

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).