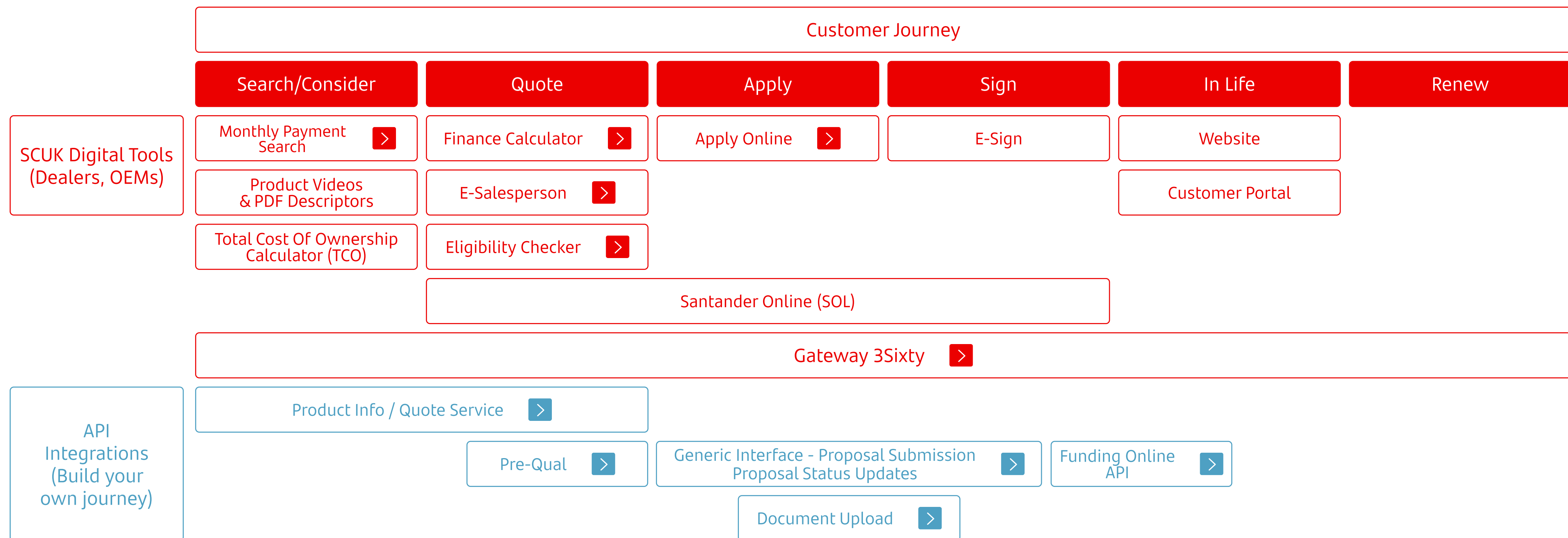**Santander**
Consumer Finance

Digital Solutions

Tools to make business better for you and your customers

Interactive Presentation

Digital Offering Flow

This diagram shows the flow of how our digital tools,
and the APIs needed, fit together to fulfil the customer journey.

Customer Journey					
Search/Consider	Quote	Apply	Sign	In Life	Renew

SCUK Digital Tools (Dealers, OEMs)

Search/Consider	Quote	Apply	Sign	In Life
Monthly Payment Search >	Finance Calculator >	Apply Online >	E-Sign	Website
Product Videos & PDF Descriptors	E-Salesperson >			Customer Portal
Total Cost Of Ownership Calculator (TCO)	Eligibility Checker >			

Santander Online (SOL)

Gateway 3Sixty >

API Integrations (Build your own journey)

- Product Info / Quote Service >
- Pre-Qual >
- Generic Interface – Proposal Submission Proposal Status Updates >
- Funding Online API >
- Document Upload >

Use our Pre-Built Solutions, or Build Your Own Journey

We offer a range of solutions to help build your digital finance application and funding journey.

Choose to use our pre-built, free-of-charge digital tools, or build your own journey using third-party solutions.

Whichever you choose, we're here to support you throughout your journey. All the options are listed in this guide – use the buttons to explore what's on offer.

Our Digital Tools

Learn more ›

Our Third Parties

Learn more ›

‹ ›

Our Digital Tools

Free Digital Tools for Supporting Dealers

Finance Calculator

Enables customers to generate real-time, accurate finance quotes directly from your website.

Find out more >

MPS

Enables customers to browse vehicles based on their monthly payment criteria, displaying relevant vehicles with personalised quotes.

Find out more >

Eligibility Checker

Self-serve tool allowing customers to check the likelihood of getting finance from home.

Find out more >

E-Salesperson

Emails finance quotes directly to customers, allowing them to review and apply at their convenience.

Find out more >

Apply Online

Enables customers to submit finance applications online.

Find out more >

Gateway 3Sixty

Helps you create and run an effective customer renewals programme.
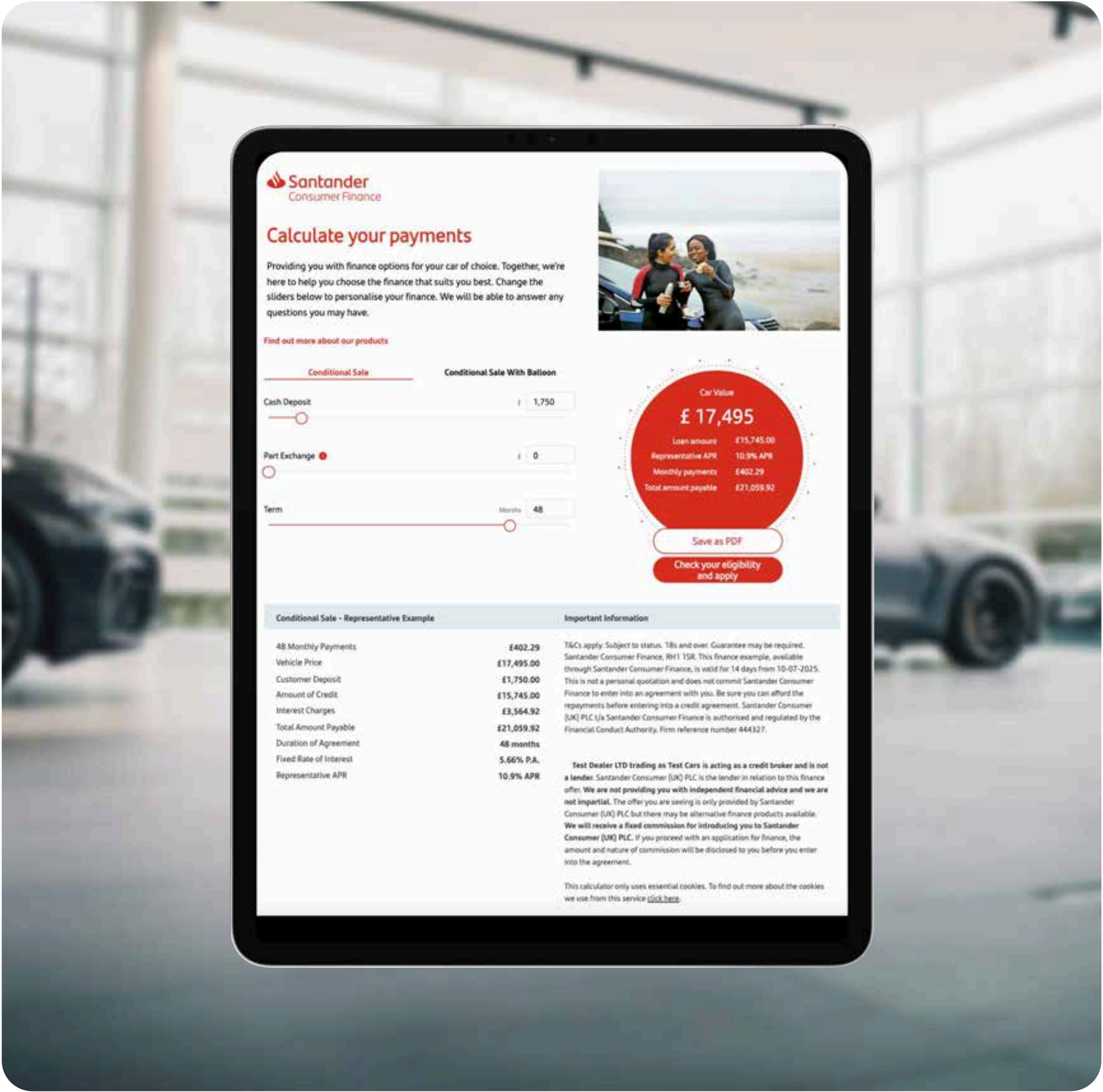
Find out more >

