Agile Risk Management @ ING

PVIB

Amsterdam ▪ 11 May 2017

thinkforward

ING

Agenda

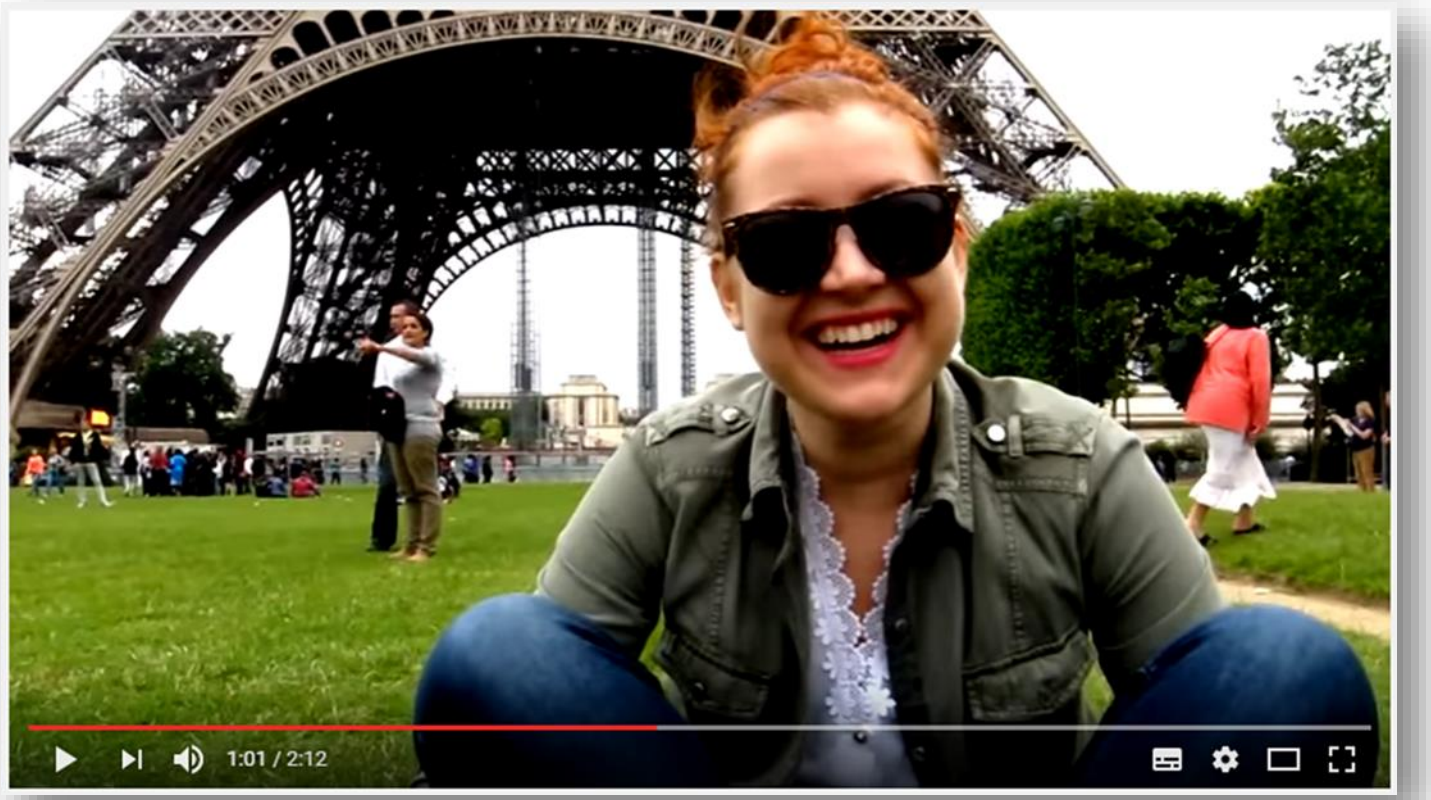
Introduction ING, Risk & Agile
Jeroen de Lange

