

COMARCH



ING BUSINESS

CASE STUDY



KEY GOALS: EXPERIENCE AND PERFORMANCE



A **digital banking platform** that outperformed competitors' and gave the bank an advantage in corporate banking



The scale, speed, integration, and reliability to **enable large-scale automation** of business banking transactions



One user interface for all customers' business needs, from Cash management services, to Trade finance, FX dealing, and liquidity management services, regardless of channel



Strategic flexibility for further development and adaptation to new market trends

STAYING AGILE AND RESPONSIVE

ING first chose Comarch's specialized Corporate Banking software in 2007. After strong initial success, ING began implementing a new Comarch platform with a completely redesigned UX and new features in 2014.

To speed up this new implementation, development was switched from waterfall to agile, the Comarch team embedding with the bank. This faster, more responsive development approach enabled the latest version of Comarch's software to be available to ING clients in 2016.



For us, the most important factors of IT projects are innovation, consistency and predictability. Comarch is a proven, reliable partner with vast potential and highly competitive products.

Adam Walendziewski
Deputy Director of Direct Distribution Channels
ING Bank Śląski





FROM INNOVATOR TO LEADER IN A CROWDED MARKET

- Facing a competitive market in Polish corporate banking, ING Bank in Poland needed ways to innovate and make its offering stand out.
- In 2007, ING Poland gained a competitive edge by adopting Comarch's Corporate Banking software, providing a superior, and constantly improving, corporate banking experience.
- Now using its second iteration of Comarch's product, ING is among the leaders in corporate banking in Poland, growing its customer base from around 5,000 to over 50,000 today.

A BANK STAYING A STEP AHEAD

ING's mission is to help its customers stay a step ahead in life and in business. Despite being one of the world's biggest banks, ING also pushes to be one of the most agile, making banking more accessible for its 35 million customers worldwide.

When ING began working with Comarch in 2007, the bank aimed to automate the increasing volume of online transactions made by corporate customers. ING also wanted to grow its share of the competitive Polish market by becoming (and staying) a leader and innovator.

RESULTS & CUSTOMER FEEDBACK

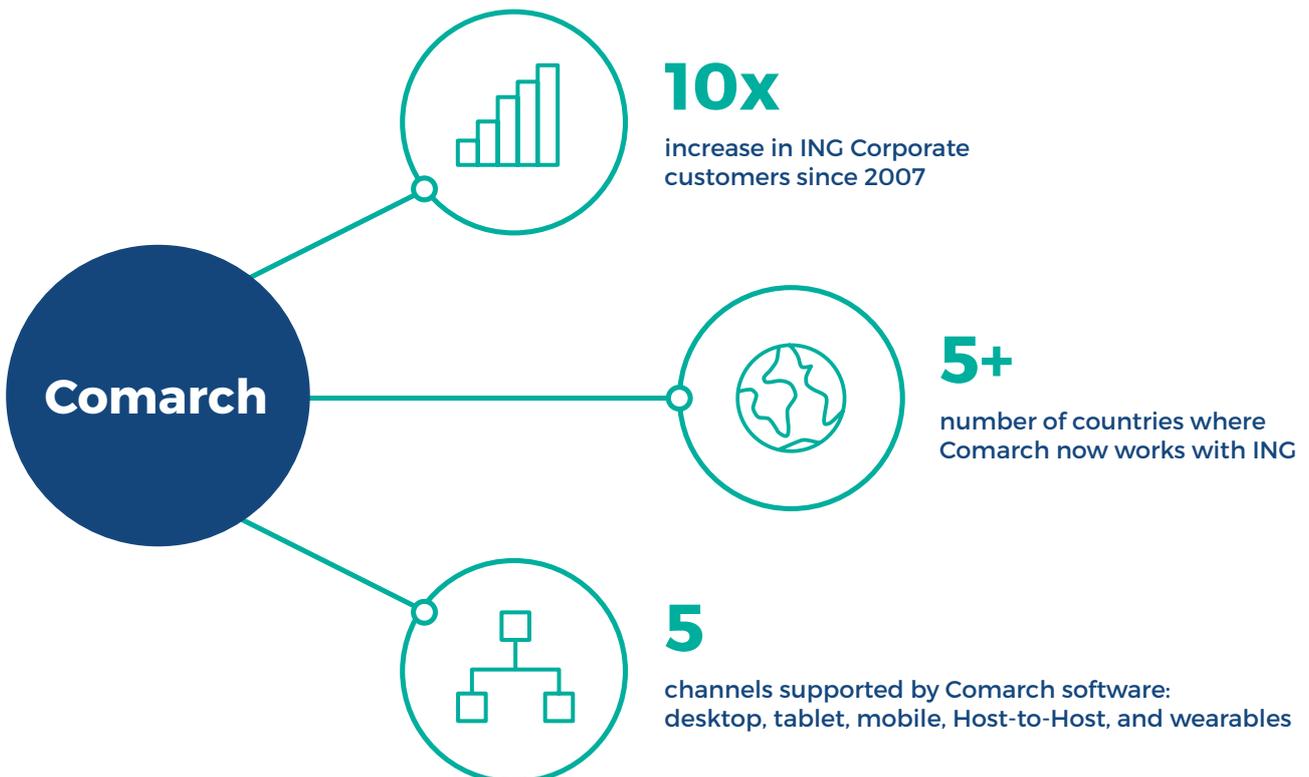
Comarch's Corporate Banking solution deployment gave ING:

