

# Process and Procedures Template

## DOCUMENT HISTORY AND VERSION CONTROL

---

### Ownership and Authorship

Version	Date	Author	Owner	Change
0.1	12/20/2017	John Chislett	James Hawley	Event monitoring process
0.2	03/05/2018	John Chislett	James Hawley	Added specific use cases
0.3	03/13/2019	John Chislett	James Hawley	Added specific use cases
0.4	05/17/2019	John Chislett	James Hawley	Revised

### Sign Off

Approving Body	Governance Committee Approval	Final Approval Date
Technology Governance	Review	06/21/2019

# TABLE OF CONTENTS

---

- DOCUMENT HISTORY AND VERSION CONTROL ..... 1
  - OWNERSHIP AND AUTHORSHIP..... 1
  - SIGN OFF ..... 1
- 1 INTRODUCTION..... 3
  - 1.1 PURPOSE OF THIS DOCUMENT..... 3
  - 1.2 SCOPE ..... 3
  - 1.3 OUT OF SCOPE..... 3
- 2 KEY ROLES AND RESPONSIBILITIES..... 4
- 3 CONTROLS AND MONITORING ..... 5
- 4 GOVERNANCE AND RISK..... 5
- 5 PROCESS OR PROCEDURE STEPS..... 5
- 6 PROCESS FLOWS..... 6
- 7 RELATED DOCUMENTS / REPORTS / SCREENSHOTS ..... 7
- 8 APPENDIX/GLOSSARY..... 7

## **1 INTRODUCTION**

---

### **1.1 Purpose of this Document**

Describe the overall purpose of the document, including who the audience should be.

### **1.2 Scope**

What are the parameters of this document. What departments and regulations are needed or are included.

### **1.3 Out of Scope**

What this document doesn't cover.

## 2 KEY ROLES AND RESPONSIBILITIES

Who is responsible for fulfilling the activities described in the Process/Procedure Step Action

Stakeholder	Key Activities
<b>HUB Monitoring Analyst</b>	<ul style="list-style-type: none"><li>• Monitor screens and identify alarms / events</li><li>• Create ticket and assign criticality in Remedy</li><li>• Provide alarm / event details to L1 team on call / e-mail</li><li>• Analyze tickets, perform troubleshooting and provide fix</li><li>• Create, configure and modify the load balancers and server farms</li><li>• Create and operate the DNS and all the server farms in the Data Center</li><li>• Coordinate with L3 teams, on-field support and OEMs as required</li><li>• Create a change request and present the changes in the technical committee meetings</li></ul>
<b>HUB Supervisor</b>	<ul style="list-style-type: none"><li>• Determine if an issue can be resolved by the HUB team</li><li>• Determine if an issue is an incident and notify the incident manager</li><li>• Validate the solution / fix provided by the HUB analyst</li><li>• Determine if a change request is required to apply a fix</li></ul>
<b>L1 / L2 / Monitoring Analyst</b>	<ul style="list-style-type: none"><li>• Monitor screens and identify alarms / events</li><li>• Create ticket and assign criticality in Remedy</li><li>• Provide alarm / event details to L1 team on call / e-mail</li></ul>
<b>L1 / L2 Analyst (Server)</b>	<ul style="list-style-type: none"><li>• Perform server health checks on a regular basis</li><li>• Analyze tickets, perform troubleshooting and provide fix</li><li>• Coordinate with monitoring team and validate status of alerts / events</li><li>• Engage with L2 teams and OEMs (if required) to resolve the issue</li></ul>
<b>L1 / L2 Analyst (Database)</b>	<ul style="list-style-type: none"><li>• Perform database health checks on a regular basis</li><li>• Analyze tickets, perform troubleshooting and provide fix</li><li>• Coordinate with monitoring team and validate status of alerts / events</li><li>• Engage with L2 teams and OEMs (if required) to resolve the issue</li></ul>
<b>L1 / L2 Analyst (Middleware)</b>	<ul style="list-style-type: none"><li>• Perform middleware health checks on a regular basis</li><li>• Analyze tickets, perform troubleshooting and provide fix</li><li>• Coordinate with monitoring team and validate status of alerts / events</li><li>• Engage with L2 teams and OEMs (if required) to resolve the issue</li></ul>
<b>L1 / L2 Analyst (Storage)</b>	<ul style="list-style-type: none"><li>• Perform storage health checks on a regular basis</li><li>• Analyze tickets, perform troubleshooting and provide fix</li></ul>

