



ING Increases Reach of Mobile Banking App

Capgemini and Microsoft help ING customers transact via smartphones and tablets using state-of-the-art platforms

The Situation

ING, one of the largest banks in the Netherlands, offers banking, investments, life insurance and retirement services to meet the needs of a broad customer base. Across multiple lines of business, ING has a long standing relationship with Capgemini for an array of IT and consulting solutions.

ING's mobile banking app has been available for Apple, Android and Blackberry users for some time. However, the application was not available for Microsoft Windows Phone users, and it was just a matter of time before ING's user base demanded a need for a Windows Phone app. Fueled by the appearance of the new Windows 8 platform, there was an even larger market to address.

To extend the usage of their Mobile banking app to Windows Phone and Windows 8 tablet and desktop users ING decided to engage Capgemini.

The Solution

In collaboration with ING and Microsoft, Capgemini created a new multiple platform architecture for making ING's mobile applications available for Windows users. A unique aspect of the collaboration was streamlining the process to create a completely new set of applications on a completely new platform (Windows Phone and Windows 8).

The Result

ING customers can now use the mobile banking application through any smart phone they own. As a result, ING is able to provide better customer service and improved customer satisfaction.

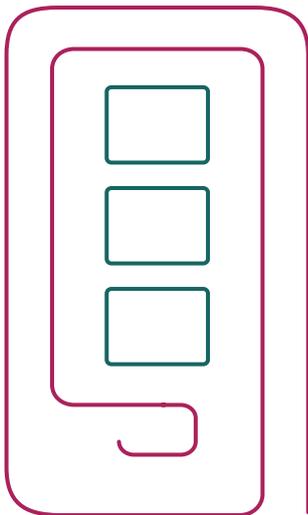
ING recognized both the trends and preferences of their customers to conduct transactions and balance checks via mobile with the new user friendly interface ING's windows phone users now have the app they have always wanted.

Specifically for Windows Phone users, the 'look and feel' of the new application is similar to any Windows Mobile app for ease of use, but it possesses a unique ING flavor.

For easy customer access the new app can be downloaded from Microsoft Windows store. With wide spread access via new platform, ING has been able to reach new customers and grow their business.

The next version of the application would include SEPA (Single European Payment Area) functionality and the Release 3 plans to incorporate Credit card functionalities.

Capgemini will also handle two upcoming releases of the application.



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How ING and Capgemini Worked Together

The team identified distributed Scrum as the agile software development framework for building the solution. This approach worked so well that it has now become a standard way of working for ING Mobile teams performing demos every two weeks for all platforms enabling parallel progress of the dates and sharing of new ideas.

During the course of the project, Capgemini experts solved a number of technical issues ranging from a lack of standard components and reference frameworks to build the application to specific platform controls also developed specific controls for the platform that were not readily available.

This solution was made possible by the Mobile Center of Excellence (MCoE) and Mobile App Factory approach provided by Capgemini. By using Capgemini's global business and technology mobility experts available in the MCoE, ING was able to focus on mobile strategy and business goals. Working closely with Capgemini, ING was able to respond better to requirements and deploy the necessary tools and frameworks to ensure that business drivers were fulfilled.

About Capgemini

With more than 130,000 people in 44 countries, Capgemini is one of the world's foremost providers of consulting, technology and outsourcing services. The Group reported 2012 global revenues of EUR 10.3 billion.

Together with its clients, Capgemini creates and delivers business and technology solutions that fit their needs and drive the results they want. A deeply multicultural organization, Capgemini has developed its own way of working, the Collaborative Business Experience™, and draws on Rightshore®, its worldwide delivery model.

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ING is a Dutch multinational banking and financial services corporation headquartered in Amsterdam. Its primary businesses are retail banking, direct banking, commercial banking, investment banking, asset management, and insurance services. ING is an abbreviation for Internationale Nederlanden Groep.

According to the Fortune Global 500 in 2012, ING was the world's largest banking/financial services and insurance conglomerate by revenue with gross receipts exceeding \$150 billion per annum. ING is also the world's 18th largest corporation by revenue.

More information is available at:
www.ing.com

For more information on this project, please contact:
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