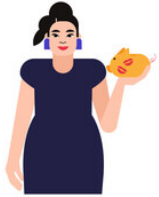# Who We Are

Sandra Nieuwenhuis

Head of IT Business lending

+ 15 years of experience in Financial Services & Management, both Business & IT

Lakshmi Thiruveedhula

Lead System Architect Pega

+ 14 years of experience in PEGA

Carlijn Luxembourg

IT Chapter lead Pega

+ 15 years of experience in Financial Services, both Business & IT

Join at slido.com with the code #1459233
Passcode: tfu8xe

How Many Customers Does ING Have Worldwide?

- 390000

- 3900000

- 39000000

How Many Employees Does ING Have Worldwide?

- 6300

- 63000

- 630000

What Do We Consider To Be A Business Banking Customer (Choose All That Apply)

- A self-employed person with a catering side-hustle next to her regular job

- The bakery around the corner

- An industrial production company with 250 employees and EUR 50 million turnover

- An internationally active Beer brewery like Heineken

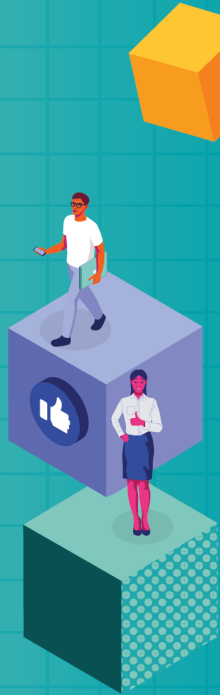# In What Year Did ING Business Lending And Pega Join Forces

- 2008

- 2011

- 2016

ING Business Lending

We drive **sustainable progress** for all entrepreneurs with **best-in-class** business lending **services** and **journeys**.
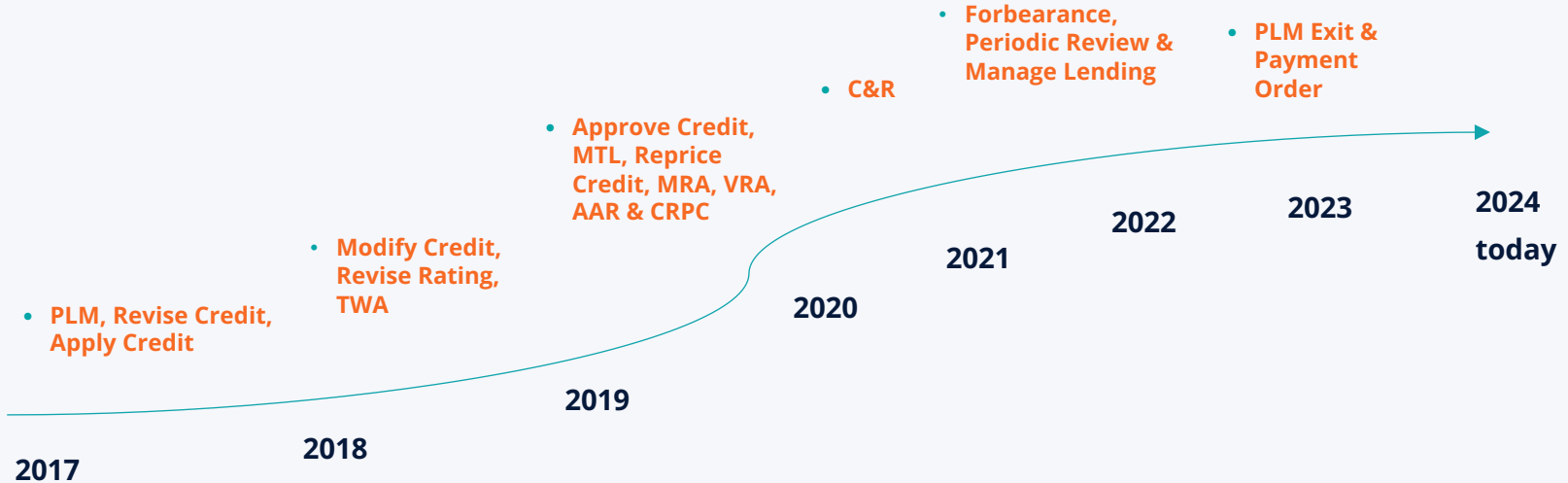
Our vision is to focus on **automation** and **digitalization** to achieve **seamless**, **sustainable**, **compliant** and **data driven** Business Lending journeys for our clients, ING employees and regulators.