Impact of Agile on Risk Management
Dirk Jan van der Poel

Delivery of Things
Henk Kolk

Wrap up

About ING



https://www.youtube.com/watch?v=ReUtlCfS068

Facts And Figures

40 countries

51,000 employees

35 mln customers

845 bln Assets on Balance sheet

4,651 mln Net result 2016

System Bank

ING

Facts And Figures - IT

+15 Datacenters

All imaginable Technology

50% bank via Mobile Device

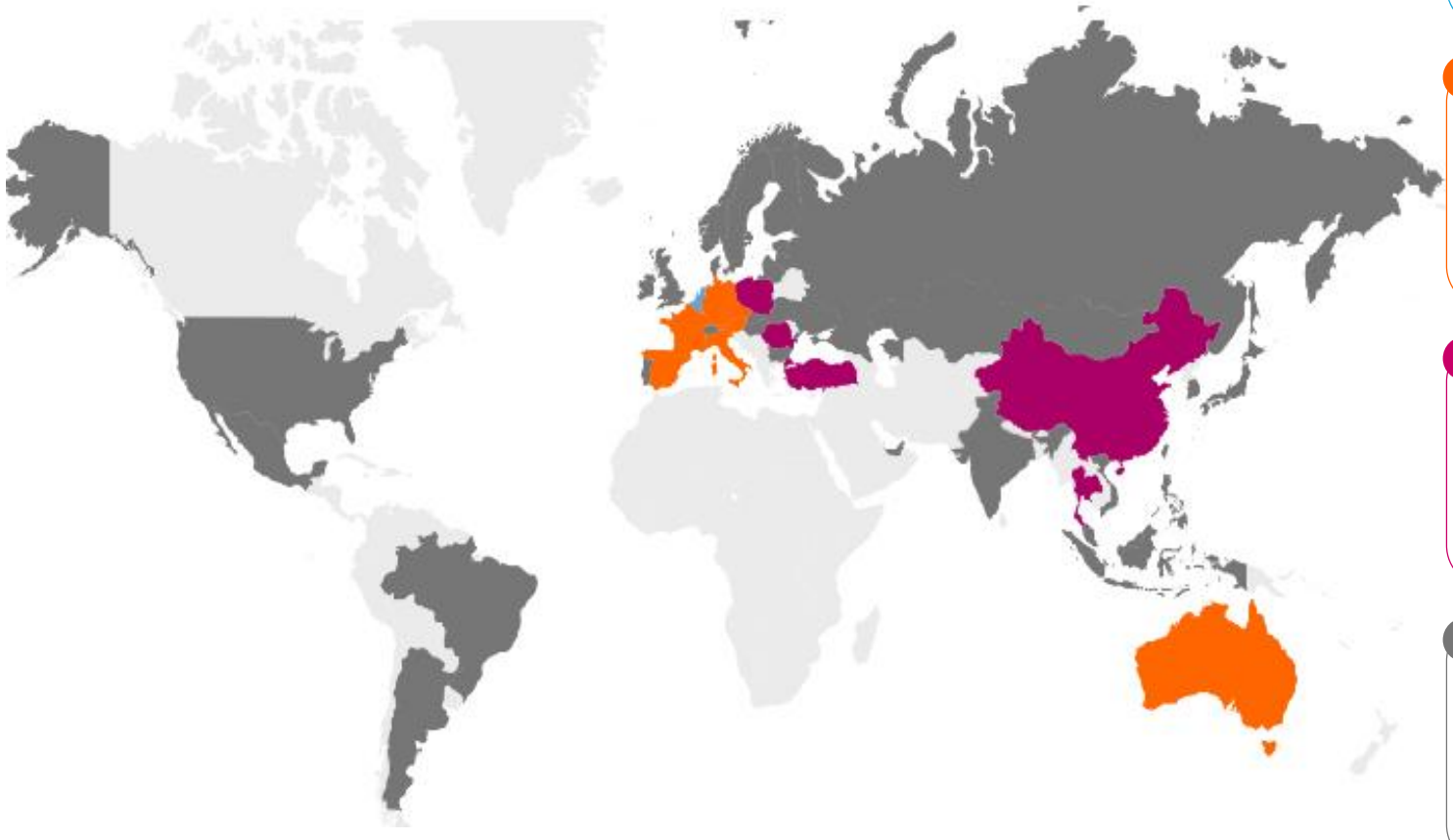
+8000 applications

3000 vendors

Etc

ING

ING's worldwide presence



Market Leaders
Netherlands, Belgium, Luxembourg
- Leading retail and wholesale banks in the Benelux
- Evolving into 'direct-first' banks
- Improving operational excellence

Challengers
Germany, Austria, Spain, Italy, France, Australia, Czech Rep.
- Leading 'direct-first' banks
- Further integrating retail and wholesale banking capabilities
- Broadening lending capabilities

Growth Markets
Poland, Romania, Turkey and our stakes in Asia
- Strong positions in fast-growing countries
- Evolving into 'direct-first' banks
- Developing digital leadership capabilities

Wholesale Banking network and global franchises
- International network: more than 40 countries
- Extensive international client base across all regions
- Global franchises: Industry Lending and Financial Markets; Trade Finance and Cash Management

Disclaimer: Please note that ING Bank does not have a banking license in the US and is therefore not permitted to conduct banking activities in the US. Through its wholly-owned subsidiary ING Financial Holdings Corporation and its affiliates, ING offers a full array of wholesale financial products such as lending, corporate finance and a full range of financial markets products and services to its corporate and institutional clients.

ING Bank's Think Forward Strategy

Purpose

Empowering people to stay a step ahead in life and in business.

Customer Promise

Clear and Easy | Anytime, Anywhere | Empower | Keep Getting Better

Strategic Priorities

Creating a differentiating customer experience

1. Earn the primary relationship
2. Develop analytics skills to understand our customers better
3. Increase the pace of innovation to serve changing customer needs
4. Think beyond traditional banking to develop new services and business models

Enablers

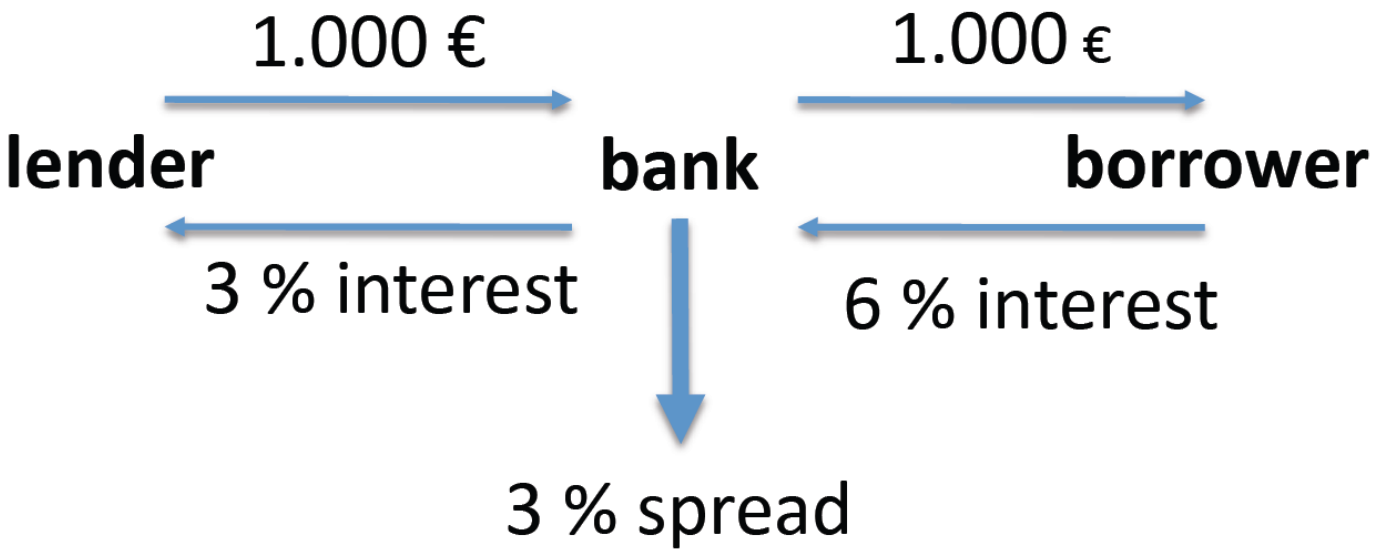
Simplify & Streamline | Operational Excellence | Performance Culture | Lending Capabilities

ING

Lets Talk About Risk

What is Banks Most Important Currency?

Simplified Banking Model



Financial Risk

- Credit Risk
- Market Risk

Non Financial Risk

- Compliance Risk
- Operational Risk
- Information Risk

MUST READ THIS STARTUP'S 'SOFTWARE ROBOTS' ARE TAKING THE JOBS OF LOW-SKILLED OFFICE WORKERS

Carbanak hacking group steal $1 billion from banks worldwide

Carbanak malware offered criminals the chance to steal up to $10 million per heist.

By Charlie Osborne for Zero Day | February 16, 2015 -- 18:05 GMT (18:05 GMT) | Topic: Security

Recommended Content:
Webcasts: Live Webcast - Extortion and Ransomware: What you need to know
Attend this session to hear Joseph Blankenship of Forrester and Michael Sutton of Zscaler, discuss how companies are being extorted with attacks like ransomware and learn strategies to safeguard your organization. Don't miss this compelling...
Watch Now

2 f 67 in 9

RECOMMENDED FOR YOU

Top 6 Things Small Businesses Need to Know about Cybersecurity
eBooks provided by Kaspersky Lab
READ MORE

ING

REUTERS JPMorgan hack exposed data of 83 million, among biggest breaches in histor...

