



Success Story

## Digital Customer Communication In Real Time With Business Rules



### Success Story

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|------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Objective:</b>      | <ul style="list-style-type: none"><li>• Personalized and needs-based customer communication in digital banking</li></ul>                                                               |
| <b>Implementation:</b> | <ul style="list-style-type: none"><li>• Combination of predictive analytics, big data and business rules</li><li>• Optimized inclusion of the business department</li></ul>            |
| <b>Results:</b>        | <ul style="list-style-type: none"><li>• High relevance in customer contact</li><li>• Fast implementation of sales and marketing measures</li><li>• Project received 3 awards</li></ul> |

### Real time digital customer communication

“Digital customer communication in real time” is the name of ING-DiBa’s awards-winning project. Besides the *Digital Banking Award* from the German business newspaper *Handelsblatt*, the direct bank received the *Digital Leader Award* from IDG and Dimension Data, as well as the *Empowerment Award* within the

ING Group. In the project, ING-DiBa is focusing on predictive analytics, big data and business rules management to enable needs-based customer communication in the online channel, and in real time.

#### Digital transformation as a trigger

Digital transformation has greatly changed communication between customers and companies. Instead of static mass communication, customers want timely communication based on their specific needs and situation. Be it for product information or services, customers expect the digital channels to provide the same level of individual communication that they are already familiar with from personal contact with their bank advisors. From a technical perspective, this is a special challenge for which Florian Stollenwerk, product owner for this topic at ING-DiBa, had a solution.

#### Digital Customer communication in online banking

With online banking and brokerage, customers of ING-DiBa have access to a comprehensive range of online services for their banking activities once they log into the customer portal. To

optimize this service, customers should be automatically informed of relevant offers and helpful services. Simple graphical banners displayed in the online banking portal require well thought-through communication and the coordination of a variety of systems.

## The realization

### Predictive analytics, big data & business rules in action

To implement the requirements, ING-DiBa opted for a combination of predictive analytics, big data and business rules management. Predictive analytics ensure the selection of the correct database, big data enables the processing and use of large amounts of data in real time, and business rules management selects and controls optimal content.

More specifically, this process continues as follows until the banner has been finally displayed to the customer. In the run-up to a communication activity, rules are defined using the integrated business rules management system (BRMS) *ACTICO Rules*, which controls the communication measure displayed to the customer. In addition, the customer base is preselected in order to take age restrictions, communication preferences and customer product affinities into account. If a customer logs in to online banking, this information is evaluated in runtime on the basis of the previously defined rules in the BRMS. This automatically determines the most relevant content for the customer at this time. The results are then displayed in the online banking portal via the content management system, which stores content such as texts and banners.

