructing our new platform, we are implementing more than 500 projects. The key programs that we have identified as strategic programs are: the Unified Front-End System, the Business Development Support Platform, and the Data Factory.