



## CASE STUDY



### CLIENT PROFILE

Banco Santander (México) S.A. offers a wide range of financial products and services, including commercial and retail banking, brokerage, financial consultancy and other investment activities. The bank offers a platform of financial services aimed at the mid to high income segments of the population, and at small and medium sized businesses. The bank also provides financial services to major multi-national companies in Mexico.

## Executive Summary

Santander implemented the Pitney Bowes Software Customer Communication Management solution, which uses the business communication engine DOC1®. This solution allows the bank to generate account statements on the new Linux platform, while updating and personalizing communications through its traditional and electronic channels.

With the implementation of this technology, Santander can include CFDs (Certificado Fiscal Digital — digital tax certificate) in barcode format on account statements. This ensures compliance with the regulations established by the tax authorities in Mexico for financial institutions.

### The Problem

Due to new legal requirements, the bank needed to upgrade its platforms to comply with the inclusion of CFDs on all of its account statements, and to be able to store these documents in its repositories. The bank also needed to focus on enabling the electronic and social media channels so that it could send account statements by email and have closer and more immediate communications with clients.

### Business Challenge

The main challenge arose from a tax-related regulation that required the information on the CFDs to be integrated into a barcode (iQR). This required an upgrade to the bank's software platform to add this code and comply with the regulations.

In addition, Santander wanted to enable the electronic and social media channels as ways to communicate with its clients, all while complying with the institution's own strict standards of quality, security, availability and compatibility.

“ When a solution that is critical for the business is acquired, you expect a great deal of communication between the client and supplier. Pitney Bowes Software has helped us throughout the process, from the initial sale to the final implementation. ”

Omar López  
Assistant Director for the  
Administration of Account  
Statements at Santander

## Solution

Given Santander's requirements, various applications were considered. But, with the ability to upgrade its platform, the Pitney Bowes Software DOC1® tool proved to be the correct solution. DOC1 was purchased and used to integrate the two-dimensional barcode (iQR) into account statements, and to prepare the information needed to interact with the bank's clients through social media.

DOC1® automates the creation of documents and improves productivity. Banco Santander can now achieve high-speed batch production of its account statements, while also personalizing each communication with specific offers and messages of interest.

DOC1® has two main design and generation modules: Designer and Generate. The Designer module offers a single flexible environment for all aspects of the design of account statements. The Generate module combines different design resources with data extracted in real time from databases for distribution through multiple channels.

The implementation process lasted between eight and ten months. Pitney Bowes Software had the flexibility needed to adapt to the requirements and ensure compatibility and security in all areas of the bank. This meant involving the technology, operations, IT security, architecture and marketing departments, adding up to around 50 people.

The bank worked closely with Pitney Bowes Software during the entire project, since the solution was not just to help comply with the regulations in Mexico, but also to comply with the quality standards for Santander worldwide.

## Results and Benefits

The return on investment can be seen from the 30% reduction in processing times, despite the constant increase in the volume of transactions. In addition, owing to the flexibility of the solution, the operations and technology areas can now create effective communications quicker and easier.

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“ If we hadn't implemented the Pitney Bowes solution we would have needed more staff to carry out these processes, which would have meant more time and more money spent. ”

**Omar López**  
Assistant Director for the Administration of Account Statements at Santander

## TECHNOLOGY USED

- DOC1®
- DOC1 Designer®
- DOC1 Generate®

For more information call 800.327.8627 or visit us online: [www.pb.com/software](http://www.pb.com/software)

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