Learn on Demand

Anytime e-learning platform providing training and resources for customer retention strategies.

Find out more >

Finance Calculator

An interactive digital tool for personalised finance quotes available on dealer websites.

How do I get the calculator on my website? ▸
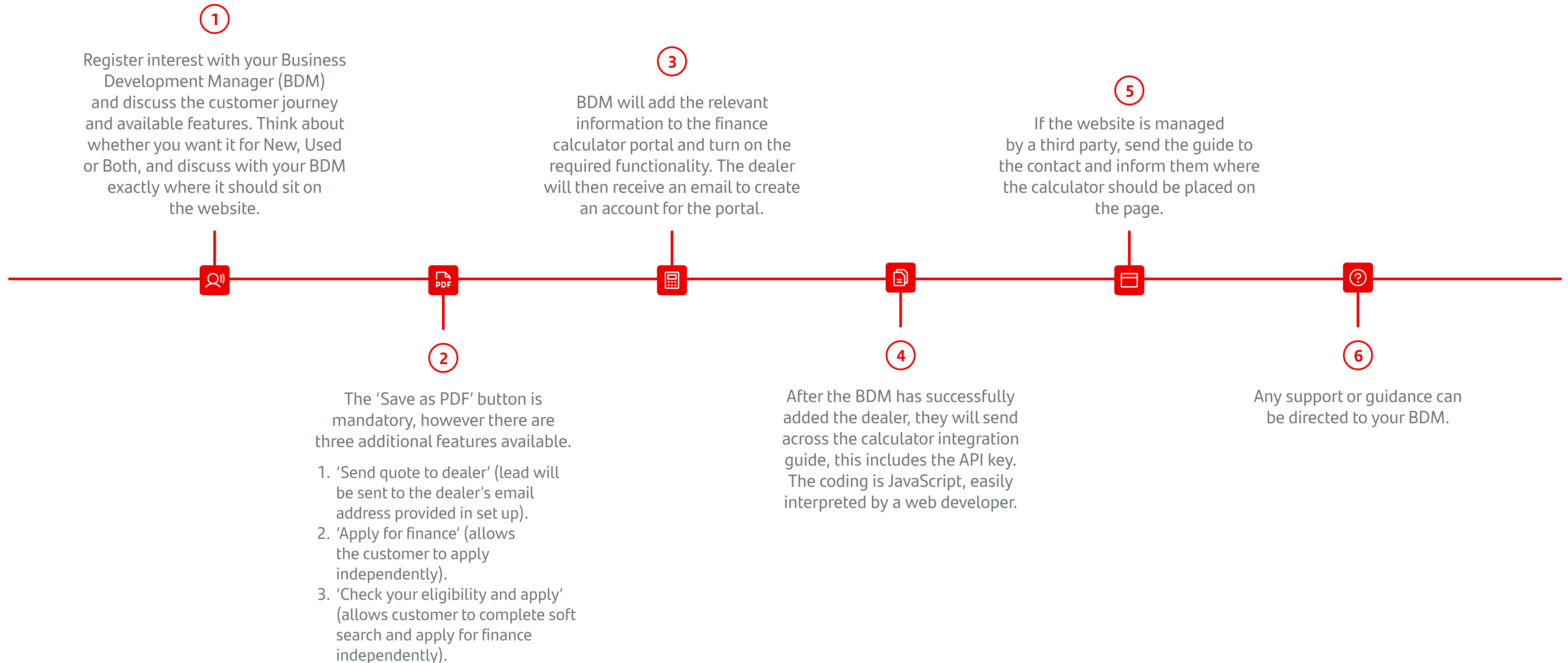
Finance Calculator

Key features:

☑ Easily showcase multiple finance campaigns

☑ Real-time and accurate finance quotes

☑ Available for new and used vehicles

☑ Available for commercial vehicles

☑ Monthly Payment Search (MPS) available **Find out more** ›

☑ Integrated product videos help educate customers

☑ Quote actions including Save Quote, Send Quote or Apply Online

☑ Analytics portal to track engagement, quote volumes and conversion trends

☑ Personalised branding available

☑ Total Cost of Ownership (TCO) calculator available

☑ Java Script Coding

Benefits:

☑ Free for supporting dealers

☑ Fully compliant with financial regulations

☑ Receive direct customer enquiries

☑ Easily embedded on websites with available support

☑ Enhanced customer experience, helping customers explore finance options anytime

Finance Calculator

How do I get the calculator on my website?

1

Register interest with your Business Development Manager (BDM) and discuss the customer journey and available features. Think about whether you want it for New, Used or Both, and discuss with your BDM exactly where it should sit on the website.

3

BDM will add the relevant information to the finance calculator portal and turn on the required functionality. The dealer will then receive an email to create an account for the portal.

5

If the website is managed by a third party, send the guide to the contact and inform them where the calculator should be placed on the page.

2

The 'Save as PDF' button is mandatory, however there are three additional features available.

1. 'Send quote to dealer' (lead will be sent to the dealer's email address provided in set up).
2. 'Apply for finance' (allows the customer to apply independently).
3. 'Check your eligibility and apply' (allows customer to complete soft search and apply for finance independently).

4

After the BDM has successfully added the dealer, they will send across the calculator integration guide, this includes the API key. The coding is JavaScript, easily interpreted by a web developer.

6

Any support or guidance can be directed to your BDM.

Monthly Payment Search (MPS)

The functionality enables your customers to browse vehicles based on their monthly payment criteria, displaying relevant vehicles with personalised quotes.