### Collaboration between business department and IT

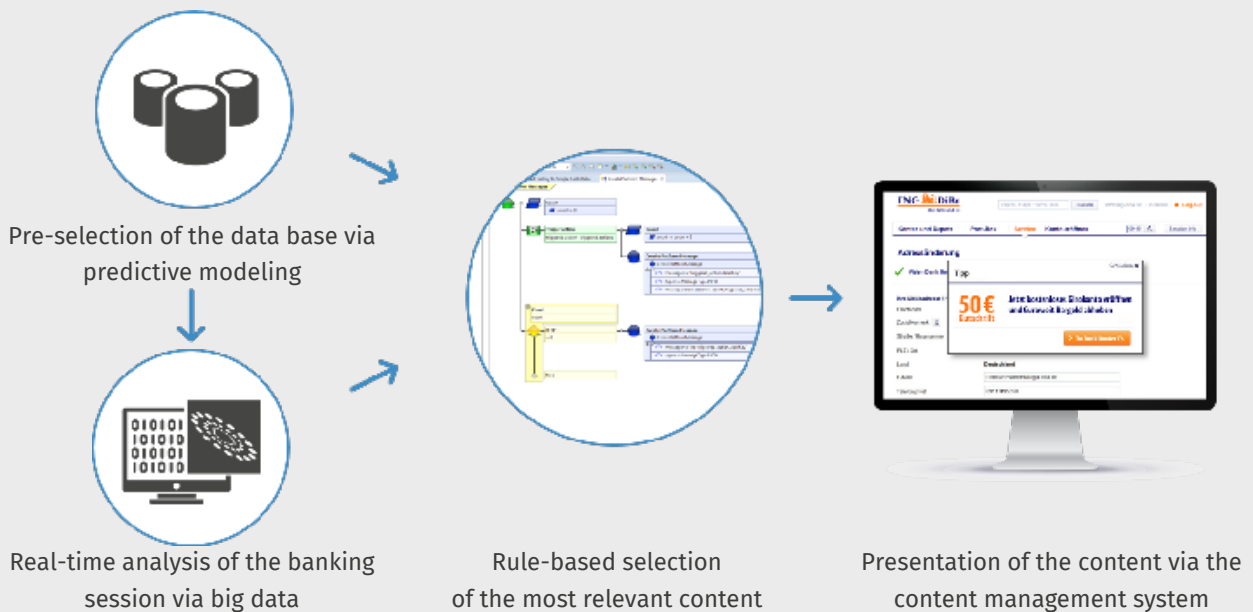
In addition to high technical complexity, the project is characterized by a high level of business expertise, since the knowledge to determine the relevant content for the customers lies in business departments such as sales and marketing, which maintain the underlying rule and decision models. This is where the graphical approach of the BRMS provides huge benefits: It enables subject matter experts outside of the IT department to intuitively and transparently create and maintain rule and decision models. Thus, business departments gain autonomy, while IT departments are relieved.

### ACTICO Rules as the „logical heart“

The graphical business rules management approach provides maximum agility, transparency and consistency. By extracting the business logic from IT systems and applications, and maintaining it centrally in the BRMS, subject matter experts can implement changes quickly and easily. They enable and disable content, adjust conditions and priorities, and model new marketing activities independently.

The BRMS then ensures the efficient, automated execution of the business logic. For example, it automatically checks whether a service message is relevant for the customer at the moment of customer contact.

“ACTICO Rules is the logical heart of the system”, concludes Florian Stollenwerk. The strategy of the specialists was to combine modern, high-performance technology and a consistent digital strategy so that the bank can optimally meet the needs of the customer while simultaneously becoming more agile.



## About ING-DiBa

ING-DiBa with its more than 8 million private customers is third largest retail bank in Germany. It offers its customers a wide range of products and services. The core business is savings, mortgages, brokerage, consumer loans and current accounts for private individuals.

The business model focuses on few and transparent products with low costs and a high cost efficiency. The German business magazine „Euro“ awarded ING-DiBa the title Germany's „Beliebteste Bank 2016“ (most popular bank).



### ACTICO

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ACTICO is a leading international provider of software solutions and technologies for decision management.

In a digital world it is necessary to process large volumes of data and make fast, consistent and auditable decisions; that is where our software solutions provide an advantage. Business rules and processes can be easily adapted and executed automatically, which improves the efficiency and agility of our customers in their competitive area. This also enables them to accelerate their growth, innovate effectively, stay compliant and as a result, increase profits.

ACTICO provides software solutions for the areas:

- Credit Risk Management: Assess and monitor credit risk
- Loan Origination: Automate credit checks and decisions
- Compliance: Enable transparency, comply with regulations and avoid fraud
- Claims Management: Make claim settlement processes quicker, consistent and cost-effective
- Client Management: Handle sensitive customer data securely – from onboarding to reporting

ACTICO's roots go back to 1997 and Innovations Software Technology GmbH, which became part of the Bosch Group in 2008. ACTICO was formed when Bosch spun off its financial software operations in November 2015. As an independent company, it supports its international customers from locations in Germany, the U.S., and Singapore. More information: [www.actico.com](http://www.actico.com)