

# case type

business function

		Netherlands		Belgium	
		Composite	Simplex	Composite	Simplex
risk management	product risk assessment	X PD NL X		PD X BE	
	client risk assessment	X X		X	
mortgage brokering	selecting	Mortgage Application NL		Mortgage Application BE	
	offering	X		X	
	contracting	X X		X	
finance	payment	X Mortgage payment X		X	
	collection	X Mortgage Collection X		X	
product development		PD X NL		PD X BE	