Interested in MPS? Speak to your BDM
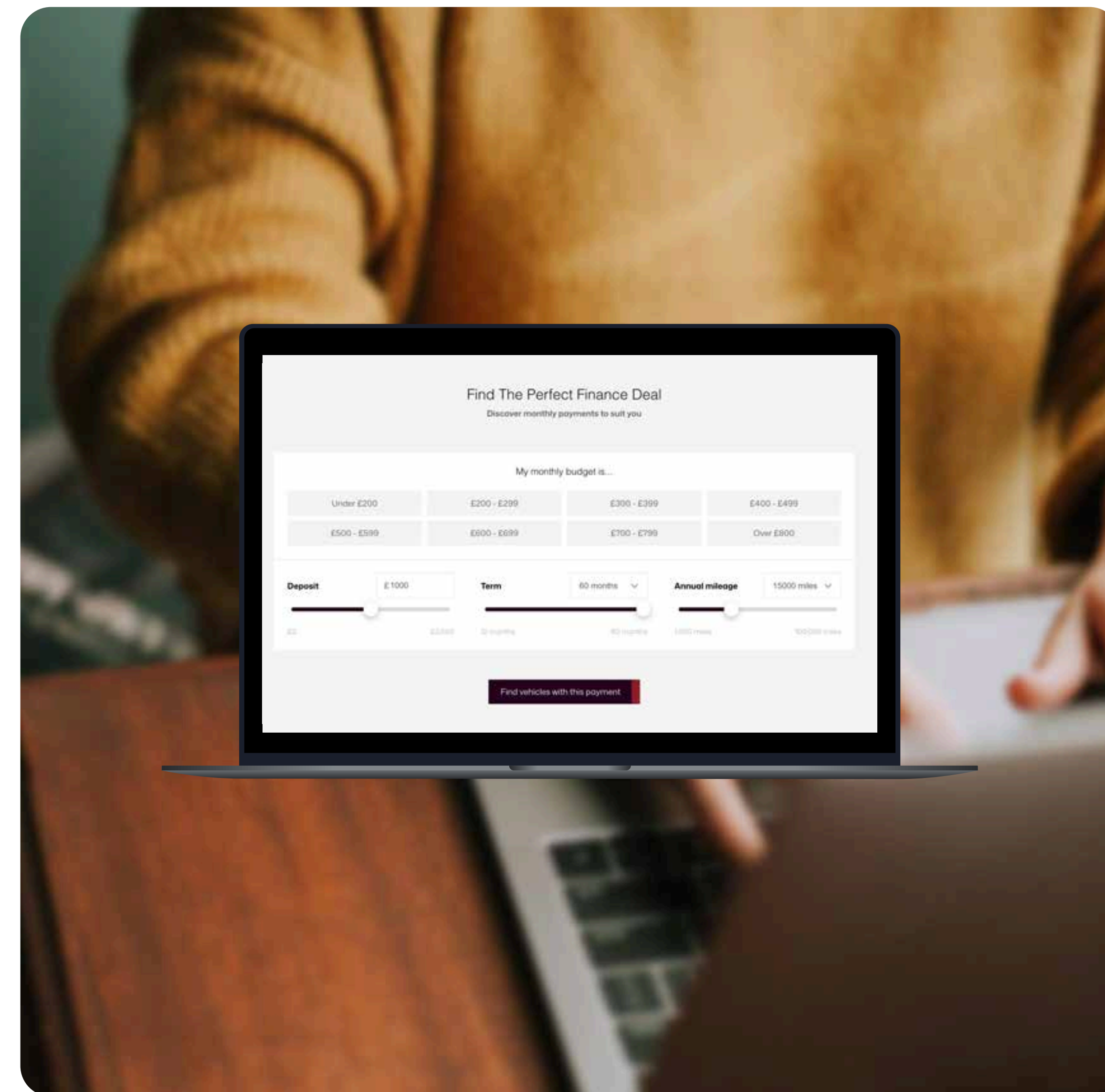
Monthly Payment Search (MPS)

Key features:

☑ Filter vehicles based on preferred monthly payment amount

☑ Supports customers who are budget-focused

☑ Enables customers to choose a preferred loan duration

☑ Provide relevant vehicles based on customer finance requirements

☑ Integrated stock feed

Benefits:

☑ Empower customers with a clear understanding of their financial position

☑ Builds trust by helping customers identify vehicles within their budget

☑ Saves time by filtering out unaffordable options

☑ Increases customer confidence throughout the buying journey

Eligibility Checker

A user-friendly customer tool providing quick and accurate finance eligibility checks without impacting customer credit scores. Eligibility Checker gives accurate results in seconds, streamlining the finance process for dealers.

