

# Case study: Santander Retail Bank

Experian helps Santander improve its customer management strategies



## Client

Santander Retail Bank is one of the UK's leading personal financial services companies and is one of the largest providers of mortgages and savings in the UK.



**“Both this product, and our ongoing relationship with Experian, have proven productive and successful.”**

## Challenge

It was essential for Santander to continue to ensure that its lending and customer management decisions are based on a complete borrowing picture to drive appropriate, responsible decision making and to improve its overall customer management.

## Solution

Experian supports Santander with its secured and unsecured lending activity by delivering consumer credit reference information for new mortgage applications and ongoing customer management to help Santander better manage risk.

Santander uses Experian's Delphi for Customer Management (DCM) system to provide a regularly updated risk assessment of all Santander's customers. DCM combines information regarding borrowing from Santander with details of credit activity at other lending institutions, to provide a 360-degree view of customer borrowing trends and changes in their borrowing status. This data is used to enhance Santander's Basel II Risk Management framework.

## Results

Santander has an accurate assessment of its customer's risk rating so they are able to make quick responsible lending decisions in relation to new and additional credit applications. Santander is able to respond quickly to changes in customer's behaviour and circumstances.

“A regularly updated view of customers' credit commitments and behaviour is essential to both effective credit risk management and to discharge our duties as responsible lenders. Consulting credit bureaux at the point of application is simply not sufficient. DCM is the benchmark bureaux update product in the UK market. Both this product, and our ongoing relationship with Experian, have proven productive and successful.”  
Iain Laing, Chief Credit Officer, Santander Retail Bank.

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