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.

Large and medium business

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

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.