Banks today are taking advantage of Internet technology to cut overheads and offer attractive direct banking services with high interest rates. One of the leaders in this market sector is ING Direct, which has more than eight million customers in eight countries. ING Direct is part of ING, one of the world’s largest financial services institutions and has more than 115,000 employees.

ING Direct’s success in a highly competitive industry is based on a combination of high interest rates and excellent customer service. Only by cutting costs to a minimum can ING Direct offer customers the best interest rates, claims deputy CIO, Wijnand de Kruijff. IT plays a central role in minimising costs and is also crucial to maintaining a high standard of customer service.

“When we launch a new business unit, we have clear targets. It is critical to our brand image that the high profile advertising campaign at launch is substantiated by a high quality of service from the operations teams and the systems upon which they rely,” said de Kruijff.

This philosophy was central to ING Direct’s recent expansion into the UK market. However, time was also a very important factor. ING Direct believed that a fast launch would maximise its chances of catching competitors unawares.

“Having located suitable headquarters in Reading, we gave ourselves just limited number of months to launch a direct banking service in the UK. During that time, we had to implement an entire infrastructure to support our head office, call centre and Internet portal capabilities,” explained de Kruijff.

Going the extra distance
Given the time constraints, ING Direct had to find a core team of agile, flexible partners capable of delivering an adaptive IT infrastructure quickly and cost-effectively. Its decision to place so much trust in so few providers, such as HP, represented a break with tradition.

“This kind of project demands a particular mindset. A willingness to go the extra distance to ensure a successful outcome is essential in a partner,” said de Kruijff.
"HP was fast, responsive, flexible and professional. HP’s consultants showed a good understanding of the business case and a close cultural fit with ING Direct."

The engagement involved a combination of professional services from HP Services and leading-edge products from HP’s Enterprise Systems Group (ESG). There were two main elements in the HP components of the project: building the infrastructure and the application development. The first element involved the configuration and installation of a Windows 2000 architecture with Active Directory on HP ProLiant servers across a Cisco IP network, secured with Cisco and Nokia products. Six back-office IBM RS6000 servers, configured by HP, run the Sanchez Profile processing application and Oracle.

The HP hardware solution used a variety of HP ProLiant systems from the DL range to provide a flexible, adaptable environment. These systems run the IBM Websphere application server and a standard file and print environment. Adaptability was key during user deployment as a large amount of scripting and imaging was undertaken. The ability to quickly change the server configurations in response to changing business requirements highlighted HP’s adaptive infrastructure strengths.

The second main element of the project involved modification of Web applications & Call Centre user applications, creation and integration of interactive voice response components and updates to the established ING Direct middleware used by ING Direct (Canada) in order to meet the localised needs of the UK operation. Working closely together, HP, other partners and ING Direct developed and tested the new applications.

The HP hardware was supplied through two HP channel partners, Computacenter and SCC. SCC also helped to install and configure the servers, while Lampertz was responsible for setting up the data centre.

A triumph of collaboration
Thanks to the flexibility, dedication and hard work of ING Direct and HP’s consultants, the implementation was completed ahead of time and to budget. Effective cooperation across the whole of HPS, both locally and spanning EMEA, was key to the success of the project, as was the close working relationship between ING Direct and HP as a whole.

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“On the technical side, HP had the expertise and resources to deliver effective services.”

Whilst the implementation was an outstanding success in its own right, the importance of the move to day-to-day operations was also recognised. The HP Services project team and the ING Direct (UK) business team worked closely together to ensure a smooth handover from the project phase. Key relationships were established, ensuring that the customer did not experience any loss of continuity as project consultants left the site.

**Consummate professionalism**

ING Direct (UK)’s services were launched to the British public less than eight months after the beginning of the implementation project. ING Direct (UK) soon became the fastest-growing ING Direct operation to date, exceeding all growth projections by a very wide margin. Within the first six months, the number of customers signing up to ING Direct (UK) significantly exceeded the projected volumes of the first year.

Despite customer volumes being much higher than planned, system availability has been running at 99.8 per cent. According to de Kruijff, this is a very high value indeed for a start-up operation. The reliability of the infrastructure is playing a key role in maintaining the standards of customer service that the bank relies on to differentiate itself in the market. So far, the Web site has experienced no down time, and 90 per cent of calls to the Call Centre are answered within ten seconds. At the same time, the new infrastructure enables ING Direct (UK) to maintain a much more favourable cost to asset ratio than conventional banks.

“The establishment of a new ING Direct operation involves demanding requirements, critical deadlines and a strict budget. Success requires a team capable of working with tremendous flexibility and consummate professionalism,” said de Kruijff.

“In terms of building the bank, HP has made an enormous contribution. The infrastructure hasn’t just helped our business - it is our business.”

As a result of the success of this engagement, HP is now positioned as a trusted member of the ING Direct programme team. It hopes to be closely involved in the rollout of future ING Direct operations in other countries.

In the meantime, HP is working with ING Direct (UK) in an advisory capacity to investigate the introduction of new technologies that will further enhance the adaptability of the infrastructure and hence the agility of the business.

**Why HP?**

- Speed, responsiveness, flexibility and professionalism.
- Understanding of the business case.
- Cultural fit with customer.
- Ability to deliver services for all products within a multi-vendor architecture.

**HP Services**

- Programme management
- Network configuration and implementation
- Microsoft Windows 2000 and Active Directory configuration and implementation
- Security
- IBM AIX installation and configuration
- IBM WebSphere configuration and installation
- Web portal software development and localisation

**Hardware**

- 30 x HP ProLiant servers
- 150 x HP Presario desktops
- 6 x IBM RS6000 servers
- 6 x HP LaserJet printers
- Cisco switches & routers
- Lampertz data centre
- Avaya telephony

**Software**

- IBM Websphere application server
- Oracle database
- Windows 2000 Active Directory
- Sanchez Profile core processing system
- A range of firewalls
Challenge

- Establish new direct banking operation in the UK.
- Attract customers with a combination of high interest rates and excellent service.
- Implement a complete adaptive IT infrastructure in less than eight months.

Solution

- Break with tradition by engaging HP as majority infrastructure provider for the implementation.
- Give HP Services responsibility for building the infrastructure and developing the Web site.
- Base the infrastructure on central IBM RS6000 servers and a Windows 2000 network with HP servers and desktops.
- Adapt a flexible approach to deployment, with server configurations being changed quickly in response to evolving business requirements.
- Source HP hardware from channel partners Computacenter and SCC.

Results

- The implementation was completed ahead of time and on budget.
- ING Direct (UK) became the fastest-growing ING Direct operation to date, exceeding all growth projections by a very wide margin.
- System availability is running at 99.8 per cent.
- The Web site has experienced no downtime.
- The new infrastructure supports a much more favourable cost to asset ratio than conventional banks.
- As a trusted adviser, HP is helping with the introduction of new technologies that will further enhance the adaptability of the infrastructure.