



SANTANDER CENTRAL HISPANO

Case Study

IMPLEMENTATION PAYMENT SYSTEMS PLATFORM

Santander Central Hispano is the leading financial group in Spain and Latin America, one of the first in the Euro zone and amongst the global top twenty by stock capitalization. The Group is present in 40 countries, with around 115,000 professionals and 9,817 offices at the service of its more than 39 million customers, with a volume of managed funds for more than 453,000 million Euros.

Need

As a result of SCH's expansion into Latin America and the acquisition of several subsidiaries in the majority of the countries, more than 10 banks in 10 countries, its client portfolio is now well over a million, as well as a wide range of commercialised products, operative practices and information systems supported by the business.

Faced with this situation SCH, decided to renew its entire technological park in all subsidiaries. Taking into account its leadership in this market it identified payment systems as a priority area, based initially on the 16 million cards.

Solution

SCH was looking for a unique, specialised software platform for the entire region that would provide complete business coverage in the payment systems area, and at the same time would consider the diversity of cultures, work practices and legal requirements in the different countries in such a way as to be able to carry out the following:

In order to reach these objectives the solution was composed of the following:

- A SIA platform – authorisation switch in real time with 7 day x 24hr availability that manages the connections with international (visa, MasterCard, American express) and local (redbanc, transbank, prosa, swiche7b, etc.) exchange organisations, that captures the device (POS, ATM), connecting to a neuronal network for fraud prevention and also considers a parameterised back-up system.
- A back office SAT platform – that controls customer (issuer and acquirer aspects) and segments the catalogue of products to be commercialised;

SECTOR
Finance

SOLUTION
Software specialized
payment platform system

BENEFITS
❖ Consolidation
Santander leader
brand
❖ Global image



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providing service to offices, operative central offices, telephone banking, Internet banking and business control departments.

Benefits

The most important aspects of SCH's current payment systems platform can be found below:

- Allows centralised software maintenance to be undertaken and even establishes multi-entity / multi-country processing centres that optimise initial investment costs and maintenance of the infrastructure and logistics on which the business is supported.
- Makes the most of synergies between the different countries, from a technological and business evolution strategy point of view.
- Allows a global commercial policy to be established and implemented in an agile and efficient way, to take care of "time to market" needs".

"Technological alliances are extremely important, therefore companies such as TecnoCom, capable of providing both national and international knowledge and its best professionals are, of course, of great importance to us"
(Eduardo García Arroyo –Deputy Manager SCH)

"In Latin America we are developing a homogeneous solution, common to all countries and banks aimed at reducing costs and capable of managing these countries' information systems more efficiently. To carry this out the payment system platform is one of the main components of the common nucleus".
(Eduardo García Arroyo – Deputy Manager SCH)