

Payments and Transfers

	2014	2015	2016
The share of noncash payments by individuals, % including:	48,1	66,2	77,4
payments for housing and utilities services	49,1	62,0	74,1
payments for mobile service	88,4	94,2	96,6

In 2016, Sberbank launched the Smart Payment service. The system informs clients about decreases in the balance on their mobile phone account, or new bills for housing and utilities services, with the option for instantaneous and automatic payments. Currently, the system of payments through Sberbank is integrated with the state information system of the housing and utilities services, which contains all data on completed payments.

In the market of payments for online entertainment, Sberbank entered into a federal agreement with Mail.ru, making it possible to pay for Odnoklassniki and Moi Mir social media services via Sberbank.

At the end of the year, Sberbank activated cash payments via the Sirius automated system, allowing for possible remaining cash and cash equivalents ("payments involving change") to be transferred to the client's mobile phone account or the account of the Gift of Life charity foundation.



Sberbank's achievements in payment solutions were also recognized once again by the professional community: for the second consecutive year Sberbank earned the BEST DIGITAL BANK award for the Best Bill Payment & Presentment.