

ING Direct Opens New Frontiers via Mars Project for Mortgages in the UK

Capgemini in the UK and India, working for ING Direct, helps steer a complex integration program bringing many technology and business partners together

The Situation

Three years ago, ING Direct launched a highly successful savings product in the UK. Key tenets of the product were keen pricing, excellent customer service and high levels of automation. The bank wanted to repeat the success on a much more complex process— Mortgages. Critical success factors included convenience and simplicity for customers with high flexibility and automation that exploited technology.

The Solution

The solution was centered on ING Direct's existing CRM system. It would demand real-time interfaces with a host of business partners for processes like land conveyance, valuations, credit scoring, fraud detection, card and automated payments.

Equally important, technology platforms based on J2EE, Oracle and

Visual Basic demanded adoption of Service-Oriented Architectures, SOAP web services for integration and extensive use of XML. The resultant architecture had to be highly scalable and available without compromising user security.

ING Direct recognized the scale of the challenge—the largest implementation at any ING Direct business unit, worldwide. Capgemini was closely involved as a strategic partner from the outset. Rational Unified Process (RUP) was deployed as a software development process. Rightshore™, Capgemini's approach for distributed delivery, was leveraged to include Capgemini specialists in the UK and India working alongside an offsite team that included ING Direct's technology partners.

“We are very excited about the launch of our Mortgage Product and pleased that we chose Capgemini as our development partner. Capgemini's values closely aligned with ING Direct's and together we worked as a single team focused on successful delivery.”

Simon Andrews,
Operations Director,
ING Direct UK



The Result

ING Direct UK has a fully integrated, highly automated and secure customer-friendly system. The level of automation is such that for many re-mortgage applications, the only manual intervention required is verification of an applicant payslip. The underwriting, valuations, land conveyance and payments are all coordinated using real-time messaging with ING Direct's business partners. Customers access their application online.

How ING Direct UK and Capgemini Worked Together

Capgemini and ING Direct started working on a three-month intensive study of the bank's detailed requirements. ING Direct, happy with the value added by its partner, invited Capgemini to help turn the business vision into a concrete systems definition, develop integrated solutions and deploy them in time for the planned product launch date.

Peter Knight, IT Director at ING Direct UK said: *"We awarded this key contract to Capgemini because of its technical skills, quality of its people, willingness to work in close and flexible collaboration with us, and above all its 'can-do' attitude - all attributes that we value highly in our own staff. I am delighted that the end-result of the project fully matches our high expectations."*

ING Direct managed the project closely with Capgemini being its key integration partner. Critical to success was effective collaboration with a number of technology and business partners both within and outside ING Direct. Technology partners included Vertex for mortgage application processing, together with Infolau and Fidelity for the account administration system.

The innovative solution makes use of components already successfully deployed at ING Direct in Canada. Capgemini was responsible for

systems integration, building interfaces with ING Direct UK's accounting, banking, website and call centre systems and external systems at the business partners.

The build phase was accelerated by Capgemini's Rightshore™ approach to leverage the right skills in the right place at the right time. It involved software engineers and skilled consultants from Capgemini India (some working alongside ING Direct's

technology partners and others delivering services remotely from Mumbai).

Benefits of the approach included high quality (Capgemini India operates at CMMi Level 5 across all process modules), speed of delivery (proven experience of RUP and accelerated development methods), delivered at the right cost. Delivery capability and strong commitment has resulted in a successful collaborative effort with ING Direct UK, its technology and business partners, and Capgemini working together.



About Capgemini and the Collaborative Business Experience

Capgemini, one of the world's foremost providers of Consulting, Technology and Outsourcing services, has a unique way of working with its clients, called the Collaborative Business Experience. Backed by over three decades of industry and service experience, the Collaborative Business Experience is designed to help our clients achieve better, faster, more sustainable results through seamless access to our network of

world-leading technology partners and collaboration-focused methods and tools. Through commitment to mutual success and the achievement of tangible value, we help businesses implement growth strategies, leverage technology, and thrive through the power of collaboration. Capgemini employs approximately 61,000 people worldwide and reported 2005 global revenues of 6,954 million euros. More information is available at www.capgemini.com

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In collaboration with



ING Direct, the world's leading direct savings bank, is active in Australia, Canada, France, Germany, Italy, Spain, U.S.A and the U.K. Its success stems from a simple approach—to offer hassle free savings, home insurance, and now mortgages in the UK, for consistently

great value for everyone with no catches. ING Direct is part of ING (International Netherlands Group), one of the world's largest financial services organizations, operating in 60 countries with over 115,000 employees