

## **Another breakthrough from Deniz: 'Send Cheques to Deniz' Waiting for cheques to mature is history**

**DenizFactoring has actualized the mobile application named "Send Cheques to Deniz", enabling factoring transactions to be carried out from smart phones. With the new application, customers of all banks will be able to send their invoiced cheques to DenizFactoring via digital channel, 24/7 and without waiting for their maturity date, quickly learn the corresponding cash amount and access cash from the nearest DenizBank branch.**

**With the application, which can be used for transactions below 100 thousand TL, customers can access factoring very rapidly through the mobile phone app whenever and wherever they want. Thus their cash needs are covered with just one signature when they arrive at the branch.**

**DenizFactoring** has added yet another one to its products that facilitate people's lives by introducing a breakthrough in its sector.

The company makes it much faster to carry out factoring transactions digitally thanks to the "Send Cheques to Deniz" application, offering access from mobile phones and tablets. With the application, users no longer have to wait for the maturity of their cheques and they can easily access financing.

After installing the application, one needs to scan the relevant cheque's QR code or upload a picture of the cheque and fill in the form to apply. Result of the application is received very shortly. With "Send Cheques to Deniz" application, customers can view the nearest DenizBank branches, find address information and easily access funding.

**"Our customers can rapidly, safely and easily meet their funding needs"**

Commenting on the subject, **DenizFactoring General Manager Alpertunga Emecan** said, "As DenizFactoring, we follow up our customers' needs and aim to introduce ground-breaking innovations in our sector. We have an ideal – to increase the quality of service we offer to our customers who made it possible for us to exist as an institution. With this approach, we want to bring together our customers with the facilities offered by digital technologies and make sure they carry out factoring transactions easily and securely. With our new "Send Cheques to Deniz" application, users do not have to wait for maturities, they can carry out cheque transactions whenever and wherever they want and access financing from DenizBank branches. Our innovative works will continue."

The application is available at Apple Store and Google Play Store.

**About DenizBank**

*DenizBank was established in 1938 as a state economic enterprise aimed at funding of the developing Turkish maritime sector. In the early 1997, DenizBank was acquired by the Zorlu Holding in the form of banking license from the Privatization Administration and in October 2006, a leading European financial group, Dexia incorporated it to its structure. For 6 years, DenizBank operated in Dexia's main shareholding and since 28 September 2012, continues providing services under the umbrella of Russia's largest and well-rooted bank, Sberbank. DenizBank has become one of the remarkable banks of Turkey in a short period of time. DenizBank Financial Services Group was established in 2003 in order to create a "financial supermarket" accumulating various financial services under one roof. There are totally 740 branches within DenizBank Financial Services Group operating in 81 provinces of Turkey and abroad employing close to 15 thousand people. DenizBank Financial Services Group consists of DenizBank, five domestic, three international financial subsidiaries, six domestic non-financial subsidiaries, and a branch in Bahrain. Deniz Investment Securities, Deniz Real Estate Investment Trust, DenizPortfolio Management, DenizLeasing, DenizFactoring, Intertech, Deniz Kültür, Ekspres Bilgi İşlem ve Ticaret, Deniz Card Payment Systems, Açık Deniz Radio – TV and Bantaş Group are the group's domestic subsidiaries while Eurodeniz, DenizBank AG and DenizBank Moscow are its international subsidiaries.*

[www.denizbank.com](http://www.denizbank.com), [www.facebook.com/DenizBank](https://www.facebook.com/DenizBank), [twitter.com/DenizBank](https://twitter.com/DenizBank)

**About Sberbank**

***Sberbank** founded in 1841 is the largest bank of Russia that holds about the third of total Russian banking assets. The Central Bank of the Russian Federation is the founder and major shareholder of Sberbank owning 50% plus one voting share. Other shares of the Bank are owned by various local and international investors. Sberbank provides its services through a network of close to 14,7 thousand branches which is the largest Banking distribution channel in Russia. Along with its ATM network that is made up of about 80 thousand ATMs and self-service terminals that Sberbank has, it also contributes to the Banking sector through remote access channels that include Mobile Bank services with 28,3 million users and Sberbank Online internet Banking with 25,7 million users. Sberbank carries out its international operations in CIS consisting of Kazakhstan, Ukraine and Belarus, in Turkey through Denizbank and in Switzerland, Austria and Middle and Eastern Europe countries through Sberbank Europe and Germany and China through its representative offices in India through a branch. Sberbank has the General Banking License issued by the Bank of Russia – No. 1481. The bank's official website is [www.sberbank.ru](http://www.sberbank.ru) , [www.sberbank.com](http://www.sberbank.com).*

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