

## Customer Case: ABN AMRO MoneYou

The Internet has changed the financial services landscape significantly: customers are more likely to shop around for financial products, and once they've made a choice they expect a more satisfying user experience. Although the market for online financial services continues to grow, many financial sites are hard to navigate and fail to meet target users' needs.

### About ABN AMRO MoneYou



ABN AMRO is an international bank with European roots and ranks 11th in Europe and 20th in the world based on tier 1 capital. With over 3,000 branches in more than 60 countries, ABN AMRO offers integrated financial products and services to private clients, consumer and commercial clients and globally to select multinational corporations and financial institutions. Customers can count on ABN AMRO to provide the necessary in-house expertise and drive, working with them to make their goals and ambitions come true. ABN AMRO is committed to "making more possible" for its clients.

MoneYou is the online mortgage department of ABN AMRO and offers an online mortgage platform.

### The Challenge

One of the services that MoneYou offers its customers is an online mortgage calculator that allows individuals to securely research mortgage rates appropriate to their needs. Originally built in traditional HTML, every action in the browser required an HTTP request be sent to the Web server, which then did its processing and sent an HTML page with the results back to the client. While the request was being sent and the server did its processing, the user waited.

To lower customer abandonment rates, lost revenue and maintain its market leadership, the user interface for the MoneYou site needed to be more intuitive, useful and able to engage users with its speed and ease of use. What was required was a means to create a rich client-like application, without resorting to huge amounts of code or forcing users to download plug-ins. Project Manager Robert Leerdam was charged with finding the solution and after extensive online research, decided to rebuild the MoneYou site using the Backbase AJAX Development Framework.

"With several partners of MoneYou requesting an online mortgage calculator, we expanded the scope of our project from building a simple online application to building a platform that could easily support multi-label websites," said Robert Leerdam.

“ Pre-built AJAX widgets, cross browser compatibility and the full support of the Backbase development team were the keys to our selecting Backbase for building the MoneYou application. ”

Robert Leerdam  
MoneYou / ABN AMRO Project Manager

## The Solution

Backbase helped MoneYou overcome the challenges common to typical AJAX development (i.e. browser incompatibilities, complex client-server integration, lack of pre-built components, etc). MoneYou discovered the powerful Backbase AJAX engine could be loaded seamlessly in any browser without the end-user having to install any plug-ins. Pre-built templates and AJAX Widgets, which allowed sophisticated presentation layer applications to be built using drag and drop, also allowed their developers to create their own components to meet specific requirements. Combined with a complete set of developer tools that extended their IDE and provided valuable debugging support within the web browser itself, MoneYou developer productivity skyrocketed.

Based on open standards, Backbase extends HTML and web development methodologies that developers are familiar with. This made the Backbase software easy for MoneYou's developers to learn. Backbase also took care of all the AJAX plumbing, allowing MoneYou developers to focus on creating powerful web applications that had the same richness and productivity as desktop applications. The robust Backbase AJAX Development Framework, with cross-browser and multi-platform support, also seamlessly integrated into MoneYou's existing IT environment, allowing the company to protect and leverage, instead of replace, its existing software applications.

## The Result

Robert states, "Out-of-the-box, Backbase helped get our AJAX applications up to speed quickly and increased the productivity of our developers almost 200%."

Return on investment is measured in savings on developer productivity, increased on-line conversations and end-user satisfaction, resulting in return customers. Pioneering the field of AJAX-based Rich Internet Applications, Backbase provided MoneYou with a powerful and comprehensive framework that enabled their developers to quickly and easily create platform-independent, powerful web applications that had the best features of desktop applications.

The result – a superior end-user experience for MoneYou's customers, who are now presented with a user interface they can interact with dynamically, just like a traditional desktop application, and that responds almost immediately to their actions.

The bottom line is that Backbase goes beyond AJAX in offering a robust, comprehensive solution that any web developer can use to rapidly build Rich Internet Applications that really make a difference.

Combinatie van hypotheekvormen		
Kies 1 of meer vormen:		
<input checked="" type="checkbox"/> Aflossingsvrij	70%	187.500
<input checked="" type="checkbox"/> Spaar	30%	79.500
	100%	267.000

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MoneYou / ABN AMRO Project Manager