ⓘ The Finance Calculator and Apply Online journey are required to use our Eligibility Checker. If interested, contact your Business Development Manager.
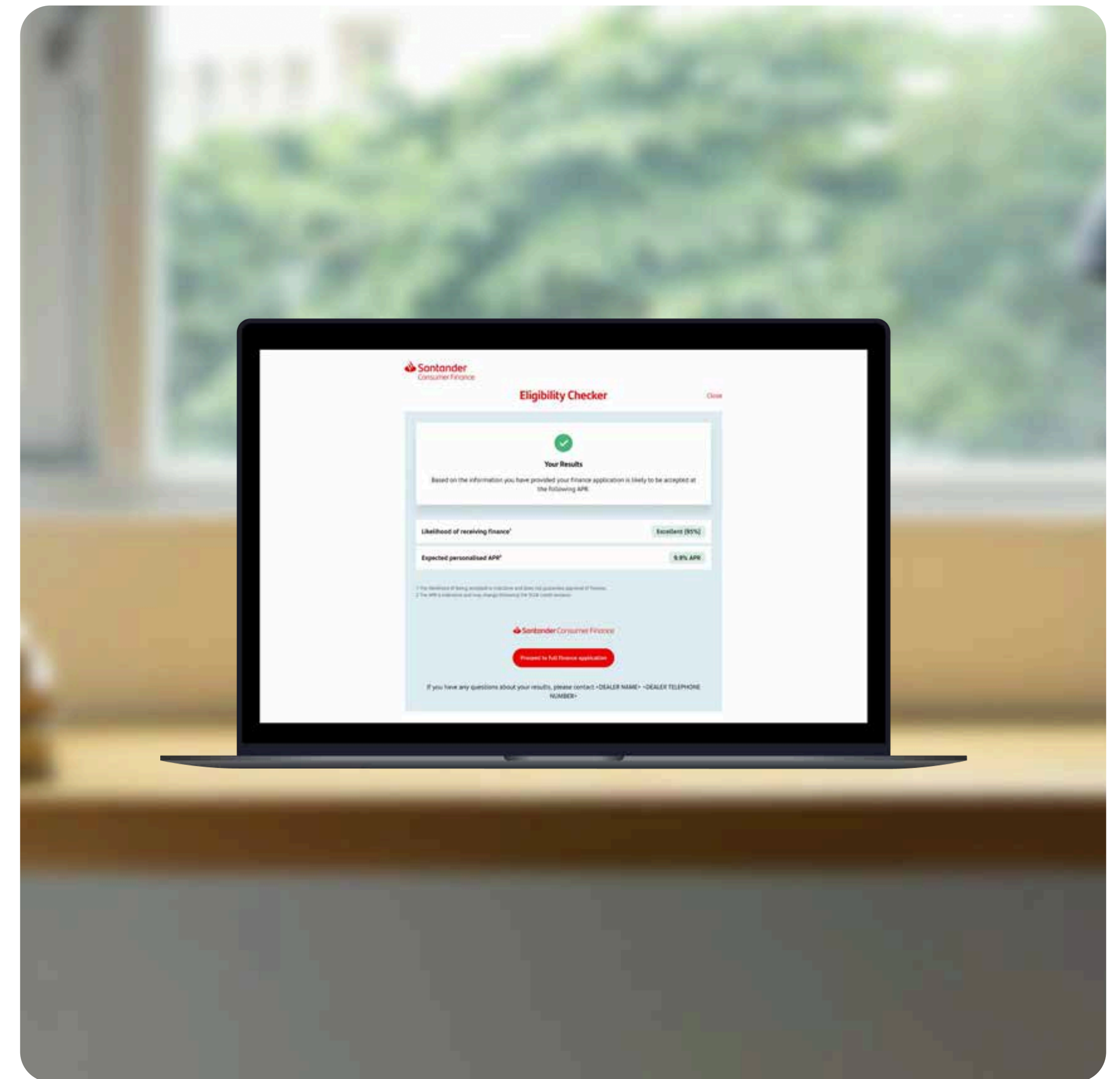
Eligibility Checker
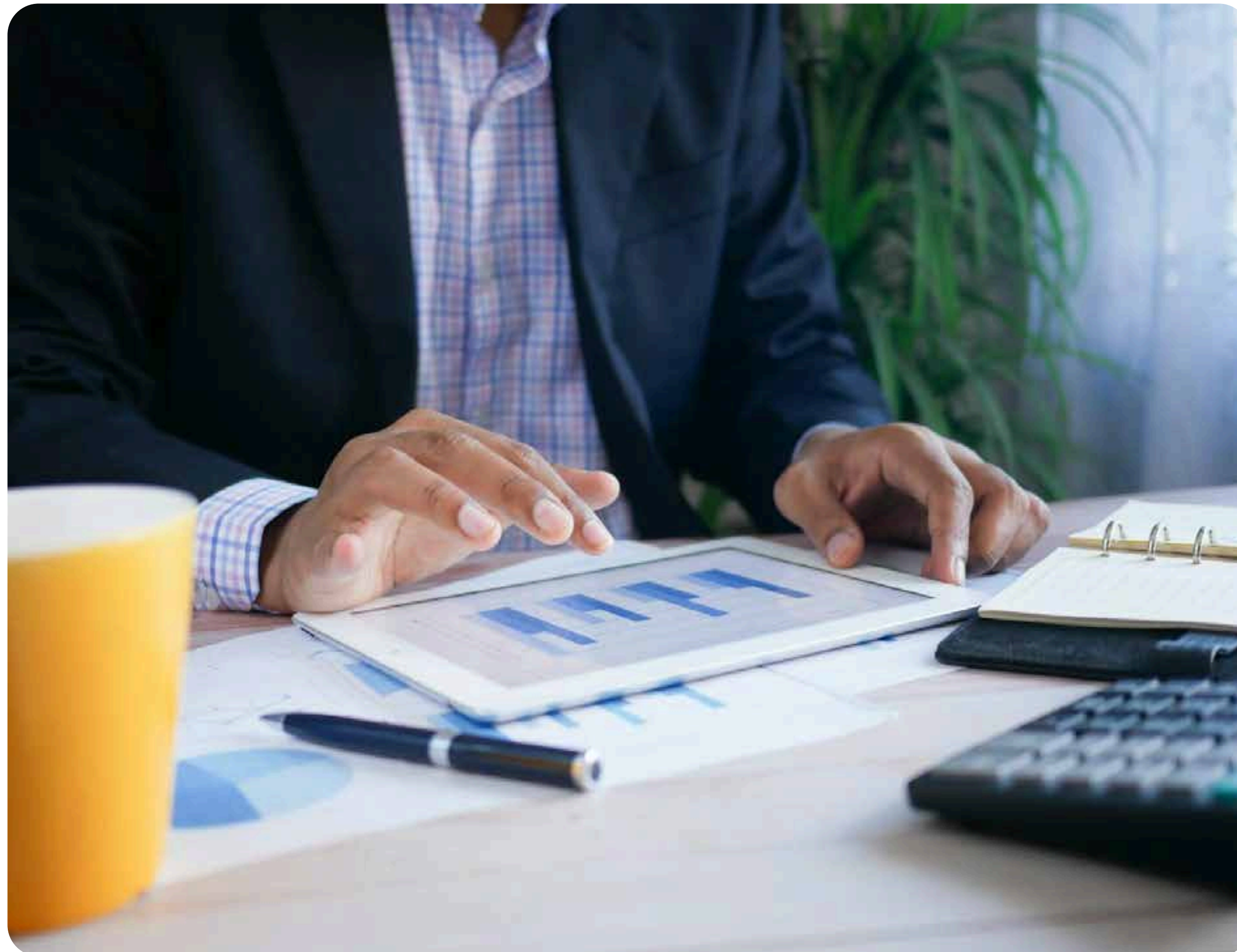
Key features:

☑ Soft credit search with no impact on customer's credit file

☑ Integrates with our apply online journey, reducing data entry for customers

☑ Simple, user-friendly interface

☑ Analytics portal to track application trends

**Benefits:**

☑ Free for supporting dealers

☑ Fully compliant

☑ Enhance customer engagement and experience by boosting confidence in the application process

☑ Increases dealer efficiency by reducing ineligible applications

E-Salesperson

Emails finance quotes directly to customers, who can then self-serve, review the quote at their convenience and submit their application online. Making the finance process faster, easier, and more flexible.

Interested in using E-Salesperson? Speak to your BDM
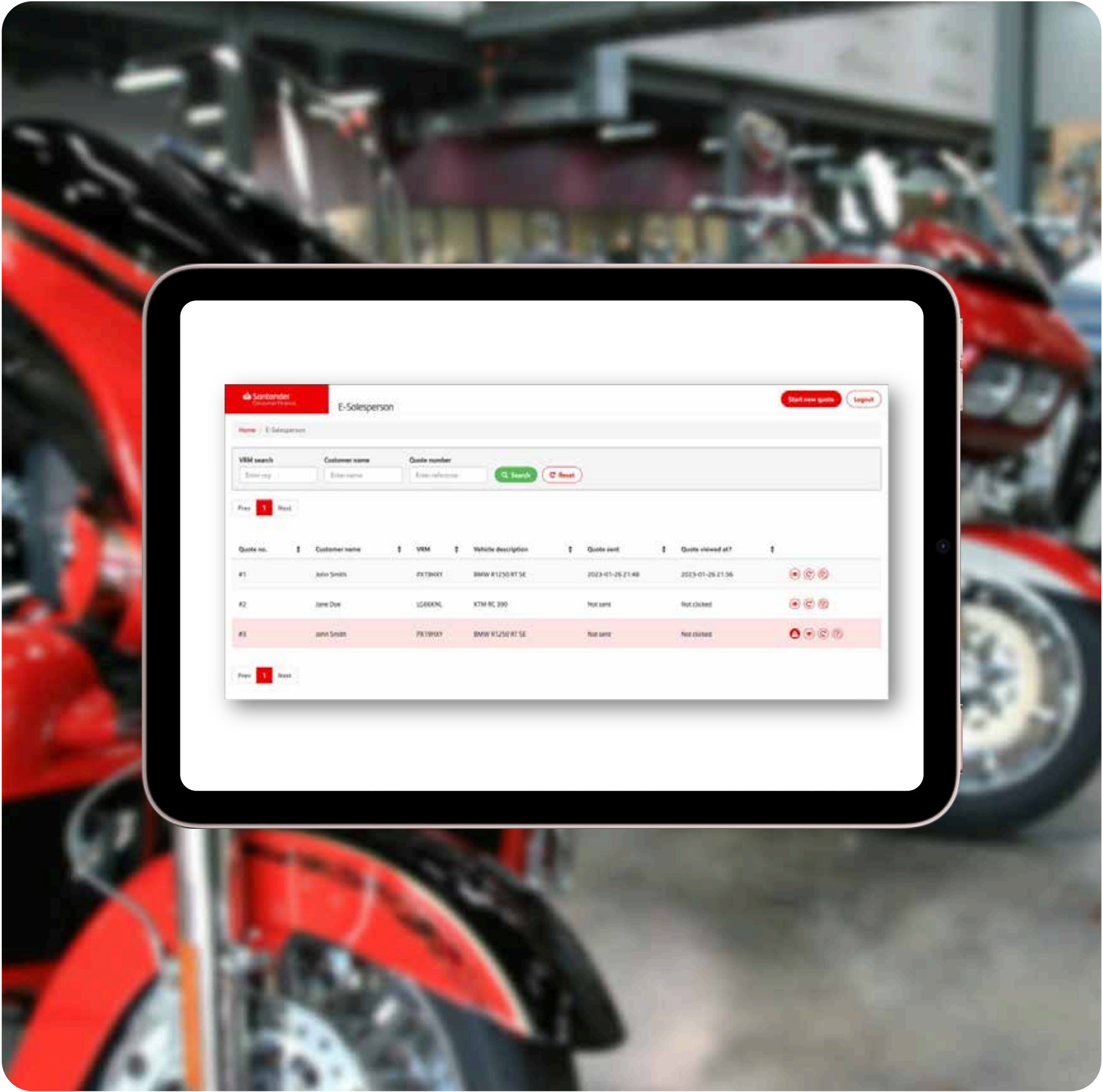
E-Salesperson