How It All Started

Our Application Has Grown Over Time...

- **Forbearance, Periodic Review & Manage Lending**

- **PLM Exit & Payment Order**

- **C&R**

- **Approve Credit, MTL, Reprice Credit, MRA, VRA, AAR & CRPC**

- **Modify Credit, Revise Rating, TWA**

- **PLM, Revise Credit, Apply Credit**

2017

2018

2019

2020

2021

2022

2023

2024
today

Testimonial
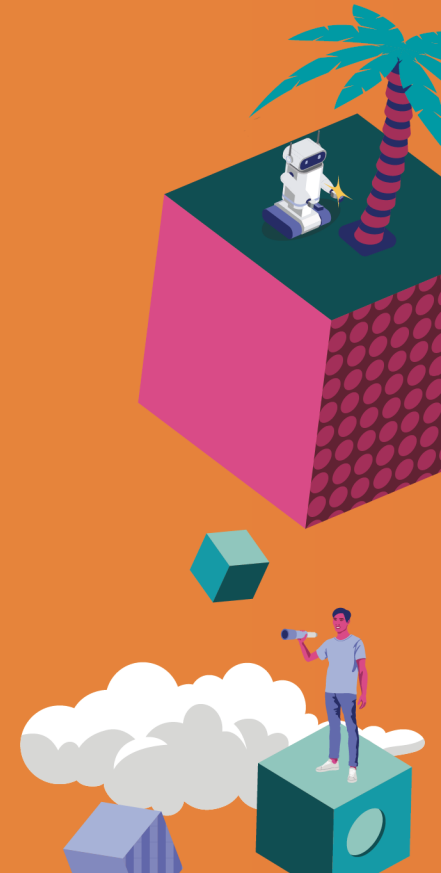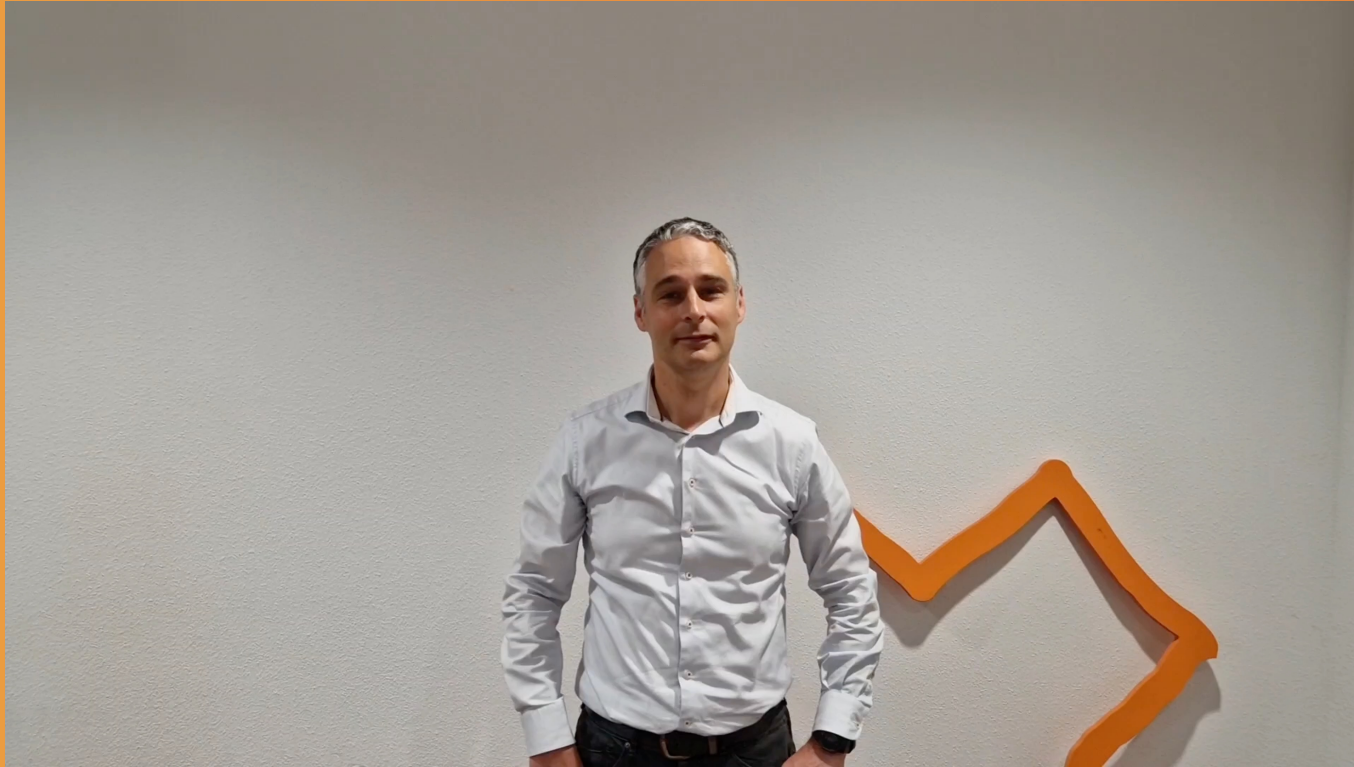
... And We Need To Get To The Next Level

