



## Stichting NIOC en de NIOC kennisbank

Stichting NIOC ([www.nioc.nl](http://www.nioc.nl)) stelt zich conform zijn statuten tot doel: het realiseren van congressen over informatica onderwijs en voorts al hetgeen met een en ander rechtstreeks of zijdelings verband houdt of daartoe bevorderlijk kan zijn, alles in de ruimste zin des woords.

De stichting NIOC neemt de archivering van de resultaten van de congressen voor zijn rekening. De website [www.nioc.nl](http://www.nioc.nl) ontsluit onder "Eerdere congressen" de gearchiveerde websites van eerdere congressen. De vele afzonderlijke congresbijdragen zijn opgenomen in een kennisbank die via dezelfde website onder "NIOC kennisbank" ontsloten wordt.

Op dit moment bevat de NIOC kennisbank alle bijdragen, incl. die van het laatste congres (NIOC2025, gehouden op donderdag 27 maart 2025 jl. en georganiseerd door Hogeschool Windesheim). Bij elkaar zo'n 1500 bijdragen!

We roepen je op, na het lezen van het document dat door jou is gedownload, de auteur(s) feedback te geven. Dit kan door je te registreren als gebruiker van de NIOC kennisbank. Na registratie krijg je bericht hoe in te loggen op de NIOC kennisbank.

Het eerstvolgende NIOC vindt plaats op 18 maart 2027 in Arnhem en wordt georganiseerd door HAN University of Applied Sciences.

Reacties over de NIOC kennisbank en de inhoud daarvan kun je richten aan de beheerder:

R. Smedinga [kennisbank@nioc.nl](mailto:kennisbank@nioc.nl).

Vermeld bij reacties jouw naam en telefoonnummer voor nader contact.





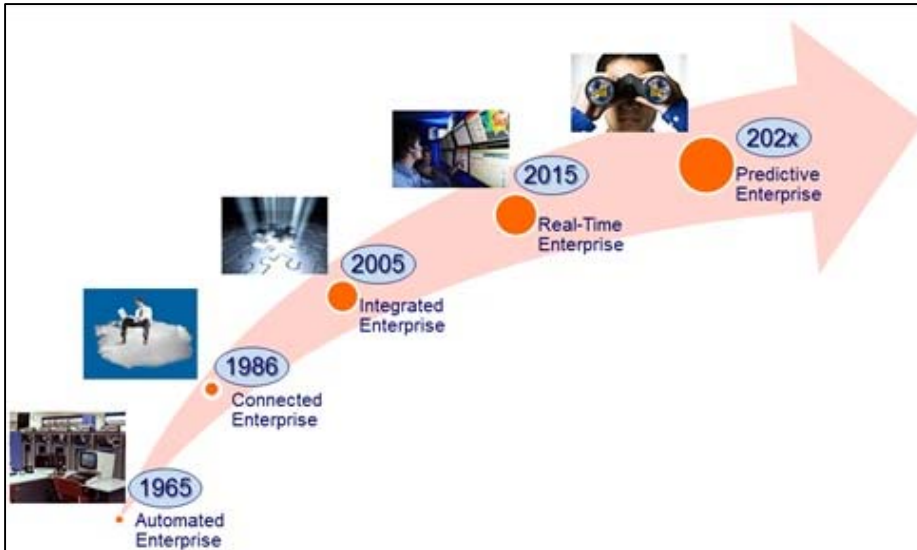


Figure 4. Enterprise Evolution: Automated, Connected, Integrated, Real-time, Predictive.

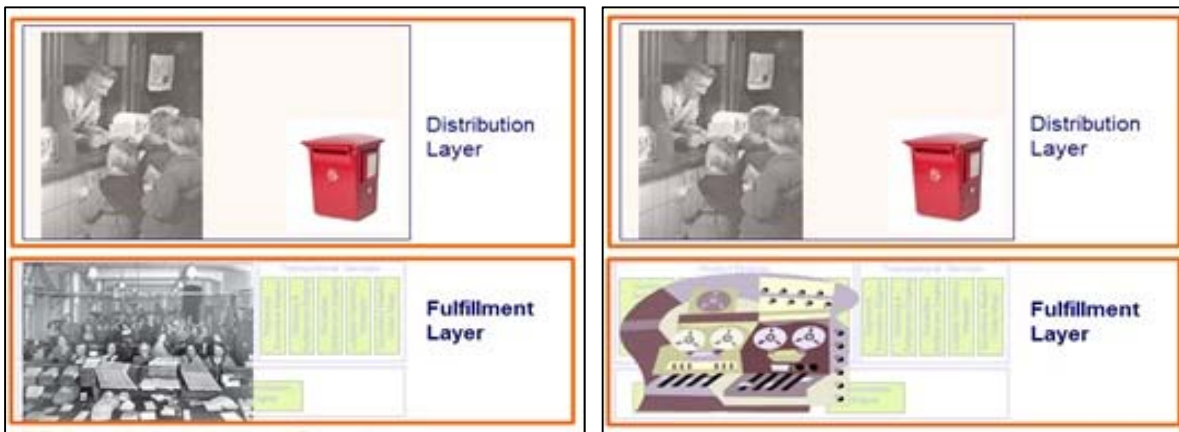


Figure 5. Manual Enterprise and Automated Enterprise (1965).

