Small and microbusiness

53%

of small and microbusiness clients receive a decision on pre-approved loan offers within one hour.

Sberbank pays special attention to the development of the business culture in Russia. In order to make the first steps in the business world for our clients as smooth as possible, Sberbank is implementing remote services for easy business startup, developing new financial products and non-banking services.
During 2017 the total number of active small and microbusiness clients using Sberbank's services increased by 17% compared to the previous year, and equaled 1,822 thousand active clients.
Starting in November 2016, small and microbusiness clients with accounts in Sberbank but that had previously never received a loan from the Bank were given the opportunity to apply for a pre-approved SMART loan. This was possible through the use of a predictive analysis of client accounts, their accounting systems, and their credit histories. Pre-approved loans can be arranged on the day the offer is received, in less than an hour. In 2017 the amount of SMART loans equaled RUB 28 billion, or 8% of all loans issued to small and microbusiness

Development of non-banking services

More than 500 thousand clients used non-banking and state services on Sberbank's platform in 2017.

Sberbank actively developed various non-banking services for small and microbusiness in 2017. The main purpose of this is to offer clients convenient digital services to make doing business easier and grow their efficiency. By the end of 2017 Sberbank clients had about 30 such services available to them. All of them can be accessed through the Internet bank.

In order to support entrepreneurs at all stages of development of their businesses Sberbank expands the line of solutions that allow entrepreneurs to simplify standard processes as far as possible. In 2017 a new free online service that helps with preparation of the set of documents required to register business was launched. The Bank also introduced a service that fully automates the payment of taxes and contributions and frees clients from the performance of routine accounting operations.

Non-banking services are based on a proprietary technological platform that makes use of open interfaces and code, machine learning, cloud technology and big data analysis with a set level of security to allow real-time formation of the best offers for the client both from our own services and partner services.

Now with the help of the 30 available services Sberbank clients are able to:

- establish electronic document management with counterparties and the state authorities;
- resolve accounting issues of any level of complexity;
- promote their businesses in the internet without any specialized knowledge;
- regulate and control client relations in the free CRM system;
- enlist the support of a professional team of lawyers 24 hours a day;
- organize turnkey retail trade and payment acceptance from clients.

Plans for 2018 include the reorganization of the displays of the online services on the Sberbank website, the appearance of new SaaS[1] solutions for business, formation of packaged services, and the development of the "Financial Advisor" educational project.

Improvements to internet banking represent an integral part of infrastructure development for clients. For instance, 78% of clients had already been transferred to the new Digital corporate bank Sberbank Business Online platform by the end of 2017.

The advantages of the new platform include an ergonomic and logical user interface, simple loan and fund deposit procedures, the possibility for remote connection to the Bank's products and services, integration with key services of partners (for example, My Accountancy Online), and a new "Video Assistance" section to improve the quality of service.

Examples of non-banking services

In September 2017 Sberbank introduced the cloud-based service "My Trade" for small trading companies, online stores and small manufacturing enterprises. This service unites sales, procurements, warehousing, finances and CRM in one system, and helps companies bring their operations into line with the requirements of the new Federal Law[2], including for online trade. Shop owners can view product balances at all retail points and remotely monitor the activities of sales personnel (opening/closing of shifts, sales, discounts provided, documents created using the service). Within a few days the data collected can be used to assess the effectiveness of the business. The mobile applications of the "My Trade" service for iOS and Android let owners stay in touch with their businesses wherever and whenever necessary. In addition to "My Trade", the range of Sberbank's non-banking services includes 19 other similar applications – from cloud-based accounting to commerce management solutions.

Sberbank's non-banking services for corporate clients in 2017 also included a free CRM client management database, which makes it possible to systematize all information on clients, close transactions, and ultimately to increase sales at the company. The solution offered by Sberbank facilitates the protection of its client base from information leaks by setting up various levels of access. All main business applications are available for connection: document management, financial accounting, business processes, communications and marketing tools. The service differs favorably from other CRM on the market due to the absence of restrictions on the number of users of the free version. The launch of these types of digital tools enables our clients, first and foremost the representatives of small business, to free themselves from routine, to reduce the amount of paperwork, lower costs and streamline business processes. In the future, these solutions will comprise a robust ecosystem of non-banking services capable of satisfying all the business needs of a client.

[1] SaaS (Software as a Service) – business application to which the company receives access over the Internet

[2] Federal Law No. 54-FZ "On the Use of Cash Register Equipment in Cash Settlements and/or Settlements using Electronic Forms of Payment» dated May 22, 2003