

# Tinkoff super-app boosts digital leadership in European fintech space

**Moscow, Russia - 9 December 2019.** Tinkoff announced today the launch of Russia's first super-app - and the first by any European financial services company - a versatile application designed to meet almost any financial, leisure or lifestyle need its users may have.

The Tinkoff super-app combines all the components of the Tinkoff ecosystem and adds more capacity for its 10 million customers, whose ranks are set to grow to over 20 million people by 2023. The super-app is the next step in the evolution of the Tinkoff mobile app, which already encompasses Tinkoff's traditional digital banking and lifestyle services.

**Artem Yamanov, Senior Vice President at Tinkoff, commented:**

*"The Tinkoff app has evolved into more than a traditional mobile bank, and the latest changes are the culmination of this transformation. The super-app is both our own version of the App Store, with its own mini apps, and the first WeChat-like app in the Russian or any European financial market, featuring products and services from our partners."*

*"Unlike other Russian ecosystems, we decided to blaze a trail of our own. Instead of scooping up businesses, we opted for a win-win solution, attracting the market's best partners who share Tinkoff's qualities and values. All our customers can access all newsuper-app services using their single Tinkoff ID. Going forward, we will be developing partnerships with businesses of any size, from Instagram bloggers to Russia's largest B2C companies."*

The super-app is already available in beta for some users, and will be released shortly in version 5.0 for iOS. An Android version will follow.

Features already available on the Tinkoff super-app include:

- Tinkoff digital banking, including all its financial products;
- Tinkoff lifestyle services (movies, concerts, theatres, restaurants, travel, shopping, sporting events, etc.);
- Seamless integration with all Tinkoff ecosystem components and services, including Investments, Mobile, Business and Insurance (some will continue as separate apps), which can be accessed using an existing single Tinkoff ID;
- A marketplace for products and services provided by Tinkoff partners to cater to users' needs
- Maximum personalisation of recommendations and services and anticipation of a customer's financial needs;
- End-to-end integration with the Oleg voice assistant;
- Super-app development based on AI and machine learning as part of Tinkoff's AI Finance strategy.

The Tinkoff super-app's key features is **its own marketplace**. External partners can connect to the marketplace (via open API) using the "app-in-app" model and offer targeted products and services within the Tinkoff app.

Other features coming soon include:

- All kinds of online retail experiences with the ability to order directly from the app (food, books, clothing and footwear, home appliances, etc.);
- Leisure and things to do in the city (urban quests, excursions, lectures, exhibitions, parties, master classes, etc.);
- Fitness and wellness;
- Food and flower delivery;
- Car products and services;
- Products and services for children;
- Transport, logistics, and car sharing;
- Health and beauty;
- Cleaning services;
- And many more.

Tinkoff already has in place agreements with major players in each industry to offer its customers access to a myriad of services at a discount and with cashback deals.

## Version 1

The initial version of the SuperApp will include **two new services - Health and Beauty**. Tinkoff customers will be able to use the app to make a doctor's appointment (in private and public clinics) and sign up for a beauty salon visit.\*

Health and beauty services will be provided via the marketplace by our partners 'NaPopravku' and 'Yclients'. Their mini apps have been integrated into Tinkoff SuperApp's marketplace using OpenAPI on a white-label basis.

**The SuperApp will be personalised.** In fact, every customer will have its own mobile application adapted to its needs. This personalised super-app will include various sections and customised communication channels based on the user's preferences and their behavioural and transactional patterns.

*Artem Yamanov: "Artificial intelligence will be able to predict the user's needs based on their location, the time of day, recent transactions and many other factors. Depending on these variables, it will immediately offer options to suit the customer's needs, saving them time and effort."*

### **Voice assistant Oleg's here to help**

All the super-app services can be managed through the Oleg voice assistant, who will act as a fully-fledged personal financial advisor for our customers. To access any of the super-app's services, users will simply need to call Oleg and give him instructions.

Oleg's other basic function, which will be a main feature of the super-app, will include financial advice and reminders. Oleg will provide tips on how to manage your money, whether through deposits or Tinkoff Investments; advice on savings and financial management; reminders regarding unpaid bills, taxes or fines, and much more.

*\*already available in major Russian cities and coming soon in other cities and towns.*

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### **Tinkoff ecosystem**

Tinkoff is an online financial ecosystem centred around the needs of its customers.

The Tinkoff ecosystem offers a full range of financial services for individuals and businesses.

With a focus on lifestyle banking, the Tinkoff ecosystem enables customers to assess and plan personal spending, invest their savings, earn loyalty programme bonuses, book trips, buy movie tickets, make restaurant reservations and much more.

All Tinkoff services are accessible via our mobile applications and on the Tinkoff.ru website.

The Tinkoff ecosystem is branchless: its proprietary network of smart couriers can deliver the Company's products anywhere in Russia in the shortest time span possible, and customer service is handled online and by call centres (both office and cloud-based). Tinkoff makes active use of AI and machine learning technologies to streamline communications: over 30% of customers' chat queries are resolved with no employee involvement.

All Tinkoff products and most of its IT systems have been developed in-house. Some 70% of the bank's HQ staff are IT specialists.

At the core of the ecosystem is Tinkoff Bank, which was founded in 2006 and has since become one of the world's biggest independent direct banks with over 10 million customers. In 2018, Global Finance named Tinkoff Bank the world's Best Consumer Digital Bank, in 2019, 2018, 2016 and 2015, the Best Consumer Digital Bank in Russia, and in 2019, the Best Consumer Digital Bank in Central and Eastern Europe. In 2017 and 2013, the Banker recognised Tinkoff Bank as the Bank of the Year in Russia.

The bank's parent company - TCS Group Holding PLC - has been listed on the London Stock Exchange and on the Moscow Exchange. The 9M 2019 IFRS net income of TCS Group Holding PLC amounted to RUB 25.1 bn. The ROE was 59%.

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ISIN: US87238U2033  
Category Code: MSCM  
TIDM: TCS  
LEI Code: 549300XQRN9MR54V1W18  
Sequence No.: 34084  
EQS News ID: 931013

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