Stakeholder	Key Activities
	<ul style="list-style-type: none"> <li>Coordinate with monitoring team and validate status of alerts / events</li> <li>Engage with L2 teams and OEMs (if required) to resolve the issue</li> </ul>
L1 / L2 Supervisor	<ul style="list-style-type: none"> <li>Determine if an issue can be resolved by the L1 team</li> <li>Determine if an issue is an incident and notify the incident manager</li> <li>Validate the solution / fix provided by the L1 analyst</li> </ul>

### 3 CONTROLS AND MONITORING

---

Control procedures specify who is responsible for the integration of such documents into the company system. They detail how to identify the external documents, whether a review is necessary and how to proceed with revisions if required. Monitoring describes how the Process/Procedure is being tracked and what triggering mechanisms are in place to notify the responsible person or entity who overviews/owns this process

### 4 GOVERNANCE AND RISK

---

Who or what entity is responsible for the Process and/or Procedure and what Risks have been identified and how they are to be mitigated. This is layered by who takes initial overview and who then owns the process.

### 5 PROCESS OR PROCEDURE STEPS

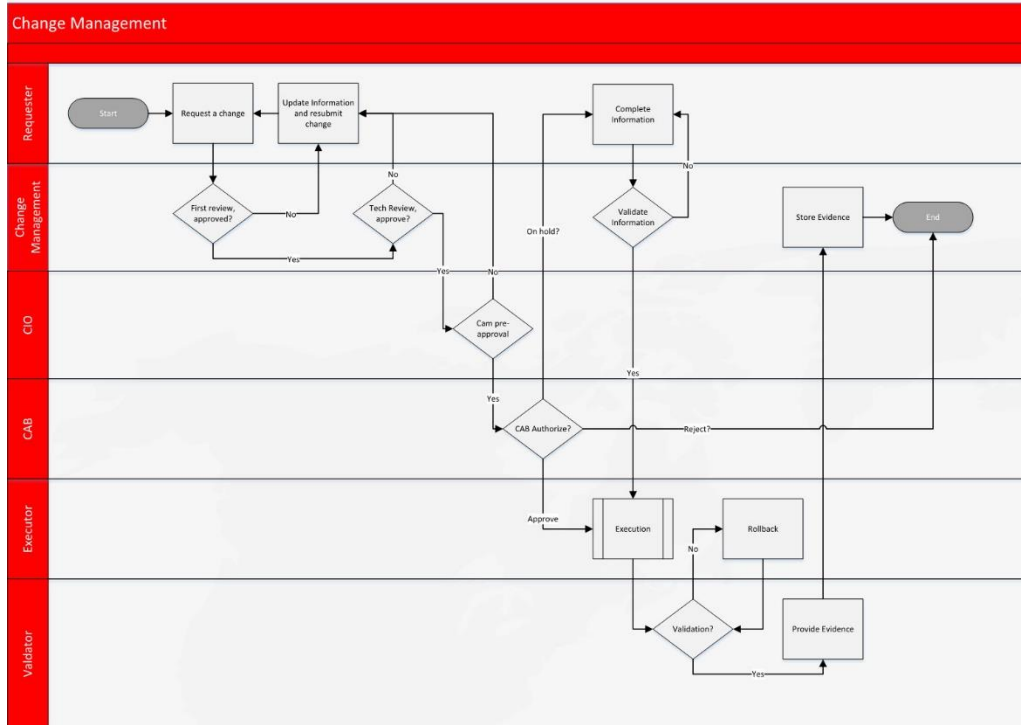
---

The Step/Action of the Process/Procedure which can be verified in the subsequent Process Flow