Key features:

- ☑ Interactive finance calculator provides instant, accurate quotes
- ☑ Quotes emailed to customers, allowing easy review and modification at their convenience
- ☑ Standalone tool - SCUK financial calculator is not required
- ☑ Analytics portal tracks tool performance
- ☑ Minimal customer information needed to generate quotes
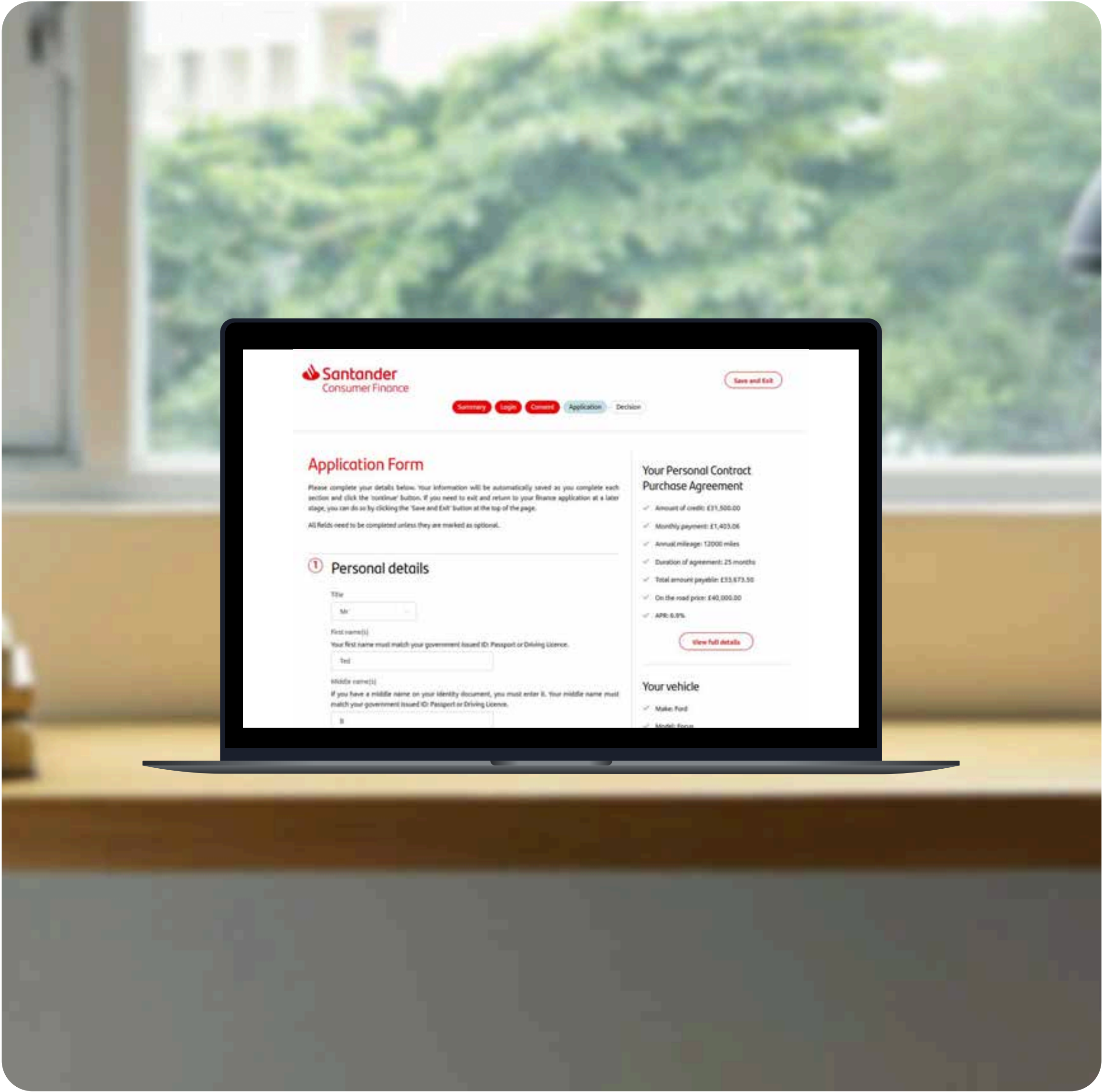
Benefits:

- ☑ Free for supporting dealers
- ☑ Fully compliant
- ☑ Reach customers who can't visit the dealership
- ☑ Customers can access quotes 24/7, giving them flexibility and control
- ☑ Improves efficiency by reducing inaccurate information
- ☑ Audit trail feature builds trust between dealers and customers
- ☑ Quotes remain valid for 14 days

Apply Online

Empowering dealers to offer customers a quick, convenient and fully digital self-serve finance application experience.

Interested in using Apply Online? Speak to your BDM

ⓘ The Finance Calculator is required to use our Apply Online journey.

Apply Online

Key features:

☑ Simple step-by-step application

☑ Self-serve customer led process

☑ Notification when customer completes online application

☑ Supports both digital and in-person journeys

Benefits:

☑ Free for supporting dealers

☑ Fully compliant

☑ Customers can apply anytime, anywhere

☑ Improves operational efficiency and streamlines application handling

☑ Extend reach to a broader customer base

We also offer a fully integrated Apply Online which integrates with your management system to provide real-time submission notifications, keeping you informed.

Integration requires technical implementation.

Gateway 3Sixty

An award-winning retention platform that provides key customer insights including contract status, financial position, renewal likelihood and predicted vehicle preferences.