It Starts With Facing Our Challenges

Limited reusability, duplication of steps
high maintenance

Big releases with many dependencies
long time to market

Complex structure
long time to resolve incidents

Non-flexible, monolithically set-up
difficult to onboard new departments

And Addressing The Elephant In The Room

- 2022: Application **review** together with PEGA

  "Break out of the monolith into few applications delivering common business assets"

  "The monolith constrains the layer cake. The layer cake may need to be revisited and simplified. A business centric layer cake is to be established first. The technical implementation is just a consequence"

- 2023 : Deep dive on breaking the monolith together with PEGA
  - Resulting in a roadmap and planning to slicing the elephant

How Will Slicing The Monolith Help Our Ambitions
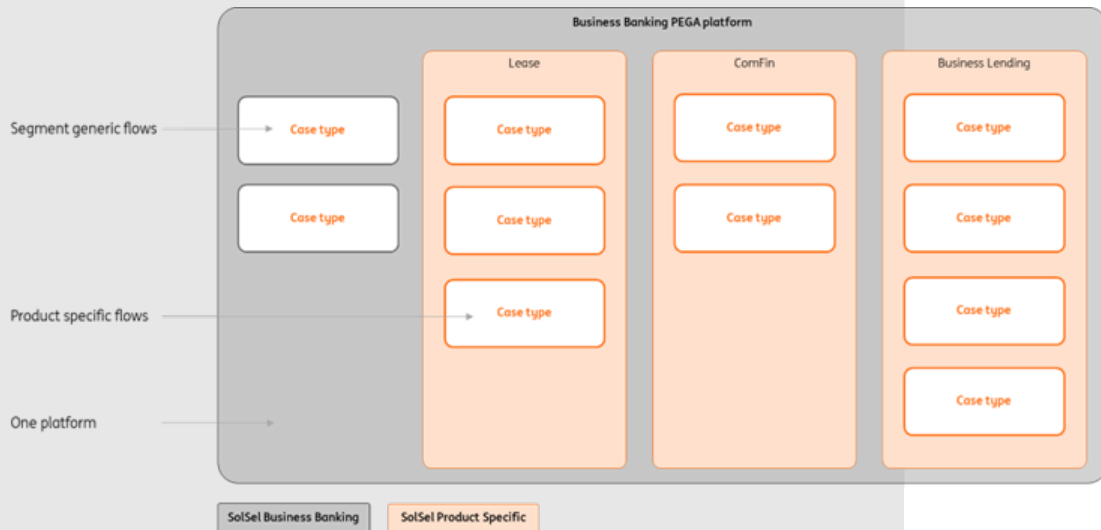
Technical impact