TECHNOLOGY NEWS | Thu Oct 2, 2014 | 10:31pm EDT

JPMorgan hack exposed data of 83 million, among biggest breaches in history

People walk inside JP Morgan headquarters in New York, October 25, 2013. REUTERS/Eduardo Munoz

ADVERTISEMENT

TRENDING **STORIES**

1 U.S. House repeals Obamacare; bill faces higher hurdles in Senate

2 Macron cements bid for French presidency after bitter TV debate

3 Dip in Tesla's customer deposits triggers worries over orders

Take the power of Bloomberg with you.
Install Bloomberg for Chrome

Photographer: Simon Dawson/Bloomberg

Russian Hackers Moved Ruble Rate With Malware, Group-IB Says

by **Jake Rudnitsky** and **Ilya Khrennikov**

8 februari 2016 11:42 CET *Updated on* 8 februari 2016 15:52 CET

- Hackers moved ruble-dollar rate more than 15% in 14 minutes
- Corkow Trojan malware behind more than $500 million in trades

Hackers used malware to penetrate the defenses of a Russian regional bank and move the ruble-dollar rate more than 15 percent in minutes, according to a Moscow-based cyber-security firm hired to investigate the attack.

EDITION: UNITED STATES

REUTERS

Business Markets World Politics Tech Commentary Breakingviews Money Life Pictures Video

ADVERTISEMENT

CYBER RISK | Wed Mar 29, 2017 | 9:31am EDT

Bangladesh Bank heist was 'state-sponsored': U.S. official

Lamont Siller, the legal attache at the U.S. embassy in the Philippines speaks during a cyber security forum in Manila, Philippines March 29, 2017. REUTERS/Karen Lema 1/2

ADVERTISEMENT

TRENDING **STORIES**

1 U.S. House passes healthcare bill in major Trump victory

2 Macron cements bid for French presidency after bitter TV debate

ING

tweakers
Nieuws
Reviews
Pricewatch
Vraag & Aanbod
Forum
Meer
JeromekeDL
Wij stellen technologie op de proef
78,4K
31,5K
Zoek naar nieuws
hosted by
TRUE
Hof geeft meerjarige celstraffen voor bestelen ING-klanten met malware
Door Sander van Voorst, dinsdag 24 januari 2017 14:14, 123 reacties • Feedback
Submitter: AnonymousWP
Het gerechtshof Den Haag heeft twee mannen van 25 en 26 jaar meerjarige celstraffen opgelegd. Zij stalen de inloggegevens van ING-klanten via webinjects en vingen tan-codes af met Android-malware.
Uit de uitspraak blijkt dat de mannen duizenden euro's van slachtoffers gestolen hebben. Zo werd op een gegeven moment een bedrag van 13.000 euro omgezet in bitcoin. De mannen ontwikkelden volgens de bewijsvoering zelf zogenaamde webinjects, waarmee zij al met malware geïnfecteerde ING-klanten een aangepaste versie van de ING-webpagina toonden. Zo kregen zij een bericht over 'beveiligingsmaatregelen' te zien. Door daarop te klikken kregen zij een aangepaste versie van de 'Mijn ING'-omgeving voorgeschoteld, waar zij vervolgens hun gebruikersnaam, wachtwoord en rekeningnummer invulden.
Daarnaast werd er gevraagd naar aanvullende gegevens 'ter verificatie', waaronder het telefoonnummer en informatie over het toestel. Het invullen van deze gegevens was nodig om gebruik te kunnen maken van de website. Via een controlepaneel konden de mannen vervolgens zien welke telefoons op Android draaiden. Toestellen met andere besturingssystemen werden doorgestuurd naar de gewone versie van de ING-pagina. De klanten met Android stuurden zij vervolgens een sms-bericht.
Daarin was een zogenaamd beveiligingscertificaat opgenomen, dat afkomstig leek te zijn van de ING. In werkelijkheid ging het om de Perkele-malware, die gebruikt werd om de tan-codes door te sturen die de bank naar het toestel stuurde. Met de eerder verkregen gegevens en de tan-codes konden de mannen vervolgens bedragen van de rekeningen van slachtoffers afboeken. Dit deden zij vaak in meerdere transacties van duizend euro.
Nieuwste IT Banen
VLASTUIN
Software Engineer
Vlastuin Group B.V., Kesteren
Software developer (drupal)
Naturalis Biodiversity Cente..
ULTIMO
Implementatie Consultants ...
Ultimo Software Solutions, ...
Meer vacatures
IT trainingen bij Computrain
Windows Server 2016
Windows Server 2016 MCSA
5 dagen - € 2.250,00
amazon web services
Architecting on AWS
3 dagen - € 1.995,00

Donderdag 04 mei 2017 | Het laatste nieuws het eerst op NU.nl

11 °C | € 1,645 | 528,44 | TV gids | 1 Live

Voorpagina
Net binnen
Algemeen
4 en 5 mei
Economie
Zakelijk
Sport
Tech
Internet
Gadgets
Games
Mobiel
Entertainment
Lifestyle
Overig
Video's
Regionaal

NU.nl > Tech > Internet

Foto: ING

ING opnieuw doelwit van DDoS-aanval

Gepubliceerd: 11 april 2013 23:15
Laatste update: 12 april 2013 08:55

ING heeft donderdagavond opnieuw te kampen gehad met DDoS-aanvallen. Donderdagmiddag was het ook al raak.

Op sociale media werd veel geklaagd dat mensen niet konden inloggen op de site en de app van ING.

ING ligt sinds vorige week vrijdag onder vuur door cyberaanvallen. De bank meldt op haar website dat er maatregelen zijn genomen die er op gericht zijn het ongewenste dataverkeer van het goede dataverkeer te scheiden.

Met een DDoS-aanval wordt een site via meerdere computers bestookt met

Net binnen | Meest gelezen

21:53 - Senaat stemt in met aangepast begroting...
21:46 - Cher krijgt speciale award van Billboard
21:41 - Justitie eist drie cel voor chantage met s...
21:37 - Vier Game of Thrones-gerelateerde series...

Meer nieuws >

Techvideo's

Apple Park in Californië wordt steeds groener

Deze robothand 'ziet' wat je aanraakt

Tweepotige robot rent 19 km/u op loopband

Microsoft onthult op studenten gerichte Surface Laptop

Top 10 branches NUwerk.nl

- Financieel & Accounting
- Techniek

ING

Regulators / Regulation

EUROPEAN CENTRAL BANK

EUROSYSTEM

DeNederlandscheBank

AFM

AUTORITEIT
PERSOONSGEGEVENS

ING

THE WALL STREET JOURNAL.

Subscribe Now | Sign In
SPECIAL OFFER: JOIN NOW

Drop in Commodities Damps U.S. Stocks

China's Push to Stabilize Financial System Leaves Markets in Disarray

Deepening Gasoline Glut Pushes Oil to a Five-Month Low

Why the 'Fear Gauge' Is Missing the Market's Anxiety

How Fund Ac... Silicon ... —and ...

MARKETS

ING Fined a Record Amount

Penalty of $619 Million Tied to Cuba, Iran for Violating U.S. Economic Sanctions

By Reed Albergotti

Updated June 12, 2012 7:20 p.m. ET

ING Bank has agreed to pay a record penalty of $619 million for illegally moving billions of dollars through the U.S. banking system on behalf of Cuban and Iranian clients and threatening to fire employees if they failed to conceal the origin of the money.

The U.S. prohibits certain countries and entities from accessing the U.S. banking system through sanctions enforced by the Treasury Department's Office of Foreign Assets Control. Banks in Manhattan, which process most of the world's U.S. dollar payments, use...