To access Gateway 3Sixty, speak to your BDM
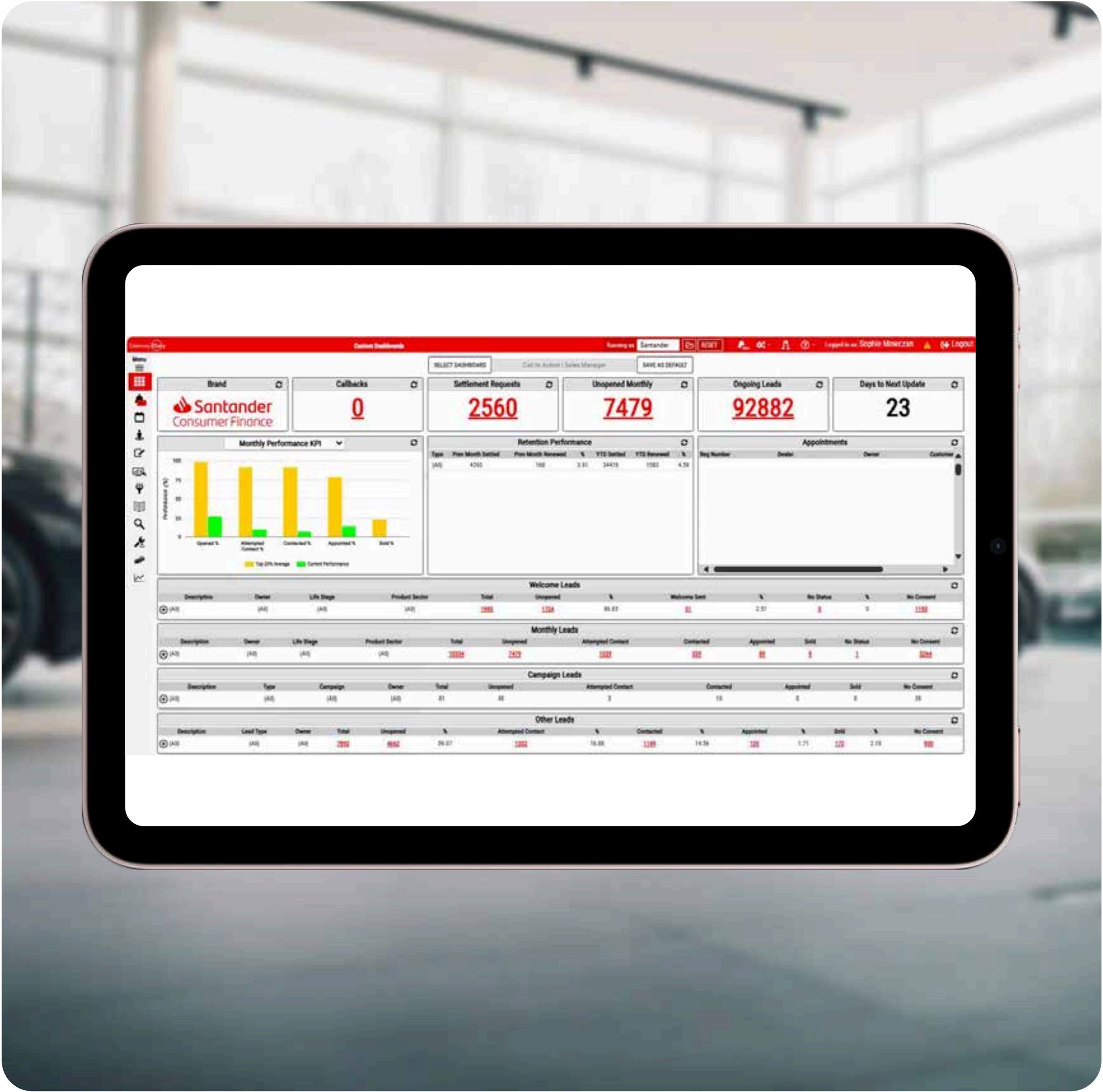
Gateway 3Sixty

Key features:

☑ Manage leads and monitor KPIs efficiently

☑ Reach customers with the right message at the right time

☑ AI-driven led insights and vehicle suggestions

☑ Improved campaign management and reporting

☑ Personalised email, SMS, and letter templates

☑ Helpful scripts for phone appointments

☑ Send tailored offers via the 3Sixty portal

☑ Interactive carousel for like-for-like vehicle and offer comparisons

Benefits:

☑ Free for supporting dealers

☑ Increased retention

☑ Simplifies customer contact and boosts renewal likelihood

☑ Supports the renewal process

☑ Provides access to training, support, management information to help generate further sales

Learn on Demand

A dedicated training hub – designed to support every stage of the sales, renewal and finance journey.

Access a broad range of eLearning modules, best practice videos and resources, all in one convenient platform.

To access the platform, speak to your BDM
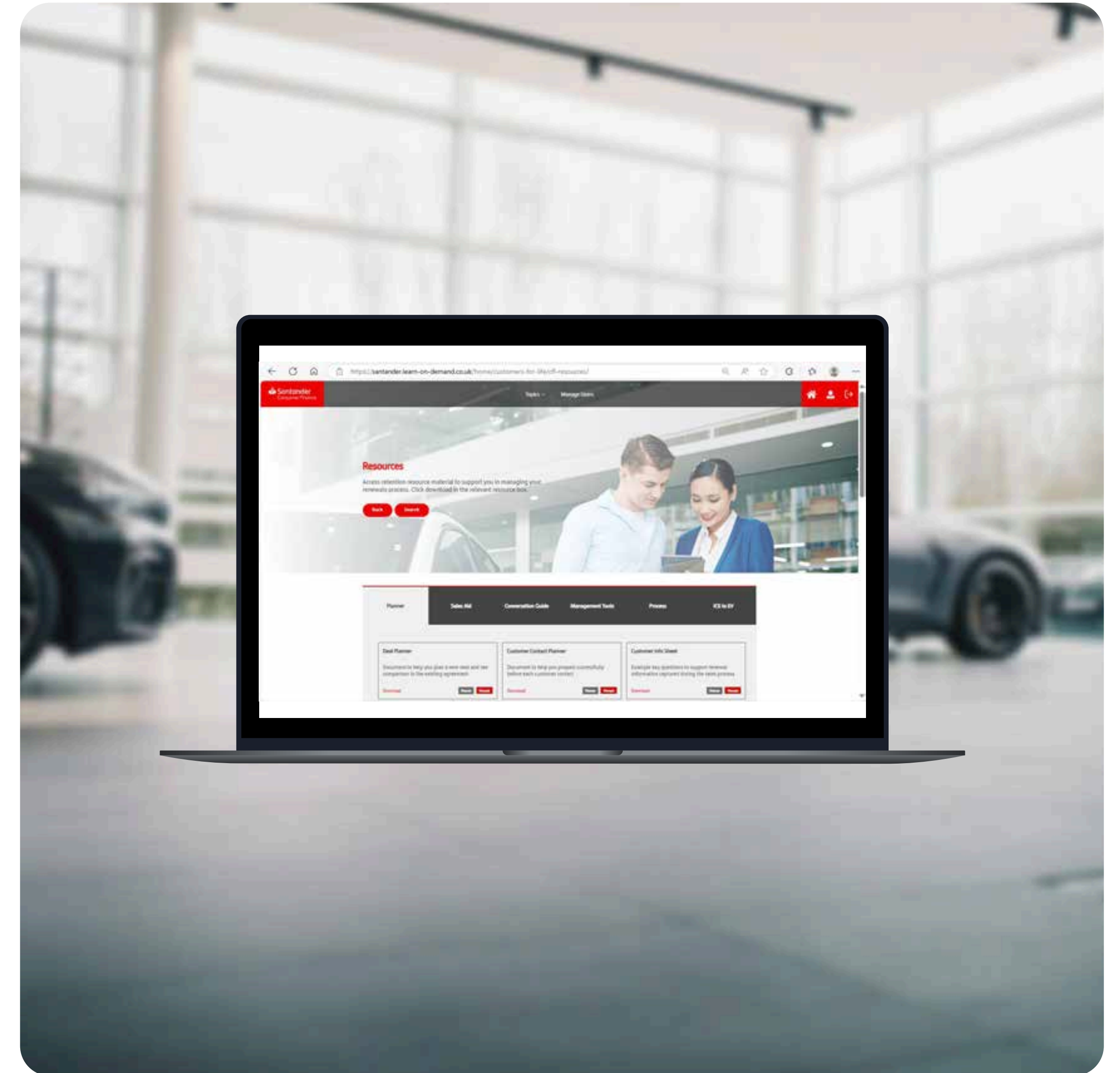
Learn on Demand