- Increase **efficiency**
- Increase **deployment frequency**
- Increase **level of service** to users
- Increase **flexibility**

Business impact

- Increase **Stability**
- Boost **commercial impact**
- **Standardize** and **integrate**

Adapting Our Organization And Governance

Business Banking PEGA platform

Segment generic flows

Product specific flows

One platform

Lease | ComFin | Business Lending

Case type

SolSel Business Banking | SolSel Product Specific

COE
Leadership, support and coordination

Reuse in Delivery
Focus on reuse at every point of your SDLC

Reuse Governance

Manage Reuse Assets
Processes and tools to maximize benefits

Prioritize Reuse Assets
Focus on the right reusable assets

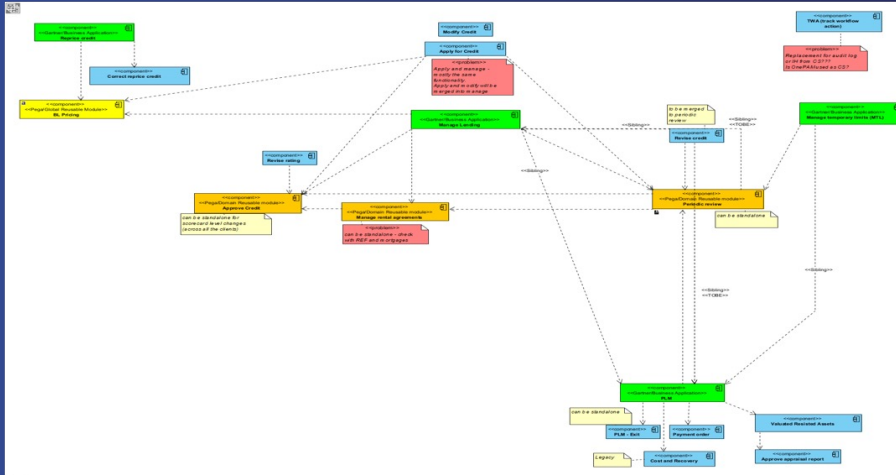**Measure Reuse Value**
Reuse has tangible ROI