The Automated Enterprise has two layers: one for distribution and one for fulfillment. The business process for administration and booking of payments without ICT is manual. Drivers are growth and efficiency. Processes in the fulfillment layer get automated.

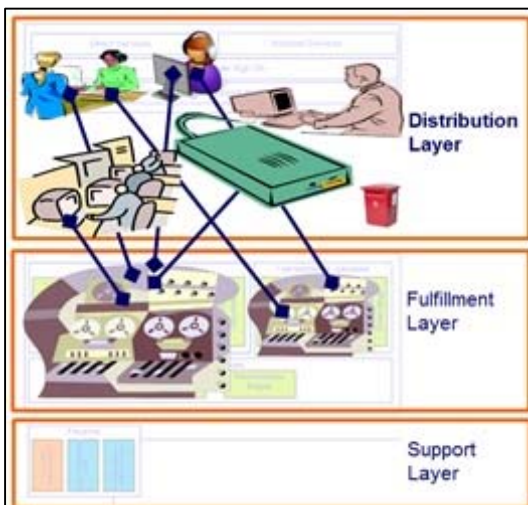


Figure 6. Connected Enterprise (1986).

The connected Enterprise (figure 6) has three layers a support layer is added and the distribution layer is connected to the customer and the automated fulfillment layer (figure 6). Introduction of Girotel, payments; direct Channel to the back office systems; back office became visible to customers (or not). Drivers are speed and convenience.

The Integrated Enterprise (figure 7) has to deal with: Multichannel (7x24); Near Real Time by Portals; Complex customer view; High integration costs; No STP.

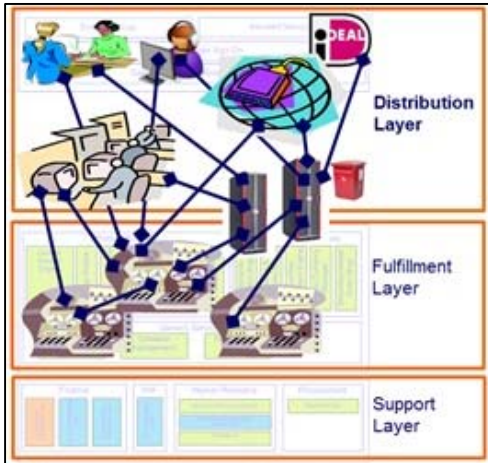


Figure 7. Integrated Enterprise (2005).

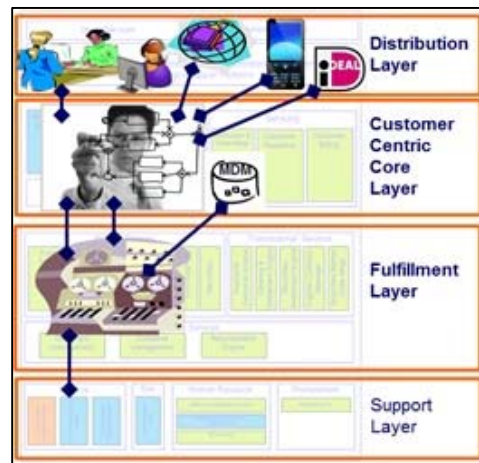


Figure 8. Real Time Enterprise (2015).

In the real time Enterprise (figure 8) a new layer is introduced to support the customer to the maximum specific convenience. Mobile Channel is introduced; MultiChannel Experience (7x24) enhanced; both Real Time & STP processes; Flexibility by BPM technology; Central Customer View; Core Bank Package; Agility in development; Lower integration costs.

All these innovations are required to be able to take the next step.

In the predictive Enterprise (figure 9, 10, 11) you find: Multi channel experience (7x24); Mobile Channel (GEO); Instant interaction; Social Mining; Use the information you have from your customer; Active fraud prevention.

