

# Fintech solutions in operations

## Our experience with the Fintech DUCO

**ECB OMG Group**  
2nd September 2020

# Transformation Journey



(\* **Committed leadership**  
**Fully synchronized**  
**New mindset**

**New business model**  
**Top Line growth**  
**10x operational efficiencies**

**Disruptive thinking**



**Transform**

**Incremental thinking**



**Digitize**  
convert manual effort into Data

Base for future transformation



**Standardize, simplify, organize, measure**



**Game of Skills**

Non structural processes  
Systems no cover the full End to end process  
Dependency of the individual way to do things





## Learning curve

### Flattening of the Learning Curve

Need 3-4 years to have deep knowledge



In several weeks we created a specialized team



## Time to market

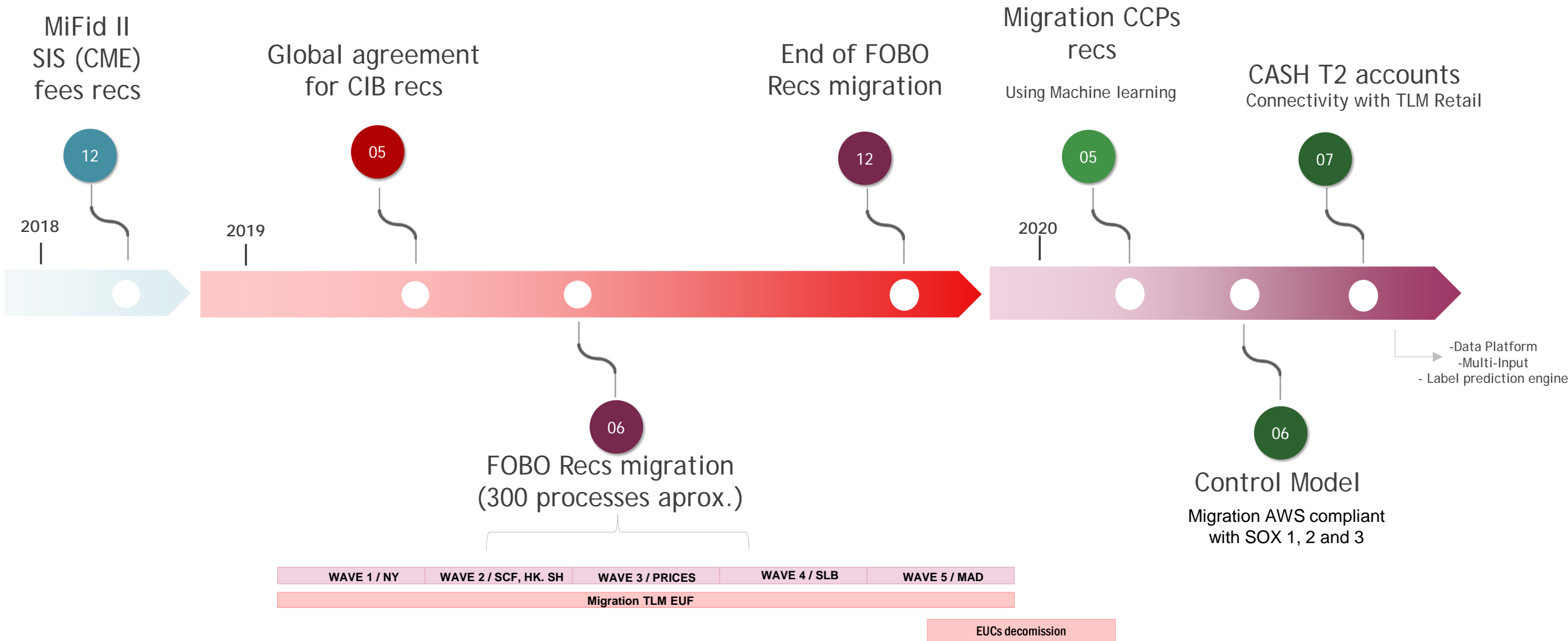
### Time to market improvement

Need 2 years to implant a rule



In 9 months to fully develop the same number of Reconciliations

# STORYLINE



# KPIs



<b>Data as of:</b> 01/08/2020
<b>Active reconciliations:</b> 331
<b>Daily executions:</b> 260
<b>Users:</b> 330
<b>Rules upgraded (01-06/2020):</b> 736
<b>Time to market (rule upgrade):</b> 1h
<b>Records processed/day:</b> 4,2 M
<b>Input files processed/day:</b> 688
<b>Successful runs:</b> 99,66%

**Time to market reconciliation**  
**(cost/time):** 40 hours/1 week

**Including project e2e**

- Requirements
- Design
- Development
- Certification
- UAT support
- PRO deployment

**N° systems reconciled:** 29

**Reconciliation types**

- FOBO
- Regulatory Reporting
- Static data
- Accounting (settlement accounts)
- Clearing house
- Platforms
- Collateral agreements
- Market Data

**Santander Branches:** 14

- SPAIN CIB
- SCF
- SLB
- UK
- NY
- SBNA
- SIS
- HONG KONG
- SHANGHAI
- BEIJING
- SINGAPORE
- NORDICS (SWEDEN, DENMARK, NORWAY, FILAND)
- BENELUX