

ING Bank Romania

HomeBank
PSD2 Compliance



Company description

ING Bank Romania is the local subsidiary of ING Group, an international financial institution originally from the Netherlands, offering banking and asset management services to individuals, companies and institutions in more than 40 countries worldwide.

One of the leading banks in Romania, ING Bank acts as a universal bank, providing services to all types of clients through its three specialized divisions: Wholesale Banking, Mid Corporate and Retail Banking.



Project description

Cegeka's dedicated team for ING has been working on multiple projects for ING Bank during our cooperation, some of which are:

HomeBank.ro – the internet banking solution from ING Bank, one of the most-used and feature-rich banking platforms in Romania.

System main functionalities developed by Cegeka

- Online customer onboarding (helping clients open accounts or order bank cards directly from the platform)
- Bank transactions report
- User management
- Garnishment (other entities' claims on client funds) – management and notifications
- Currency exchange management

European Directive PSD2 – mandatory for all EU banks, allowing 'merchants', businesses (like Amazon), to retrieve clients' account data from their bank – with their permission. That means that when clients buy something they can make a payment, without having to be redirected to another service (like PayPal or Visa).

Cegeka's contribution

- implementing the directive onto ING Bank's existing infrastructure





Challenges

- Working integrated and in close cooperation with ING's own internal team
- Each release needed to have zero downtime for users ("engine-running upgrades")
- Backward compatibility with earlier versions (HomeBank)
- Banking-grade security (all releases are scanned with dedicated tools and undergo extensive penetration testing)
- Integrating with ING's head office, for a smooth implementation of PSD2 in all ING banks across Europe (from a requirements, business analysis, PM and deployment point of view)
- Dynamic allocation of team members between application maintenance and new product / feature development



Results

- 1.5 million users for homebank.ro
- Full alignment to PSD2 by ING Bank (compliance features have been live since September 2019)
- Critical services Service Level Agreements: 4 hours to solve
- Migration identity and access management (preserving existing code investments), with zero client-impact.
- Switching to a new, microservice-based architecture



Team setup

Matrix organization – teams dedicated to specific functionalities, adding up to 16 engineers. Each team has Analysts, QA, Back End Developers, Front End Developers, Product Owner and a Project Manager.

Types of activities

Software Development, Defect Resolution, Unit Testing, Integration Testing, Penetration Testing, Architecture re-design and implementation to micro-services.



Architecture and technology

Methodology

Agile – SCRUM, Pair Programming, ING's own take on Agile Development (designed specifically for banking software)

Main technologies

Enterprise Java 8, Microsoft SQL Server, JBoss, WSO2, EJB, Spring, Spring Boot 2, Angular, Docker, Android SDK, Swift