

# How Banco Santander Improved its Digital Onboarding Process with LOQR's Platform V3

As digital banking continues to evolve, customers increasingly expect fast, secure and fully autonomous onboarding processes. The ability to open a bank account anytime, anywhere, without human intervention, is becoming a key differentiator for leading financial institutions.

Santander Portugal has taken a significant step in this direction by enhancing its digital onboarding experience through LOQR's Platform V3, introducing a new level of simplicity, speed, and independence for its customers when opening a bank account.

# About Banco Santander



Santander Portugal is part of the global Santander Group, one of the world's largest banking institutions, recognised for its strong focus on innovation and digital transformation.

With a clear commitment to improving customer journeys, Santander continuously invests in technologies that enhance accessibility, streamline processes, and ensure secure, compliant interactions.

## The Opportunity

Santander had already implemented LOQR's digital account opening solution. However, the bank identified an opportunity to redefine the onboarding experience, eliminating any remaining friction points and enhancing customer experience and autonomy.

**Santander aimed for a step-change in user experience.**

The key focus areas were:

- Transitioning from assisted interviews to fully autonomous video selfies.
- Simplifying identity verification for customers using ID cards.
- Reducing account activation times.
- Maintaining high levels of trust, compliance, and security.



## The Innovation

With the migration to LOQR Platform V3, Santander has introduced a new onboarding paradigm centered on identity verification through video selfie.

Customers using their ID card can now confirm their identity through a quick video selfie, removing the need for a live video call.

This innovation enables:

- Reduced onboarding time and complexity with a fully self-service onboarding journey, without any assisted steps.
- Real-time identity verification, powered by advanced biometric mechanisms.
- Increased accessibility and customer satisfaction through a faster, more natural and intuitive user experience.

Once verified, customers are seamlessly guided through:

- A qualified digital signature process.
- Final steps to activate their account digitally.

The result is a streamlined journey that combines automation, usability, and compliance in a single flow.



# A New Era in Digital Banking for Banco Santander

Santander's adoption of LOQR Platform V3 reflects a broader shift in digital banking, moving away from assisted processes towards fully independent, user-centric journeys.

By leveraging biometric verification and qualified digital signatures, Santander is not only optimising operations but also setting a new benchmark for secure and seamless account opening journeys.

This autonomous model, strengthens Santander's ability to scale digital onboarding, while delivering a superior customer experience.





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Partnering with Banco Santander, LOQR has helped redefine their digital onboarding experience through innovation and automation. With the migration to Platform V3, we collaborated closely to introduce a fully autonomous journey, enhancing security, simplifying identity verification, and improving overall efficiency. This transformation enables Banco Santander to deliver a faster, more intuitive account opening process, strengthening its digital capabilities and providing customers with an improved onboarding experience.

**Ricardo Costa**  
LOQR's CEO & Founder

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The collaboration with LOQR has enabled us to further strengthen our digital account opening journey, delivering a more seamless, self-service and efficient experience for our customers, while upholding the robust security and compliance standards that define Banco Santander.

**Alessandra Genovese**  
Santander Digital Product Owner

This Case Study is an institutional communication from LOQR and not an official communication from Banco Santander.