

Within two months, DSI developed the world's first automated system for handling complaints against bankers

Because of a new law that went into effect April 1, 2015, bank employees in the Netherlands who have broken the Banker's Oath can be penalized by their own industry. The Dutch Banking Association (NVB) asked the DSI foundation to take full responsibility for the complaints department, with great emphasis on security and usability. DSI only had two months to develop and implement the desired application, first release right. Thanks to the Mendix platform and agile methodology, www.tuchtrechtbanken.nl went live within the given timeframe and available budget.

Challenge

As of April 1, 2015, the code of conduct for bankers is in force in the Netherlands. For the execution of this legal obligation, Tuchtrect Banken (Court of Discipline for Banks) was established. The handling of all complaints was outsourced to DSI, which had to build the website www.tuchtrechtbanken.nl, including the underlying system. The main requirements were that the system had to be extremely safe and easy to use.

It is in DSI's DNA to test employees in finance and work with highly secure systems. At that time, nobody in the world had any experience in building the applications Tuchtrect Banken needed. René Ruurda, Manager Operations at DSI, said, "Our aim is to strengthen the trust in our financial markets. To accomplish this, you have to work independently and the security of your system should be guaranteed. It is also important, for anyone who wants to file a complaint, that the procedure to do so is accessible."

In addition to safety and accessibility, DSI faced a third major challenge. "The website had to be live within two months. The completion date was fixed and determined by law. Due to time constraints, we chose to develop a turnkey application. The system had to be first release right, easy to use and with the same look and feel for all components. This would be quite a challenge, since there are also links to external systems. The only question that remained was: how do we deliver it?", said Ruurda.

Solution

DSI wrote a tender for suppliers who are capable of solving complex development issues. "We insisted on the requirement that end users should have a seamless experience, and not notice anything if they end up in a different IT environment. All parts of the project had to be handled with great care, from the first notification to any judgement by the court. This leaves no margin for error. It requires the utmost of collaboration during a project like this. On those points, Mendix came out on top," said Ruurda.

"Before we started, we defined a clear procedure. This helped us during the project to quickly make the right choices", Ruurda continued. "ManSystems became our implementation partner. Together, with Mendix and ManSystems, we were able to deliver this digital innovation."

The project got a kick-start with the Agile methodology, according Ruurda. "At first we went through the user case with one another, so we could make sure Mendix and ManSystems understood all business and IT requirements. Furthermore, the project was delivered using Agile Sprints. Business and IT worked closely together. If something didn't go right on time, we – as a client – decided what would be dropped in the next sprint. Since we had already worked Agile, we could repeatedly agree on what we wanted to achieve."

Results

Now the site is live, and the underlying system is running, Ruurda looks back in satisfaction: “For starters, with Agile we delivered all of our Sprints. The ease with which we were able to develop our application with Mendix played a major role. Its quality is reflected in the final solution. Every step blends very smoothly into the next one, no matter where the user is within the whole process. Furthermore, a team leader can monitor the processing time of files and adjust them if necessary. If the application itself requires an adjustment, the administrator can do this in a flash. You don’t need an experienced programmer. What I like so much about Mendix is that everything is configurable for the super user, down to the finest detail. It’s very simple and flexible.”

In terms of security, the needs of DSI have also been fulfilled. “It’s impossible to see what you are not allowed to see. You can trust the fact that we have built substantial walls between all authority levels. The shared information is always fully protected, as well as the interfaces with external systems. The layers and connections we have made have been thoroughly tested by an independent party, and our protocols are being audited regularly. Everything is compliant with the legal guidelines,” emphasizes Ruurda.

About accessibility, the Manager Operations says: “We want someone who files a complaint to know his information is in safe hands, that everything has been thought through. At the same time, we also show professional parties who operate in the financial markets, such as banks and regulators, that our security is excellent. That’s also good for the faith in our financial markets.”

DSI can now perform its tasks to everyone’s satisfaction. “Any complaints filed on the Tuchtrect

Banken website will be handled an independent party, from beginning to end. The Netherlands is the only country with a legally embedded code of conduct for bankers. At first, it felt like we had entered the mine shaft with nothing but a flashlight. But thanks to Mendix , we can see we are on the right track. What we desired and what we achieved were always consistent with each other. Both the business and IT prevailed to our great satisfaction,” concluded Ruurda.

DSI & Disciplinary Banks

DSI Foundation aims to strengthen confidence in the financial markets. DSI assesses and trains people in the sector. She handles complaints against bank employees through www.tuchtrectbanken.nl and acts on them if necessary. Tuchtrect Banken is an independent organization, set up to implement the disciplinary rules.

Facts

- two months before construction site and application;
- first-release-right;
- closely involved in the business from start to finish;
- nominated immediately the right implementation partner;
- thanks to an agile approach, no time and / or budget overruns;
- extremely safe and unique system in the world.



Mendix helps enterprises achieve their digital goals. Our digital innovation platform empowers customers to bring new products to market, digitize customer engagement, and automate unique business processes. Facilitating an iterative, collaborative approach, the platform brings business and IT together to build and deploy innovative applications at the speed of ideas.

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