

## Corporate cards

Over the year the number of cards increased by a third, reaching 818 thousand cards. The share of Sberbank in the market of corporate cards equaled 33.1%.

A serious expansion of the possibilities of business cards using the functions of Apple Pay and Android Pay is planned in 2018. Premium and instant issue cards will be introduced. Review of information on and performance of transactions using business cards will be made available in Sberbank Online.

## Unique payment solution

In October 2017 Sberbank and Telegram teamed up to offer their clients a unique payment solution for partners that have the Telegram bot. The developed solution makes it possible to accept MasterCard, Visa and MIR bank cards for payment. Also, for the first time in Russia there is the possibility to pay in Telegram bots using Apple Pay and Android Pay. Now Sberbank's partners can accept in Telegram bots not only orders, but also payments in the most convenient and simple form.

## Service quality

Our goal is to ensure that clients see us as a reliable business partner. The constant improvement in the level of service of corporate clients and the creation of a positive client experience are priorities for Sberbank.

In 2017 the Index of satisfaction and loyalty of corporate clients (TRIM-index) for the Corporate Business Block increased by two points to 70. In 2017 the Bank began to measure the "Client Effort Index", which measures the simplicity of interactions with the Bank. The first measurement of the indicator for corporate clients resulted in a score of 39 points out of a possible 100.

A number of procedures that improve the quality of customer service were introduced in 2017.

Round-the-clock service was created to support small and microbusiness clients after the receipt of a loan.

"Voice of the client" feedback collection project was launched. Every negative response is carefully analyzed, and separate work is performed on outstanding client requests.

By the end of 2017 the average monthly number of requests per one thousand active clients equaled 9.6 requests – 0.6 requests less than at the end of 2016.

86% of questions of corporate clients are resolved within 72 hours after the first request (the First Contact Resolution principle).

A simplified client authentication procedure was introduced in 2017 and a 24-hour support line to settle complaints was organized. A simplified system for resolution through the payment of up to RUB 10 thousand without an investigation was created, and a procedure for compensation payments based on valid complaints and claims of corporate clients was developed.

### Sberbank Compliance Center

All regional head offices have implemented and distributed a support service for Corporate Clients on compliance issues based on the Corporate Solutions Center. The service advises clients on requests sent from the Compliance Center, on the package of documents required, and monitors the deadlines for submitting documents. In order to reduce the Bank's involvement in suspicious client transactions, a pilot project has been carried out on proactive work with corporate clients. In this pilot project, clients were notified of an increase in compliance risks and the need to take corrective measures to minimize the risk. The decision was made to continue the pilot project in 2018.

More than a half of large and medium business clients await decisions on simple deals for less than five days.

### Large and medium business

Sberbank seeks to use a fully automated lending process, which will make bank–client interaction easier. The latest step towards this goal was the launch of the Loan Builder online service in January 2017, which allows corporate clients to build their own loan product with the required parameters based on a pre-approved application and a dynamically calculated interest rate, after which an application form is created.

In 2017, large and medium business clients were offered a new line of loan products with simplified loan processing: “Loans in One Day” (including a bank guarantee), “Proactive Limits”, “Overdraft in One Day”, “Simple Transactions”, and “SMART LMB”.

The Bank introduced a priority operational support service for the most important large and medium business clients. This allowed CSI on the service to be increased by 7 points, and to reduce the time spent by a client manager on the performance of operational functions to 40 minutes a day.

In 2017, a sectoral hierarchy for large and medium business was introduced. Sectoral client and product teams, including client managers, credit inspectors, and assistant client managers were formed. Agile principles were used during the formation and work of the client and product teams, which enabled the time needed for finalization of transactions to be greatly reduced.