

TRANSPARENT PROCESSES LEAD TO IMPROVED CUSTOMER SERVICE AND REGULATORY COMPLIANCE



Rabobank

Customer

The Rabobank Group is one of the largest financial service providers for the retail and business market in the Netherlands. The organization is active in payment transactions, savings, financing, asset management, leasing, insurance and real estate. In the Netherlands, the emphasis is on providing a broad range of services, whereas internationally the focus is on the food and agribusiness. Rabobank is a cooperative of independent local member banks, with Rabobank Nederland as its central support organization. This cooperative structure enables the bank to best contribute to the sustainable economic development of customers

Industry

Financial services

Opportunity

- Respond effectively to customers' desire for (mobile) Internet banking
- Optimize straight through processing
- Control the quality of application development and maintenance

Solution Set

ARIS Platform for collaborative process analysis and enterprise architecture

Key Benefits

- Transparent application development process improves customer experience
- Faster anticipation of new customer desires and technological developments
- Efficient implementation of changes in laws and regulations
- Time and cost savings through uniform operating procedures



better
SERVICES

CONTROL OVER
QUALITY



HIGHER CUSTOMER
SATISFACTION

Rabobank improves customer experience via the fast development of innovative mobile services

Rabobank customers increasingly handle their banking matters themselves due to the rise in mobile and Internet banking. This development puts high demands on the applications that underpin processes such as payment transactions or purchasing financial products.

"The speed and quality of our application development determines how our customers experience the service," says Pieter van Langen, senior management adviser, application

development & maintenance at Rabobank Nederland.

"Therefore, we can't afford any mistakes in our software. This is all the more true now that the supporting role of employees at local member banks is disappearing. Processes must be fully functional. At the same time, we must make sure that we can promptly anticipate customers' desires and comply with laws and regulations. This requires clear-cut and transparent processes for software development."

"ARIS provides us with more control over the quality of the applications we develop. These benefits directly translate into better service for our customers."

— **Pieter van Langen** | Senior Management Adviser, Application Development & Maintenance, Rabobank Nederland

Quick impact evaluation

Over the years, the Rabobank's ICT environment has grown into a very complex whole of more than 600 different systems and applications. With the rise of mobile Internet, this growth is bound to continue. To accurately model and unambiguously define this complex combination of data, applications and infrastructure, Rabobank uses the ARIS platform by Software AG. This software supports architects, analysts and application engineers in developing and maintaining applications. The focus during development is on customers' desires. At the same time, it is imperative to have a thorough understanding of the context of new products and services. Explains van Langen: "If we develop an application for an innovative mobile service, it is crucial to know exactly what its impact will be on the environment and other systems and processes. We use models to do this."

According to van Langen, before the introduction of ARIS this modeling was a considerable challenge, as relevant information and documents were stored and shared in different ways. "The search to retrieve all documents, from requirement lists to architecture design images, was a time-consuming one," he says. "On top of that, there was always the question of whether these were the most recent versions. In case of doubt, the same work was repeated at various points in the process. This process clearly lacked efficiency and unambiguity. That was costing unnecessary extra time and money."

One point, one language, one truth

To optimize this process, Rabobank looked for a solution that met the basic requirements: one point, one language, one truth. Explains van Langen: "We wanted to be able to find and maintain all system documentation related to our ICT in one central location. We also wanted to use a visual language that everybody knows and that has symbols with unambiguous meaning. Moreover, we wanted everyone, from the business analyst to the architect, to be able to count on the fact that the retrieved system documentation will be correct, and that everybody can feel confident in using it as such." For the concrete realization of these targets, Rabobank selected the ARIS platform.

In ARIS, Rabobank has placed all system documentation in a central repository in a template-based manner, from business requirements, systems, applications and processes to risks and corresponding stakeholders. "In the repository, the connections between services and applications are transparent for each process or object," he said. "There is, therefore, always one starting position. Moreover, everyone works with the same tools and visual language. In this way, everyone knows exactly where he or she stands. To continue to guarantee that, the repository has been split into two parts. One part for fixed models and one for models which are still being worked on." To illustrate the process, van Langen

mentions the integration of regulations related to the American Foreign Account Tax Compliance Act (FATCA). "As a bank, we are obliged to report specific data on American customers to the Dutch Tax Authorities. This affects many systems, from CRM and product systems to interest calculation applications," he says. "Previously we recorded these instances in various Excel® sheets that we needed to combine manually. In ARIS, the impact is made clear with one mouse click."

Always clear starting positions

Working with ARIS does demand discipline from its users, according to van Langen. "The benefit of ARIS is that users immediately experience the added value," he says. "This facilitates its acceptance. Our people now lose far less time on searching for information. The starting points and context are clear and can be brought up with one press of a button. This enables everyone to fully focus on his or her core tasks. That is a much more pleasant way of working." Rabobank now works within a central environment which provides all up-to-date information and relevant connections. "The use of ARIS accelerates the development process and increases transparency," van Langen says. "In this way we have more control over the quality of the applications we develop. These benefits directly translate into a better service for our customers."

ABOUT SOFTWARE AG

The digital transformation is changing enterprise IT landscapes from inflexible application silos to modern software platform-driven IT architectures which deliver the openness, speed and agility needed to enable the digital real-time enterprise. Software AG offers the first end-to-end Digital Business Platform, based on open standards, with integration, process management, in-memory data, adaptive application development, real-time analytics and enterprise architecture management as core building blocks. The modular platform allows users to develop the next generation of application systems to build their digital future, today. With over 45 years of customer-centric innovation, Software AG is ranked as a leader in many innovative and digital technology categories. Learn more at www.SoftwareAG.com.

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