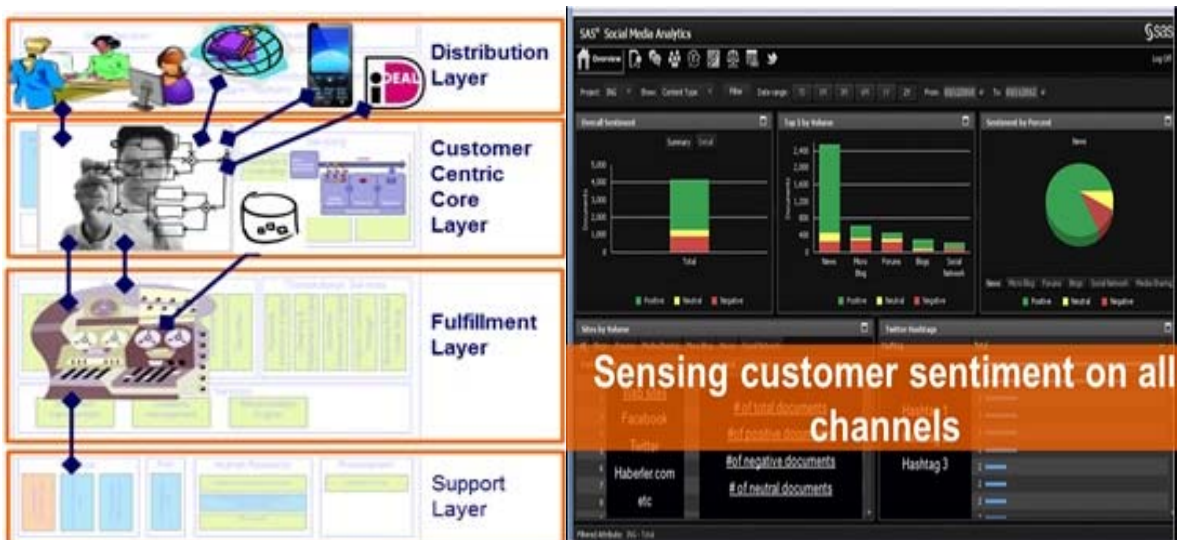


Figure 9. Predictive Enterprise (202X).

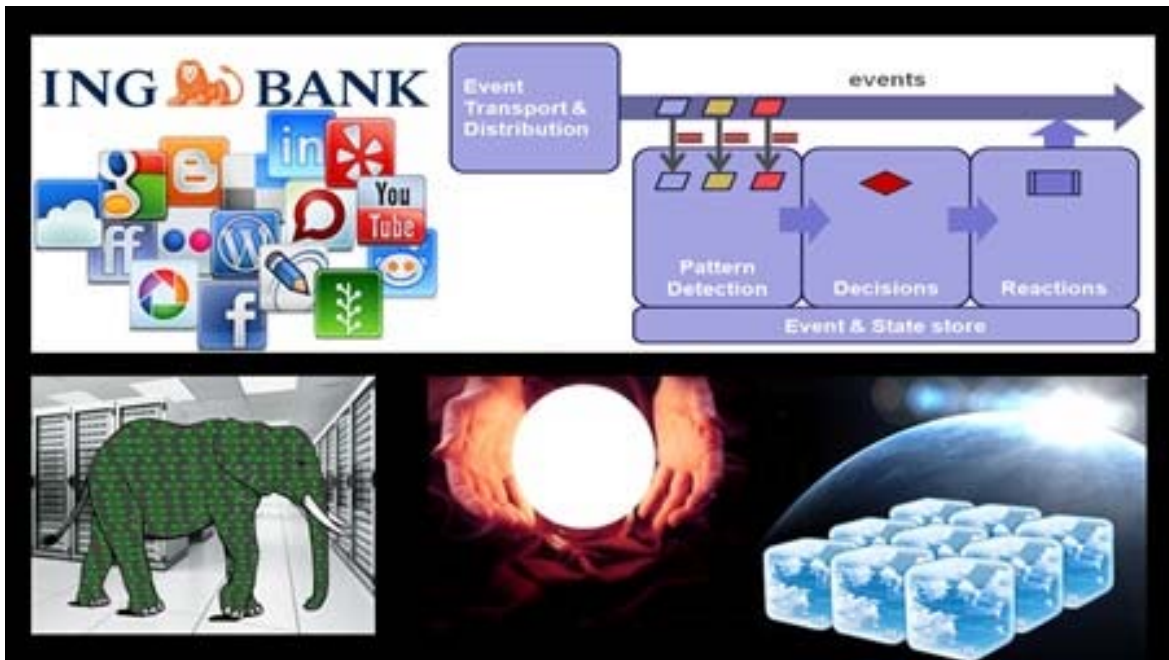


Figure 10. Predictive Enterprise (202X): front channels and back office services.



Figure 11. Predictive Enterprise: services beyond apps and intelligence for security.

Other elements that will accelerate your business: sandbox as soon as possible together with your business; align Business, Application and Infrastructure; be closely aligned with the Scrum Teams and always prepare for the next step....“This makes architecture DRIVE your business.”

The target state for 2012-2017 realizes hybrid infrastructure services:

In Application-, in Supporting- and in Management Building Blocks (ABB’s, SBB’s and MBB’s).

Wilt u reageren op deze presentatie? Neem dan contact op met:

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