02. Technological Leadership

In order to achieve our plans to improve client offerings, we have to carry out a technological transformation of our business.

What we plan to achieve

Reliability and efficiency

- Ensuring the stable and reliable functioning of all information systems, while supporting ever-growing load on our systems
- Revision and maintenance of continuity of IT systems until we migrate to our new platform
- Development and expansion of the technological infrastructure; development of data processing centers

New platform

- Completion of the migration of clients, products and data to the new platform, which will be based on an innovative cloud infrastructure using in-memory computing that provides high levels of reliability and accessibility
- Adoption of DevOps practices and tools to increase the speed of the creation and updating services and applications through effective cooperation among engineers

Security

- Ensuring protection of customer data and investing in continuous monitoring and protection of all our digital channels, creation of a center that will continuously monitor all of our operations, training of our employees, clients and partners in modern means of preventing cyberattacks

Data-driven company

- Creation of a system to manage the steadily growing amount of client data, including storage, processing, maintaining accessibility, completeness and relevance in real time
- Investment in artificial intelligence algorithms and cognitive computing
- Development of in-house competencies on data processing

Innovation

- Development of an innovative infrastructure by creating laboratories for technologies that are key to our business
- Applied research and introduction of new technologies to our products and services, as well as continuous monitoring of new products, creation of incubators and accelerators for testing new ideas

Expected results by 2020

99.99%
reliability level for 24/7 critical automated systems

> 85%
satisfaction with IT and operation support

– 50%
reduction in operational costs

95%
of employees trained in cybersecurity

> 90%
of risk management decisions based on models

70%
of laboratory products are applied research implemented in the Bank

RUB 0
losses from cyber attacks

0
minutes service downtime due to cyber attacks

+ 8
number of laboratories successfully integrated into the innovation system

Strategy implementation risks	Risk mitigation measures
Technological leadership	
Lagging behind target deadlines for implementing key technological programs	• Parallel development and support for existing IT systems • Introduction of a single control and software management authority and migration to the new platform • Support for infrastructure for developments based on current technologies and backing up all data • Analysis and end-to-end updating of business processes
Failure to adopt new technologies created by our innovative laboratories	• Regular synchronization of activities with business tasks – focus on applied research • Continuing to monitor trends in collaboration with our partners – technology companies, universities and research institutions