Step	Step description	Detailed description	Responsible Person / Team
1			
2			
3			

## 6 PROCESS FLOWS

A Swim lane flow chart



7 RELATED DOCUMENTS / REPORTS / SCREENSHOTS

---

Document / Report / Screenshot	Name	Report location

8 APPENDIX/GLOSSARY

---

Any additional references or Terms that will support this document

	Santander US Vocabulary	
Terminology	Description	Type
ACH	Automated Clearing House (Electronic Funds Transfer)	
AOR	Area of Responsibility—designates the Relationship Manager or branch that is responsible for the overdraft and UNA decisions on a demand deposit account	
ARM	Adjustable Rate Mortgage	
AT	Advanced Teller	
ATM	Automated Teller Machine	
AUS	Automated Underwriting System	
CAM	Credit Approval Memo	

CD	Certificate of Deposit, aka Time Deposit	
CDA	Decision engine used by Underwriting to determine whether a customer is eligible to have a credit card or not	Local/in-house
CDARS	Certificate of Deposit Registry Service—available through Sovereign Bank Capital Markets Investment Sales and provides customers with a way to keep up to \$50+ million FDIC insured	
CEO	Chief Executive Officer	
CLS	Commercial Loan Services—a division of the bank made up of Commercial Loan Operations, Commercial Documentation, Commercial Loan Administration, Dealer Floorplan Operations, and Asset-Based Lending Operations OR Consumer Loan Services—team responsible for servicing the needs of all Sovereign Consumer Loans	
CLTV	Combined Loan To Value	
DIM	Daily Incident Management - Daily meeting of Back office accounting control team to review Financial Controls and discuss identified incidents. Develop and document action plans for clearing new items and update outstanding incidents. If determined incident requires IT support intervention, team opens remedy and escalates to SGI meetings	
DRG	Desk Reference Guide—summary/overview of a product or program’s features and benefits	
DSA	District Sales Assistant—supports sales activities in several Districts	
DTI	Debt To Income	
DU	Desktop Underwriting	
EA	Expanded Approval	
EALOC	Easy Access Line of Credit—overdraft line of credit linked to a consumer DDA	
ECOA	Equal Credit Opportunity Act	
EFT	Electronic Funds Transfer	
EMS	Executive Management Services—a team within Client Relations that researches and responds to customer complaints directed to Sovereign’s Management Executive Committee (MEC), the OCC, or other governing authority	
EOD	End of Day	
FAQ	Frequently Asked Questions	
FDIC	Federal Deposit Insurance Corporation	



FED	Federal Reserve Bank	
FHA	Federal Housing Agency	
FHLB	Federal Home Loan Bank	
FHLMC	Federal Home Loan Mortgage Corporation, aka “Freddie Mac”—a congressionally-chartered institution that buys mortgages from lenders and resells them as securities on the secondary mortgage market	
FNMA	Federal National Mortgage Association, aka “Fannie Mae”— a federally-chartered enterprise owned by private stockholders that purchases residential mortgages and converts them into securities for sale to investors; by purchasing mortgages Fannie Mae supplies funds that lenders may loan to potential homebuyers	
GL	General Ledger—an internal bank account used for accounting purposes (CUMBRE)	
GL Account	General Ledger Account, cuenta de mayor contable	
HELOAN	Fixed-Rate Home Equity Loan	
HELOC	Home Equity Line of Credit	
HMDA	Home Mortgage Disclosure Act	
HOA	Home Owner’s Association	
HOI	Home Owner’s Insurance	
HVC	Highly-Valued Customer	
IAR	Internal Asset Review	
IBSI	Integrated Banking System Inquiry— Bancsource System used for consumer loan and line of credit inquiries	
ICMS	Investigation Case Management System: System used by the Fraud Prevention Team to track and study high dollar disputes cases.	Vendor
IOTA	Interest on Trust Account	
IRS	The Internal Revenue Service (IRS) is the revenue service of the United States federal government. The agency is a bureau of the Department of the Treasury, and is under the immediate direction of the Commissioner of Internal Revenue. The IRS is responsible for collecting taxes and the interpretation and enforcement of the Internal Revenue Code	
IT	Information Technology—coordinates all IT projects and needs	
IVR	Integrated Voice Response system (aka VRU)—allows customers to obtain account information via telephone 24/7	

