

## Santander accelerates its digital transformation with key hires in payments, user experience & new ventures

- Top talent from leading tech companies join Santander's executive ranks.

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Banco Santander today announced two leadership appointments in payments, and user experience and new ventures to further accelerate its digital transformation. Both people come from leading US technology companies and will work in Santander Digital, the division tasked with accelerating the Group's digital transformation across its 10 core markets.

Chirag Patel will be head of Payments, with responsibility for evolving that business with innovative customer experiences and partnerships, in light of the rapidly-changing payments landscape. Chirag joins Santander from Amazon, where he was head of Emerging Payments & Innovation, based in Seattle. He previously held executive positions at American Express and Softcard, a startup acquired by Google.

Jose Resendiz will join as head of User Experience and New Ventures, with responsibility for helping raise the bar on simple, elegant user experiences, in line with rising customer expectations. In addition, he will lead the New Ventures unit tasked with creating new businesses to accelerate future growth. Before joining Santander, Resendiz was at NCR corporation serving as head of Global Financial Services Solutions, previously he also served as Chief Innovation Officer and also as General Manager for the Digital Insight digital banking business serving over 15 million digital banking users. Prior to NCR, he served as a product management executive at Intuit, a Silicon Valley-based fintech giant.

Both will report to Lindsey Argalas, Chief Digital and Innovation Officer and head of Santander Digital. Chirag Patel will be based in London and Jose Resendiz, in San Francisco.

Lindsey Argalas said: "Across Santander we are using technology to improve the experience we offer our 133 million customers. Our goal is to deliver services and experiences that benefit our customers and exceed their expectations. Attracting the best talent is critical to our success. I am delighted to announce the appointments of Chirag and Jose, as they will both play an important role in helping us achieve our bold ambitions".