

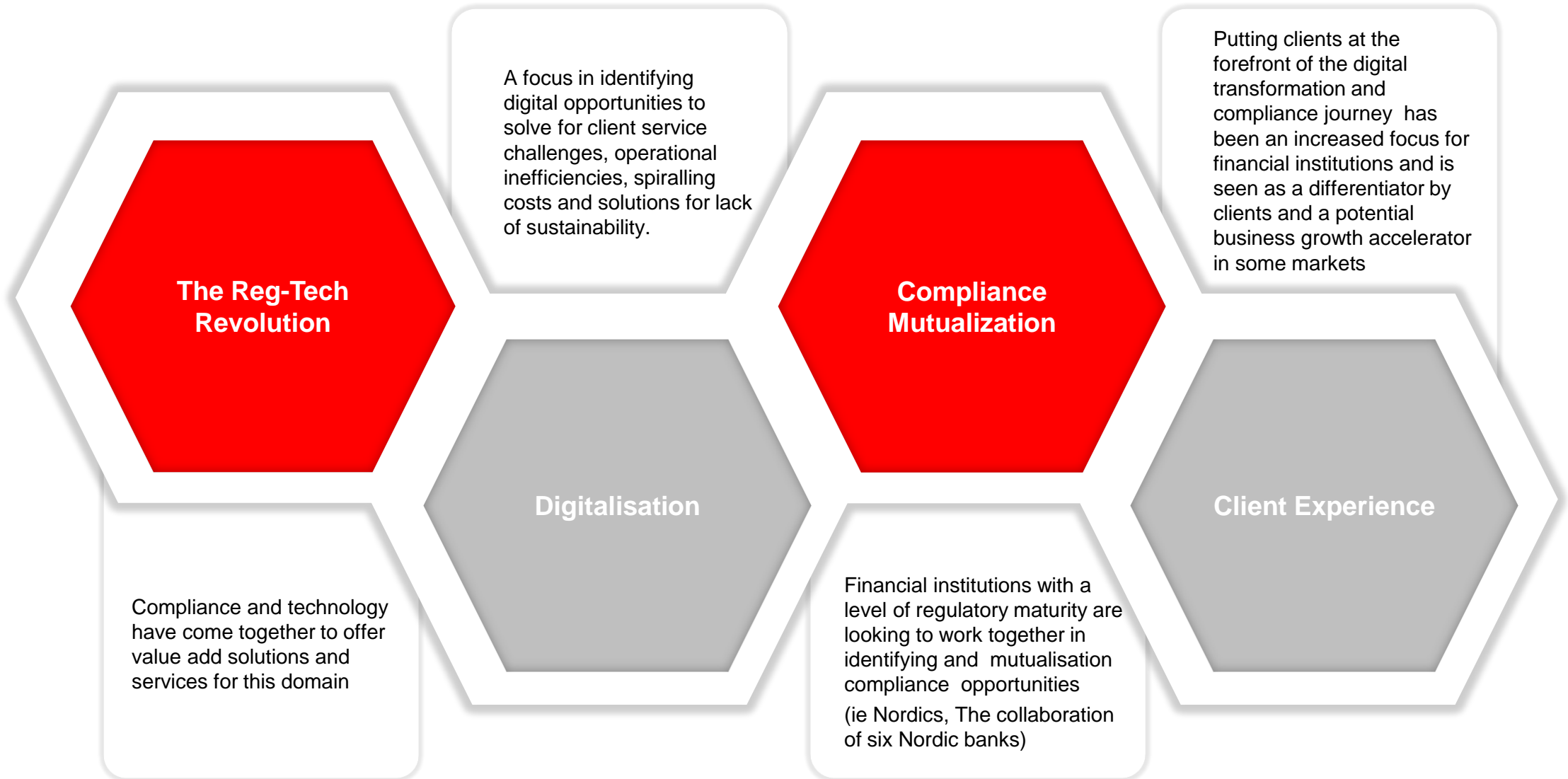
# Client Lifecycle Management

## Global AML & Digital Transformation

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# 1 | Industry Insights



# 2 | CLM: Familiar Challenges

Both Banks & Clients face a number of frustrations and issues with Client Onboarding and AML frameworks, varying from bifurcated processes to lack of digital channels.

		
<p><b>PROCESS</b></p>	<ul style="list-style-type: none"> <li>Client Onboarding &amp; post trade processes in each jurisdiction vary creating both inefficient and <b>inconsistent client experiences</b></li> <li><b>Process inefficiencies</b> create a longer time to market impacting revenue opportunities</li> </ul>	<p><b>1</b>  CLM processes will be standardized in line with market best practice to bring <b>stability and consistency</b> to our execution teams.</p>
<p><b>DATA</b></p>	<ul style="list-style-type: none"> <li><b>Duplication of data</b> for customer records causes overhead maintenance, underlying quality challenges and <b>increased operational risk</b>.</li> <li>Manual sourcing of data creates opportunities for out of date and inaccurate data</li> </ul>	<p><b>2</b>  Remediation projects to cleanse existing data sets and implementation of BAU <b>data quality controls</b> to protect and <b>preserve the standards</b>. Targeted integrations to 3<sup>rd</sup> party sources for data consumption and aggregation.</p>
<p><b>POLICY</b></p>	<ul style="list-style-type: none"> <li><b>Inconsistent Local AML standards</b> significantly impacts our clients and execution teams across the globe. These disparate activities produce inconsistent data which <b>increases regulatory risks</b></li> </ul>	<p><b>3</b>  Harmonization of Regulatory and AML procedures (<b>Global Standards</b>) across the globe ensures a consistent approach to <b>protecting the bank</b>. Developing a centre of excellence for CDD and FC Ops.</p>
<p><b>DIGITAL</b></p>	<ul style="list-style-type: none"> <li>Many parts of the current <b>CLM framework remain non-digitized</b> and some jurisdictions hold local records which constrains the organisation from having Global Transparency of Client Information</li> <li>Non Digital processes increase <b>AML risk and impact Client experience</b></li> </ul>	<p><b>4</b>  A global implementation of <b>workflow and rules engine technology</b> will underpin various areas of transformation by embedding processes, policies and operating standards. Our global platform will be the <b>digital back bone for CLM</b> at Santander.</p>
<p><b>INTELLIGENCE</b></p>	<ul style="list-style-type: none"> <li>Inconsistent processes, bifurcated operating models and tooling causes significant <b>difficulty in producing Business Intelligence</b> to allow organisations to monitor, manage and improve our standards</li> </ul>	<p><b>5</b>  <b>Business Intelligence dashboards</b> with global KPI and KRI's will improve Santander's risk culture, business opportunities and <b>ability to self reflect</b></p>

## 4 | Recap: CLM Objectives

1	<b>Deliver a Superior Client Experience</b>	Design and Implement an effective Operating Model to ensure all clients are facilitated and managed in a consistent way across the Santander Group.
2	<b>Control and Risk Management</b>	Ensure we have a robust governance framework for clients and the Santander Group to adhere to global and local regulatory requirements both in on boarding and post trade monitoring whilst enhancing the customer journey through the organisation.
3	<b>Time to Market</b>	Through the use of innovative tools and with improvements to existing rules engines and workflows, automate and industrialise the global pre and post trade client processes across the Santander Group to increase efficiency.
4	<b>Digitisation</b>	Produce, process and maintain better quality data across the CLM domain to enable and enhance transparency and metrics for continuous development and improvement.

5 | Questions & Answers



# Thank You.

Our purpose is to help people  
and businesses prosper.

Our culture is based on believing  
that everything we do should be:

## Simple Personal Fair