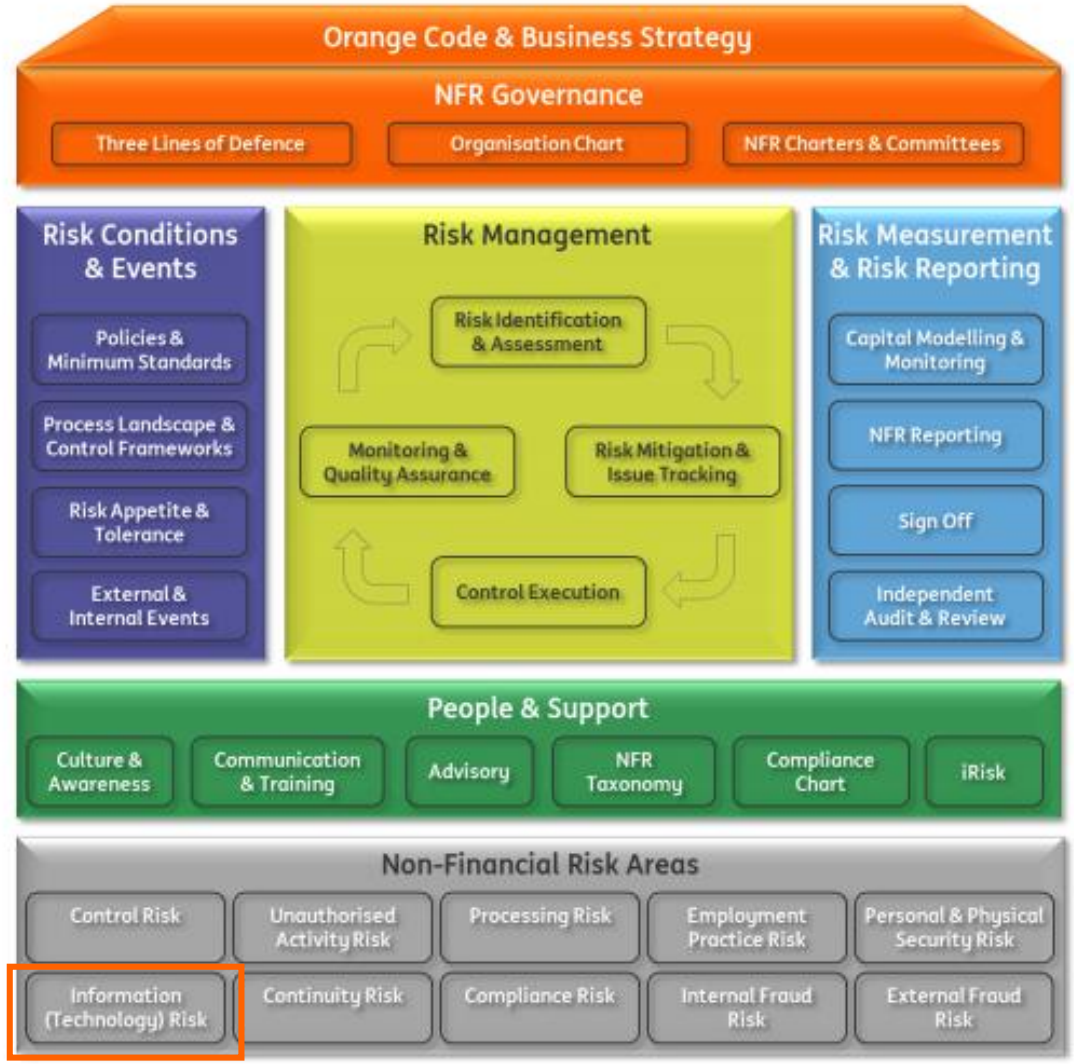
TO READ THE FULL STORY

SUBSCRIBE SIGN IN

Recommended Videos

1. Weekend Sip: The Hottest Superfood in a Glass
2. How to Pick a Financial Advisor
3. Homes Frozen in Time
4. The Crazy BMX Bike Tricks All

ING Non Financial Risk Framework



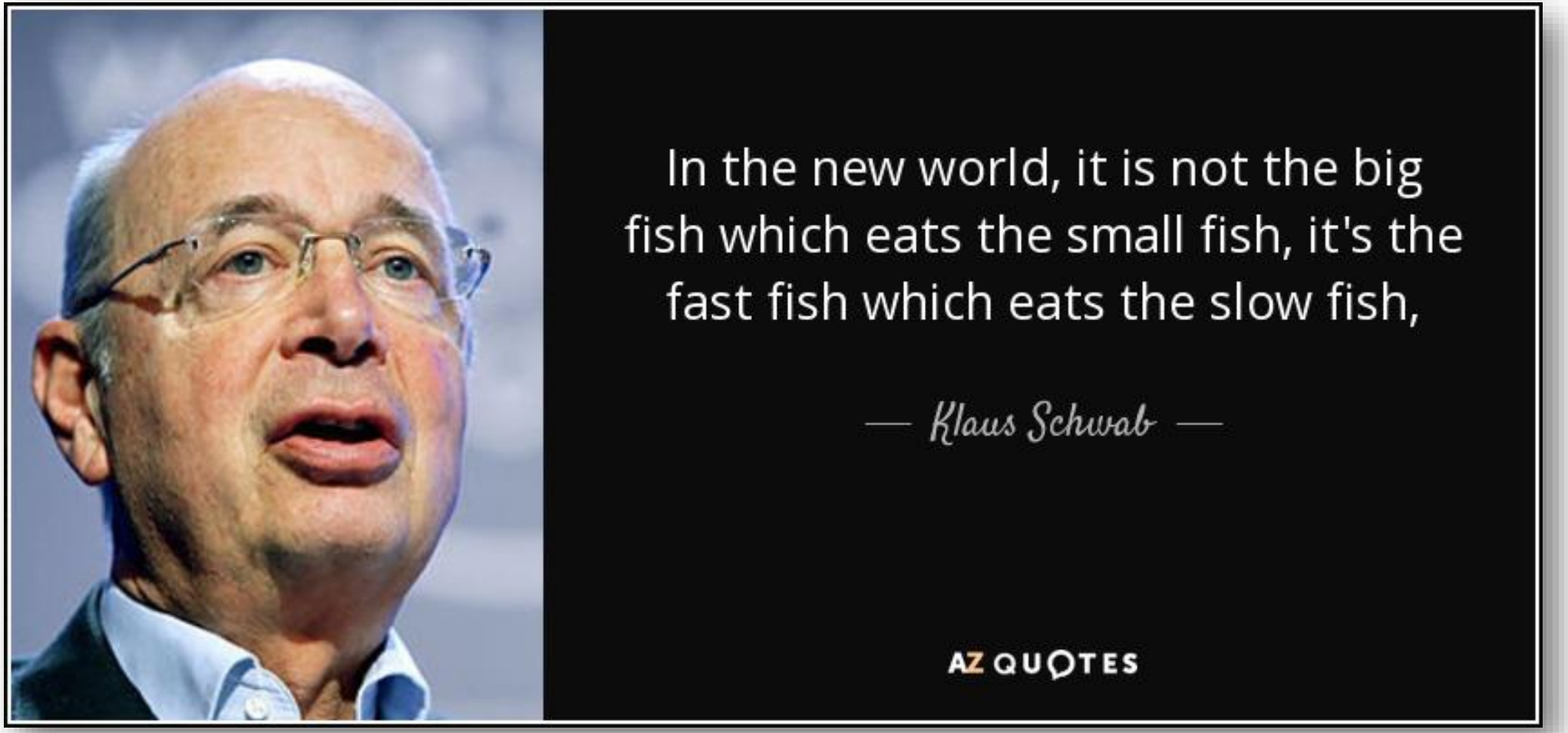
Minimum Standards for Information Risk:

