

MTS BANK – FINANCIAL PRODUCTS

Products for small businesses



In 2019, MTS Bank significantly expanded its product range for small businesses, launching four new lending products:

- > **Credit PRO** — an unsecured general purpose loan for businesses with fast approval;
- > **Credit Lite** — an instant loan with the loan limit calculated automatically based on the business transaction volume as per the fiscal data operator;
- > a **pre-approved no-hassle overdraft** for MTS Bank customers;
- > a **pre-approved overdraft** for active users of MTS Bank account with an optimized approval process based on aggregated data.

MTS Bank also launched a corporate card that can be used for cash deposits and withdrawals at any ATMs.



RUB 90.7 bn
retail loans

1.14 million
credit and debit cards issued

5 million
users of MTS Cashback

Products for the self-employed



The new, recently implemented taxation regime (professional income tax) has formalized the self-employed into a separate group of individual taxpayers. Following up on these developments, MTS Bank launched an online service for the self-employed in its New MTS Bank retail banking application. The service enables the user to register with tax authorities as a self-employed at no charge (remotely, without the need for a personal visit to a tax office or an MTS Bank branch), enable fiscal recording of their income, generate receipts and send them to their customers.

In 2019, MTS Bank launched a B2B2C project enabling businesses to pay professional fees to the self-employed as part of payroll disbursement. Under the project, companies using the services of the self-employed can pay their fees as part of payroll disbursement and receive the accounting documents.



The project with mos.ru

In 2019, MTS Bank teamed up with Moscow's Department of Information Technology to implement a new financial service for finding and paying amounts due. The service is available on mos.ru, the official website of Moscow's mayor and municipal government, as well as in the Gosuslugy Moskvy and Moya Moskva mobile applications. The project's main objective is to provide a convenient, secure and broad selection of tools to pay for public, municipal and commercial services.

Following the implementation of this service by MTS Bank, users of the municipal web-portal now have the unique opportunity to see all their amounts due in a one-page view in their personal account and pay them in one click (including the single utility bill, fees for kindergartens and children's extracurricular activities, traffic police fines, any amounts to be collected by the Federal Bailiff Service, etc.). It only takes one visit to the portal per month and 3–5 minutes to pay all outstanding amounts with any convenient method such as a bank card, an e-wallet or a mobile phone account.

In 2019, the number of payments made through MTS Bank's payment gate on Moscow city's portal and in mobile applications reached 9.8 million transactions, almost double the 2018 figure. MTS Bank's payment gate processed about 20% of all Moscow's utility bill payments and over 80% of all payments to the Moscow Department of Education (for kindergartens, schools and extracurricular activities).

Based on its learnings from the Moscow project, MTS Bank developed a payment solution which can be integrated into regional e-government portals, with plans to scale the service into other regions of Russia.

9.8 million

payments processed via the City of Moscow portal and mobile applications

80 %

of all payments to the Moscow Department of Education

The project's main objective is to provide a convenient, secure and broad selection of tools to pay for public, municipal and commercial services.



Benefits for the users:

- > A one-stop solution to view and pay bills for all city and municipal services
- > No need to provide paper-based proof of payment
- > Ability to pay selected amounts due in one go, no more browsing for separate charges and having to enter full bank details every time
- > Ability to set up automatic payments



Benefits for the city/municipal authorities:

- > An audit trail of paid services provided to the population
- > Increased user satisfaction with municipal services
- > Diverting all or most payment-related user claims away from the municipal authorities
- > Lower municipal budget spend on payment service maintenance