IVRR	Initiative Value Risk and Reward—business case and financials template required for all project proposals, approval, prioritization and resource/capital allocation	
KPI	Key Performance (Point) Indicator, indicador clave de desempeño	
KPM	Key Performance Metrics (measurement of how well we conduct the business, ex. SLAs)	
LBE	Licensed Bank Employee—team members who are licensed to sell investment and insurance products	
LC	Letter of Credit	
LMS	Learning Management System	
LOC	Lines Of Credit	
LP&S	Loss Prevention & Security—team dedicated to providing a safe environment for Sovereign team members and customers and for handling fraudulent issues, robberies, investigations and other security concerns	
LTV	Loan To Value	
MCAW	Mortgage Credit Analysis Worksheet	
MFD	Multi-Functional Device—includes copier, printer, scanner and fax	
MI	Mortgage Insurance	
MIC	Mortgage Insurance Certificate	
MICR	Magnetic Ink Character Recognition	
MIP	Mortgage Insurance Premium	
MRB	Mortgage Revenue Bond	
NAO	New Account Opening	
NSF	Non-Sufficient Funds	
NTMS	(New Teller Management System) Documentary Payments (check) processing system (to replace Fidelity Finesse/POD to OTT transmission)	
OCC	Office of the Comptroller of the Currency	
OCD	massive channel- Onsite Check Deposit	
OCR	Operational Control Record—designed to keep track of branch critical control indicators relative to the operations of the office as they occur (daily, weekly, monthly, etc.) or Our City Reading	
ODP	Overdraft Protection	

OFAC	The Office of Foreign Assets Control (OFAC) of the US Department of the Treasury administers and enforces economic and trade sanctions based on US foreign policy and national security goals against targeted foreign countries and regimes, terrorists, international narcotics traffickers, those engaged in activities related to the proliferation of weapons of mass destruction, and other threats to the national security, foreign policy or economy of the United States	
P&I	Principal and Interest	
P&P	Process and Procedure	
P&S	Purchase & Sales Agreement	
P2P	Purchase to Payment Support Team	
PAM	Profitability, Analysis and Marketing database	
People Soft	System used by Mortgage area.	Vendor
PEP	Preauthorized Electronic Payment	
PHFA	Pennsylvania Housing Finance Agency	
PITI	Principal Interest Taxes & Insurance	
PMI	Private Mortgage Insurance	
PMO	Project Management Office	
PO	Purchase Order	
POA	Power of Attorney	
QRC/QRG	Quick Reference Card/Quick Reference Guide—easy-to-use reference tool with specific information pertaining to a specific subject	
RA/RM	Relationship Administrator—a team member who supports the Business Banking Relationship Managers ( <b>RMs</b> )	
Remedy	Application for recording card incidents, requiring card queries and change requests	Corporate
REO	Real Estate-Owned	
RFP	Request For Proposal	
ROI	Return on Investment OR Report of Investigation	
SAPA	System in charge of collecting the socio-economic data of the customer during the underwriting process.	Local/in-house
SBA	Small Business Administration	
SBC	Small Business Consultant	
SBLC	Standby Letter of Credit	

SDB	Safe Deposit Box	
SHUSA	Santander Holding USA	
SLA	Service Level Agreement—performance standards/timeframes established by each line of business for its deliverables to customers	
SLAM	Scored Loan Approval Memorandum	
SME	Subject Matter Expert or Small- and Medium-Sized Enterprises Banking Division—Retail team	
SPC	Sales Performance Consultant	
SPOC	Single Point of Contact	
SPP	Front Sales Portal. Sales Portal Process—New account opening	Corporate
SSI	Supplemental Security Income—a Federal Income supplement program	
SSN	Social Security Number	
T&I	Taxes and Insurance	
TAPF	Title, Appraisal, and Flood review	
TIN	Taxpayer Identification Number	
TSA	Transaction Service Agreement	
UAT	User Acceptance Testing	
VA	Veteran's Affair	
VIN	Vehicle Identification Number	
VOD	Verification of Deposit	
VOE	Verification of Employment	
VOI	Verification of Income	
VOM	Verification of Mortgage	
VOR	Verification of Rent	
VRU	Voice Response Unit	
VRU	Voice Response Unit (aka IVR)—the telephone system which allows customers to obtain information over the phone 24/7	
WTD	Week To Date	
YSP	Yield Spread Premium	
YTD	Year To Date	