- Foundation
- Platform Security
- Identity & Access Management
- Security Monitoring
- Change Management
- Resilience
- DDOS / APT
- Data Management

Who is Who

1st Line	2nd Line	3rd Line
Business CISO COO - IT Risk ISP GSO	C-IRM C-ORM Compliance CSI	Corporate Audit Services

Lets Talk About Agile



Lets Talk About Agile

Kanban

Lean

Devops

SDSM

Scrum

Test Driven Development

Continuous Integration

XP

A/B / Canary Releases

A/B / Canary Releases

ING

New Way of Working

https://www.youtube.com/watch?v=NcB0ZKWAPA0

Current State

To Be Discussed

+500 autonomous teams

Releasing software every 2 weeks (and still accelerating)

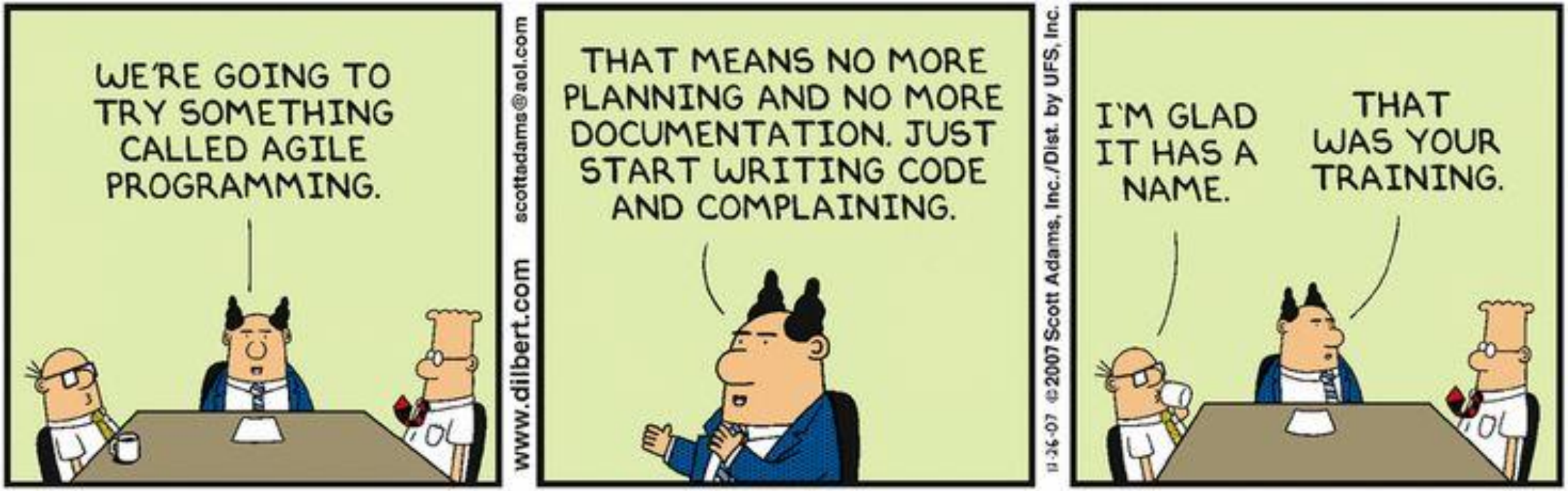
ING

Impact of Agile on Risk Management

Dirk Jan van der Poel – Global Head of Information Risk Management

ING

Agile – How some people see it



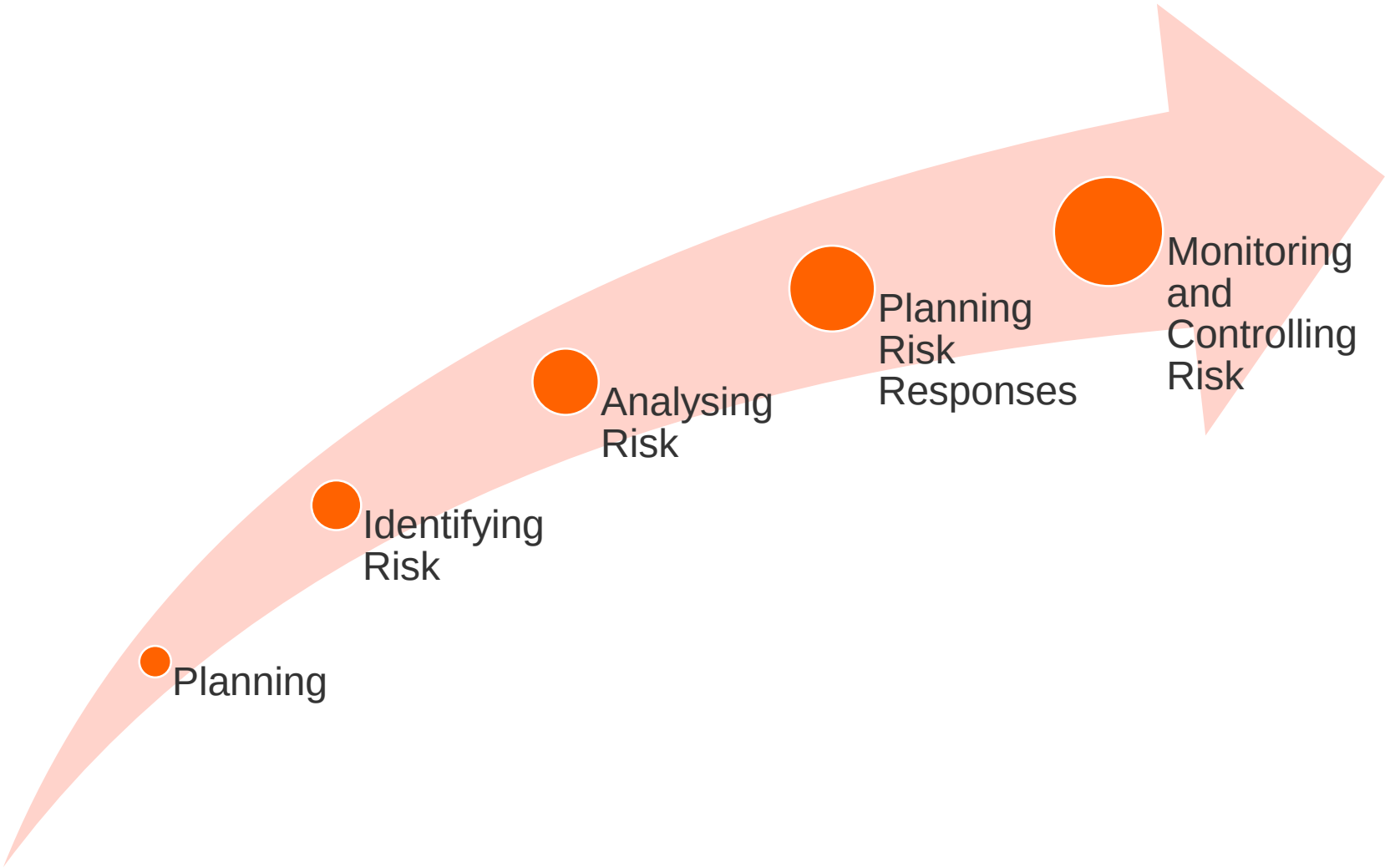
Agile within ING – some starting points

Agile Way of Working is 'risk-mitigating' when implemented properly, but there are various dilemma's to resolve.

