

Abbreviations

AI	Accident Insurance
B2B	Business to Business
B2C	Business to Customers
BDC	Business Development Centre
CEO	Chief Executive Officer
CIO	Chief Information Officer
CIS	Commonwealth of Independent States
CSR	Corporate Social Responsibility
CSO	Customer Service Outlet
DP	The Disabled People
DRCC	Department of the Regional Contact Centre
EDCS	Electronic Document Circulation System
EMEA	Europe, Middle East and Africa
FT	Financial Times
FTS	Federal Tax Service
GRI	Global Reporting Initiative
HR	Human Resources
IR	Investor Relationship
IT	Information Technologies
LBS	London Business School
LMS	Learning Management System
OJSC	Open Joint-Stock Company
PMS	Performance Management System
PR	Public Relations
PwC	PricewaterhouseCoopers
QMS	Queue Management System
RAS	Russian Accounting Standards

SaaS Software as a Service

SLA Service Level Agreement

SPO Secondary Public Offering

UDCC Unified Distributed Contact Centre

UCMS Uniform Complaint Management System

UNEP United National Environment Programme

VIP Very Important Person

VMI Voluntary Medical Insurance

ZAO Closed Joint-Stock Company