



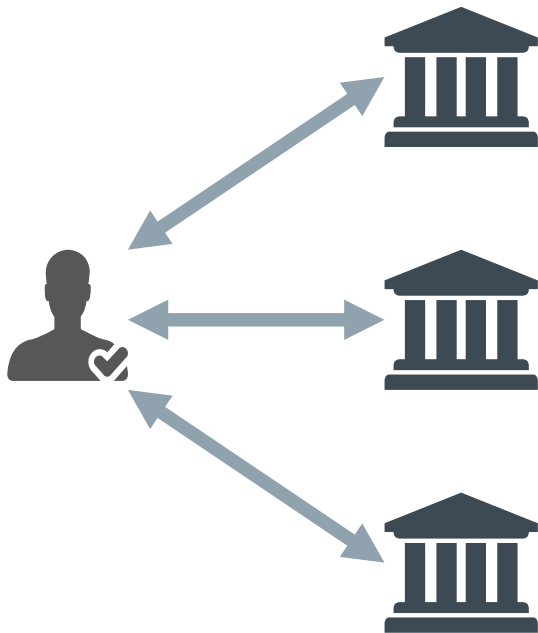
MOSCOW  
EXCHANGE

27 Сентября 2018 г.

**Маркетплейс финансовых  
продуктов:  
Новые возможности для  
клиентов и банков**

# Маркетплейс – новая модель взаимодействия с розничными клиентами

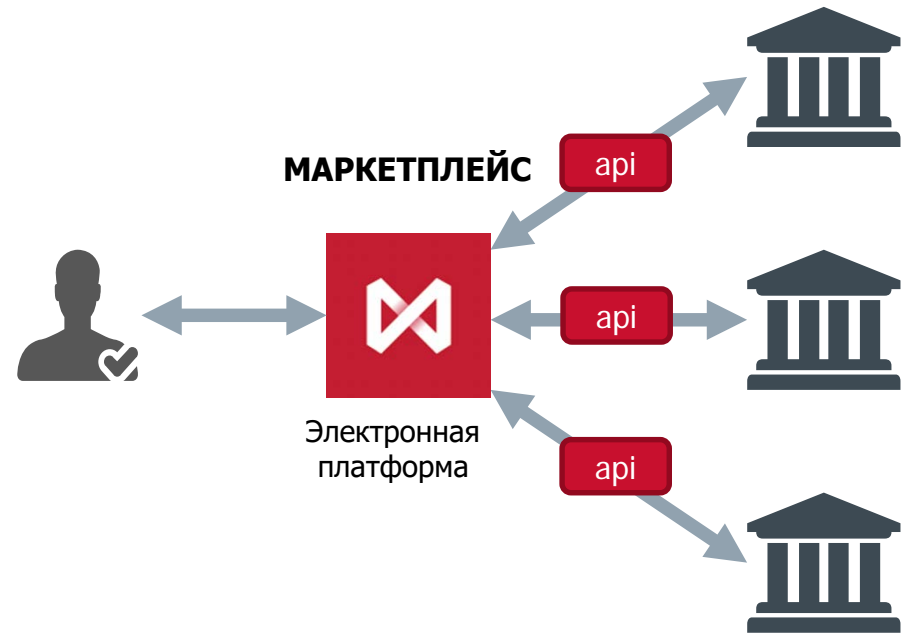
As Is



## Закрытая система

Розничный клиент «привязан» к экосистеме каждого финансового института

To Be

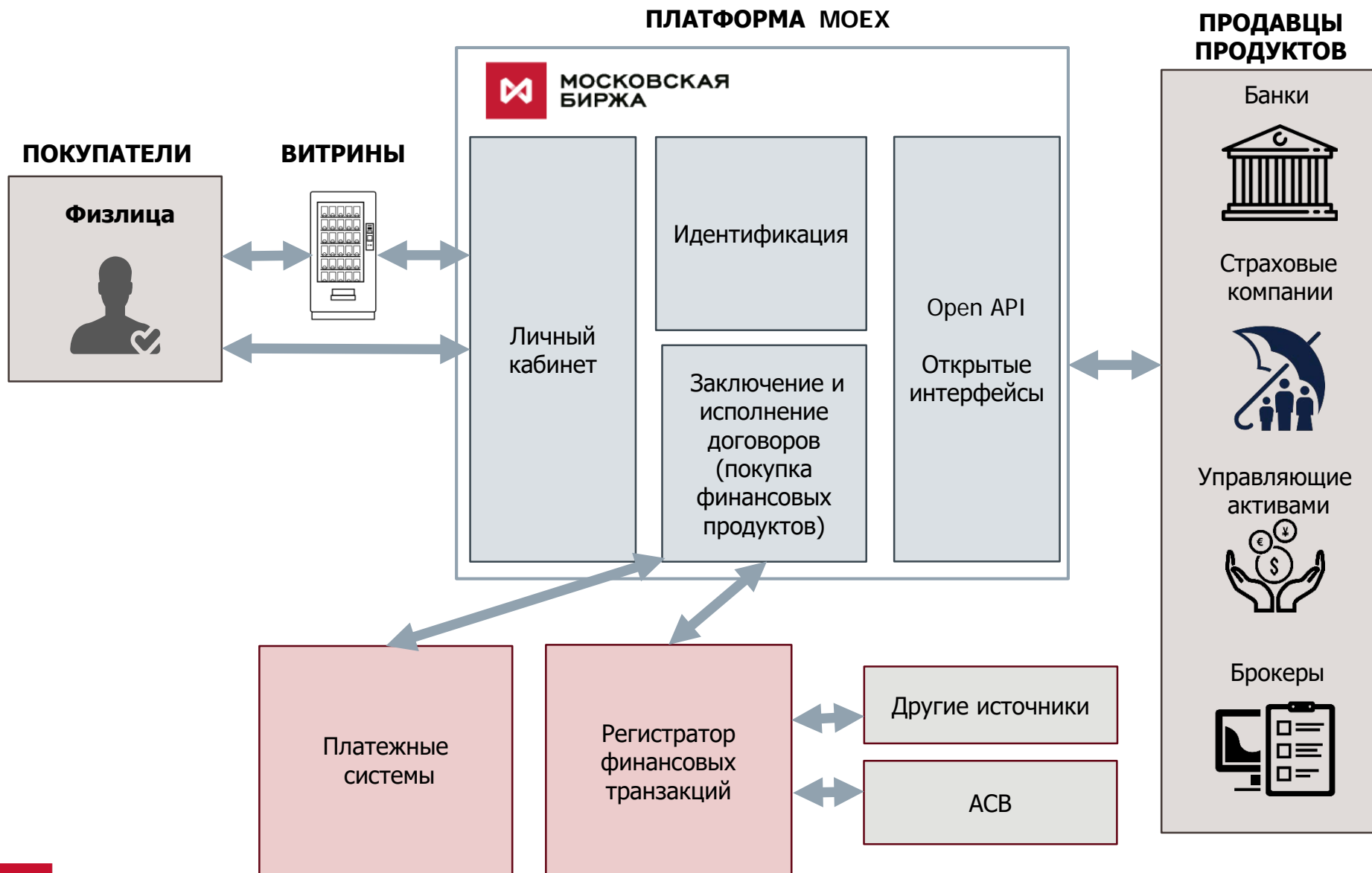


## Открытая система

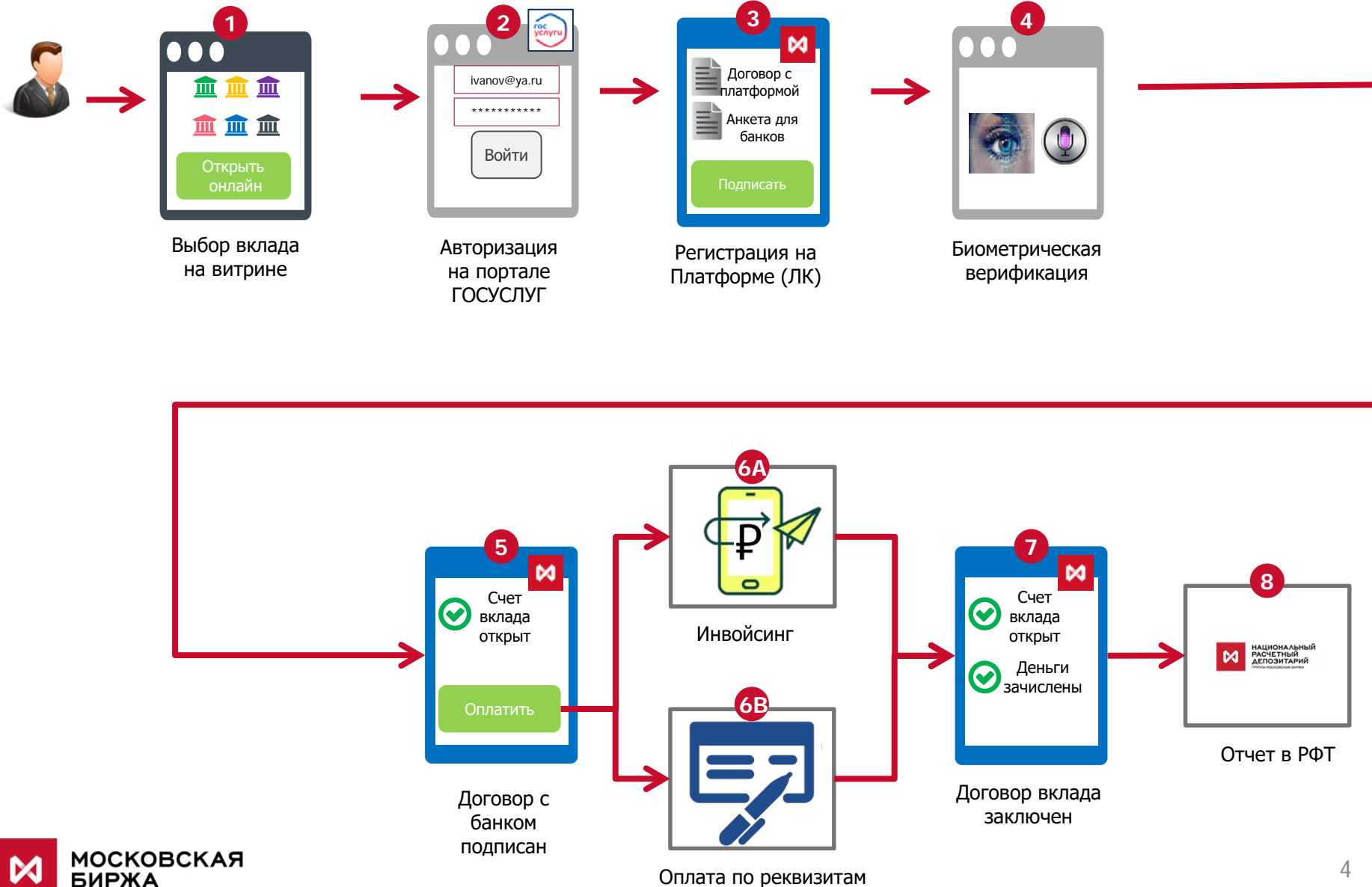
Розничный клиент управляет своими деньгами в единой открытой экосистеме



# Маркетплейс финансовых продуктов Московской Биржи



# Клиентский путь на Маркетплейсе



# Почему Московская Биржа?



▪ **Нейтральность:** нет конфликта интересов



▪ **Собственная инфраструктура:**

- регистратор финансовых транзакций на базе репозитория НРД;
- собственная платежная система (НРД)



▪ **Экспертиза:**

- опыт организатора торгов
- создание и эксплуатация высоконагруженных IT систем;