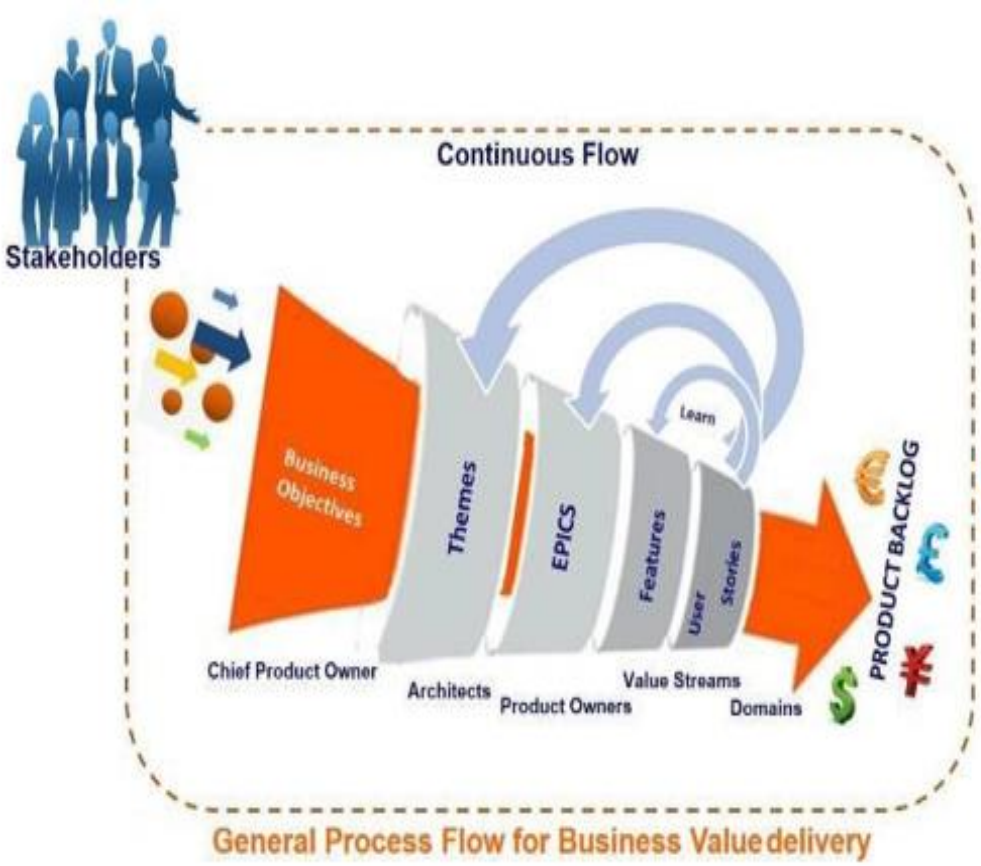
Agile way of working

- Is a strategic choice;
- Is seen as key in achieving a resilient and effective IT Change Management process;
- 'By design' addresses alignment between Business and IT functions and mitigates the impact of failures through short-cyclic development;

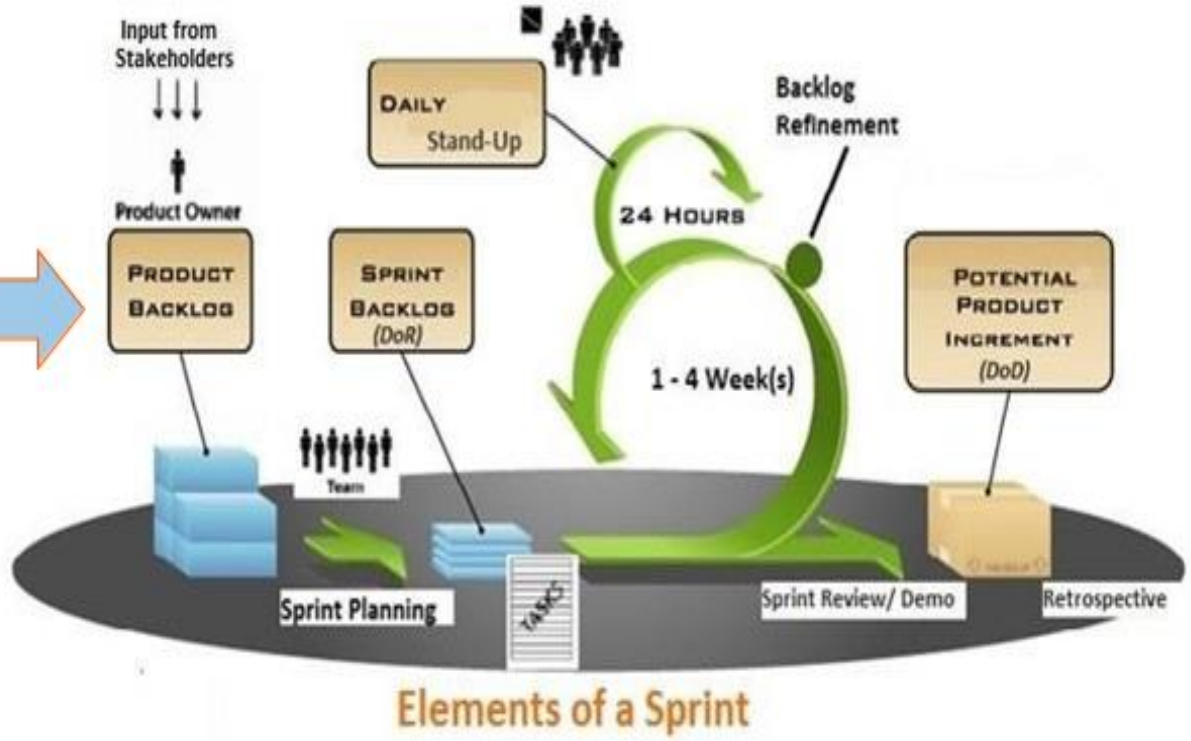
Risk Management – in the ‘old days’



