



## Industry

Banking

## Client

Santander Bank Polska SA

## Challenges

**Operating under restrictions from the Polish Financial Supervisory Authority (PFSA), Santander is subject to the BION assessment to identify the scale and types of risk the bank is faced with and evaluate the quality of risk management, and the size of the capital set aside to cover risks related to the bank's activities. The BION assessment consists of self-assessment forms sent in by the PFSA, and it comprises 13 Excel spreadsheets containing a total of 600 questions.**

- Process of providing reliable answers for BION forms required the involvement of several personnel members.
- Difficult to monitor work progress, leading to work accumulation until last minute.

## Solution

Implementation of the user-friendly AdaptiveBION tool to support the self-assessment process:

- Automating and accelerating the process of completing BION forms
- Facilitating the monitoring and coordination of work
- Enhancing the process of assigning responsibility for particular areas to appropriate personnel
- Ensuring easy access at all times to all current and past forms

## Benefits

- 91% of the personnel declared they wished to continue using the app during subsequent BION assessments