

## Increasing the Security of Financial Services

Measures to improve the security of financial services

### Creation of the Security Testing Service

In the course of reorganisation of the Bank's Security Department, a new functional area was created within its structure, which performs such special tasks as penetration testing of the Bank's infrastructure, analysis of vulnerabilities in the Bank's infrastructure objects, analysis of vulnerabilities in the applied software, organisation of vulnerability management, security testing and control of security of third-party components used in the production of the Bank's technological products within the scope of its competence.

### Conducting inspections

Ten VTB Group companies were inspected to examine how they deal with current threats associated with the risks of targeted attacks using viral software.

### Software update

Continuous software updates and maintenance of self-service devices are organised and carried out.

### Blocking phishing websites

Measures are taken on a daily basis to timely identify and block phishing sites and counter calls to customers from spoofed phone numbers.

### Interaction with law-enforcement authorities

Interaction with law-enforcement authorities was arranged in order to resolve issues requiring prompt response to unlawful actions committed by malefactors. Based on statements by employees of the Bank's Security Department, more than 200 criminal cases were initiated to investigate unlawful acts of thefts of the Bank and its customers' funds, disclosure of banking secrets, etc.

## Informing Customers

The Bank continuously informs its customers about security measures when carrying out financial transactions, including when using bank cards and the *VTB Online* remote banking system.

Information about the most common types and methods of fraud is communicated to customers in various ways, including posting it on information stands at the Bank's branches, on the Bank's official website, on information screens of self-service machines, as well as by sending relevant information via SMS and email. In particular, the Memo to customers on financial security, information about the most commonly used fraud schemes is posted on the Bank's official website in the *Security* section at <https://www.vtb.ru/bezopasnost/>.

**>99%**

of ATMs in the network

are equipped with fraudulent device inhibitors

**100%**

of the Bank's premises

are equipped with video surveillance equipment and are regularly upgraded

**210**

phishing websites

blocked in 2020

**38**

million

information messages on safety rules for financial transactions were sent out to customers in 2020