Corporate clients

Key Indicators and Events

In 2016, Sberbank invested resources in the development of the segment and designed effective instruments as well as priority products and services for corporate clients.

"In 2016, we made yet another huge step in the migration of the business to remote and digital channels. Our task is to create the most convenient services for clients to conduct paperless and cashless business, which helps promptly and reliably carry out all necessary operations. The transfer of clients to digital channels also positively influences our own effectiveness. Thanks to the fact that 99% of payments by legal entities are made through Sberbank Business Online, in 2016, we managed without a hitch to reduce the number of Sberbank offices serving corporate clients in the country by one thousand

Maxim Poletaev

First Deputy Chairman of the Executive Board

68 points

TRIM-index for 2016

Service quality

Sberbank pays a great deal of attention to the level of satisfaction and loyalty of corporate clients.

In 2016, TRIM-index increased by 1 point compared to the preceding year, reaching 68%, due primarily to the growth of satisfaction among clients from large and medium businesses. Estimates of clients from small and microbusinesses remain stable compared to the preceding year.

CSI values improved substantially in respect to most products and channels, with the highest growth recorded in the opening of current accounts (by 3%), execution of settlement operations (by 5%), and Sberbank Business Online (by 7%).

The index of the "number of calls per 1,000 active clients" amounted to 10.2 by the end of the year. Sberbank thoroughly analyzes problem zones in communications with clients and works to eliminate them. For instance, as a result of mass communications regarding the "Self-encashment" service, Sberbank proceeded with the introduction of the automated Sirius system, which resolves client issues according to a simplified scheme within one hour.

Sberbank is modernizing its claims service and works with the negative comments of clients based on marketing study reports. A pilot session on compliance procedures was held with the corporate client support service, which tripled client responses to compliance inquiries.

Sberbank implemented its "Customer Voice" project, which transforms client feedback and helps improve client experiences and product offers.

Online loan in one day

To improve customer service quality and increase client satisfaction, Sberbank started to review applications and provide loans remotely online, which reduced the time-to-cash to one day.

Loan document flow in remote service channels

With the development of remote service channels, the document submission processes for the consideration of lending transactions and formalization of loan and collateral documentation were transferred to the electronic format, making communications between Sberbank and client considerably more convenient.

Transactional business

99%
of payments are made through Sberbank Business Online

The development of remote client service channels makes the key Sberbank services mobile and remote, and therefore more comfortable for clients, which is evidenced by the statistics of Sberbank Business Online users:

- Over 1.4 mln clients conduct transactions in this system
- By the end of 2016, 99% of payments were made via Sberbank Business Online or its mobile application

Today, 33% of all payments by corporate clients in Russia pass through Sberbank. Starting at the beginning of 2016, clients settling accounts in Sberbank gained the ability to effect settlements with counterparties 17 hours a day, 7 days a week, and from Q4 2016, 20 hours a day, 7 days a week, including holidays. Currently, more than one mln clients make payments outside of regular business hours. A total of 9.4 mln transactions were conducted in 2016, with the share of transactions outside business hours reaching 11%. Work in this area is being continued to increase service access time to 24/7.

A new online service was launched in July for the remote opening of a client's second and subsequent settlement accounts. Now, without ever visiting an office of Sberbank, clients may open these accounts through Sberbank Business Online and start using them immediately for settlements.

In 2016 Sberbank launched solutions to satisfy specific needs of large and medium corporate business clients. For example, for transactions on the acquisition of a company and repayment of loans, a new product called "escrow account" was developed, which is an account for the contingent deposit of resources to be used subject to the occurrence of certain conditions. The second nonstandard project was designed for the support of a major infrastructure construction and called "collateral account," where the client was provided with transaction security in the form of a pledge of rights under the assigned account contract.

No1
in Russia by the volume of foreign economic activity funds

Sberbank is active in the development of products for clients and participants of foreign economic activities (FEA). Sberbank is No. 1 by the volume of FEA in Russia, provides client service with a broad line of products, and settles payments for more than 130 countries in 18 currencies.

In September, Sberbank began offering a new service, "Customs payments and service," which lets clients make customs payments themselves or through a brokerage scheme, and also file e-declarations for the goods. The service is arranged entirely remotely through Sberbank Business Online. Its key advantage for clients includes cost saving and the ability to make payments to the Federal customs service of Russia online without reserving resources on an account. This service has no analogs in the banking services market.

In October, Sberbank launched a new product called “Nominal account” to record the cash resources of third parties—beneficiaries for the subsidiary Sberbank Real Estate Centre LLC. This service is an alternative to bank safe deposit boxes in transactions with real estate. The use of this account enhances the security of cash transfers between the parties to the transaction, increases the volume of attracted resources of the bank, and reduces the volume of physical cash passed between transaction participants.

In 2015, Sberbank introduced an automated process of insurance payments to depositors – individual entrepreneurs and clients of insolvent banks from the Deposit Insurance Agency fund and at the beginning of 2016 began making such payments. Out of 17 thousand depositors from 29 insolvent banks, 7.4 thousand individual entrepreneurs applied to Sberbank.

The number of cash transactions at bank service points steadily declined during 2016 due to the promotion of corporate cards and the development of the self-encashment service, which allows cash depositing at self-service terminals without the use of a card. As a result, the number of cash transactions at bank service points decreased by half during the year.

39%
Sberbank’s share in the market of corporate cards

Since the beginning of the year, Sberbank’s share in the market of corporate cards has grown by 9 percentage points to reach 39%. The number of cards doubled during the year to 607 thousand. Starting in 2016, Sberbank now offers a new service—the issue of corporate cards linked to the current account. Now clients can issue a card linked to an already existing settlement account without applying to a bank office and take full control over its life cycle through Sberbank Business Online, including changes to the holder’s data and the card’s spending limit. Over 326 thousand such cards were issued by the beginning of 2017 through mass preissue technology.

The “Self-encashment” service, which lets clients replenish the company’s current account through self-service terminals, is becoming ever more popular. The service can be used regardless of the company’s place of registration at any self-service terminal with cash-acceptance functionality. The number of such terminals throughout the country totals 55.5 thousand. Over 400 thousand corporate clients of Sberbank deposit earnings with the help of this service. The volume of this service’s transactions grew during the year by 17% to total RUB 61.6 bln. The number of transactions using this service has grown to 1.5 mln transactions per month. At the beginning of 2017, Sberbank launched a pilot project for the provision of the “Self-encashment” service with the use of Sberbank Business Online, Sberbank Business, and Sirius systems.

20%
Sberbank’s share in the market of cash collection services

In 2016, Sberbank reduced its share on the market of cash collection services by 2 p.p. to 20%. The total volume of collected revenues was RUB 5.8 trln.

E-invoicing electronic document flow between Sberbank and its clients providing invoices for bank services and certificates has become even more popular and in-demand, with the share of electronic invoices growing from 60% to 89%. A service called Reliable Partner became available to clients at the end of 2016, which is part of Sberbank Business Online system and included in E-invoicing. This service accumulates the data from open sources in a single information window and enables users to check the relevance and integrity of their business partner data and assess their financial position and reliability.