

4.6 DIGITAL TRANSFORMATION

Modern financial markets have entered the digital era, which means new standards for interaction with the Bank's customers and employees. There are certain features that all popular banking products have in common. First of all, they are as personalised as possible. By knowing customer preferences and anticipating the wishes of banking consumers, it is possible to create personalized products and services. To meet this challenge, tools are used to analyse data from a variety of sources.

In addition, competitive banking services include broad functionality in terms of mobile access—a determining factor in just how user-friendly a particular product is.

The digital transformation is having an impact on both the external and internal business processes of the Bank. Predictive analytics support the creation of high-quality products at just the right time. The move to electronic document flow is increasing labour productivity and reducing costs.

Information Structure

Since the merger of VTB Bank and VTB24 in January 2018, VTB is now the second-largest universal bank in Russia, with about 360 information systems that support large, medium-sized and investment businesses.

Information Structure

The Bank's information structure includes more than

3,700

physical servers,

more than

3,000

communication channels,

and more than

2,300

databases

that store

26

petabytes of information.

The Bank is developing its IT infrastructure in several areas:

- The development of a private cloud: 163 systems have been migrated to the cloud, and resource usage has been optimised;
- Server infrastructure operation: the "Laboratory" partnership programme has been launched (involving servers, data storage systems, virtualisation systems, network equipment and video conferencing) in cooperation with the Technoserv Group. RBS 2.1 infrastructure has been implemented (371 servers, five contours with the installation of open-source software). The merged Bank's servers used a Linux-based operating system and are updated centrally. The merged Bank's servers used a Linux-based operating system and are updated centrally.