Move From A Large Monolith To A Scalable Solution

Slicing The Elephant
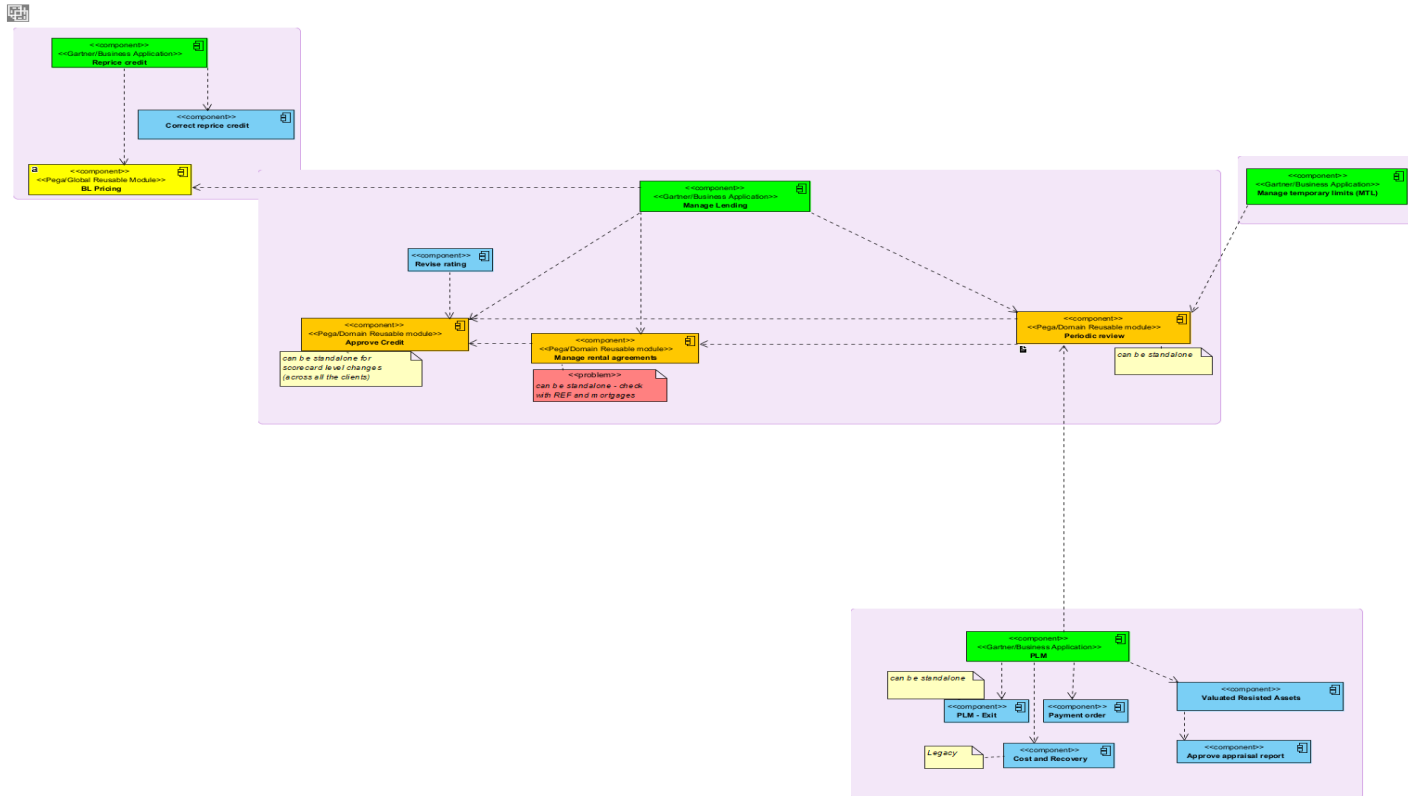
- **today**

Decommission Old Casetypes

Remove Circular Dependencies

Extract Generic Components from Framework
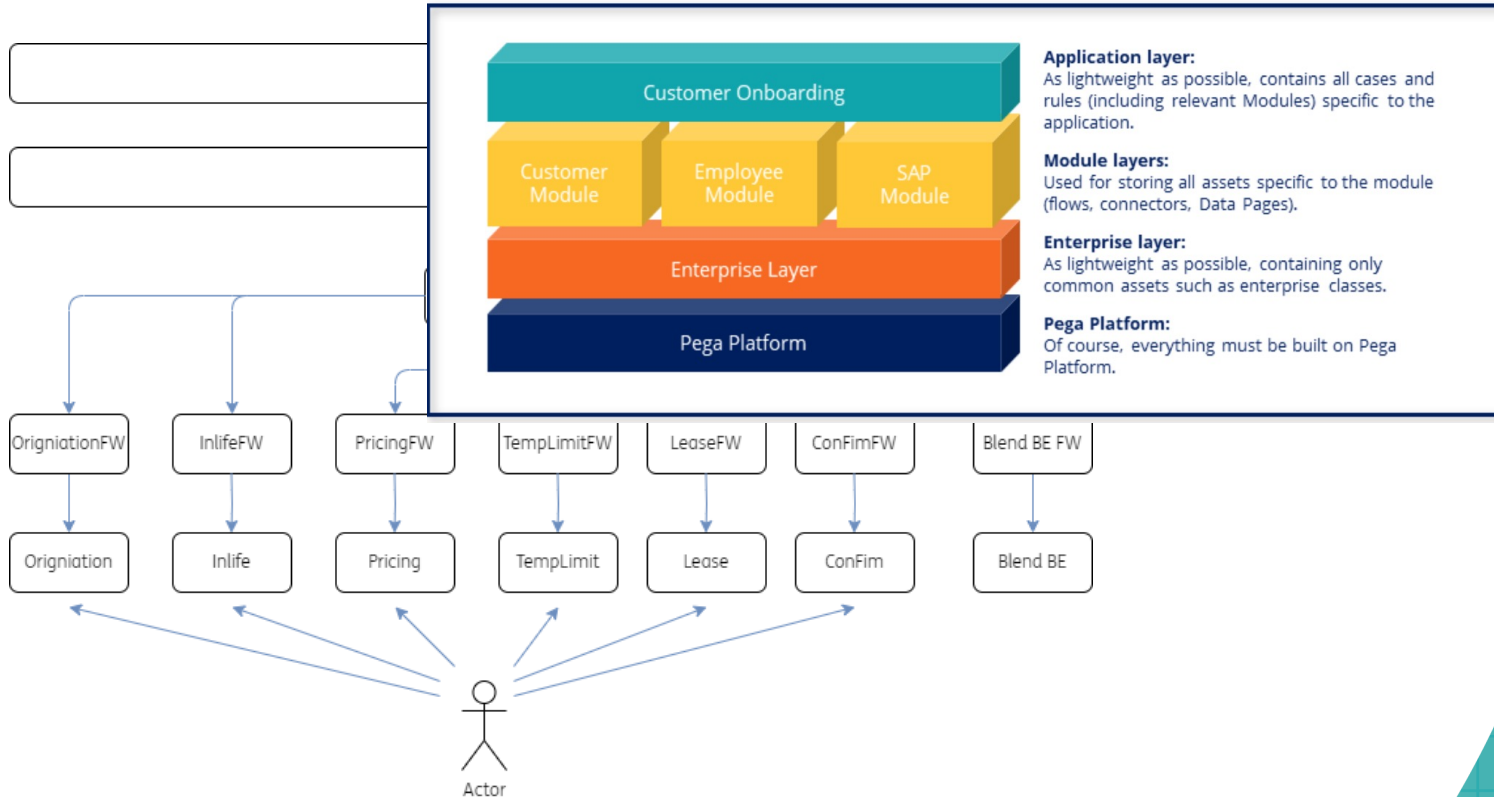
Slice Mashup into independent business applications

Work on global reusable modules

Breakdown Of Independent Applications

Target Architecture

Application layer:
As lightweight as possible, contains all cases and rules (including relevant Modules) specific to the application.

Module layers:
Used for storing all assets specific to the module (flows, connectors, Data Pages).

Enterprise layer:
As lightweight as possible, containing only common assets such as enterprise classes.

Pega Platform:
Of course, everything must be built on Pega Platform.

Customer Onboarding

Customer Module | Employee Module | SAP Module

Enterprise Layer

Pega Platform

OrigniationFW | InlifeFW | PricingFW | TempLimitFW | LeaseFW | ConFimFW | Blend BE FW

Origniation | Inlife | Pricing | TempLimit | Lease | ConFim | Blend BE

Actor

All To Be Able To Deliver On Our Purpose

We drive **sustainable progress** for all entrepreneurs with best-in-class business lending **services** and **journeys**.

PEGA

PegaWorldiNspire

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