

CASE STUDY

# How Santander UK and Gresham Technologies are partnering to deliver robust, flexible controls supporting innovative retail customer propositions

## The Challenge

### Legacy headaches versus customer expectations

Established retail banks are no strangers to the challenges of long-standing legacy systems and data. At the same time, increasing customer expectations and new market participants are driving a desire for fast paced innovation. Operations and control teams need to create control frameworks which support these demanding new customer propositions.

## The Solution

### Delivering agility and flexibility in the control environment

Gresham's Control solutions which provide financial institutions with a single source for end-to-end automation, validation and reconciliation of their data, controls, workflows and reporting, offer retail banks the opportunity to increase efficiency, reduce manual processes, and incorporate data from multiple feeds and formats into control frameworks, ensuring that these controls are aligned with customer propositions.

*"This current phase of control automation is just the beginning for us, consisting of our most time consuming legacy controls which we have been unable to automate through other means. In the near future we are looking to utilise the power of Gresham's Control solutions on much higher volume controls, processing millions of records per day to ensure that not even one customer journey has been negatively impacted by an incomplete or inaccurate transaction."*

**Richard Draper**

Head of Control – Payments, Corporate and Business Banking, Santander UK



## Front end innovation, back office pain: How can controls keep up?

Innovation in retail banking has accelerated over the past few years which in turn has stretched operational functions. With the standard for retail products such as Faster Payments defined at industry level, banks need to adapt their control frameworks accordingly, which presents challenges when working with older technology. And increasing regulatory scrutiny around consumer banking adds to the pressure, with firms requiring dependable, transparent audit trails and procedures.

## Control solutions which match your customer experience

Gresham is working with Santander UK, a large retail and commercial bank, to ensure that its controls can keep pace with the wide range of innovative products it offers to its retail customers. Richard Draper, Head of Control – Payments, Corporate and Business Banking, Santander UK, explains:

*“Of the potential partners we considered to help us transform our control framework, Gresham’s Control was the product which gave us the greatest flexibility in terms of data sources. This meant that we did not have to rebuild or reconfigure our core infrastructure, but were still able to leverage technology which allowed us to build controls on a scale and complexity which we were previously unable to consider.”*

Control for intersystems - presents the opportunity for Santander to easily manage different kinds of controls from one platform, something which is currently time consuming and resource intensive. Its data agnostic nature also means that it can handle data from multiple different sources and feeds across the enterprise, even though these may be in different formats.

This enables the bank to create control models which reflect the timescale of the product being offered. For example, ensuring that same day payments have same day controls in place to match.

## Driving efficiency in a fast-paced world

In addition, Control empowers the bank to increase efficiency. By providing the solution which can absorb the multiple manual controls that the bank has had to build throughout the years, Control eliminates the need for the creation of expensive, time consuming bespoke solutions.

By ensuring that its control frameworks are robust, flexible and efficient enough to support its retail products, Santander UK is able to deliver the highest possible standard of customer outcomes, effectively and efficiently, giving it the support it needs to thrive in an increasingly innovative world.

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Discover how Gresham’s Control solutions are delivering digital integrity to financial institutions across the globe, [here](#)