

Media release

Customers Drive ING DIRECT'S digital experience

Friday 13 May, 2016: ING DIRECT went directly to customers for consultation in redesigning all of its digital channels in what became the largest single investment the digital first bank has ever made.

The new digital platform is a key support for ING DIRECT's strategy of becoming the primary bank for its 1.6 million customers, using advanced data analytics and content management tools.

Lisa Claes, Executive Director of Customer Delivery said an army of more than 16,000 customer volunteers were involved in the project through five key stages, each providing ongoing feedback.

"Our customer volunteers have been instrumental in ensuring we have built a digital platform that is simple, personalised and easy to use to meet their financial needs," commented Ms Claes.

Customers used a test site, attended focus groups, acted as prototype testers and even allowed developers into their homes to understand their preferences when interacting with their bank.

ING DIRECT customers are Australia's most digitally engaged of any bank (RFI data 2015), with 73% of all transactions today completed on mobile devices.

Ms Claes added: "One of the design challenges was to ensure both the customer experience and functionality were seamless across all digital assets.

"We must be able to interact with our customers when and how they want us to. Customers expect us to use their data to make their banking easier and to make sure they are getting the best offers at the right time."

"Years ago the bank controlled how customers did their banking, today the balance has shifted," Ms Claes added.

Customers also made it clear they want to understand their financial position immediately and see their accounts and balances in real-time.

Features of the new platform include:

- Real time display of all transactions, interest and rewards (where/when/who/how much etc.)
- Digital alerts of "best offers" and notifications of when there's not enough funds for a bill
- Ability to receive and send messages to the bank from any device.
- Ability to put a card on and off "hold" and notify of impending overseas travel

"Our new digital platform allows us to make continuous improvements in terms of functionality and relevant offers and to help customers get the most out of their banking," Ms Claes said.

"People don't want to be challenged by something as routine as banking and as a business we need to be as efficient and relevant as possible. This project has given us the platform for both"

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About ING DIRECT

ING DIRECT changed the way Australians bank 17 years ago by launching the country's first high interest, fee free online savings account. Since then, we've brought this low fee value to home loans, transactional banking and superannuation.

With over 1.6 million customers – and \$34 billion in savings and \$40 billion in mortgages – ING DIRECT has the highest Net Promoter Score of any bank.

Australia's most recommended bank according to Nielsen Consumer Media View.