

Safety of banking products and transactions

Safety of bank transactions and products serves the basis for the customer confidence. We carry out goal-oriented and systematic work on customer advocacy and prevention of misappropriation of the customers' monetary funds. Unfortunately, as technologies are developed, methods of fraudulent transactions also become more and more sophisticated. Nevertheless, the bank manages to cope with this situation. We seek to maintain safety of our products and transactions at the level pertinent to modern challenges.

Principal results in 2012:

- 494 attempted thefts of corporate customers' funds and more than 5,500 attempted thefts of private customers' funds were stopped; the damage was prevented to the amount of 1,4 bln RUB;
- In cooperation with law-enforcement authorities there were arrested:
 - members of two criminal groups who carried out an unauthorized removal of monetary funds by infecting corporate customers' computers by malware;
 - members of 15 criminal groups who installed skimming equipment in Moscow and Moscow Region, Irkutsk, Barnaul, Kazan, Yaroslavl and other cities.
- the amount of the prevented damage for frauds with securities and pieces of money exceeds 290 mln RUB, with counterfeited warrants of execution and court orders — more than 3,5 mln RUB, with the use of stolen/lost saving books and documents — more than 8,1 mln RUB;
- it was revealed 170 loan applications submitted with use of counterfeit passports. As a result, the amount of the prevented damage exceeded 145 mln RUB;
- there were documented 1,850 cases of installing on the bank's ATM machines of non-standard equipment for fraudulent transactions with bank cards. 21 criminal cases were initiated over the installment of non-standard equipment/software for the purposes of discrediting these magnetic stripes and PIN-codes of cards.

Basic response measures:

- formation of internal normative and regulatory base and the bank employees' training. In particular, in 2012, recommendations were drafted for teller-officers on identification of tokens of document falsifications and a special training programme was prepared on customer identification;
- an information exchange system on identification of ID document falsifications, as well as documents confirming borrowers' employment and earnings implemented among security subdivisions of major Russian banks;
- the bank took the decision that by mid-2013 the card issuance without a chip will be completely stopped;
- in the Sberbank Online@ system is implemented a procedure of customers'

SIM-card verification;

- in the Sberbank Business Online@ system are realized comprehensive mechanisms of information safety risk minimization;
- the Imperva SecureSphere system providing audit both of active and passive user transactions, that allowed to reveal a number of facts of employees' illegal access to customer accounts, to solve and suppress a number of crimes, is introduced in commercial operation;
- by results of the annual audit was achieved the Certificate of Compliance of the international payment system MasterCard which certifies compliance of the bank's card emission process with the MasterCard Physical Security Standards for Plastic Card Vendors and Logical Security Requirements for Card Personalization.