

Case study

How to provide leasing customers with 24/7 remote access and service management?

Santander Leasing focuses on customer self-service with the eBOK24 portal.

Customer characteristics and challenges

Santander Leasing boasts more than 20 years of experience, with a number of these years being among the top leasing providers in Poland, leading the agricultural machinery financing market. As a universal leasing provider, Santander Leasing offers financing services covering a wide range of fixed assets needed by customers in the SME sector, and corporate clients. The company's focus has always been on offering quality services, and on ensuring reliable cooperation with customers and clients. The entrepreneurs appreciate this commitment, which has led Santander Leasing to win the Trustworthy Brand title for three consecutive years – in 2020, 2021 and 2022. It employs 700 people and finances more than PLN 12 billion worth of fixed assets.

Ensuring proper after-sales customer service using digital channels poses a challenge for most companies. Santander Leasing had set out to provide its customers and clients with self-service opportunities using a dedicated website available 24/7.

Changing phone numbers and address details, contact data, consenting to be contacted, signing leasing agreements using a qualified electronic signature, as well as signing loan contracts and related documents are just some of the many possibilities offered by the solution that Santander Leasing wanted to provide to its customers.

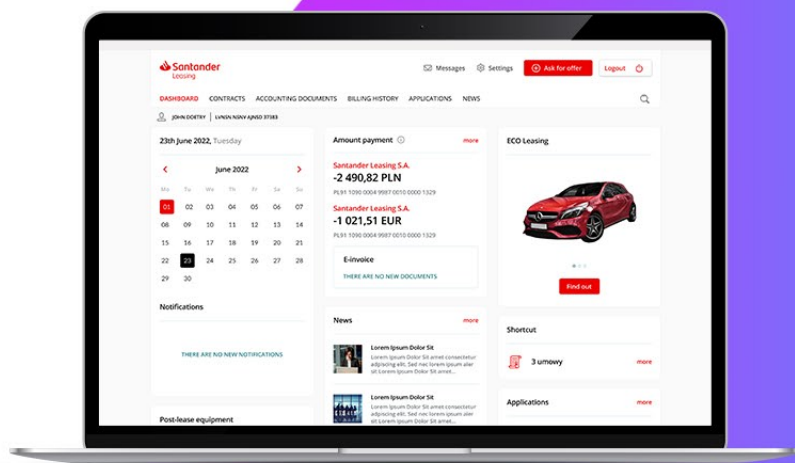
Solution

Since the eBOK24 platform was made available to Santander Leasing customers, Ailleron has been gathering their expectations, focusing in particular on:

1. Simplifying the sign-in process and streamlining access to the platform.
2. Self-service activities, such as changing user or company data without having to contact the customer hotline.
3. Access to a payment gateway, as well as self-service options allowing users to postpone payments and change the instalment payment schedule.
4. Enabling the use of electronic signatures when concluding a new lease agreement.

The self-service website needs to meet all key security requirements while remaining streamlined and user-friendly, in line with the most stringent UX and UI design standards.

Following a business analysis and carrying out a number of project sprints in cooperation with the Santander Leasing team, Ailleron suggested a solution that could streamline and automate the customer service process, called the **LeaseTech Customer Platform**.



The main design assumption underpinning the solution focuses on lowering the number of tickets and incoming calls, in favour of an easy-to-use system, which is available to customers 24/7 at their convenience. Additionally, introducing interactive requests and forms enables a transition to a fully paperless service and reduces operating expenses.

Above all, the solution provides real support and convenience to users who can take advantage of numerous services and change a variety of options using a one-stop-shop system at any time. Using the system, they can consent to be called, change their contact details, postpone an instalment payment date, and make their payment online.

Results and outcomes

Following the deployment of the **LeaseTech Customer Platform**, the Santander Leasing team has noticed an increase in online payments. As many as **95% of active customers** have an eBOK24 account, and **75% of all eBOK24** users actively sign in to use the portal.

What are the business outcomes?

Santander Leasing can now offer its customers the following features:

- interactive applications and requests, including leasing applications;
- self-service change of phone numbers and address details;
- consenting to contact via the eBOK24 portal;
- signing digital contracts;
- postponing payments;
- downloading contract documents in electronic form;
- digital invoices and online payments;
- self-service change of instalment repayment schedules in leasing contracts.

“Our goal is to design the most convenient customer service processes, not only at the stage of conclusion of an agreement but above all, in the course of continued after-sales service. We are aware that our products are used by companies with various forms of ownership: from sole traders, through farmers, to joint-stock companies. That is why our services must be flexible. We want to make sure that our customers can use the widest range of self-service options. Thanks to the LeaseTech Customer Platform, we manage to deliver them step by step at the highest level.”



Magdalena Reimann

Head of Digital Service Development Office
Santander Leasing.

Do you need a similar solution in your company?

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