- более 25 лет взаимодействия по API с банками (торговля ценными бумагами, валютой и проч.)

# Дорожная карта проекта



1Q'19

2Q'19

3Q'19-4Q'19

**Маркетплейс 1.0**

**Маркетплейс 2.0**

**Маркетплейс 3.0-4.0**

## **Вклады (1)**

- Коммерческий запуск
- Ограниченный круг банков
- Неограниченный круг клиентов-физических лиц
- Дистанционное заключение договоров вкладов
- В рамках нового законодательства
- Биометрическая идентификация
- Все взаимодействия участников осуществляются через Платформу
- Платформа отчитывает сделку в РФТ

## **Вклады (1)**

### **ПИФы (2)**

- Неограниченное количество банков
- Дистанционное приобретение паев ПИФ
- Расширение функциональных возможностей Платформы для клиентов-физических лиц и участников экосистемы

## **Вклады (1)**

### **ПИФы (2)**

### **Государственные облигации (3)**

### **Страховые продукты (4)**

- Расширение функциональных возможностей Платформы для клиентов-физических лиц и участников экосистемы



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–perception of market services offered by the Company and its subsidiaries;

–volatility (a) of the Russian economy and the securities market and (b) sectors with a high level of competition that the Company and its subsidiaries operate;

–changes in (a) domestic and international legislation and tax regulation and (b) state policies related to financial markets and securities markets;

–competition increase from new players on the Russian market;

–the ability to keep pace with rapid changes in science and technology environment, including the ability to use advanced features that are popular with the Company's and its subsidiaries' customers;

–the ability to maintain continuity of the process of introduction of new competitive products and services, while keeping the competitiveness;

–the ability to attract new customers on the domestic market and in foreign jurisdictions;

–the ability to increase the offer of products in foreign jurisdictions.

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