

# Santander Consumer Bank Saves \$2M on Systems Migration with RPA



## ORGANIZATION PROFILE

Santander Consumer Bank, a subsidiary of Banco Santander, is a Nordic financial organization with 14,000 employees in Sweden, Norway, Denmark, and Finland. As one of the largest niche banks in the region, it provides loans, credit cards, deposits, and insurance to private customers.

## CHALLENGE

The bank was running four separate operations in each country. While systems were similar between regions, each one had slightly different requirements. When processes were implemented, they had to be developed four different ways.

Staff had to manage a wide array of manual tasks, overstressing their work loads, requiring them to work overtime. This made it difficult for deadlines and service level agreements to be met. Santander needed to increase efficiencies in both its front and back office operations, and Robotic Process Automation (RPA) was a way to achieve that.

## SOLUTION

After an initial pilot in all four countries, Santander changed course and put one central team in charge of managing the governance and structure of its RPA implementation. This took pressure off individual teams and made new automation easier to execute as only minor adjustments were needed for each region. The bots could work with the principle system and factors such as language did not impact how they operated.

RPA enabled the company to quickly get results on processes in its front and back offices it had been trying to achieve for years. The initial gains meant employees were able to deliver customer requests on time without needing to work overtime hours.

## BENEFITS

\$2M

Saved on systems migration

30,000+

Hours saved in 2019

150

Bots in production

### Processes Automated

- Car loan applications
- Bank account management
- Systems migration
- Customer service requests
- Loan payment management

### Industry

Financial Services

"RPA is not just automation. It's change management."

— **Nina Møller,**  
Process Owner, Backoffice

## STORY DETAILS

Many of the processes automated ensured customers received quick service for all their banking needs. Before RPA, processing car loans was a manual task, which meant there could be a time lag in showing the correct balance on accounts. After automation, customers could see the updated balance right away.

Customers, wanting to sell their car, could also now use the bank's website to compare the average price of three similar vehicles of the same make and model instantly without having to search multiple sources.

Any account activity, such as closing an account, was updated without any delays. Prior to automation, the manual process often resulted in a wait time.

Permissions for a deferment on loan payments were completed automatically, and the updated bill was generated and sent to customers with the re-calculated payment amount for the term of the loan.

A big one-off RPA use case was a systems migration, where data needed to be converted from one system to another. The projected cost for a vendor to complete the two-year project was USD 2M. With automation and bots running 24/7, the migration was completed in just 12 weeks with no additional cost and 100% accuracy.

Overall, Santander estimates it has saved more than 30,000 hours in processing time in 2019. With 150 bots currently in production, the decrease in manual work and required working hours for staff has resulted in better, faster, and more accurate customer service.

## THE FUTURE

While Santander has mainly focused on automating processes in its front and back office operations, it is also looking into incorporating RPA for its human resource and compliance departments.

The company is investigating artificial intelligence (AI) and will be testing new automations before putting more bots in production. There is a healthy pipeline of ideas that have yet to be implemented.

"Automation allows employees time to focus on work that brings the customer value, work that makes a difference to them."

— **Nina Møller,**  
Process Owner, Backoffice

### About Automation Anywhere

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