



# Want to buy a car? Why don't you do it online!

## SOLUTIONS USED



» Signicat Digital Identity



» Signicat Electronic Signing

## ABOUT SANTANDER

Santander Consumer Finance Oy is a Finnish financial institution. Their head office is located in Helsinki, Finland, where 150 employees take conscientiously care of Finnish variety of financing needs from cars to leisure time. Santander develops consumer credit and financial operations by bringing constantly new services to market.

## CONTACT INFORMATION

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Simplicity is one of the keys to closing deal in the digital world. In particular, in e-commerce it has been a challenge to find a balanced solution for a reliable and easy way to do business. When the transaction rates grow, the situation can be controlled only by automating the process.

Electronic signatures have reached the stage of development where they can truly offer a better alternative to the traditional business practices, as well as the foundation for online shopping. Signicat electronic signature technology is extremely scalable and is able to handle large number of events in a short period of time.

«...get electronic signatures to important financial documents from various sources, in real time, without intermediaries»

Hannu Heliö, Santander Consumer Finance Oy - Finland

## It's all about user experience

Santander has moved to make full use of e-commerce. Santander All-In-One service offers the end customer the ability to buy cars online. After selecting the car, the customer accepts the agreement, terms and conditions and finally proves his or her identity using bank credentials or Mobile-ID. The whole process takes a few minutes and the customer can do everything from their home without visiting the shop.

«We have a long Nordic-wide history with Signicat. Signicat's identification and signature services enables us an easy and cost-effective way to ensure our customers' identity and get electronic signatures to important financial documents from various sources, in real time, without intermediaries. Services are seamlessly integrated into our business application, which harmonizes the user experience both for customer service as well as for the end customers.» says Hannu Heliö from Santander.