Agile – what does it look like



General Process Flow for Business Value delivery

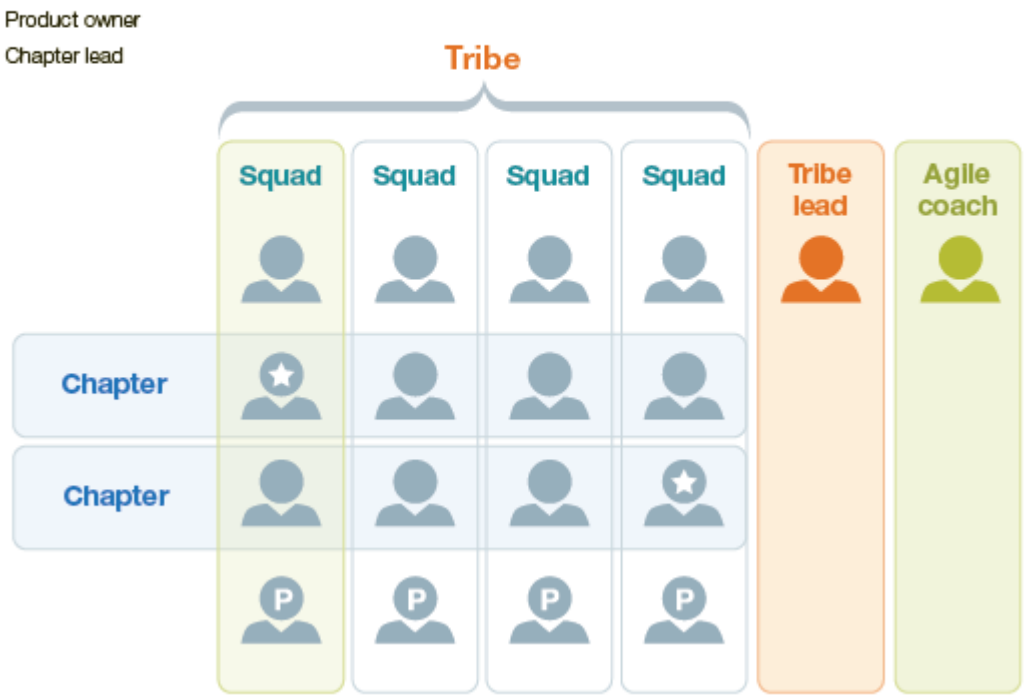


Elements of a Sprint

Agile – what does this mean in roles & responsibilities

Stakeholders include, but are not limited to Information Asset Owners, Data Owners, IT Custodians, Service Providers, Product Owners (other squads), Enterprise Architects (Business/IT/Solution/ Data), NFR function, Finance, etc.

ING's new agile organizational model has no fixed structure—it constantly evolves.



Tribe
(collection of squads with interconnected missions)

- includes on average 150 people
- empowers tribe lead to establish priorities, allocate budgets, and form interface with other tribes to ensure knowledge/insights are shared

Agile coach

- coaches individuals and squads to create high-performing teams

Squad
(basis of new agile organization)

- includes no more than 9 people; is self-steering and autonomous
- comprises representatives of different functions working in single location
- has end-to-end responsibility for achieving client-related objective
- can change functional composition as mission evolves
- is dismantled as soon as mission is executed

Product owner
(squad member, not its leader)

- is responsible for coordinating squad activities
- manages backlog, to-do lists, and priority setting

Chapter
(develops expertise and knowledge across squads)

Chapter lead

- is responsible for one chapter
- represents hierarchy for squad members (re: personal development, coaching, staffing, and performance management)

Agile – where is risk?

Product Owner is key, has a mandate from Asset Owner and is responsible for:

- Driving content and prioritization of the delivery, including operational management: maintenance, security, compliance, risk resilience etc;
- Acts as a single point of contact within (Bus)DevOps teams/Squads/ Sprint teams on behalf of stakeholders;
- Stakeholder management, including obtaining approval/agreement on requirements (including from Asset Owner) and obtaining results from user acceptance testing;

Agile risk – what should be taken into account?

Dilemma:

(Only) Asset Owner remains accountable for risks regarding his/her assets.

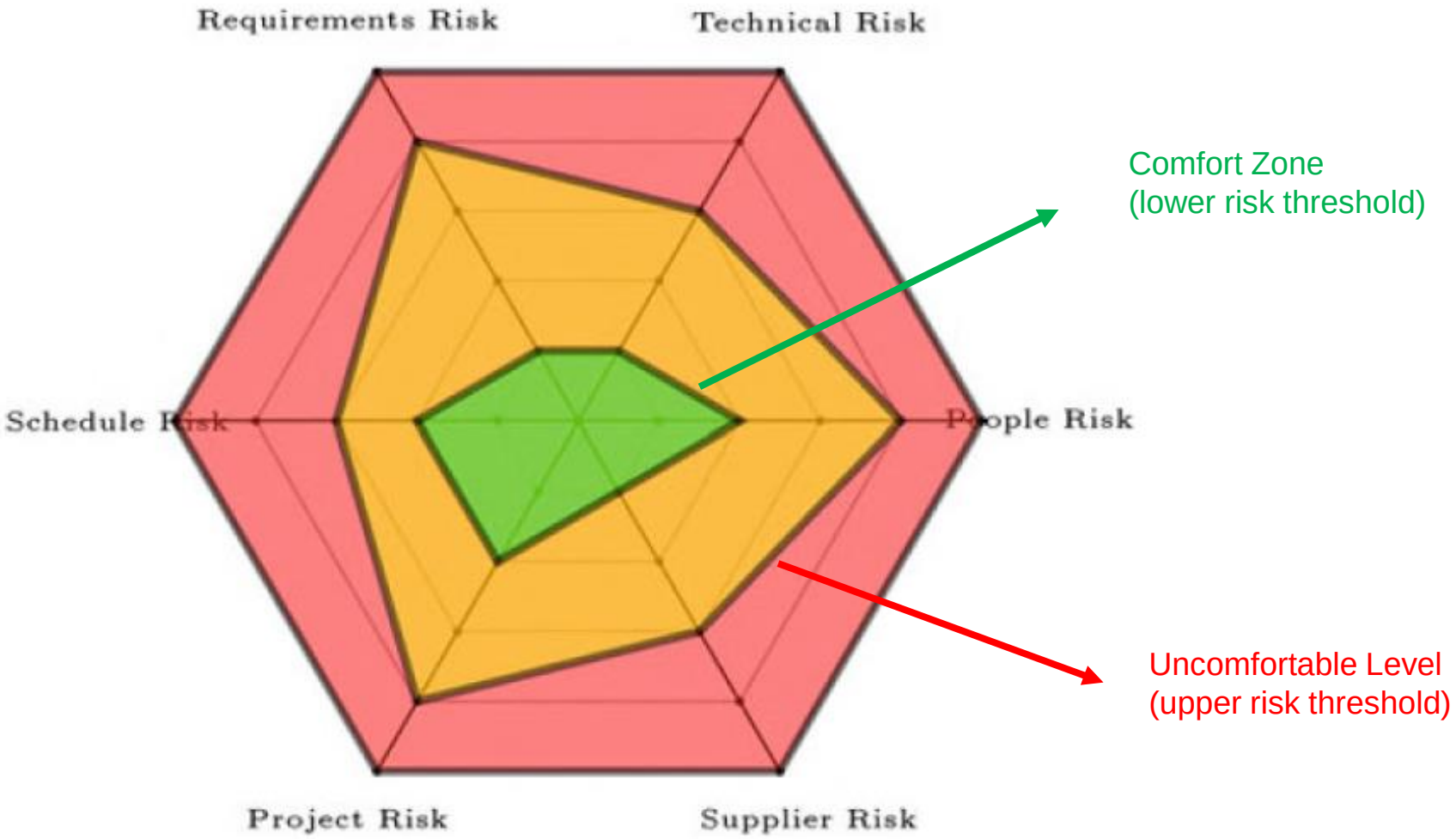
What does this mean?