Key features:

☑ Interactive learning modules and live sessions

☑ Best practice and retention videos

☑ Downloadable resources and toolkits for on-the-go support

☑ Brand focused content tailored to your business needs

☑ Progress saving so you can pause and return anytime

Benefits:

☑ Equip yourself with the knowledge and skills to drive better results

☑ Access training anytime, anywhere, at your own pace

☑ Stay informed with the latest industry practices and updates

☑ Build confidence in handling customer interactions

Third Party Integration

Build Your Own Journey

Our third-party offering

Find out more ›

Who we currently integrate with

Find out more ›

Key Terms

Find out more ›

Our Third Party Offering

Our offering is divided into 3 different categories

Quote Web Service (QWS)

Quote Web Service (QWS) is a powerful integration tool that helps partners streamline vehicle finance quoting. It offers instant access to available finance products and enables bulk quoting.

Generic Interface (GI)

It allows users to either submit, review or amend proposals outside of Santander (SOL), offering a flexible and efficient way to handle finance applications through external systems.

APIs

Additional services to enhance the customer onboarding journey, making it faster and more efficient.
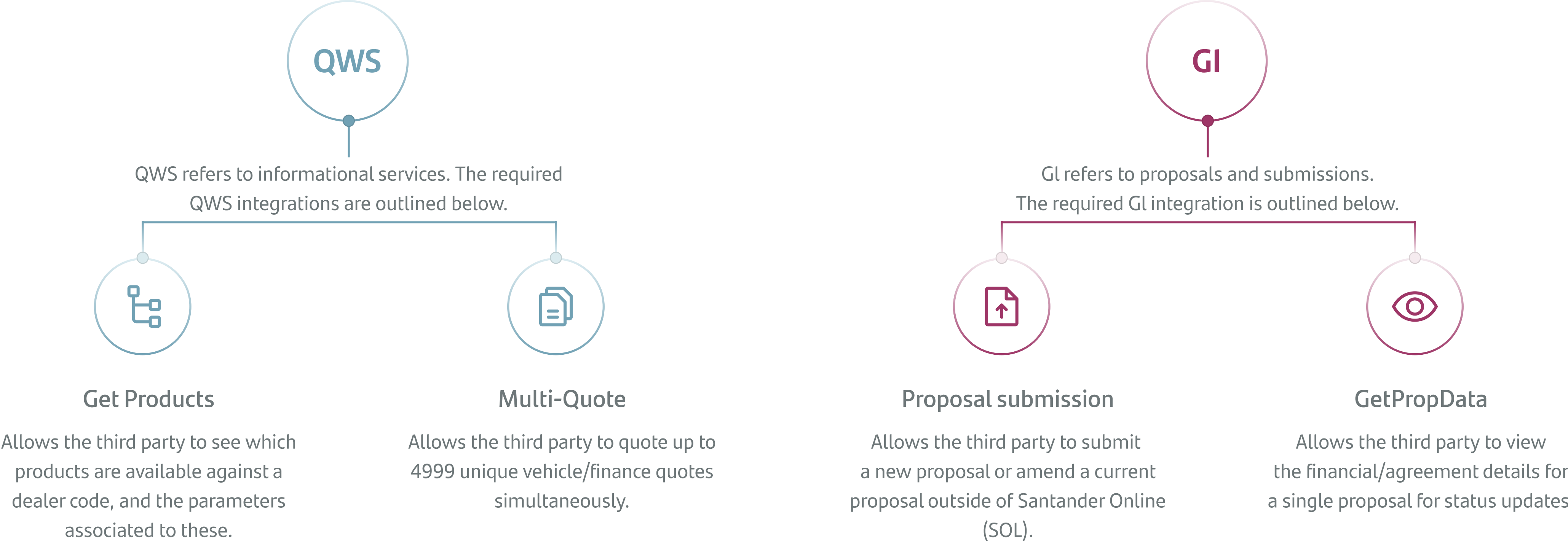
Click here to see the current third parties we integrate with ›

ⓘ To use the APIs we offer, your third party must be connected to our QWS & GIs. Please reach out to your Business Development Manager for support.

Quote Web Service & Generic Interface

This is the core mandatory level of integration with SCUK

QWS

QWS refers to informational services. The required QWS integrations are outlined below.

Get Products

Allows the third party to see which products are available against a dealer code, and the parameters associated to these.

Multi-Quote

Allows the third party to quote up to 4999 unique vehicle/finance quotes simultaneously.

GI

GI refers to proposals and submissions. The required GI integration is outlined below.

Proposal submission

Allows the third party to submit a new proposal or amend a current proposal outside of Santander Online (SOL).

GetPropData

Allows the third party to view the financial/agreement details for a single proposal for status updates.
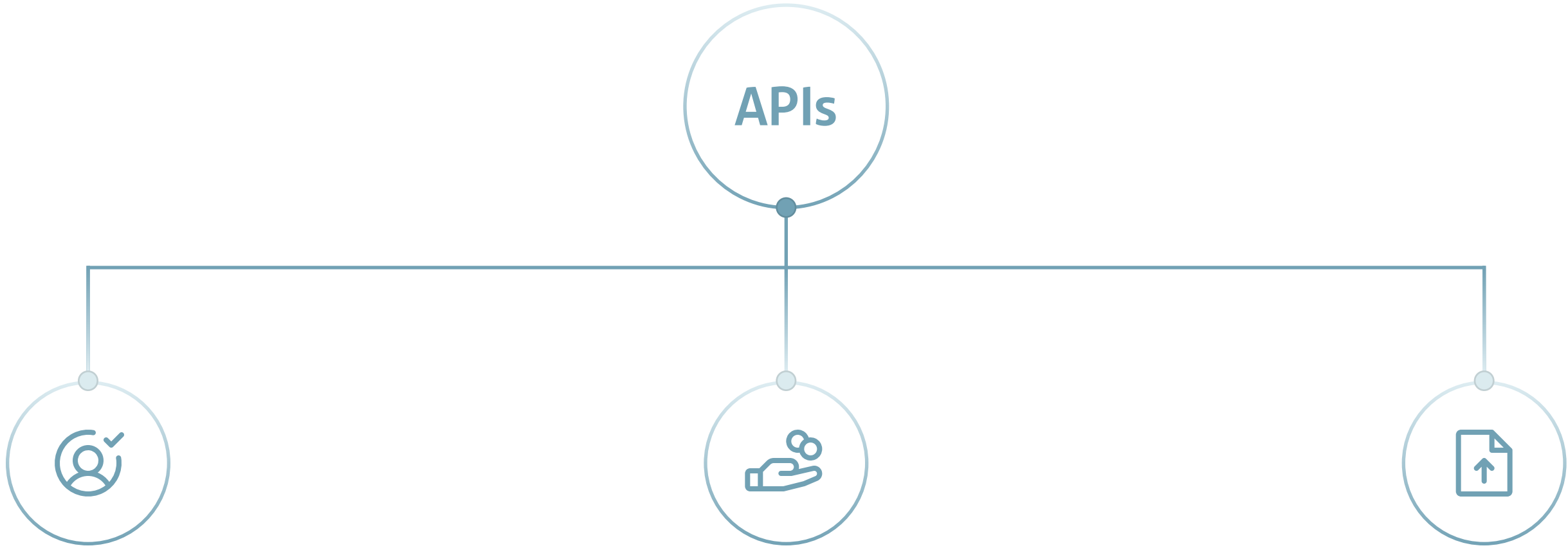
How QWS & GI work for you ❯   How do I get the QWS & GI? ❯

