## Santander

Santander launched a global initiative to promote the business value provided by IT using BIAN as a lever. This initiative aimed to increase Santander's competitive advantage, increase efficiencies, and reduce time to market and costs.

This initiative was divided into four large projects including business applications, API framework and catalogue, business events framework, and digital transformation KPI. Santander used BIAN to define a common framework to define the APIs across the 13 Santander Group entities. This helped the bank to identify synergies across the organization. BIAN was also used to classify all Banking as a Service APIs and to create a catalogue of more than 1,400 APIs that any entity can download and re-use.

The initiative has resulted in a reduction of business applications, carbon emissions and savings of more than €30 million due to increased efficiencies.

Alberto Cabello, Enterprise Architect, Santander:

All the activities took us to simplify our enterprise architecture, reduce cost, improve each API and event development and take better decisions in our digital journey.