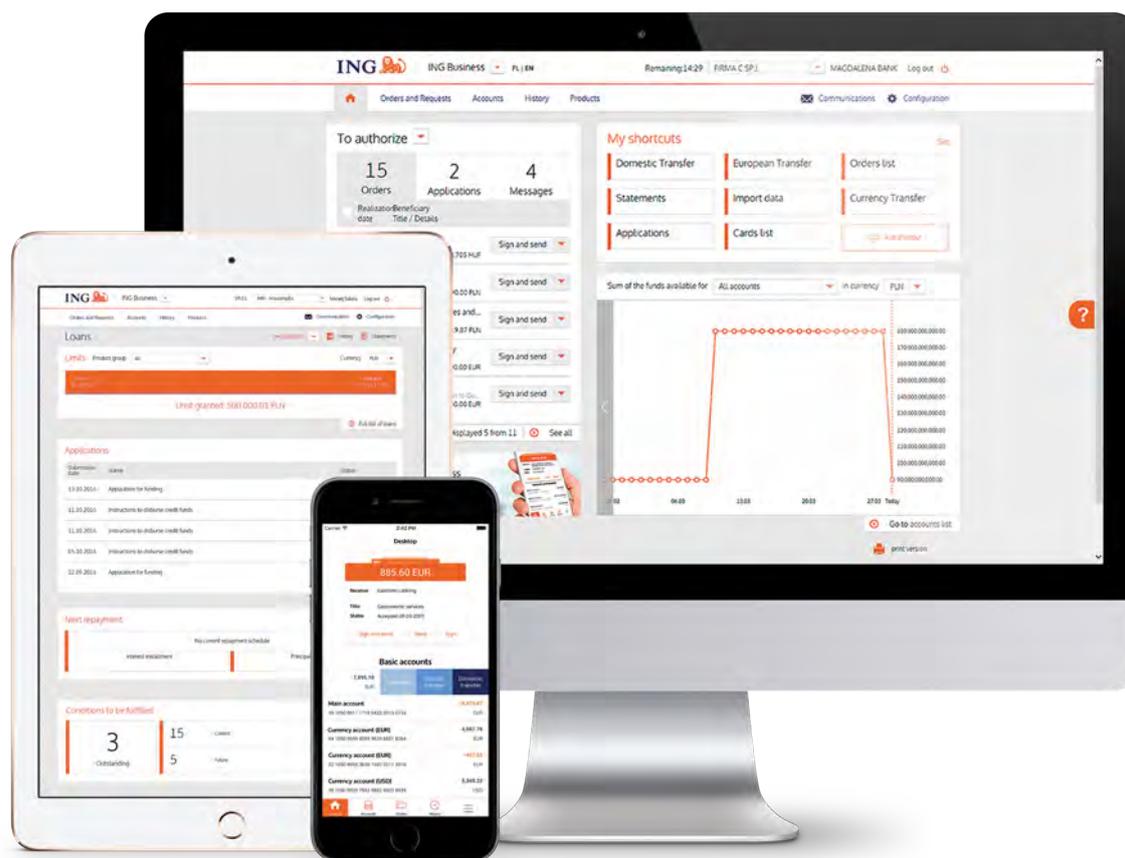
- **Best-in-class corporate banking software**, with a modern user interface customized for any business size
- Constant cutting-edge updates such as **integration for wearable technology**, introduced in 2015
- Opportunity for **considerable growth** – as of now the system caters to over 50,000 companies and 100,000 users

Today, ING is a top-three corporate bank in Poland in terms of market share. ING has chosen Comarch's Corporate Banking solution in Thailand and Romania, and Comarch works also with the bank in Belgium. ING has also showcased Comarch as an innovator at conferences such as Finovate Europe, 2016.



QUICK NUMBERS





Comarch Corporate Banking

Comarch Corporate Banking is a multi-channel and multi-product platform used to support corporate clients and medium-sized enterprises. Thanks to applied solutions, modularity and wide customization options, the platform meets the expectations of even the most demanding banks. Owing to its integration capability with the existing bank systems, the solution is a universal, comprehensive, efficient and safe tool which streamlines the management of transactions, automates business processes and reduces business costs. The system easily integrates with clients' ERP systems; as a result, companies performing tens of thousands of daily transactions gain an effective tool to automate processes and streamline operations.

ING

ING is a global financial group providing services in the areas of banking, insurance and asset management. The bank serves its clients with both retail and wholesale products from medium-sized businesses to global corporations. ING Bank originated in the Netherlands nearly 150 years ago and employs more than 51,000 people worldwide in over 40 countries across Europe, Asia and the Americas. ING Bank Śląski, part of the ING Group, has been present on the Polish market since 1989. With 8,000 employees and over 390 branches, the bank offers services for individual clients, entrepreneurs, institutions and corporates. ING became a major shareholder of Bank Śląski in June 2001.

COMARCH

CONTACT US

Visit www.comarch.com for the contact information of our offices in the following countries:

Albania	Luxembourg
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Belgium	Peru
Brazil	Poland
Canada	Russia
Chile	Saudi Arabia
China	Spain
Colombia	Switzerland
Finland	Thailand
France	UAE
Germany	UK
Italy	Ukraine
Japan	USA

ABOUT COMARCH

Founded in 1993 in Kraków, Poland, Comarch prides itself on being one of the leading software houses in Europe with over 5 400 employees worldwide and more than 3 000 successful projects carried out for the largest international brands.

Over 20 years' experience in the industry, Comarch Financial Services, a business sector within the Comarch Capital Group, specializes in developing sophisticated software and IT systems for major financial institutions in banking, insurance and capital markets.

Our expertise has gained worldwide recognition and a significant portfolio of clients among insurers, banks, mutual and pension funds, brokerage houses and asset management companies in more than 30 countries. Our client list includes UniCredit, Société Générale, BNP Paribas, Ergo, Oney, Allianz, and more.

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