APIs

APIs

Our APIs are optional and offered in addition to QWS and the GIs

Pre-Qual

A real time customer soft search check, giving the customer the likelihood of finance acceptance

Funding Online

FOL API is made up of a few APIs.

Eligibility: Verify off-premise eligibility and identify missing information

Data Capture: Allows you to send missing customer and financial information and generate an online invoice

E-Sign - Part of the FOL API: This APl starts the signing ceremony for the customer agreement

Loan activation: Funds are released for the vehicles finance
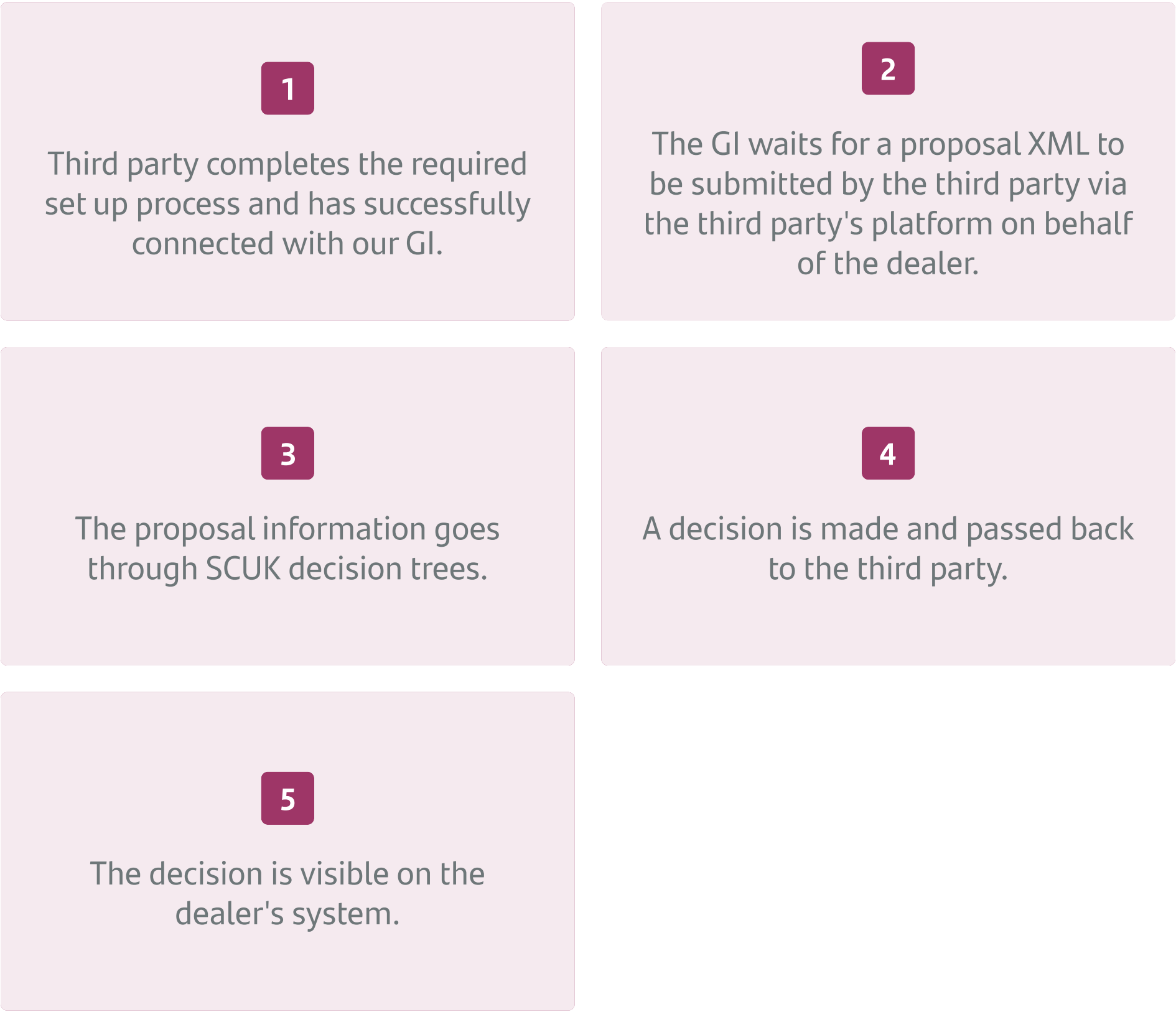
Terminate proposal: Ends the proposal journey

How do I get the APIs? >

Document Upload

Upload documents for manual funding or to send evidence for underwriting conditions

How the QWS works:

1

Third party completes the required set up process and has successfully connected with our QWS.

2

The third-party requests information from GetProducts. This gives the product parameters for a dealer code.

3

Third party calls the MultiQuote, passing through the vehicle information to return the quote details.

How the GI works:

1

Third party completes the required set up process and has successfully connected with our GI.

2

The GI waits for a proposal XML to be submitted by the third party via the third party's platform on behalf of the dealer.

3

The proposal information goes through SCUK decision trees.

4

A decision is made and passed back to the third party.

5

The decision is visible on the dealer's system.

Third Party Integration Flow

Below is the expected flow of how we integrate with a third party:

2

Business Development Manager completes the required set up form for GI Support, our technical support team in SCUK.

4

The third party will be whitelisted by GI Support. This can take up to 3 weeks.

6

Once testing is complete, credentials will be provided for the live environment.

1

Third party to sign our API licence.

3

GI support will send the required integration document to the third party and arrange an introductory meeting.

5

Once whitelisting is complete the third party will receive the relevant credentials and provided a test environment to start testing.

What Third Parties Have We Integrated With So Far?

We currently integrate with a range of different technology providers:

Auto Convert

DEALTRAK

iVendi

keyloop

nexuspoint

Codeweavers

AutoTrader

KIN+CARTA

EVOLUTION FUNDING

FINTILECT

Third Party Integration – Key Terms

Term	Definition
Third Party Integration	Process of connecting external software, tools or services created by different providers. Allows different systems to communicate and share information.
API	Application programming Interface, acts as a bridge and allows different systems to talk to each other.
Generic Interface (GI)	SCUK webservice that allows proposal submissions outside of Santander Online (another external system).
Quote Web Service (QWS)	SCUK webservice that returns finance quote information specific to the dealer.