

**RABOBANK**

A leading Dutch bank that provides financial services to the retail and business markets with more than 200 offices in 35 countries.

Industry: Financial Services
Geography: Global

Deployment Summary

- TIBCO's BPM product suite enables Rabofacet to manage an increasing volume of customer communications in a timely and cost-effective manner.
- The multichannel, process-oriented approach enables Rabofacet to manage complex back-office processes in a uniform and unambiguous way.

Benefits

- TIBCO's BPM software supports more than 20 sales processes and 30 service processes, enabling integrated management information to be made available for each channel, product, and bank.
- TIBCO's software has reduced handling times from at least ten minutes to less than 30 seconds, enabling Rabobank to handle more than 20,000 customer requests each month.
- The TIBCO-enabled project has decreased the turnaround time seen by customers from seven working days to fewer than three.
- Rabofacet's fulfillment center, powered by TIBCO's BPM software, provides an integrated picture of outstanding work, allowing work to be prioritized and reducing the number of back-office employees necessary to manage the process.



"Synergy benefits have been achieved through the multichannel approach we have adopted. Innovative power and manageability have both been substantially improved, and the often complex back-office process can now be developed and managed in a uniform and unambiguous way."

Henk van Dijkhuizen, Project Manager at Rabofacet, Rabobank

Rabobank Responds Faster to Customer Demands Using TIBCO's BPM Software

Rabobank Group is the dominant bank in the Netherlands and the sixteenth largest bank in Europe. It has more than nine million clients and serves more than half the Dutch population. Rabobank is the country's market leader in mortgages and private savings products as well as agricultural and small and medium-sized enterprise (SME) sectors, managing funds worth more than €195 billion as of 2004. The bank has 57,500 employees.

Rabofacet is the division within Rabobank Group that provides IT services, purchasing, logistics, and facilities management to Rabobank Group entities. It employs about 2,500 people at sites in Zeist, Utrecht, Eindhoven, Tilburg, and Best. Rabofacet manages an IT infrastructure that includes 2,900 ATMs and 1,600 branches. It also centrally processes business transactions and provides workstation support for about 40,000 employees.

Raising the Bar of Expectation

Rabobank receives requests from customers for sales and service processes as well as general information. These requests and queries arrive through a number of different channels such as the internet, call centers, and postal service.

Rabobank realized that local banks were not handling queries via virtual channels in a way that met internal quality standards. The bank also discovered that customers using direct channels such as the Internet expected a faster response from the bank than they did with other methods.

To this end, Rabobank decided to set up the Fulfillment Project to improve the quality and efficiency of its handling of customer requests and queries. The main change involved routing queries through a centralized fulfillment center, which would handle the vast majority of customer communications directly. Rabobank's existing Rabofacet Operations Center in Best was given responsibility for managing the project.

Performing a Reality Check

Rabofacet's first job was to create a workflow management system – the core element of its back-office fulfillment center. This fulfillment center, called TRACK, was designed with the aim of automating back-office fulfillment processes, leaving staff free to handle front-office processes. Although this was the grand vision, Rabofacet management was realistic in its expectations. "There are several reasons why one never reaches this Utopia," says Henk van Dijkhuizen,

project manager at Rabofacet. “New products are launched, products change, and information and communications technology (ICT) systems are usually not able to cope with the dynamics of marketing. Therefore, the fulfillment center acts as a perfect migration platform. It allows us to fall back to a 90 percent optimized process instead of waiting to reach the ultimate 100 percent.”

The main features of TRACK are that it has a multichannel back-office feature, follows a process-oriented approach, and provides a high level of application integrity.

With respect to the multichannel back-office feature, Rabofacet’s aim in separating front and back office was to set up the back-office process in a uniform and channel-independent manner.

The second aspect of TRACK, a process-oriented approach, was achieved by using TIBCO’s BPM software. The division between front and back office also makes it possible to subdivide complex processes into process steps. At each step, the system’s designers could decide whether to automate the process or ask employees to enter the data.

Rabofacet is already well on its way to achieving the final phase of TRACK – application integration – because its fulfillment system links to more than

11 systems, mostly through IBM MQSeries backbone software. These include:

- Customer and customer contacts system, which allows the bank’s branches to stay informed in real time about the progress of queries. TRACK also produces detailed, real-time management information.
- Product databases – including savings accounts, insurance, transaction approval, and virtual banking products – which enable most process steps to be handled automatically.
- The bank’s printing factory in Rabofacet, through which contracts and other documents for the customer are automatically printed and processed.
- An e-mail server so that when the business rules defined in the workflow indicate that a customer request needs local attention, TRACK automatically forwards the request to the local bank.

Taking Inefficiencies Out of the Process

The integrated workflow environment that TIBCO provides has made it possible for Rabofacet to reduce the turnaround time for customer requests from between three and seven days to between two and three days. Customers also no longer need to go to the bank to get their requests handled.

“Synergy benefits have been achieved through the multichannel approach we have adopted. Innovative power and manageability have both been substantially improved, and the often complex back-office process can now be

developed and managed in a uniform and unambiguous way,” van Dijkhuizen says.

Rabofacet’s multichannel, process-oriented approach means that integral management information is available for each channel, product, and bank in a uniform manner. Most changes to the process can also now be carried out directly in production without needing to change the program source code.

The TIBCO BPM environment gives the fulfillment center an integrated picture of the total amount of outstanding work. As such, it can prioritize and divide work effectively and efficiently. Workflow automation also supports the fulfillment center in overseeing the whole process. An example of this is the monitoring of progress in other departments. Another is the capability to trigger outbound calls in the call center to follow up on offers that customers have not returned. Similarly, integration with Rabobank’s product systems means that more complex processes can be carried out by less-experienced employees.

Van Dijkhuizen summarizes Rabofacet’s position: “Our initial vision was that the fulfillment center would grow to need many employees. However, automated management of business processes allows us to manage it with a relatively small staff. In the next few years, we will continue to add new processes. By encouraging customers to use the virtual channels, we expect a high growth in volume in the period ahead. Luckily for us, the infrastructure needed to handle an increase in customer communications is already in place.”



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