



# CASE STUDY

## ING's solution to create a more expeditious customer experience

As one of the strongest players in the financial market, ING constantly seeks different solutions to stay in the lead and improve their customer experience. Focusing on their branches' service, ING partner with Trust1Team to help create a completely electronic document management process, since the document creation, handling and archiving, to its digital signature by the customer.

### The Organization

ING is a global financial institution with a strong European base, offering banking services. With more than 52,000 employees and customers in over 40 countries, ING's commitment is towards an excellent service at a global scale to meet the needs of a broad customer base, comprising individuals, families, small businesses, large corporations, institutions and governments.

The institution strengths include their well-known, strong brand with positive recognition from customers in many countries, strong financial position, omnichannel distribution strategy and international network. Moreover, ING is currently among leaders in the Dow Jones Sustainability Index 'Banks industry' group.

**ING**  **BANK**

**Industry:** Banking

**Processes:** Digitization of processes in all ING branches

**Technology:** Trust1Connector-GCL (Generic Connector Library) & Trust1Gateway-OCS (Open Certificate Signing)

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**ING**  **BANK**

# CASE STUDY: ING BANK



## The Business Need

ING approaches the market as a strong player offering its customers not only retail and commercial banking services, but also a differentiating customer experience. By simplifying and streamlining the organization, ING aims to empower people to stay a step ahead in life and in business. Therefore, in striving to stay in the lead of a constant changing market, ING sought a solution capable of enabling its branches of a more efficient and expeditious customer service. The purpose of this solution is to digitalize the documents in the branches, facilitating an end-to-end document management.

## Solution

The solution to be implemented at ING branches uses Trust1Team technology (the Trust1Connector) to abstract the complexity between the user interface and local peripherals, like smart card readers, developing a front-end application in ING .NET framework. In order to allow a seamless digital signature of documents using the customers' digital certificates stored in their National identification cards, ING is also using the Trust1Gateway-OCS (Open Certificate Signing).

The Trust1Connector-GCL (Generic Connector Library) provides a communication framework for instances to communicate in a secured way where, at ING, it is embedded in their native application. The GCL is an alternative to the NPAPI based JAVA applets and browser specific extensions, opposing the natural deprecated tendency of this technology due to its security issues. Trust1Connector-GCL is cross-platform and cross-browser, guaranteeing a smooth, seamless and JAVA applet free solution.

By its turn, Trust1Gateway-OCS is based on industry protocols for digitally sign documents. When integrated in an Enterprise Content Management environment, the signature of semantic audit trails, long term validation and preservation are available as metadata of process flow controls. Digital signatures are commonly used for signing content, software distribution, financial transactions and, in other cases where it is important, to detect forgery and tampering. If using Trust1Gateway-OCS with digital certificates stored in National Identification Cards, for example, it is possible to create eIDAS qualified digital signatures in accordance with EU legislation.

The implementation of this project will help ING reduce paper consumption on its branches and, by enabling end-to-end digital processes, provide a higher quality service to its customers.

Trust1Team has since been a trustworthy, proactive and valent ING partner, successfully contributing to other ING Group projects, such as at ING Lease Belgium and Record Bank.

## Goals

In order to fulfill the need of improving the customer experience at the branches, ING established a partnership with Trust1Team to help develop a solution for electronic documents creation, archiving and signature. The company is helping ING integrating their Trust1Connector-GCL and their Trust1Gateway-OCS (Open Certificate Signing) products, thus guaranteeing a smooth, trustworthy and free of complexity document management process.

## Advantages & Benefits

### Easily integration

Trust1Gateway-OCS can be easily integrated in business processes to provide digitalization of documents which must be signed by one or several parties.

### Saving time and money with eDocuments

By digitally collect customers' data, create and sign documents, it is possible to reduce errors and accelerate processes, thus contributing to a higher quality service while cutting paper costs and without losing legal value.

### Non-repudiable documents

Digital signatures allow achieve higher performance and legal value based on digital IDs.

### Abstraction of all complexity from software/middleware installation

Trust1Team provides cross-platform and cross-browser transparent solutions for complex infrastructures, allowing the flexible usage of just a part of the framework, or of the whole suite, in both new and already developed modules.

### Modular Solution

Trust1Team products are completely customizable, allowing the integration of other modules or features in the future, and can be supplied branded or white labelled, as SaaS or in premises.

## More Info & Contacts

For more information about our products please visit [trust1team.com](http://trust1team.com) or contact us at [sales@trust1team.com](mailto:sales@trust1team.com)

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