

UVODNIK

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Digitalno uporni i otporni

Ukrašavajući jelku i finiširajući mnogobrojne izveštaje, staru godinu ostavljamo uspomenama i spremamo se za Novu, nadajući se da ćemo u ovom mesecu decembru tradicionalno uhvatiti predah i sumirati sve uspehe i neuspehe, željni pouka i mudrosti koje ćemo, kao i prethodnih godina, pokušati da primenimo u godini koja je pred nama.

Dok slika rasplamsale korone ubrzano bledi, navike koje nam je donela izgleda ostaju sa nama, kao trajno podsećanje. Jedan od njih je i udaljeni rad koji se, svidelo se to nekima ili ne, uvukao u sve pore biznisa, od svakodnevnih operacija, preko onih koje su do juče bile nezamislive za obavljanje izvan kompanijskih zidova, pa do oglasa za poslove koji sad već po komandi sadrže reč *remote* i/ili hibrid. Udaljeni rad prihvatili su i korisnici finansijskih usluga, pa se broj korisnika koji svoje najraznovrsnije finansijske poslove obavljaju posredstvom digitalnih kanala iz udobnosti svoga doma nezaustavljivo povećava. Zanimljiva je informacija da je u pojedinim bankama broj digitalno odobrenih kredita premašio 50%. Efekti ovih promena u najmanju ruku su izazvali kontroverze, po nekima otvaranje novih rizika i pretnji, a po drugima mogućnost povećanja prihoda za biznis. I jedni i drugi su u pravu! Umetnost je balansirati ovim rizicima i iskoristiti prednosti koje su ove promene donele, a uz sve to kreirajući moderne, brze, ali i otporne digitalne servise.

Spremajući se za talas digitalnih promena u finansijskom svetu, Evropska komisija je u novembru mesecu odlazeće godine usvojila dve strateški bitne direktive: *Network and Information Security Directive* (NIS2), namenjenu široj populaciji, i *Digital Operational Resilience Act* (DORA), usmerenu ka finansijskim institucijama. Ova dva dokumenta imaju za cilj da pruže podršku digitalnoj revoluciji koja je započeta kroz insistiranje na slojevitom pristupu upravljanju rizicima, obezbeđivanju informacione bezbednosti, sajber otpornosti, poboljšanju efikasnosti sistema za razmenu informacija i izveštavanja o incidentima, kao i upravljanju kritičnim segmentima kao što su pružaoci IKT usluga i treće strane u lancu pružanja usluga. Uz doslednu integraciju u lokalne regulative širom Evrope doživljaj korišćenja digitalnih servisa trebalo bi da bude iskustvo koje će nam olakšati poslovanje i učiniti prijatnijim put ka nekim novim i inovativnijim sistemima.

Udruženje banka Srbije, posmatrajući znakove kraj puta, zajedno sa svojim članicama osetilo je potrebu i pravi trenutak da uhvati korak sa trendovima i pokuša da doprinese u borbi sa predstojećim izazovima. U 2021. godini, pod okriljem Udruženja banka Srbije, formiran je i registrovan Finansijski CERT (FIN-CSIRT), kao prvi sektorski CERT u zemlji, peti u Evropi i dvanaesti u svetu. Ovim činom otvoren je put saradnji finansijskih institucija u cilju postizanja bolje sajber otpornosti čitavog sektora. Proslavljajući prvi rođendan i iščekujući izazove u Novoj godini poželeli smo svim učesnicima na finansijskom tržištu da zajedničkim snagama pokušamo da doprinesemo kreiranju što bezbednijeg i otpornijeg sistema za sve postojeće i one buduće korisnike finansijskih usluga u našoj zemlji.



EDITORIAL

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Digitally Persistent and Resistant

By decorating the Christmas tree and finishing numerous reports, we leave the old year behind, together with our memories, and we prepare for the New Year, hoping that in this month of December we will traditionally catch a break and summarise all the successes and failures, eager for lessons and wisdom that we will, once again, try to apply in the year ahead.

As the image of the COVID wildfire rapidly fades, the habits it has brought us seem to remain, as a permanent reminder. One of them is remote work that, whether some like it or not, has crept into all pores of business, from everyday operations, and those that were until recently thought to be impossible to perform outside the company walls, to advertisements for jobs that now contain the word *remote* and/or hybrid. Remote work has also been accepted by users of financial services, so the number of users who perform their most diverse financial tasks through digital channels, from the comfort of their home, is increasing unstoppably. It is interesting to note that, in some banks, the number of digitally approved loans exceeded 50%. The effects of these changes have caused controversy to say the least, according to some they brought about new risks and threats, and according to others they brought the possibility of increasing revenue for business. Both are right! It is an art to balance these risks and take advantage of the benefits that these changes have brought, while creating modern, fast, but also resilient digital services.

Preparing for a wave of digital change in the financial world, the European Commission adopted two strategically important directives in November of this year: the *Network and Information Security Directive* (NIS2), aimed at the wider population, and the *Digital Operational Resilience Act.* (DORA), directed towards financial institutions. These two documents aim to support the digital revolution that began by insisting on a layered approach to risk management, ensuring information security, cyber resilience, improving the efficiency of information exchange and incident reporting systems, as well as managing critical segments such as ICT service providers and third parties in the service chain. With consistent integration into local regulations across Europe, using digital services should be an experience that will make our business easier and more enjoyable, so that it can lead to some new and more innovative systems.

The Association of Serbian Banks, observing the signs by the road, together with its members felt the need and opportunity to catch up with trends and try to contribute to the fight against the challenges ahead. In 2021, under the auspices of the Association of Serbian Banks, the Financial CERT (FIN-CSIRT) was formed and registered, as the first sectoral CERT in the country, the fifth in Europe and the twelfth in the world. This act opens the way for cooperation between financial institutions to achieve better a cyber resilience of the entire sector. Celebrating our first birthday and anticipating challenges in the New Year, we wished all participants in the financial market to jointly try to contribute to the creation of a safer and more resilient system for all existing and future users of financial services in our country.