



Santander improves consistency & reduces costs by implementing a new document production system

Santander has large scale operations throughout Europe, Latin America and the US. It is the sixth largest financial institution in the world by market capitalisation and has the world's largest network of branches. Santander has over 90 million customers worldwide.

Santander sought improvements to the post-sales servicing of mortgages and personal loans. A mortgage processing system was developed (initially within a joint venture with EDS) with the intention of having a single integrated platform for mortgage processing, workflow and document production.

Santander needed to speed up creation and production processes, improve flexibility and document production and enhance the quality and consistency of their documents.

The need for change

Santander were concerned that their existing systems were constrained with producing non-standard and inconsistent documents and did not take advantage of the single platform functionality. Sefas were asked to work with Santander to deliver an integrated document production system for their mortgage business that met the following requirements:

- To rationalise the number of existing documents
- To produce consolidated and standardised documents for all mortgage customers
- To deliver a flexible and scalable document production system to support new and amended business requirements
- To support Service Level Agreements for system output and performance.

Delivering flexible document production

To meet these challenges, Sefas developed and delivered an integrated Open Print Solution:

- Open Print Designer Composition provides a web based template design and document production capability handling the entire document development cycle from design, through testing to production

The challenge

- Existing systems were constrained with producing non-standard and inconsistent documents

The solution

- **Sefas - Designer Composition**
Document composition software solutions for the creation, composition and optimisation of document production.
- **Sefas - Producer**
Production control and workflow solution designed to automate the document production life cycle from composition to the print to mail

Customer benefits

- **Improved consistency** and quality of mortgage documents
- **Reduced potential for document errors** by controlling user access rights
- **Increased flexibility** by providing multi channel delivery options
- **Ability to respond to customer queries faster and more effectively** by accumulating a history of all clients correspondence and contact data in the Document Management System
- **Improved cost control** by introducing shared document components
- **Three brand changes in five years** enabled quickly, easily and cost effectively



- Open Print Producer creates specific processing workflows, for different document types and handles the business rules required to determine how a complete document pack should be assembled
- Open Print Producer provides a structured production workflow system, to manage and report on the receipt of data, document composition processing, print and fax output queues, operator controlled reprinting and job deletion
- Open Print Designer provided additional flexibility allowing document templates to be constructed using existing components.

Benefits: Santander and their customers

The successful implementation of the new Document Production System has:

- Improved the consistency and quality of mortgage documents which are now built from pre-stored components which conform to Santander's standards
- Improved cost control by introducing shared document components which simplify the change process by providing a single point of reference. This means that changes in content or design are automatically posted to all related templates
- Reduced the potential for document errors by controlling the degree of customisation that the users can make
- Increased flexibility by providing multi-channel delivery options
- Improved ability to respond to customer queries by accumulating a history of all clients correspondence and contact data in the Document Management System
- Supported the objective to outsource printing and fulfilment with a Document Production System that produces a wide range of print and presentation protocols used by high volume bureau operations
- Enabled Santander to quickly, easily and cost effectively make three brand changes in the last 5 years
- The success of the solution was such that Santander refreshed the Sefas technology to allow the seamless and cost-effective integration of the Santander brand across the Abbey, Bradford & Bingley and Alliance & Leicester banks.

About DOCAPOST EBS

Docapost EBS is an operating division of Docapost, the La Poste Group specialist in document management, digital services and customer relationship process management. Its 3 entities are all leaders in their own markets: Certonomis, Sefas and Seres.

About SEFAS

Sefas is a global leader in document production. Established in 1991, Sefas leads the document industry in terms of innovation, performance and flexibility.

With Sefas' software capabilities, you are able to easily optimise your document production to gain flexibility in the creation and the management of your document templates for multi-channel distribution. You will ensure the quality and integrity of your documents, while maintaining brand identity and meeting budget expectations.

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