

HIGHLIGHTS

THE CHALLENGE

ING, a major European financial institution, focuses its IT strategy on three critical pillars: simplifying the application landscape, automation and a high-performing workforce.

To roll out new applications and services, ING needed a scalable platform to enhance speed of time to market and align with market standards used by other digital providers.

THE SOLUTION

ING is migrating its BASE24-eps[®] solution on HPNSK to ACI's BASE24-eps on Linux. The new setup provides ING with all the fault tolerance, scalability and flexibility it requires, while preserving the feature-rich, best-in-breed payment capabilities. And as a result, ING saves major costs.

THE RESULTS

Beyond a significant drop in hardware costs, the new Linux-based software supports ING's goals of banking at web scale, enabling it to adapt to market changes and ensure its customers always receive the very best services, quickly, cost effectively and reliably.

ING – BANKING AT WEB SCALE

The terms “web scale” and “global financial institution” seldom describe the same company, but ING is committed to changing this. It's embarking on “banking at web scale” – and looking to ACI's BASE24-eps[®] on Linux to play a major role.



The web scale idea came about as ING continued to focus on excellence in serving its customers, ranging from individuals and families to small businesses and large corporations. While committed to ensure its customers receive the strong, reliable, feature-rich services they've come to know and expect, ING also realized it must deliver these with flexibility and agility in order to stay at the forefront.

“We need to transform our IT to be more like that of a web-scale company”, said Dai Dekker, IT manager responsible for cards at ING Nederland.



LINUX OFFERS SPEED AND FLEXIBILITY

ACI's BASE24-eps on Linux arrived on the market just in time. The new payments platform promises to provide ING with all the fault tolerance, scalability and flexibility it requires, while preserving the feature-rich, best-in-breed payment capabilities.

GETTING EVERYONE ON BOARD

To explain the move internally and allay any additional concerns, Dekker marketed its immediate benefits as well as a conservative migration plan. The immediate benefits were impressive. With Linux's inherent scalability, flexibility, fault tolerance and ease of management, Dekker said ING will see a significant drop in costs.

In addition, the phased migration ensures that ING can continue to roll out new products on the commercial side as the migration progresses. ING's process, along with ACI's support, provides enough flexibility so its business doesn't need to come to a standstill during the migration.

WINNING IN A DISRUPTIVE FUTURE

Over the long term, the new setup will enable ING to meet the ever-evolving demands of its customer base quickly and efficiently. "In the Netherlands we have introduced agile working based on end-to-end, multi-disciplinary teams across the whole organization. This delivers customer improvements from design to product delivery at lower cost and with shorter time to market than previously required," Dekker said. "With the new infrastructure, ING has the flexibility to respond to these fast-changing customer needs and ensure our customers always receive the very best services, as quickly and cost-effectively as possible."

ACI Worldwide, the Universal Payments (UP) company, powers electronic payments for more than 5,100 organizations around the world. More than 1,000 of the largest financial institutions and intermediaries, as well as thousands of global merchants, rely on ACI to execute \$14 trillion each day in payments and securities. In addition, myriad organizations utilize our electronic bill presentment and payment services. Through our comprehensive suite of software solutions delivered on customers' premises or through ACI's private cloud, we provide real-time, immediate payments capabilities and enable the industry's most complete omni-channel payments experience.

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