

# Sberbank App – Mobile Payment

## SBERBANK – PAY BY PHONE – SERVICES – CONVENIENT – BETWEEN FRIENDS

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Sberbank is the biggest bank in Russia. Via Sberbank's mobile application we can easily transfer money to other people. All you need to know for a transfer is their phone number and your payment completes in seconds. Almost all Russians use this service. Through the application, you can even transfer money to the cards issued by other banks than Sberbank. We use Sberbank mobile application a lot in our daily life: we pay for services, classes, groceries at the market or just manage transfers between friends.

It will take you just 15 minutes to open an account in Sberbank and download the mobile app. It doesn't matter if you are a foreign citizen. You just need to visit the closest Sberbank office and have your passport with you. Sberbank's website is in English and provides information about all types of cards they issue. Having our main account in an international bank we chose to open the most basic card which is called Momentum. There is no service fee. All transactions between Sberbank cards holders are free, while we paid around 50 rubles for transactions to other banks.

To make it simple, we usually put money to our Sberbank account using Sberbank's ATM green machines. You will find them everywhere and you can choose English to communicate with them.

It is a very convenient service except for two obstacles. The first small inconvenience is that you might need to bring a Russian speaking friend to open your account in Sberbank as the bank's personnel generally does not speak English. There is a possibility to open this card online though, but we have not tried yet. The other obstacle is that the mobile app's interface is in Russian only. But it is a quite simple interface, so if you get help to make your first money transfer, you can easily keep going on your own.

We hope that with a small effort from your side, Sberbank's mobile app will make your daily life in Moscow easier and you can finally pay like a Russian.

For more information about the process check our [blog](#).

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