- Risk appetite & drivers should be identified by the product owner with stakeholders at an early stage to embed in the Agile process

Some key risk drivers:

- Requirements risk: relates to functional requirements, but might also include user acceptance criteria;
- Technical Risk: relates to architecture, design, infrastructure of the proposed solution;
- Schedule Risk: relates to scheduling and timing of activities and the cost thereof;
- Project Risk: relates to effectiveness of the project management methodology;
- Supplier Risk: relates to external sourcing and delivery of components by 3rd parties
- People Risk: relates to the level of skills in the team and abilities

Agile risk map - What does this look like?



Agile – where is risk?

Conditions:

- Risk should be seen as a Functional Requirement instead of a non-functional requirement.
- Risk is to be addressed upfront. It can't be dealt with afterwards, as this would be waste;
- Segregation of duties might be breached as DevOps/Sprint teams hold (potentially) the full execution and deployment in their hands;
- There is a need for 'very mature' DevOps teams, with a lot of trust placed in their attitude, culture and execution skills.
- Continued contact between Product Owner and stakeholders during the Agile Product Development Life cycle

Agile – Where is it on the Kanban Board?

ING

Delivery of Things

Henk Kolk – Chief Engineer

ING

Wrap Up

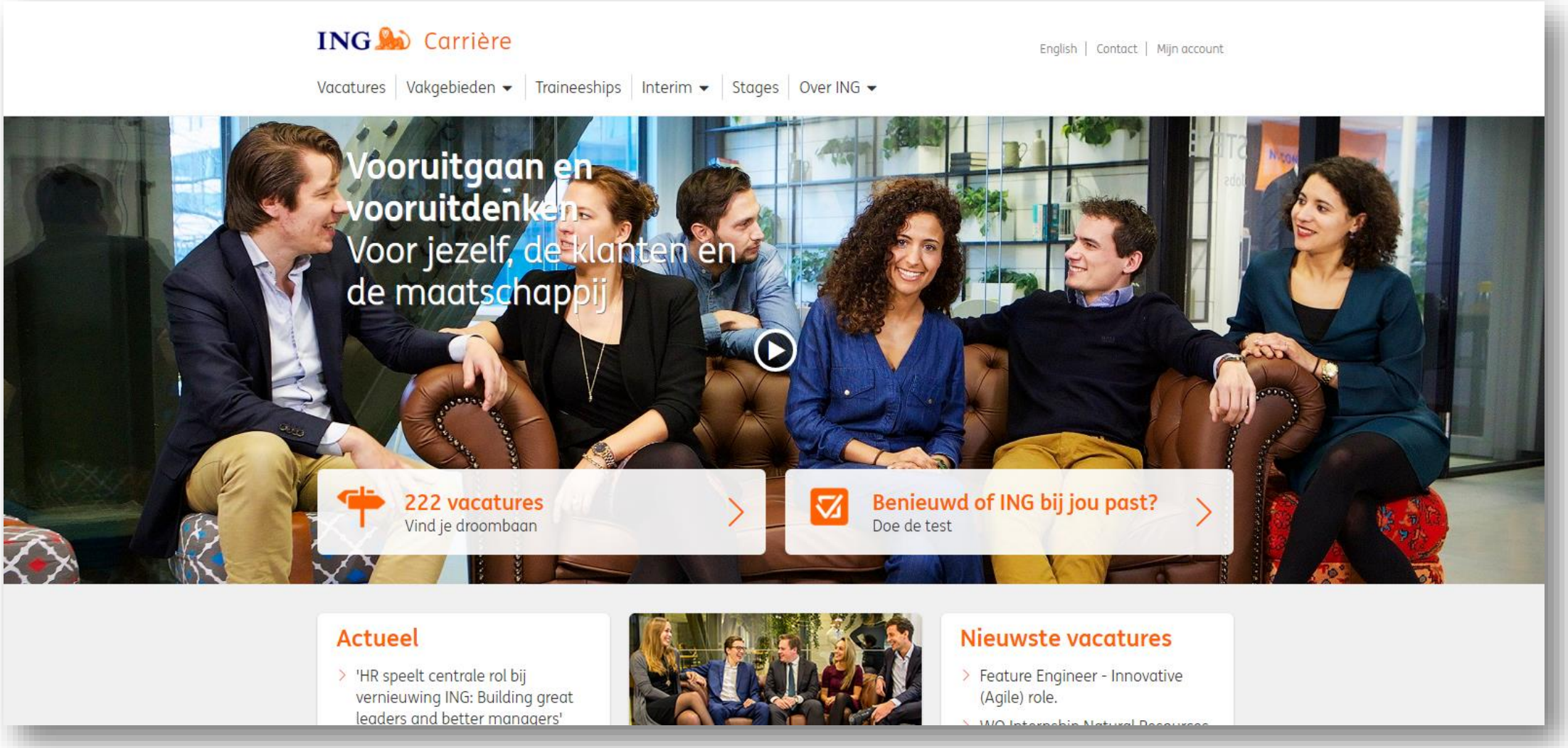
Extra Sources

http://www.sonatype.org/nexus/2016/04/19/seven-habits-of-rugged-devops-amy-demartine-at-rsac-2016-video/

https://devops.com/category/blogs/secops/

https://techbeacon.com/want-rugged-devops-team-your-release-security-engineers

Work @ ING


ING Carrière
English | Contact | Mijn account
Vacatures | Vakgebieden | Traineeships | Interim | Stages | Over ING
Vooruitgaan en vooruitdenken
Voor jezelf, de klanten en de maatschappij
222 vacatures
Vind je droombaan
Benieuwd of ING bij jou past?
Doe de test
Actueel
'HR speelt centrale rol bij vernieuwing ING: Building great leaders and better managers'
Nieuwste vacatures
Feature Engineer - Innovative (Agile) role.

Vacancies

External

IT Audit Lead Infrastructure	Nai Jai Lee
Information Risk Management Officer DB NL	Matthijs de Rooij
HBO Meewerkstage IT Security	Harry Raghoe

Internal

IT Security Specialist WPS	Jeroen.de.Lange@ing.nl
Information Risk Management Expert	
Information Risk Management Practitioner	
Junior Information Risk Management Officer	
IT Auditor	
Dev Engineer Cyber Security	
Security Engineer / Pentester	

Cybercrime Expert (Brussels)
Information Risk Manager (Frankfurt)
Information & Security Risk Expert (Bucharest)
Security Engineer – Penetration Testing Expert (Leeuwarden)