



## Sberbank customers pay bills via mobile app based on ABBYY® technologies

### Customer Overview

**Name**

Sberbank

**Industry**

Banking

### Challenge

- Make payment of bills more convenient and faster for business customers
- Increase customer loyalty

### Solution

ABBYY Mobile Imaging SDK and ABBYY Mobile OCR Engine developer toolkits with advanced optical text recognition technologies.

### Results

- Reduced time on payment order creation
- Decreased errors during data entry.

### How to pay off bills faster

Today the Bank serves more than 1 million businesses and more than 35% of them are small and medium-sized companies. The mobile application for the self-service [Sberbank Business Online](#) (SBO) web portal has about 90,000 active users. The bank's corporate customers often receive bills in paper form. Manually transferring data from bills into the mobile app or the remote banking website is both long and labor intensive. So Sberbank decided to automate this process.

*“One of the important technological trends today in the financial sector is mobile banking. The main advantage of such solutions is that a client spends a minimum of time on routine tasks, which means they are satisfied working with the bank and return for new services. We will continue to develop this mobile channel of Sberbank Business Online website to ensure the maximum convenience of use, by taking into account specific needs of business owners.”*

*Mikhail Malakhov,  
Director of Remote Service Channels  
Development at Sberbank*

### Recognition in a smartphone

[ABBYY Mobile Imaging SDK](#) and [ABBYY Mobile OCR Engine](#) were chosen as the main tools for automating the creation of new payment orders. These developer tools enable the implementation of powerful algorithms for image processing and text recognition into mobile devices, combining high performance with low-level device resource utilization. ABBYY technologies allow the device to determine the quality of images — and can even improve it — before proceeding to recognize the text and extract the necessary data from snapshots.

## ABBYY Mobile OCR Engine

ABBYY developer toolkit for embedding in mobile devices powerful image processing algorithms and text recognition, combining high performance with low resource usage for a device.

## Making payments by photo

In the mobile SBO app, a business person takes a picture of a bill, and the payment order is generated automatically. The only thing left is to verify the correctness of the data. This feature is available in the full version of the bank's application for iPhone and Android, which helps entrepreneurs and accountants save considerable time while working with bills.

The entire process takes place directly in the application, without connecting to the internet. Such an algorithm prevents overloading the server capacity of Sberbank, which is especially important for over 1 million corporate clients who process their bills monthly.

Only registered users can leverage all the features of the SBO bill recognition mobile app. In demo mode, data recognition capabilities are not fully available.

## About ABBYY

ABBYY is a leading global provider of technologies and solutions that help businesses effectively action information.

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