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## Press Release

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### SANTANDER BANK EMPOWERS NEW CUSTOMERS WITH THE WOW FACTOR

#### 'Walk Out Working' (WOW) Experience Ensures New Customers Can Access Digital Banking Tools on Day One

**BOSTON – May 25, 2017** – Opening a new account at [Santander Bank](#) is faster and easier than ever thanks to the Bank's latest customer-focused initiative – 'Walk Out Working' (WOW). Now when customers open an account at a Santander branch, they can set up their digital banking tools on site and the Bank's colleagues will make sure their mobile and online accounts are fully activated and accessible so they can 'Walk Out Working.'

"Our 'Walk Out Working' initiative ensures that we're making a great first impression on our customers and empowering them with instant access to their digital accounts on day one," said Michael Cleary, Santander's Head of Consumer and Business Banking. "Expanding our digital platform and enhancing our technology is the key to transforming the customer experience. By delivering a satisfying, transparent and consistent account opening experience, we are fulfilling our promise to make banking at Santander as effortless as possible so customers can bank with us anytime, anywhere."

The 'Walk Out Working' experience guides new customers through the mobile banking activation process so they leave the branch understanding how their accounts work. To ensure the new account opening process is clear, customers receive a detailed summary that outlines the products and services they have opened with Santander, how each one works and what, if any, fees are applicable. They also watch an overdraft election video to get a quick and simple explanation of their overdraft election choices so they can select the option that best fits their financial needs.

Among the other benefits of 'Walk Out Working,' customers can set up and log in to Santander's mobile banking app and immediately access their accounts without having to log in to online banking first. They receive their online and mobile banking password securely via text in the branch and can use the Bank's 'penny checks,' real bank-issued checks worth one cent, to confirm that they can deposit a check using Santander's mobile check deposit feature or ATM.

With more and more customers turning to mobile apps and online tools to do their banking, Santander has launched a digital transformation strategy that continues to offer the latest innovations. In the last year, Santander has:

- Redesigned its **consumer app**, providing new functionality for retail customers, including a fingerprint login option for customers with Touch ID technology on their mobile devices.
- Created an entirely new self-service, award-winning **Business Banking mobile app** exclusively for its small business customers.
- Launched **Apple Pay**, giving customers a fast, convenient and secure way to make payments at participating merchants using their Apple devices.
- Won a **2016 Model Bank Award** from global financial services research firm Celent for its new deposit account opening software in the Digital Banking Transformation category.

[Santander Bank, N.A.](#) is one of the country's largest retail and commercial banks with more than \$83 billion in assets. With its corporate offices in Boston, the Bank's 9,500 employees, 675 branches, 2,100 ATMs and 2.1 million customers are principally located in Massachusetts, New Hampshire, Connecticut, Rhode Island, New York, New Jersey, Pennsylvania and Delaware. The Bank is a wholly-owned subsidiary of Madrid-based Banco Santander, S.A. (NYSE: SAN) - one of the most respected banking groups in the world with more than 125 million customers in the U.S., Europe, and Latin America. It is managed by Santander Holdings USA, Inc., Banco Santander's intermediate holding company in the U.S. For more information on Santander Bank, please visit [www.santanderbank.com](http://www.santanderbank.com).

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